



CONCEPT DOCUMENT

HIGH FIVE

TEAM MEMBERS

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PROBLEM DEFINITION

What do seven out of ten employees have in common? Disengagement in their workplace! The cost to U.S. businesses in lost productivity is estimated at \$450 to \$550 billion annually. How much is it costing you?

How might we turn those statistics around? What if we could help motivate employees to stop sleepwalking through their day, putting in time without energy or passion? What if we could help them become engaged employees - employees who work with passion and have a profound connection to their company?

According to ¹GALLUP'S 2013 [State of the American Workplace](#), engaged employees have significantly higher productivity, profitability and customer ratings. They have less turnover and lower absenteeism.

Enhancing employees' well-being is a primary tactic for boosting engagement and High Five has created an employee recognition system that fosters a shared sense of belonging and purpose among staff. It turns employees into motivated credit union advocates.

INNOVATIVE SOLUTION

High Five was built specifically for Credit Union's; marrying an employee well-being strategy with the principles of gamification.

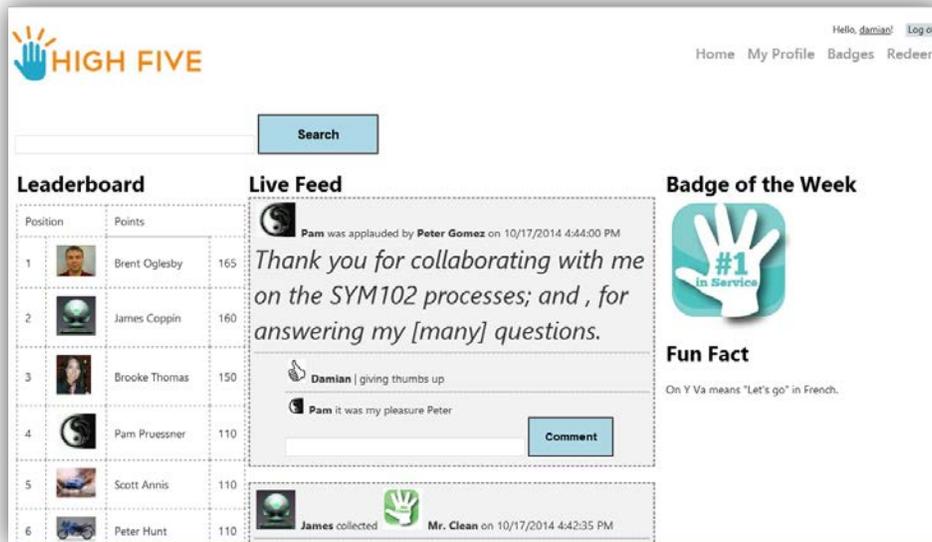
Employees will use a variety of methods to interact with the High Five system. As with any type of gaming, a mix of tactile functionality mixed with visual experience, recognition, earning potential and competition among peers will help keep the engagement levels at all-time highs.

Employers will utilize High Five's functionality to begin the employee engagement experience and then customize the program to meet the needs of the organization. From wellness, to volunteerism, to sales and service goal achievement, High Five is designated to create an all-encompassing employee engagement experience.

PROTOTYPE

To quickly put the solution to the test, High Five was prototyped using Visual Studio C# and Microsoft SQL Server. The fully functional web-based application was published to the Microsoft Azure cloud at <http://high5.azurewebsites.net/>.

1- Report "State of the American Workplace: Employee Engagement Insights for U.S. Business Leaders Workplace: Employee Engagement Insights for U.S. Business Leaders"; GALLUP; June 2013



Features of the application include:

- New user registration
- New badge creation and uploading a logo
- Badge assignment to colleagues
- Posting applause for colleagues
- Giving Thumbs Up to posts and badges
- Commenting on posts and badges
- Leaderboard badge and point count
- Live feed on the home page
- Profile page with user specific activity
- Point redemption and redemption history
- Reward administration
- Badge search and filtering
- Employee search
- User Notifications for earned badges
- Status such as profile #, badges earned
- Administrator redemption processing

The screenshot shows a user profile page for 'damian'. It includes a profile picture, a 'Your Current Balance' section with 'Total Points: 15', 'Current Points: 15', and 'Accumulated Redemptions: 0'. Below is an 'Available Rewards' table with 4 rows. At the bottom is a 'Redemption History' section with a table header 'Date Reward Points Balance'.

Name	Points	
1/2 day PTO	1500	Accumulate more points to redeem this reward.
\$50 Visa gift card	500	Accumulate more points to redeem this reward.
\$25 Visa gift card	250	Accumulate more points to redeem this reward.
\$10 Visa gift card	100	Accumulate more points to redeem this reward.

Resources required for the prototype include Windows Azure Webhosting, Microsoft .Net Framework, C# development language and MVC application pattern, SQL Server 2008 R2 database, Visual Studio Web Edition. The prototype is fully hosted and does not require any client-side applications.

The application is compatible with any web-enabled device. Onboarding of new credit unions is instantaneous and requires minimal power user configuration.

TESTING AND RESULTS

To test High Five, the team formed small pilot groups at four credit unions for a one-month test period. During the pilot, employees were welcomed to register for High Five and encouraged to earn badges.

From the four pilot credit unions, 47 individuals registered to participate. There were 36 total badges available for distribution and 13 reward options. The following represent the pilot results:

- 181 badges were awarded by program administrators.
- Employees earned an average of 3-5 badges.
- 98 applauses were awarded by users.
- 1 redemption request was submitted by a user.

The team tested two different methods for engaging staff. The first was to introduce the program and then do minimal follow-up. The results were in line with the team's assumption; a few employees would engage but most would not. The second test included frequent encouragement from the program administrator. As expected, staff engagement and participation increased.

To conclude the testing period, a survey was administered to the four pilot credit unions with the following results:

- 93% of High Five users would enjoy this program as part of the recognition offerings at their credit union.
- The majority of users stated their favorite part of High Five was peer recognition with earning badges and completing challenges a distant second and third.
- Staff reported lack of time as the reason for receiving two or less badges.
- Of staff that earned more than five badges, the majority did so because they liked the competition.

BUSINESS MODEL AND 3-YEAR FINANCIAL PROFORMA

Credit Union High Five Business Model Strategy

1. Customer Segments

- Credit union front-line staff
 - Disengaged from the overall organization
 - Their work typically goes unnoticed
 - Seek recognition and positive reinforcement
 - Self-starter looking to move-up in the organization
- Credit union back-office staff

- Seeks reinforcement that their work impacts front-line staff
- Disengaged from overall organization
- Seek recognition and positive reinforcement
- Self-starter looking to move-up in the organization

2. Value Proposition

The target employee doesn't feel their work is valued by the organization and they are merely a cog in the machine. They don't receive the recognition and praise they deserve for their work so they disengage and become apathetic order takers.

High Five provides this disengaged employee an opportunity to gain the recognition they deserve from their peers and become a true valued part of a team. They will quickly learn how valuable their work is to the success of the organization and also learn from the positive actions of their peers. The tangible rewards system (gift cards, cash, vacation, etc.) acts as the initial motivator to get employees started in the program. But, as they earn more High Five points they slowly grow more engaged and active within in the credit union.

3. Distribution Channels

The High Five system is distributed through a secure website custom branded to the credit union. It is recommended that we integrate the login and applause feed into the homepage of our intranet.

4. Customer Relationships

The owners of the program will be the human resources and/or talent department of the credit union. They will work to strategically setup the High Five system and badges in a way that is relevant and timely to the institution.

A strong internal push will be needed for the initial ramp-up of the program to staff. The program leaders will need to identify a small team of individuals to be evangelists and advisors of High Five.

5. Revenue Streams

There will be no direct revenue stream from implementing High Five. Revenue will be generated indirectly from the increase in engaged and educated employees.

6. Key Activities

- Development of goals and desired outcomes from High Five
- Development of credit union badges and rewards
- Development of High Five communication rollout plan
- Creation of internal High Five advisory group
- Launch
- Thirty and ninety day High Five staff survey

7. Key Resources

- Ample time to strategically plan High Fives desired goals and outcomes
- Commitment of a cross-functional team member to serve as organizational advisors and evangelists for High Five
- Budget to purchase relevant rewards for staff to earn
- Credit union commitment to allow staff the day-to-day time to engage and actively participate in High Five program.

8. Key Partners

- High Five software reseller (provide future upgrades and enhancements)
- Credit union human resources and training departments (overall strategy & scope)
- Credit union department managers (day-to-day accountability)

9. Cost Structure

- Day-to-day staff time to actively participate in program
- Budget to purchase relevant rewards for staff to earn. If needed money can be saved by using more soft-cost rewards (time-off, public recognition, etc.) as opposed to hard-cost rewards (gift cards, cash, etc.)

Credit Union High Five 3-Year Financial Proforma

To make High Five affordable and competitive with similar wellness programs, credit unions we will charge on a per user basis. Credit Unions with less than 99 users will be charged \$3.00 per user per month while credit unions with over 100 users will be charged \$2.00 per user per month. Below is a projected 3-year financial proforma for a credit union with less than 99 employees and an anticipated annual 3% employee growth rate.

	High Five Revenue Projections		
	Year 1	Year 2	Year 3
Revenue			
Training Cost Savings	\$ 10,000	\$ 10,000	\$ 10,000
Employee Attrition Savings	\$ 12,750	\$ 12,750	\$ 12,750
PPH Increase	\$ 10,000	\$ 20,000	\$ 30,000
Total Revenue	\$ 32,750	\$ 42,750	\$ 52,750
Expenses			
Annual License	\$ 3,000	\$ 3,708	\$ 3,852
Program Management	\$ 2,400	\$ 2,400	\$ 2,400
Program Rewards	\$ 2,500	\$ 3,250	\$ 4,225
Total Expenses	\$ 7,900	\$ 9,358	\$ 10,477
Net Income/Savings	\$ 24,850	\$ 33,392	\$ 42,273

COMMENTS, NEXT STEPS, AND CALL TO ACTION

The success of the pilot was measured by employee participation and feedback, along with the product's ease of use and ability to engage. According to one test employee: *"I like the layout of the webpage. It's nice seeing what my coworkers are getting High Five's for. I think it's a great way to keep motivated!"* The results of the pilot indicate the product is sound and further development into a viable solution could benefit many credit unions by giving them a new tool to fight employee disengagement.

Employee feedback of High Five was very positive. The competition and peer recognition aspects of the product were employee favorites and speak to what motivates the masses.

High Five 2.0 would include automation in the form of badge earning and issuance; integration into current employee gathering platforms such as an Intranet and further development of methods employees might use to interact with the system.

From wellness, to volunteerism, to sales and service achievement, High Five is designed to create a 360° employee engagement experience. Employers may utilize High Five's foundation functionality to enhance employee engagement offerings and then further customize the program to meet the future needs of the organization. High Five's mix of gaming, visual experience, recognition, earning potential and competition among peers will help to keep employee engagement levels at all-time highs!

Convert employee apathy to advocacy with High Five.

ABOUT FILENE

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