

# 3XG CONSULTING

3X ROI GUARANTEED  
IDENTIFY. QUANTIFY. REALIZE.

INDUSTRY  
Financial Services

SECTOR  
Lending Operations

ROI GUARANTEE  
3X ROI

ROI DELIVERED  
14.5X

## CREDIT UNION LENDING OPERATIONS

How 3XG Delivered a 14.5:1 ROI and \$5.8M in Funded Loan Growth

### THE SITUATION

This credit union's centralized lending operation was underperforming due to poor service discipline, inefficient work distribution, and over-reliance on third-party support.

Loan representatives were not effectively managing inbound demand, application flow, or conversion, resulting in missed revenue opportunities, inconsistent member experience, and limited visibility into funded volume performance.

### CLIENT CHALLENGES

- Poor service levels and call handling discipline
- Over-reliance on third-party support
- Inefficient work distribution and backlog management
- Limited visibility into funded volume and performance
- Inconsistent operational structure and accountability

### WHAT 3XG DID

- Redesigned centralized lending operating model and support structure
- Shifted volume from third-party to internal team
- Implemented workload distribution and backlog management tools
- Defined and deployed KPI framework tied to funded volume and conversion
- Implemented productivity model using earned hours methodology
- Established performance management and accountability structure
- Improved call handling, application intake, and member responsiveness
- Aligned operations to increase application conversion and funded volume

### RESULTS

14.5:1  
ROI Delivered

\$5.8M  
Funded Loan Growth (20%)

27%  
Increase in Internal Applications

77%  
Reduction in 3<sup>rd</sup> Party Spend

65%  
Service Improvement

\*Operational improvements that funded the next phase of investment

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## TYPICAL CLIENT OUTCOMES

- 3X+ ROI delivered through measurable improvement
- 15–60% improvement in service levels and CX
- 15–30% increase in productivity & throughput
- Meaningful cost reduction
- Full activation of existing technology investments

## WHY 3XG EXISTS

Organizations don't struggle because they lack technology. They struggle because they never operationalize it.

Technology providers focus on implementation & license adoption. Internal teams are left to figure out how to translate those tools into consistent operational performance. That gap is where value is lost.

3XG was built by practitioners from both the technology and operations side to close that gap - turning existing investments into measurable business outcomes.

## HOW YOU REALIZE VALUE

### Revenue Expansion

Increase throughput, conversion and revenue per interaction, while improving CX and EX

### AI & Cost Optimization

Reduce unit cost and eliminate operational waste, while maximizing ROI from AI & technology investments

### Capacity Creation

Unlock capacity without adding headcount, while improving quality and service

### Customer Experience

Improve CX, service levels, speed, consistency, and quality, while reducing risk

## THE 3XG SELF-FUNDING ROI ENGINE™

We don't just deliver improvements – we help you convert them into funding.

The operational gains we create generate measurable financial impact, which can be reinvested into technology, growth, or further transformation.

Our clients use results to fund what comes next, and we help accelerate ROI from those investments.

Identify → Quantify → Realize → Fund What's Next™

## READY TO FIND YOUR GAP?

Most organizations are sitting on unrealized value.

We identify it, quantify it, and realize it by turning potential into measurable results.



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