

Case Study 2

Situation

Major UK Retail Bank embarking on a radical model to design, build, launch and manage a 24 x 7 direct telephone-based bank. Need to deliver all functions, capabilities, people and infrastructure in a period of 39 weeks from decision to proceed through to full launch. Task was to resource a contact centre from scratch and design a complete suite of HR strategies adopting a green fields approach and creating a dramatically new customer-centric culture throughout the business.

Action

- Implemented a differentiated customer services business based entirely around the philosophy of achieving superior quality through the selection (not recruitment) and training of highly customer-focused individuals.
- Created a radically different organisational structure and culture, where each element and function is focused on delivering outstanding customer experiences.
- Design and development of one of the first competency-based selection models in the UK.
- Designed and implemented competency-based telephone interviews complemented by competency related job applications and a whole programme of integrated selection processes including psychometrics. Over 90% of customer facing staff were recruited from the non-banking sector.
- Designed a radical new approach to training allowing staff to handle 70% + of all contacts with banking customers after a six week programme followed by a full accreditation programme involving Managers and Directors.
- Six week training programme designed with three key elements, each of equal importance – products and pricing, systems and processes and customer service and cultural focus.
- Major design of remuneration policies and a redesign of traditional banking benefit packages.
- Manage the front and back office customer contact centre operations.
- Line manage as Director of the business, two major functional teams.
- Design of the first customer focus index.

Benefit

- Build of a fully operational business within all projected timescales.
- Bank recognised as the UK pioneer of direct customer relationships.
- Unparalleled customer satisfaction scores throughout the life of the business.
- Significantly low staff attrition rates.
- Minimal post training programme fall-out rates due to real focus on the significance of selection and structured training.
- Design and implementation of a team to trial new and faster customer acquisition/account opening processes through a range of creative and empowering activities.
- Development of forecasting models to predict future call volumes.
- Development of a sophisticated accreditation process.
- Design, development and delivery of a highly participative continuous improvement/quality programme.
- Major front-line resolution and one-stop contact handling.
- The business still has one of the most admired and aspired to cultures in the UK.
- All levels of management including Directors handle customer escalations.
- A true inverted pyramid organisation structure – where the front-line are the main line!

