Case Study – Customer-based Process Improvement

Business Challenge

This regional banking group has outsourced its 'back office' credit card operations to another international financial group.

While the bank's branch staff did their best to provide customer advice and maintain contact throughout the card issuing process, they had no control. They also faced customer complaints when the process failed or was delayed. For example, some of the credit-checking processes were further outsourced to overseas operations, which introduced language and perceived privacy issues.

Approach

The project utilised the Touch-Point framework to:
- Identify all customer interactions
- Hypothesise the customer expectations at each touch-point
- Understand the volumes and frequencies of those interactions
- Combine these results with a mapping of the number and type of complains, enabling a clear view of the interactions that required investigation and improvement as a priority

The project then engaged with all parties (including the outsourced provider) to examine each priority touch-point in order to:
- Identify alternative process flows that would better achieve the customer requirements
- Review the roles responsible for performing each activity
- Identifying any supporting process or materials that could be adjusted to better delivery the end-to-end process

Adjustments to process and roles were checked for any impacts on budget or the outsourcing agreement provisions, and approvals obtained where necessary. The improved processes and role responsibilities were introduced in a phased approach – some were introduced within days.

Benefits

Customer satisfaction results improved almost immediately. Bank staff regained the confidence to promote credit cards and handle enquiries. Turnaround reduced markedly - approval for a credit limit increase changed from a document-heavy two-week laborious process to a simple phone call that bank staff could manage immediately while facing the customer.