

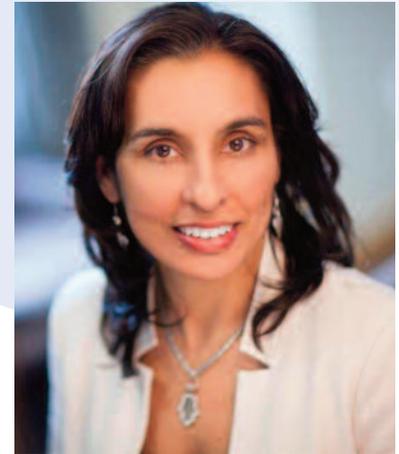
Great service: plan for processes that make life easy

See how banking processes and customers' end-to-end experience are transformed by new approaches to planning & insight at Geoban, on behalf of Santander UK.



Summary

A strong cultural identity, built around professionalism in service delivery, has transformed the back office at Geoban, in the face of complex challenges from consolidating diverse banking brands and an industry-wide explosion in PPI claims. This is underpinned by Quality, Control & Productivity (the 'triangle') and a new central Command Centre, which brings together planning & insight functions. New approaches to planning & insight are supporting a culture of collaboration, improving end-to-end customer journeys. Customer journey times are down a third in mortgage validations, 'straight through processing' is now c80% and service level breaches are almost eliminated for Subject Access Requests (SARS), despite a 32% surge in volume.



Key initiatives

Culture creates identity and transforms the business

Established in 2007, Geoban manage back office processes for Santander UK. The leadership team created a discrete business within the bank, built around professionalism in service delivery (high-quality, cost-efficient) and a strong cultural identity. An 'annual theme' sets the course ahead and, over 4 years, focus has moved from 'making it happen', 'taking it to the next level' and 'finding marginal gains' to 'inspiring operational excellence'. Everyone understands the part they play, what has to happen for the business to succeed and the need to continually raise the bar of performance. "It's the change in culture that makes me feel proud" "There's a hunger for improvement" "Listen from the ground up".

Command Centre: support teams at the heart of the business

With millions of pounds saved early on, from bank consolidations and implementation of eg work manager, the operating model is now based on continuous improvement, with centres of excellence focussed on quality, control & productivity. Centralisation of key tasks in the Command Centre, part of Governance & Control, is a vital part of this and became the catalyst to reinvent and professionalise functions such as planning, insight & process design. Looking end-to-end at the customer journey, horizontally across all UK operations, the team is a key influencer, driving change, consistency and best practice. Business Partners in the team and shared objectives with Heads of Operation play a crucial role in creating a truly collaborative culture. "We can join things up very quickly" "It's shared ownership that makes the difference" "We only succeed if they succeed".

Marginal gains: small changes add up to a big difference

A culture of continuous improvement has been developed at Geoban and embraced by Command Centre (CC). The 'one-percents' cumulatively make a big impact and CC teams work with all departments to find incremental improvements. For instance, in the validation of Mortgage Applications received via the Telephony Division (TD Validations), they analyse different data streams and work with all areas to understand the sources of manual work that cause delays to a customer's journey. By implementing process improvements and controls, they've been able to raise from 50% to 78% the cases that go 'straight

"We need to up our game [with] innovation ... we're always looking to improve. It used to be based on gut feeling, now it's based on data & analysis. It's in our DNA. We're giving our people more breadth of a job to do."

Jenny Ryatt, Head of Command Centre & Systems Administration

"Our success comes down to communication. We can see in MI where we are, where we are going ... we've put controls & reporting in place. The granular detail of planning helped people understand what we needed to do. We encourage people to come up with suggestions."

Leanne Carter, Manager, SARS Centre of Excellence

"The plan has to mirror the process ... we have to know the process from start to finish."

David Van-Veldhoven, Command Centre Business Partner

"Managers have listened to the problems we've had."

Sandy Harrison, Advisor, SARS Centre of Excellence



Raising Standards in Customer Operations

Results

- 98% reduction in SARS regulatory breaches in spite of 32% increase in demand in 2015
- 1 day (33%) reduction in customer journey for TD Validations
- 50% improvement in TD Validations experiencing the optimum customer journey. Straight-through processing up from 50% to 78%



Progression in the last four years

- Make it happen (through you)
- Take it to the Next Level
- Leading Towards Service Excellence
- Sustaining High Performance (delivering 'marginal gains')
- Inspire operational excellence (for 2016)

"The appetite for making a difference is fantastic. People have embraced the values ... the annual themes have helped to give us direction. It's brought stability to the operation."

Abi Kwiatkowski,
Head of Fulfilment, Retail Operations

through' the optimum customer journey. As a result, journey time was cut from 3 to 2 days. "Be constantly dissatisfied!" "We have to continually up our game" "We were fighting fires".

Daily planning & the visual queue in the back office

The explosion of PPI claims led to a dramatic rise in SARS; up 4000% since 2011, triggering a transformation in back office planning & operations management. Previously, planning was limited to monthly budgeting & FTE tracking. Now, a visual work queue and daily plans, at a process & product level, mean everyone can see forecast demand, expected throughput and levels of outstanding work. Alerts highlight cases that are close to breaching Service Level. eg work manager was fundamental to success, enabling agents to view their own performance in real time against their daily target. Agents now take complete ownership of their work, actively looking to outperform targets, so that collaboration and healthy competition, across teams, is driving tangible incremental improvements in productivity. As a result, there are 98% fewer cases not meeting service since 2014, in spite of a 32% growth in volume, and the approach is being adopted as a best practice model across the business. "You can't plan unless you understand the processes" "What do you do differently?" "We all know what we need to do" "I get a sense of belonging".

Insight & planning: data drives improvement

Developing insight capability is a critical success factor. Analysts bring together granular data from different sources to examine processes, working closely with planning, process & operations teams to re-design and automate these. Crucially, the new end-to-end approach in planning & insight surfaces opportunities for adding value – small improvements that together make a big impact on a customer's experience. For example, in managing SARS demand, the teams looked outside their own operation, identifying trends & anomalies in cases received from Complaint Management Companies. They then set up agreements on the volume of cases that can be submitted in defined periods, now a critical part of the resourcing strategy. New MI packs, in many areas, provide actionable insight and a clear focus for improvement. Plans for a new MI database will take this to the next level, improving the way continuous improvement is undertaken. "We didn't have tools to do the job" "Numbers & science" "We can follow our own progress" "Decision making is fast".

"Business results speak for themselves. We're proud of what we have done. We all bought in to the vision, we know what we are working towards, there's a constant hunger for improvement. Centralisation of tasks has helped with consistency."

Jasmeem Narang,
Director of Governance and Control

"We've speeded up the process so we can see where we are. We don't have to wait for a manager to tell us what to do. eg gives me a purpose, we own our own work ... it gives you an incentive to work harder."

Vickie Wallace,
Advisor, SARS Centre of Excellence

"Error rates have dropped, we can see it in black & white ... quite a few marginal gains to improve the process. We have enhanced control as well as seeing the customer experience. We can trace errors back to the advisor and identify their training need."

Jamie Wilde,
Business Intelligence Analyst

"Four years ago the business came to us, now we are going to them. Operational targets are owned by us all. It's that shared ownership that really makes the difference. We drive decisions in the operation now."

David Taylor,
Business Intelligence Manager

Geoban UK, established 2007 is a wholly owned subsidiary of the Santander Group providing operational services to over 17m customers and 600k business and corporate customers including retail and corporate banking, payments, cards, collections and customer contact. To manage and fulfil the needs of their customers they utilise eg work manager and the Partenon platform.