

# A team with direction, working as one

Great leadership, values and co-operation have been the cornerstone of success at Sainsbury's Bank's first in-house contact centre, driving cost-savings alongside a 16-point NPS increase

## Summary

Discover how Sainsbury's Bank created an exceptional customer service organisation in this brand-new operation, through sheer, palpable enthusiasm. From end-to-end, collaboration isn't just talked about but lived, embedded in the culture. Their ability to develop new tools and methods, at no extra cost, is built on a foundation of strong values, desire to improve and a pragmatic view of what is achievable – in planning, insight, quality & continuous improvement for instance. Exemplary leadership, open communication and absolute alignment to a common goal create an environment where people can grow in skill and confidence, while having maximum impact. Everyone can learn from seeing this – a testament to what can be achieved by empowering people to be creative and to be their personal best.

## Key initiatives

### Build on a foundation of values, leadership and direction

Clear direction and values were established, before opening the first in-house contact centre in Sept 16, migrated from an outsourced operation. This journey shows how values can shape culture, focussed on 'trusting each other, working together'. Dedicated Operational teams were empowered, through workshops, to help develop the bank's new systems and processes. These are customer-centric, aligned to findings from voice of the customer surveys. In particular, the way the newly-formed planning, quality and insight teams work has helped overcome traditional siloes. They work co-operatively and challenge constructively to enable a truly open and transparent business culture. "The shackles were off" "Our Senior Leaders gave us freedom to explore" "We weren't afraid to push back".

### Business intelligence: creating the time to add value

Creativity & collaboration has underpinned major improvements and innovation in business intelligence. For example, the MI team co-ordinated business wide to deliver a fit for purpose back office solution. With no extra budget, analyst Andrew Alexander used free Excel add-ons, Power Query and Pivot, to convert unstructured data into a clean, tabulated format, generating automated reporting and insight that would have taken extra FTE to manage manually. Analyst Jamie Buchanan has been given freedom to build on his database skills and develop a transformative workflow tool that provides real-time visibility of back-office workload, customer demand and exceptions, enabling measurable improvement. These analysts went online to find resources and use forums, creating results that even impressed Microsoft! Engagement has been critical to success and the team has continued with new work described in our online case study, on:

- Insight for secure messaging case management
- Insight for quality monitoring in the back-office

"It's sustainable and deliverable" "It now takes just a few clicks to share data" "We are continually learning and developing ourselves as analysts too".

Sainsbury's Bank



*"We have people who are willing to stand up for each other and trust in one another."*

John Greenslade,  
Head of Payments

*"It's not often you get to build a bank."*

Richard Laidlaw,  
Head of Planning & Change

*"The answer isn't no. It's 'how can I help you?'"*

Vicki Clasper,  
MI Manager

*"We make sure we are continuously improving not just our processes but ourselves."*

Jamie Buchanan,  
Senior MI Analyst

*"We identify a problem and we learn how to solve it."*

Andrew Alexander,  
Senior MI Analyst

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Customer Operations

## Results

- 15FTE saving through new MI tools
- Utilisation up 10 percentage points
- 2FTE saved through a single scripting review
- Overall NPS has grown from 50 to 66
- Online NPS up 14 points to 23



*"We've built a great reputation for our can do attitude."*

Laura Johnstone,  
Change Manager

*"During the TUPE, we really focussed on engagement, being visible, and building a good understanding in people about who we were."*

Dave McConnell,  
Tactical Planning Manager

## Blank canvas planning

A similarly open-minded approach has been applied in the planning function, created from scratch. Open communication was key; a first step was developing internal stakeholder relationships while rebuilding links with new outsourced partners. This was vital, as there were no shared plans and zero visibility of local working arrangements for colleagues being TUPE'd. A team of planners was recruited, based on mindset as well as experience, to manage this process while developing risk and controls registers, establishing governance processes, and working with an external IT supplier to implement systems. This approach was consolidated via weekly collaboration meetings, enabling proper governance and implementation of an interlock structure in just five months. The team has grown in confidence, developing new skills and methodologies, including shift reviews that have helped increase utilisation by 10 points. "Recruitment was considered" "We looked for experience and attitude" "Engagement was key".

## Make it Better: small changes make a big difference

Created in 2016 from existing resource, the change team brings ideas to fruition, many coming from front-line colleagues with a deep understanding of customer needs. Branded 'Make it Better', c2,000 suggestions were captured, around 1,500 of which have been investigated. 33 discrete workstreams are aligned to strategic priorities, based on voice of the customer research. Approved suggestions are allocated to specific owners and changes are tested within colleague feedback groups, then supported during roll-out by change champions from across the business. Key projects to date include:

- **A scripting review** that speeded up the account opening process by 90 secs, equivalent to 2FTE.
  - **An online knowledge base** and communications platform
  - **Decision trees** for key banking applications used in the front-line
- "I'm proud of our 'can do' culture" "We move at pace with changes" "We're heard".

## Agile Continuous Improvement (CI)

The newest function is a CI team, which collaborates to drive permanent positive change, bank-wide. Early steps have included development of a 10-strong, cross-functional team of CI facilitators, who run monthly sessions and communicate initiatives up and downstream. The team continually learns new methods, such as the 6Ps of lean leadership, and applies best practice across multiple projects. For instance, a recent initiative reconfigured the risk team's test script to deliver better throughput. "We get things done" "People buy into it".

*"We really try to encourage a culture of open, honest conversations."*

Stephanie Robb,  
Project Assistant

*"Occupancy improvement has been re-invested in development time and absorbing the growth of the business."*

Stephen Grant,  
Workforce Planning Manager

*"You're part of the journey and help drive the changes."*

Rhona Robertson,  
Escalated Complaints Associate

*"I was like a dog with a bone when it came to designing an online scripting programme. I kept going and going, learning about coding at night in my own time; talking to colleagues about what they needed."*

James Cunningham,  
Change Analyst

**Sainsbury's Bank** launched in Feb 1997, offers a range of financial products, inc credit cards, savings, loans, mortgages and insurance. By summer 2018, the in-house contact centres will be c.400FTE, plus outsourcers, receiving contacts via secure message, phone & mail. Technologies include FIS's core banking platform, Verint, Avaya, Respond & Microsoft Office.

## Sainsbury's Bank Case Study continued

### Insight: Secure messaging case management

One of the most recent additions to the back-office workflow tool relates to the bank's secure messaging channel, which is often used by customers as an alternative way of contacting us. As with other back-office functions, there was historically no visibility of customer demand or service level adherence here, making it impossible to resource effectively and monitor colleague performance. To make the process more fit for purpose, our MI team applied the same collaborative and database-building approaches used in other segments of the tool, while:

- Looking at the process holistically to identify where manual work could be automated
- Automating tracking so the timer starts as soon as a case is pulled
- Building a validation process so that incomplete cases within a colleague's work queue could be reassigned at the end of their working day – with priority given to older items

Although the secure messaging workflow is still very new – having only been in place a month, at the time of writing – 96% of enquiries through this channel are now completed within service levels. Critically, it is successfully enabling root cause analysis to identify common trends and pain points. Consequently, waste removed from the process has already reduced AHT by 58 seconds per message.

### Insight: Back-office quality monitoring

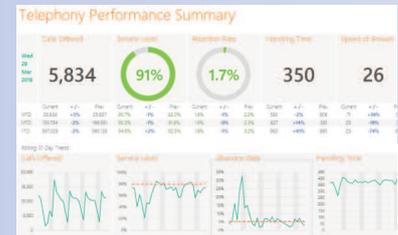
There was a similar challenge around back-office quality monitoring, with the historic manual system being unable to pinpoint quality issues, or interpret them at either colleague or process level. Working closely with Operations to determine the insight and actions they wanted to get out of the quality process, the MI team was able to build a quality control checking form that:

- Has the ability to report results at every level in Operation
- Provides fair customer outcome scoring
- Identifies opportunities for improvement

Since implementation of the new form in October 2017, a common dashboard has been created, with results feeding into process improvements. Consequently, process failures have dropped 42% in this area.

### Change: Aligning with strategic priorities

The change team works closely with in-house customer experience consultant, Fiona Lind, to ensure that it prioritises prospective improvements in line with customer needs. These are identified through 'Tell Sainsbury's Bank' voice of the customer surveys as well as via systems analysis, which pinpoints demand triggers and identifies gaps where improvements can be made. Fiona and her colleagues in customer experience have undertaken several of their own projects in recent months, with the online experience taking precedence. These include launching a dedicated cards FAQs webpage and adding a top 10 FAQs to the bank's dedicated product support zone pages. Where the change team is concerned, the priority assigned to the online experience has also led to several improvements, including their development of a new countdown timer, designed to inform the customer that their online session is about to expire.



*"If you don't talk directly with people, you lose direct co-operation."*

**Andrew Waddell,**  
Tactical Planning Manager

*"It is great when you can work together to get a solution."*

**Jennifer Leeson,**  
Operational Risk Manager

*"It's good to work somewhere they listen to the frontline team."*

**Audrey Jones,**  
Customer Service Advisor

*"The systems we have here are better – it's a better journey for the customer."*

**Louise O'Neill,**  
Loans Consultant

*"We make sure what we are delivering is sustainable and deliverable."*

**Daria James,**  
Assistant Risk Manager

*"Things are always changing, but people can understand why. There's a goal in mind – and momentum."*

**Richard Laidlaw,**  
Head of Planning & Change



***“When we talk to our frontline guys, we talk about what we can do – and what they can do – to positively affect things.”***

**Richard Laidlaw,**  
Head of Planning & Change

***“The change we make doesn’t have to be perfect, but it does have to be effective.”***

**Laura Johnstone,**  
Change Manager

***“People share knowledge here because they’re focussed on doing what’s best for the customer and best for the business.”***

**Karina Maley,**  
Contact Centre Team Manager

***“It allows me to see data in other areas and join up the root cause.”***

**Mairi Hutchison,**  
Complaints Root Cause Manager

***“We’re able to discuss, agree and roll things out quicker. That’s because we’re hearing other teams’ viewpoints from the start, rather than trying to seek them after the fact.”***

**Vivien Robertson,**  
Continuous Improvement Facilitator

## Change: Scripting review

This multi-faceted project commenced with Change Analyst James Cunningham, who used his personal time to take his entry-level knowledge of coding to new heights in order to design HTML-based scripts for frontline colleagues dealing with the account opening process. The concept, which was reviewed, tested and deployed by the bank’s external IT supplier, has since undergone a series of refinements. These include making the content easier to read by increasing its prominence on screen, and highlighting messages still to be delivered – a move that enables frontline colleagues to have fluid conversations with the customer while ensuring compliance. Further amendments have been overseen by Project Assistant, Stephanie Robb, who has combined her frontline experience with the language skills developed through her English degree to simplify wording and improve the tone of voice, making the scripts more conversational. She has also chaired colleague focus groups and liaised with key stakeholders – including risk and controls – to agree colour-coding for the material, with red indicating mandatory content. Feedback has been integral to success here, with Stephanie undertaking further ‘walk-throughs’ with frontline groups prior to final roll-out. Thanks to her approach, implementation has been smooth. Crucially, the move has also delivered efficiencies alongside greater levels of compliance. Specifically, the account opening process has now been reduced by 90 seconds, equivalent to 2FTE. Breaches are meanwhile at an all-time low.

## Change: Online knowledge base

One of the most powerful tools in the new contact centre’s armoury is the online knowledge base and communication tool, Sophia. Customising a basic, out-of-the-box platform – again, according to frontline needs and using in-house, self-taught expertise – the Change Team has built a range of tools into this system, including a tab that links to SharePoint, allowing colleagues to submit ‘Make it Better’ ideas online. Other functions include a highly visible and easy-to-use search function, which seamlessly points the user to relevant articles and clearly outlines where product updates have been made, allowing colleagues who’ve been away to catch up quickly and efficiently. These messages, which are reinforced through a rolling ‘tickertape’ on Sophia’s home-page, are also easily retrieved through a month-by-month archive.

## Change: Decision trees

Another major project undertaken by the Change Team since the contact centre’s opening has been the simplification of decision trees for key banking applications. Originally articulated in 83 unwieldy pages of printed material, the team set about streamlining these by first splitting them into seven individual groups of documents – including a pilot set of three – and then establishing a procedure for verifying the content with risk and control. Project Assistants Caitlin Roebuck and Stephanie Robb collaborated in workshops with both this team and frontline colleagues to strip out unnecessary content and to simplify the tone of voice for the remaining material. This has now been represented as easy-to-use decision trees and has been uploaded on to Sophia for maximum visibility. In the case of more complex procedures, screenshots of the original documentation have been incorporated alongside the respective decision tree. The team evaluates how useful these are as part of its wider tracking programme, which measures colleague page-by-page views on Sophia.