

How do we develop knowledge & skills of our phone banking team so that they deliver a differentiated and transformed banking experience to our NRI Clients?

The Client – A multinational Bank with presence in over 100 countries. The bank is known for pioneering the NRI proposition to serve the global Indian's unique banking and wealth management needs.

Brief

This carefully selected team of phone banking officers was a group of senior, experienced employees who understood the products and processes in great depth. They had however not interacted with NRI Clients before and therefore didn't relate to the Global Indian's lifestyle, urgency and preferences as compared to the India Customers who called much more frequently than an NRI. Customer feedback survey scores also indicated the need for change in the service experience.

The Need

- NR Clients receive a radically superior experience
- To create a unique, positive service identity for the service desk
- How to increase cultural, geographical awareness
- How to sensitise India team to a Global Indian's lifestyle & requirements
- Achieving a neutralized accent
- Improve conversation skills –balance between friendly & professional
- Customer talks about the transformed service experience

The Measure – Increase in Representative Satisfaction Scores & Net Promoter Score based on independent Customer Feedback surveys done by the bank.

What We Did:

Always – Client First

- Interviews with India & Global NR business heads
- Listened to over 180 calls, and analysed top 10 queries
- Indepth review of Customer profile data
- Individual pre-program skill assessment
- Prepared an individual Voice & Accent scorecard by V&A expert
- A learning styles assessment before the program to understand the audience and their preferences

The Intervention

- Designed a unique, customized 4 day travel theme based workshop
- Defined 7 key modules destinations
- Minimum 4 to 5 audio (call) samples per module to re-inforce positives and bring out gaps.
- Specially shot videos from real NRI Customers with their message to the team on what they expect when they call India
- Creating a sense of pride – videos, speaker sessions by Business Leaders and senior management
- Key program elements –
 - The Big picture – NRI business scale & importance
 - Understanding an NRI's ecosystem
 - Cultural, Geographical insights
 - Conversation skills
 - Voice & Accent
 - Personal accountability, need for one stop resolution

And that's not all

- Sustained one –on-one coaching (with some group sessions) over 3 months post the program to handhold and help participants apply their learning.

- A call library created exclusively for this program – excerpts of real time calls played in every session which helped participants to assess interactions through a different lens based on what they'd learnt

The Game Changers

- The overall design with travel theme, destinations & individual passports to enter & exit a destination (module)
- Experiential approach with activities, research based presentations, individual passports to enter & exit a destination (module)
- Call library & post program individual attention through coaching.

The Results

- 30% increase in NPS
- Increase in RSAT