

Improving Performance at Harris Bank

By Dina Vance, Ulysses Learning

A Team Approach Helped Change Workflow and Improve Customer Experience!

At organizations of all sizes, there has been a renewed focus on building a customer-focused culture. However, doing so requires changing the way the company does business at all levels, from the front-line to upper management. And to be effective, there has to be employee buy-in, otherwise, it's just empty platitudes.

To give a first-hand perspective on how one company increased performance, sales and customer satisfaction – without a significant financial outlay – we turned to one of our clients, Hilde Betts at Harris Bank, who did just this, using Ulysses Learning's Performance Leadership Series.

Betts is the Senior Vice President of Consumer Lending and Mortgage at Harris. Ulysses Learning partnered with Harris for 10 months in 2009, providing the leadership team with critical strategies to improve the company's performance.

Ulysses helped Harris' Lending business make the transition from its previous transactional and tactical approach to a more effective market- and customer-focused approach. To ensure this initiative was a success, our team worked with Harris to foster a culture where every employee, at every level, had a stake and ownership in the outcome.

Question: Tell us about the challenge that Harris' Lending business faced – and why you wanted to undertake this initiative.

Betts: "At Harris, We wanted to improve our performance and knew we needed to break out of our transaction-based mindset. Previously, we focused primarily on the transaction, such as completing a loan, as well as measuring sales volumes. But we realized that in order to improve performance, we needed to take a longer-term perspective and focus on the customer lifecycle experience. This would help us meet the company's directive to deliver exceptional customer service, build customer loyalty and strengthen the brand."

Question: How did that changing perspective drive actual change?

Betts: "We needed to look at our services and process through our customers' eyes. For example, when someone is buying a home, they aren't necessarily thinking about a loan. Many people sign mortgage papers without understanding what's on the paper. In fact, studies have shown that many people don't even know if they're getting a fixed-rate or adjustable-rate loan. Instead, people are simply focused on the biggest purchase of their life, a home, which is a decision loaded with emotion.

This helped us make the transition from a transaction-based process to one that is truly focused on the customer. We knew that to accomplish this type of change, we needed initial buy-in from the top leadership. Once they were on board, we could work to ensure our front-line employees were fully behind the process, as well."

How was this done?

Betts: "Taking our customer-focused approach to the next level required a great deal of change management, we tapped into Ulysses Learning's experience to help put strategies and processes in place.

As an organization moves through a change process, there are three main stages that need to be addressed – managing, engaging and leading.

1. Managing

Traditionally, most companies, including Harris, excel at this part of the process. It's what leaders do every day. They are great at managing the existing workflow and putting reports in place to measure and track results. While this continues to be a very important part of doing business, it's only one component.

2. Engaging

This is where Ulysses Learning came into play. In order for Harris to make the changes we knew were crucial, we needed to communicate the strategy and involve both upper management and the people on the front line who have to deliver it.

It's crucial to involve the staff, especially the people on the frontline, throughout the entire process to hear their opinions and help them see the value in the changes. Because in the end, management can't dictate that something gets done – instead, we need to articulate the value and find ways to motivate employees to adopt and adapt to the changes.

3. Leading

Once we communicated the plan and engaged the staff, the next step was to lead them through it. Because upper management had been so focused on the day-to-day details, we tapped into the Performance Leadership Series from Ulysses. A Ulysses Executive Coach helped our management team think and act strategically on a daily basis and held us accountable.

The reason this step is so important is that in many organizations undergoing a change, there's a disconnect between strategic direction and the actual execution. And changes aren't going to be implemented unless employees see leaders 'walking the talk' on a daily basis. We had to engage leadership at the highest levels. As far as my part, I worked closely with my team, throughout the entire process. So they could see that I, too, was 'walking the talk', I attended all the meetings and met individually with team members to hear their feedback."

What Were the Hurdles You Faced?

Betts: "Probably, the most difficult part of making change is getting buy-in from experienced employees who think they're very good at their jobs and are resistant to change. It all goes back to Ulysses' mantra of developing techniques to motivate employees, because team members respond to *What's In It For Them* (WIIFT)."

What Was the End Result?

Betts: "The end result is that we finished with an improved customer experience, strong profits and improved processes – and it didn't require additional funding or a significant technology investment.

In summary

Ulysses Learning brought an outside perspective to help Harris Bank's Consumer Lending and Mortgage group reach their objectives. We provided additional proof-points to help Betts "sell" her vision of change to everyone from C-level executives to the sales associates on the front line.

The result was a win for Harris, as well as Ulysses Learning, which further validated that our proven methodology works.

CALLOUT:

Hilde Betts: Lessons Learned

1. You can make significant workflow and process changes without focusing on technology.
2. To make change happen, you need to get everyone at the organization, all levels engaged. And it's especially crucial to engage the front-line employees.
3. If you can't articulate the value – both from an organization-wide perspective as well as an individual perspective – the initiative doesn't have "teeth."

CALLOUT:

To enable the Consumer Lending and Mortgage division at Harris Bank make these changes, the Ulysses Learning team focused on several key areas. They included:

1. **Conscious Communication.** By recognizing the barriers to effective communication, the entire team can change the way they communicate to achieve their desired outcome.
2. **Building the Team.** Ulysses helped Harris recognize the upsides and downsides of working as a team, as well as identify characteristics of an effective team and stages of team development.
3. **Motivating the team.** Ulysses helped Harris develop techniques to motivate employees, understand their preferences and understand *What's In It For Them* (WIIFT).
4. **Managing Conflict.** By showing Harris how to work through conflict, we helped them increase and improve communications.
5. **Coaching.** Coaching was the critical step to enable the division to reinforce the behaviors necessary for change. Ulysses showed how to incorporate coaching as a regular part of this change process.

About the Author

Dina Vance (dvance@ulysseslearning.com; 800.662.4066) is a widely respected thought leader on developing and leading contact center staff and a pioneer in improving performance of contact centers. Ms. Vance was responsible for the ground-level start up of two contact centers before managing the call center division for an international consulting and training organization. She has worked with Fortune 100 companies to optimize their call center performance through focus on results, people and process. As Ulysses Learning's Senior Vice President, she has served on the executive and advisory board of the Call Center Industry Advisory Council (CIAC), American Bankers Association (ABA), and Contact Professional Magazine.

About Ulysses Learning

Ulysses Learning (www.ulysseslearning.com; 800.662.4066), a global learning and performance improvement company, is the leader and pioneer in the use of simulation-based e-Learning to improve service, sales and coaching performance. The company is known for building Judgment@Work™ skills – decision making and advanced customer interaction skills – in call centers for financial services, insurance and telecommunications leaders.