



Delivery of new working practices

Setting out to deliver resource optimisation through planning best practice



Summary

To achieve real transformational change within the Collections teams through utilising resource planning techniques, WFM software and Dialler technology whilst reducing costs and improving agent work life balance. This has been achieved alongside the seamless integration of a second site and a common telephony platform. Service standards have been maintained whilst output and productivity have increased despite reduction in costs.

Key initiatives

- Operationally aligned 2 sites and cultures following Merger of Yorkshire Building Society and Chelsea Building Society including introduction of ACD/Dialler in Cheltenham (CBS) and alignment of operation hours and working practices.
- Full review undertaken of operational effectiveness by day/time and alignment of working practices delivered
- Full upskill of all staff to ensure complete multiskilling across all brands
- Dialler implemented into Cheltenham
- Full shift review and consultation undertaken and agent work patterns subsequently amended to improve fit to demand (inbound and outbound) and align opening hours
- Large scale communication undertaken including consultations, workshops and briefings to gain agent buy in and inform of the extra flexibility being offered
- Scoping, testing and implementation of schedule preferences
- Scoping, testing and implementation of time banking and self-scheduling options
- Collections training for all agents at both sites carried out via external specialist

Key results

- Arrears levels for accounts 2 or more months in arrears or in possession down has reduced by £1.4 million in 2012 which equates to a reduction of 11% on the previous year.
- Dialler attempts up 20% over first 9 months of 2012 versus 2011 due to improved working practices
- Dialler attempts up 57% on Q3 compared with Q3 2011 as outbound not being pulled all the time to support inbound
- Agents on flexible contracts receiving 65% – 75% of first choice shifts
- Service levels maintained around 80% target through all this transformation whilst over 2000 hours of multiskilling training being delivered in this period.
- Frontline staffing has been reduced by 7FTE during this period through the changes to shift patterns and working practices equating to a saving of £112k
- Abandoned rates maintained below 1%
- Current overtime spend for 2012 has reduced by 17.5k than 2011 and no overtime spend is expected in 2013. Overtime was mainly used in outbound to try and claw back time lost to supporting inbound.
- 288 hours of agent time has been banked in Jul – Oct 2012 highlighting how the agents have really embraced the new working practices