

A call- centre of lombard bank

[Finance](#), [Banking](#)



Lombard Direct is a call- centre of Lombard Bank located in the North of England, part of the Royal Bank of Scotland group supporting a lot of banking products. This centre runs 24-hour operations operating on all the days of the year. Loans constitute 90percent of the company's business and it employs 250 full-time equivalent customer advisors with 200 seat capacity. Centre uses the most sophisticated telephone and customer systems for daily operation. Investment in advertising and marketing is also effective e. g. using a toll free number sending the precise message to customers.

Due to economic conditions, personal loans have become a very competitive market and attempt is to make a loan offer during the first customer contact itself. Scheduling needs to be done efficiently to handle high call volume. Quality is a constant focus area in the centre and consecutive higher level assessments are directly related with pay hikes and confirmation as a permanent employee. Due to financial service law 'scripts' are highly relied upon for the calls which sets the boundary and does not allow flexibility to play resulting in loss of identifying customers needs and offering other products too.

Sean Guillian, Head of the call centre is not very pleased with the controllingcultureand wants to make every attempt to shift to enabling culture. This requires alterations in the existing operations and an overhaul of the business policy. Butler (2004) had discussed call centre industry being a little over 40 years in 2004 and indicated its history paralleling the development and implementation of advanced information technologies. Lombard Direct, a call centre runs 24/7, 365 days a year operation.

It employs 250 full time equivalent staff occupying 200 desks. They use highly technical systems for the entire operations. Loans constitute 90% of the overall business from the calls apart from other products like insurance, savings account and a credit card. A personal loan is a competitive market due to increased rate of debts. Quality is imperative for employees and the management, linked with pay hike and confirmation of permanent employment. " Scripts" as a part of procedures needs to be followed strictly.

Sean Guillian, visions to bring change in the culture of the organization by making a transition from controlling to enabling. First, essential component is that the service should meet customer's requirement. Being a competitive market, it becomes imperative for Lombard to continuously strive to provide prompt and efficient customer service. To make it happen, there are stringent Quality procedures where calls are regularly analyzed by Quality representatives. The advisors are judged on adherence to procedures i. e.

, " scripts" being the requirement of financial service laws too. Customer advisors strive to attain good quality scores as it is directly linked to their pay hike and permanent employment offer. Secondly, reasonable price is important for the customer. Threat by competitors is a deciding cost factor for any organization. Customers look for the best deal with the least APR and less administrative fees. Lombard direct also offers suitable deal for helping themselves and their customers, although it is not visible from the case.

Thirdly, time for the service needs to be acceptable to the customer. Every call is an opportunity for the customer advisors and quick turnover is the only way to retention. Delay in making an offer leads to various open options

for the customers. Prompt service is the key to customer service. It can be seen that Lombard Direct endeavors to offer a good quality service with competitive prices to be the first choice for the Loan offering service providers. Internal customers are also happy with availability of support mechanism to help them during the calls.

Various other measures like team building, events lead to a happy and motivated team. Although enough attempts are being made towards customer satisfaction. The level of service stems from the business policy. But Sean realizes the constraint in the existing policy. He points out the importance of flexibility. Controlling culture due to scripts makes CAs sound robotic and mechanical which does not allow much scope beyond procedures. Flexibility lets interactive conversation allowing empathy leading to happy customers.

It will allow internal customers to be at ease, as they can be natural and increase cross-selling too. Here, all the stakeholders need to be satisfied for an efficient service. At Lombard Direct, attempt is to provide prompt service for which they use automated service for filtering out the customers from the queue and routing the call to the customer's desirable team. This can be an asset as well as drawback as long queues will make customers listen to themusicand wait in the queue especially on Monday, when the call flow is the highest.