Case Study: An Effective Learning Programme for a European Bank
An Effective Learning Programme for a European Bank

Interactive Services devised an eLearning programme which led to a bank making big improvements in its handling of customer complaints.

Client/Customer Problem

Handling customer complaints effectively is an important issue for all banks, not least this European bank which likes to emphasize its customer focus. But there had been some barriers to the successful handling of complaints within the organisation, such as staff anxiety about getting things wrong, and a tendency to pass on complaints rather than dealing with them. The training programme needed to create a culture shift from ‘regulation first’ to ‘customer first’. Staff needed to be empowered to resolve cases quickly, with the customer as the focus of any solution.

The training programme had to be creative and innovative; it also needed to be enjoyable and engaging.
Interactive Services Solution

Interactive Service devised a training programme for the bank with two elements, the first classroom-based, the second on-line.

Planning

All stakeholders, especially the frontline bank staff, were involved in development from the outset of the process. Stakeholders, including junior and inexperienced staff, from across the business were involved in training design.

Goals

The goals of the programme were:

- Improve staff skills and confidence in handling customer complaints.
- Transform the customer experience of the complaints process.
- Empower the bank’s complaint handlers to log and resolve complaints when they arise while improving the customer experience.
- Develop interpersonal skills to have the right attitude towards customers who are making a complaint, both for the customer-facing, and non-customer-facing, staff roles.
- Change the attitude, align with the culture change within the bank, moving from ‘regulation-first’ to ‘customer-first’.
Effective Customer Handling Skills
(classroom training)

This face-to-face training focused on soft skills and experiential training; it was aimed at taking part in and learning through activity and practice, with very little theory. There was a large component of drawing and group exercises, asking people to role-play tricky situations with customers, use listening skills, improve communication, and develop trust with others.

A short PPT was used, but a workbook which users can write into and take away was the main focus for the session.

Also available to take away was a dummy credit card with a list of tips for users to remember when faced with a complaint (they signed the back to pledge to follow the tips on the front of the card).
Video Game

The online component of the programme was an innovative video game.

- Players start with a high-level view of an imaginary island populated by customers, and click a region to see the individual customers there, who are dotted around.
- Players click on a customer to jump in and help them.
- Each region of the island covers a different aspect of complaint handling - e.g.
  - Error Bridge which talks about errors (which are different from complaints),
  - Complaints Castle,
  - Customer County (focusing on the “customer first” message),
  - Regulation Road (which focuses on the regulatory side of things),
  - A region which explains the financial services ombudsman service.

Players use their instinct to decide on the best possible outcome for that customer and their circumstances and are given feedback explaining why the correct answer was the best option.
Online Video Training

The online training includes a short video featuring two fictional bank employees.

The video shows the young couple at their shared home. The young man is seen carefully preparing to propose marriage to the woman, but when he begins the conversation with her, he is so nervous that he lapses into the kind of language he uses at work. His approach confuses and upsets his partner and does not lead to the outcome he was expecting.

The purpose of the video is:

- to make frontline staff think about the language they use to customers and
- to promote the use of plain language.
The Roll-Out

Classroom

The audience for the classroom training included 400 people, 220 in local markets and 180 in various departments of the Bank. The audience was composed of customer-facing staff in branches and in the main office as well as complaint handlers in support roles, who can provide training to their colleagues on individual segments.

The training materials were designed to support this, which means that the training could be delivered to a wider audience.

The course was piloted in the fall of 2018 and the immediate response was positive. A total of 24 courses were planned to take place around the country, but increased demand led to the scheduling of a number of extra courses – in total an extra 11 courses were delivered.

On-line

The online course was rolled out over 3 weeks commencing in near the end of 2018. It was mandatory for 3,000 frontline staff, but available to all staff.
Outcomes

The success of the programme was gauged from:

- Customer satisfaction research using Net Promoter Score (NPS).
  
  There was a substantial improvement in NPS from customers who had dealt with staff trained under this programme.

- Goodwill Gestures
  
  The training reinforces to staff their empowerment to make small payments to customers as a goodwill gesture. Increasing this under-used resource was one of the goals of the training. 
  
  Payments rose 26% among trained staff in 2019 Q4.

- User Feedback

  The Classroom Training feedback was positive.
  
  Anonymous feedback for classroom training through Survey Monkey by December 2018 reported 100% of respondents said that the course was either good or great.

  The online content received very positive feedback:
  
  “I completed the video game and it’s excellent! It holds one’s attention throughout and is an entertaining way to keep abreast of developments in the complaints space”
  
  “I will try and put myself more in the customer’s shoes when dealing with a complaint”

  Comments from users included:
  
  “Excellent course - both practical and insightful course everyone can take something away from it”
  
  “The guide is a great go-to reference and the exercises on the day were really relevant and enjoyable”
The Future

A new version of the video game is being developed, with some of the scenarios changed, so that it can be rolled out to a wider audience in other European countries.
Testimonials

1  What was it like before you had our product or service?
This question will prompt your customer to paint a picture of how bad they had it before buying your product or service.
There had been some barriers to successful handling of complaints within the organisation, such as a fear of getting things wrong, and a tendency to pass on complaints rather than dealing with them. The organisation needed to create a culture shift from ‘regulation first’ to ‘customer first’. Staff needed to be empowered to resolve cases quickly.

2  What problem(s) were you trying to solve with our product or service?
Your customer probably isn’t alone in the problem your product helped them to solve. Hopefully, a reader with a similar obstacle will see this and identify with their story.
Previous training courses were turgid with very little interaction. There was a need to create an innovative fun training programme to address this, and really engage with our staff demographic.

3  Where did you start your search?
By explaining how they started searching for a solution and where, they’ll subconsciously guide someone reading or listening to them to do what they did.
All stakeholders, including frontline staff, were involved in development from the outset of the process. Stakeholders provided much of the content for the training, based on their specific knowledge gaps. Stakeholders, including junior and inexperienced staff, from across the business were involved in the training design and testing throughout the whole process.

4  What made our product or service stand out from other options?
This will make it extremely clear for prospective customers what the X factor of your product or service is.
IS understood that we wanted to deliver something different to previous courses. IS had a proven track record of delivering innovative and interactive game based training. IS had a real understanding of the requirements to deliver this in line with the bank’s expectations. They totally got the brief where we had a regulator training to be delivered but in a fun and engaging way.
5 What was the obstacle that almost prevented you from buying our product or service?
It’s hard to pull the trigger and make a big purchase. Detailing their objections - and how they overcame them - will empower other prospective customers to do the same.
Our concern was that an external vendor might not understand the nature of our business and the key messages could be lost. But in fact they worked with us to enhance our message, and make the learning much more engaging.

6 What features sold you on buying this product or service?
What was the bottom line that contributed to your customer’s decision to buy? This will help prospective customers reading or listening to the testimonial to consider their priorities.
IS were able to deliver this within our timeframe and budget. IS had an understanding of the regulatory environment in which we operate and the impact of this on creating innovative training. The designers and sales teams were great to work with, and understood when we had to pull back on particular features or text.

7 What made you happiest about working with our company?
Whether your product is easy to use, or you provide great customer service, or you offer flexible payment options, this question will highlight the best part of working with you.
IS are a great example of how agile can work successfully. They utilized technology at their disposal. Every time we engaged with IS they were obliging. They were able to create an online game with an excellent end user experience using our existing technological capabilities.

8 What have you been able to achieve since using our product or service?
Whether your product or service helped the customer generate more leads or revenue, to save time, to achieve goals, or to hire more personnel, they’re all good things. Prospective customers will want to get those results, too.
There was a substantial improvement in our Customer satisfaction score from customers who had dealt with staff trained under this programme.
Staff are empowered to make small payments to customers as a goodwill gesture. Increasing this under-used resource was one of the goals of the training. Payments rose 26% among trained staff in 2019 Q4.
9 What has exceeded your expectations since working with us?

Sometimes, business is cut and dry, but it’s always a smart idea to try to surprise and delight your customers so that they won’t stop talking about it in their recommendations.

The online and classroom based courses received excellent feedback from staff. In fact, the online course was mandatory for 3,000 frontline staff, but almost 5,000 staff completed the course. The game was shortlisted for an elearning award. The classroom course was so well received that we had to increase the number of sessions due to demand. Furthermore, it will be rolled out later this year to a further audience.

10 What’s the main reason you recommend our product or service?

What’s the bottom line when it comes to deciding to purchase from you or not? This answer will lay it all out.

IS were excellent to work with. They listened to our goals. They were flexible and for every problem that arose, they came up with a solution. IS were extremely efficient, they created a work schedule and stuck to it but were flexible enough to change it for us as required. Most of all they helped us create a really innovative training module that delivers the message in a way that staff won’t forget.
We are your strategic partner for ethics and compliance training. Our learning technology enables multinationals to build a global culture of integrity where employees feel empowered to speak up and do the right thing.

Integrity should be at the heart of your culture and your brand. Culture is how people behave when no one is watching, and companies with a strong culture of integrity, ethics and compliance perform better, retain staff longer, and elevate their brand every single day through individual and collective ethical actions.

We believe people want to work for a company with integrity. The right content, delivered via the right technology, helps your people do the right thing, at the right time, in the right way, with a smile on their face.

Because compliance doesn’t have to be dull, and it doesn’t have to be scary.