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Bank Says UK Call Centres Best ... But Still Plans To Export Jobs To India

It isn't often that LTU can agree wholeheartedly with the Bank's views on offshoring ... but the opportunity has now arisen!

In a recent 'Delivering Our Future' communication, in which the Bank encouraged staff to use its chosen directory enquiries provider, it insisted that **"the benefits of the 118 707 service"** include:

- **"Calls are answered in the UK by experienced ex 192 operators"**, and
- **"provides a fast and accurate service"**

Of course many staff will share the appreciation of the benefits for customers using the Bank's own UK operations, compared to those based in India.

It is a pity that the Bank does not place the same importance on the quality of service it provides to its own customers!

For example, many customers and staff have reported:

- **Longer call length and less accurate call handling from the Mumbai Call Centre. The Bank has even reported this in its own staff magazine.**
- **Significant communication difficulties between staff based in Mumbai and customers and staff in the UK.**
- **The disadvantage of dealing with relatively inexperienced staff in India, compared to dealing with those who were employed in Newcastle before the Bank closed the Call Centre last November. The very high level of staff turnover in India will only exacerbate this problem further.**

No doubt many customers will share the same view as the Bank: that whilst operating from India may provide savings for the service provider, there are unlikely to be any benefits or savings to the customers of that same service provider.

Time To Drop The Double Standard

LTU believes it is high time that senior management dropped its double standards by committing itself to providing customer service. LTU expects to receive itself as a customer of other service companies. And, rather than turning a deaf ear to its customers, senior management should be listening about the India operation each and every day of the week.

Below is a sample, from the considerable feedback provided by branch staff to a survey carried out recently by LTU (f) that shows how unpopular the Bank's offshoring policy is with its customers.

"I found it very difficult to understand the majority of time. It took me four attempts to get my own account number understood on the phone. I was very frustrated" (Front line staff)

"There appears to be nowhere to complain to - nobody in India or UK seems to be willing to handle a complaint. Calls are being put through to business centres 'unannounced' because the Indian operators don't know what to do with them" (Service staff)

"The Bank says they do not receive many complaints. They should be in a branch for a day and take phone calls and frontline complaints". (Front line staff)

"I feel that the time wasted by branch staff to sort out problems created by Indian colleagues means the savings from offshoring is not as cost effective as the Bank thinks!" (Manager)

"I have purchased a mobile phone purely for clients to be able to contact me without major problems, delays and hassle ... I am not prepared to lose clients because of the Bank's short-sighted and arrogant approach to saving money" (Sales staff)

"Often put through calls they could have dealt with because they misunderstand what the customer wants. Customers get frustrated, we spend more time in branches having to deal with this and customers irate!" (Front line staff)

"Larger (more profitable) banks have not jumped on the 'offshoring bandwagon' and are delivering better shareholder value than LTSB. Why can't LTSB senior management see the long-term damage to all aspects of the business by this short-term strategy?" (Manager)

"Most customers are not happy with India call centres and feel Bank doesn't care what they think" (Front line staff)

"I feel that we will lose the 'respect' of many customers, especially the older ones that trust the Bank at present. Remember that these customers have been loyal for a long time and often are the ones that have money" (Sales staff)

"Calls are often transferred to the branch because the queries can't be dealt with. This causes even more pressure on an already understaffed branch" (Front line staff)

"When calls come through the customer's name is always given incorrectly and the nature of the call is more often than not wrongly advised" (Front line staff)

"We get approx. 5-10 complaints per day re India but basically senior management told us "tough - you've got to accept it"". (Front line staff)

"Customers are now starting to complain re credit cards and General Insurance as well". (Manager)

"I have been a Lloyds TSB customer for 36 years. If I didn't work for LTSB I would have moved accounts. I have had personal contact with India with very poor results" (Front line staff)

"As always the Bank wants to cut costs and only pays lip service to customer service" (Front line staff)

"By the time we hear of a complaint, the damage has been done" (Front line staff)

ards And Put Customers First

customers with at least the same quality of service - through UK-based call centres with experienced staff - that it
s' concerns, the Bank should listen to the experience of frontline staff who have to deal with customer complaints

ull results will be published shortly). This should leave no-one in senior management in any doubt as to just how

"With Open Call Transfer we can hear what's said. The service is appalling as customers can't understand and branches have to deal with complaints about information". (Manager)

"I am reluctant to disclose I work for Lloyds TSB" (Back office staff)

"From customer comments so far, I think we will lose a lot of accounts. I can check mine whilst at work but if I couldn't I would transfer to a 'non-India' bank" (Front line staff)

"I have had dealings with Indian staff and am unable to understand them and I know what they are meant to be telling me! The customers don't!! (Front line staff)

"The customers have trouble understanding the accent of Indian people and ... they get more frustrated because they are not understood and therefore end up coming into the branch to sort the problem out." (Front line staff)

"We don't note customer complaints - what's the point. I have not spoken to one customer who has been happy with the service received from India!" (Front line staff)

"Lloyds TSB staff have difficulty understanding what India staff are saying. What chance have the customers got. Lloyds TSB will lose lots of customers". (Manager)

"It takes twice the telephone time to explain about a problem". (Front line staff)

"Although the staff in India are very friendly and helpful, they do not have enough knowledge of our banking system and the main concern is the difficulty in understanding the different accent and speech". (Service staff)

"The service provided by our Indian colleagues is very poor compared to our UK call centres". (Manager)

"Many customers pass comment but don't have time to make a formal complaint. Many customers threaten to close their accounts. New To Bank customers sometimes are not happy and refuse to open accounts". (Font line staff)

"Negative comment is frequent from customers concerning the India Call Centres. We are putting quality customer relationships at risk" (Manager)

"Customers don't like it. Staff don't like it. More customers go into branch because they don't want to talk to India" (Front line staff)

"Customers have threatened to close their accounts and we receive sarcastic comments about going halfway around the world ... The Bank who claims to put "you first" has ignored its own motto by disregarding the views of many customers and staff. We have to ask, what does the future hold!?" (Back office staff)

"I currently work for Business Banking and numerous customers have advised if Business Banking goes down this route they would close accounts straight away". (Manager)

"India is a disaster for sales staff!! When they can't get staff requests right what hope do customers have? (Sales staff)

'Collateral Damage' From Offshoring

The damage caused by offshoring to customer service and satisfaction - and the Lloyds TSB 'brand' more generally - is not just restricted to those customers dealing direct with the Mumbai call centre.

Many staff have reported effects on the wider 'customer experience' as customers - frustrated at having to deal with the India operation - are increasingly resorting to telephoning or visiting their branches.

This is leaving branch staff, who are already overstretched, with even more work to do. Of course, the fact that staff are repeatedly having to apologise to customers for their experience of the India operation, hardly helps staff morale!

It is therefore not surprising that 'Staffing Levels / Queues' appears alongside the India operation as the biggest source of customer complaints according to the Bank's own internal research.

Head Office Jobs Enter Offshoring 'Firing Line'

A recent internal Bank publication, '*Offshoring News*', has indicated that the Bank is contemplating offshoring 'higher end processes'.

The briefing - which focuses almost exclusively on cutting costs and criticising LTU, whilst making no reference to customer service or experience - has a section headed '*Which processes are suitable for offshoring?*', in which it states:

"as we see the offshore market mature we also see its capability for performing higher end processes develop"

The briefing proceeds to detail a long list of types of activities the Bank believes would be suited to offshoring, followed by guidance to senior management on the steps they should take to ***"formulate your offshore strategy and your process implementation roadmap"***.

It is clear that many Head Office staff could also find their jobs being exported to India as the Bank continues its drive to slash costs.

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