



Hurricane Ivan One of the Many Challenges for this Caribbean Bank

ORGANIZATION DETAILS:

Bank

INDUSTRY:

Financial

SIZE:

300 staff

OTHER:

- Publicly listed organization located in the Caribbean
- Wholly owned by local investors
- Two island and one offshore location
- 30 years in business
- Offers total financial package of Banking, trust, insurance, and investment
- Local and international client base

Creating a culture of unparalleled service, by defining their brand and bringing it to life in every area of performance, was the aim of this Caribbean bank.

The bank faced major disintegration of trust in management, and low recognition of great service by the organization.

OBJECTIVES

- To restore the former reputation of exceptional customer service it enjoyed a decade ago.
- To be the #1 local bank of choice (the bank's major competitor is an off island bank not perceived to be a local bank.)
- To communicate its brand position throughout the organization, so they are integrated into the day-to-day service delivery by all staff.
- To initiate a brand induction program that is branded and "owned" by the bank, so the bank could sustain the effort after the external consultants were no longer involved with the program.
- To be able to measure the project's impact.

BACKGROUND

The incumbent CEO contacted TMI US. His first action on becoming CEO was to implement a complete culture change initiative across the entire organization.

IDENTIFIED ISSUES

- Uneven and inconsistent service delivery levels across divisions and locations.
- Poor and confusing communication within and across all departments.
- A major and consistent erosion of trust in management.
- Feelings of unfairness and perceived favoritism within and between departments.

- Confusing and conflicting management decisions and practices.
- Poor recognition of positive service behaviors by staff.
- Failure to manage negative service behaviors by staff.
- Inadequate performance appraisals.

INTERVENTIONS

- Site visits where the consultant conducted focus groups and intensive one-on-one staff interviews.
- Strategic planning workshops for senior executives, clarifying vision, mission, values, and desired brand goals and behaviors.
- Company-wide culture audit completed by 88% of staff.
- Management briefing for senior level managers, sharing culture audit findings and gaining buy in for brand implementation program; the senior team committed to a series of brand-related projects.
- Three-day workshops conducted for internal Brand Champions, as well as a series of half-day skills training workshops.
- Design and delivery of brand service education two-day program for all staff.
- Ongoing coaching and mentoring of CEO and select members of internal Brand Champion team.
- Design and implementation of internal brand communication events to energize, enhance, and reinforce the messages of original brand implementation program.



Twice the number of internal Brand Champions needed were selected, due to peer pressure and internal politics, creating factions and confusion.

CHALLENGES

- Hurricane Ivan, September 16 2004, wreaked great havoc on this island.
- Extensive rebuilding as of February 2005 still needed to be completed; repeat second audit, coaching, and further upgrading of internal Brand Champion skills delayed in the interim.
- Entrenched behaviors of some staff: the majority of staff have been with the organization since the bank opened.
- Staff were conditioned to a hierarchical management style and the Brand Champions found it difficult to make decisions without management approval—even though they had the full support and backing of the CEO.
- Twice the number of internal Brand Champions needed were selected, due to peer pressure and internal politics, creating factions and confusion; Brand Champions program was seen as a “fix” for some staff, rather than as a process for employing the energy of highly committed on-brand staff.
- Confusion by senior management as to the exact role of the Brand Champions; this resulted in fear of having their authority undermined by the Brand Champions.
- Lack of consistent senior management support for the Brand Champions.

OUTCOMES

- Repeat surveys, to date, have not been completed due to the aftermath of Hurricane Ivan. Therefore concrete data is not currently available.
- Observable greater team spirit.
- Observed improved morale and energy levels.
- Reported improved internal communications.
- Reported greater pride and sense of commitment in team members—a sense of belonging to one organization rather than one division.
- During their workshop the internal Brand Champions developed a brand statement, defining their organization, which was adopted as the bank’s definitive brand statement.

- Reported higher and consistent customer service delivery levels at customer interaction points, e.g. bank branches.
- The new CEO effectively used this branded customer service process to establish his leadership at the bank.

LESSONS LEARNED

Sell idea of Brand Champion membership as a critical aspect of the total Branded Customer Service process success; be involved in selection of Brand Champions when senior management is not integrated; and insist on tighter management supervision of this group.

When a disaster occurs (such as Hurricane Ivan), determine ways to utilize such an event to pull team together. In fact, this is what happened, but the team energy could have been better used as a brand anchor for the bank.

To ensure that management behaviors were consistent, and aligned with the brand, it was stressed to the CEO that senior managers’ performance reviews include desired brand behaviors as part of the measurement process.