Business Challenges

Given the sensitive and time critical nature of the work, the ability to act quickly and provide feedback to all parties is key. In total, the debt counselling department employs 134 staff divided between 18 teams, each with a team leader processing 150,000 various steps in the debt counselling process per month on average.

Keeping track of all the department activities and resources was previously supported by information extracted from a workflow system incorporated into multiple spreadsheets. The information was used to support weekly planning meetings but was limited to measuring volumes of work processed in the previous week.

The management required greater visibility and granularity on the performance of the entire operation from individual, to team, to department, including resource availability, allocation and capacity.

To ensure the best use of the information there was also a need for a new department-wide, consistent management framework to improve the management, collaboration between teams, planning, customer service and cost control.

“"A key service within the bank is a debt counselling service designed to help customers facing financial difficulties. Debt Counselling is a regulatory process whereby an over-indebted customer can appoint a debt counsellor to advise the customer and help reduce the stress associated with debt.""
The Solution

Workware software and the Active Operations Management (AOM™) Method from ActiveOps was selected to improve the efficiency of current operations and staff to meet the annual 18% increase in the bank’s portfolio.

"The biggest improvement was in the area of training and upskilling, specifically with the more junior/newer team leaders in my area. They say a picture is worth a thousand words and Workware from ActiveOps really helps. You can try and teach a person operations management, but with Workware the person can actually see the results and impact of their decisions, which makes embedding the principles of ops management so much easier."

HEAD: DEBT COUNSELLING
DEBT REHABILITATION AND RECOVERY SERVICES

The Implementation

The Workware and AOM implementation was completed within 12 weeks.

- Providing a clear picture of “business as usual” giving accurate real-time performance data, process volumes, latent capacity and opportunities to “load balance” between teams. Real-time data aggregated by Workware is captured from individual agents including core and diverted activities.

- Providing a consistent business framework of meetings, language, interpretation and use of the data to plan, forecast and monitor short and medium-term work volumes and capacity forecasts.
Two project champions were identified to help embed the solution across the department, supported by ILM accredited classroom management and online training and coaching. A new and consistent meeting calendar was introduced including the following meetings:

**BUZZ MEETING**
A daily meeting held with staff to discuss: “What happened yesterday?”, along with “What is the plan for today?” and “Compliments and Achievers - Lessons Learnt and Performance, Week to Date”.

**LOADING MEETING**
A weekly meeting where team leaders and managers discuss forecast and plans for the following week. Shortfall and surplus of resources are indicated and decisions made in this meeting as to what the most effective way is to allocate these resources – lending and borrowing in between teams. Priorities are discussed and the team will leave the loading meeting with a defined and agreed plan for the next week.

**VARIANCE MEETING**
Variance – A weekly meeting where team leaders and managers discuss the performance of the week before. Key lessons learnt are discussed and this session is focussed on assisting the team leaders and managers to identify trends and understand the variances (planned vs. actual) and to learn from them in order to produce a more accurate plan for the next week.

With better skilled leaders and managers on the floor it is easier for me to move away from the operations management and focus more on strategic initiatives. From my laptop I have a view of exactly what is happening in my business, but I find that I need to check it less and less as my staff continue to develop. The preparation for the loading and variance meetings is really all the ops management that I do these days.”
The Benefits

• 14% productivity improvement
• Real time and historic visibility of individual, team and departmental performance data
• 10% of latent capacity identified and freed up
• Common business framework, data interpretation and language introduced via AOM
• Accurate resource, capacity planning and monitoring
• Improved performance reviews, skills development and target setting across the operations
• Continuous improvement process

About ActiveOps – Manage Differently

Since 2005, ActiveOps has been committed to helping organisations improve their operational efficiency by helping managers and teams deliver their best possible performance. ActiveOps provide cloud-based software and services to meet the increasing market demand for back office workforce optimization and digital transformation.

Workware™, cloud based software, is purpose built for the back-office to quantify work and time, measure productivity and efficiently by monitoring human and robotic resources in real-time. It enables capacity to be optimized, processes to be identified for automation and the agile management of the entire operations helping reduce costs, improve service delivery, staff well-being and customer service.

The Active Operations Management (AOM™) Method enables ‘teams of teams’ to collaborate and sustain higher productivity through a consistent management framework. Better communication and improved control results in higher staff engagement and reduced stress.

ActiveOps operates across the globe from offices in the UK, Australia, India, South Africa and North America supporting back office operations in financial services, shared service centres, government organizations and Business Process Outsourcers (BPOs).

activeops.com

SOUTH AFRICAN BANK

Case Study

From the business perspective, the greater volumes that we were expecting did materialise but we were well able to handle the volumes without increasing our headcount and with relative ease. It has also smoothed out some of the pain areas in our business. One of the most detrimental things to staff morale is when one team is always under pressure while another team appears to be coasting.

With Workware and AOM we were able allocate resources more effectively so that all team members were equally busy. We were also able to allocate headcount more effectively within the teams. While we remain agile enough to address any volume increases within any area, the lending and borrowing of staff has stabilised.

The comradery within the management team and across the business has also improved. Everyone helps out where needed and some days our loading meetings sound like a trade market, while we barter for staff. Overall, I believe the business is better positioned to deal with any future challenges as a result of ActiveOps.

HEAD: DEBT COUNSELLING
DEBT REHABILITATION AND RECOVERY SERVICES