

## Case Study – Royal Bank of Scotland StarFish

### Q: What was the issue we identified?

When the Royal Bank of Scotland acquired NatWest, the resulting major IT system migration in the Bank's Credit Card Operations (CCO) division led to a number of management and personnel issues that affected business performance in a highly charged and stressful call centre environment. The CCO now served 8.1 million customers generating 18 million customer interactions annually. The increased complexity and volume of customer enquiries called for renewed employee engagement, improved customer service and swift management delivery of key business targets. How could we enable people to recognise the critical links between business and people issues?

### Q: How did we resolve the issues together?

We developed the Starfish programme using a number of Questions of Difference proprietary methodologies to get 2,500 staff in conversation about what was working in Credit Card Operations and what ideas could be put into practice to improve business performance. Using this affirmative approach, Starfish began with a leadership programme team that recognised fast, successful business results were dependent on engaging staff and management at all levels of the organisation. As people faced complex challenges, it was vital to create a nimble and dynamic process that transformed business opportunities and engaged staff in an affirmative way, creating a climate for innovation and quality improvement. One key question for every member of staff to consider was, "What action can you take to improve our performance tomorrow that requires no additional permission or budget?"

### Q: Did the outcome meet expectations?

The outcomes wildly exceeded all expectations around improving staff morale and overall business performance. As a result of the Starfish programme:

- Customer Satisfaction increased by 30% - the highest ever scores
- Fraud fell from £6.0 to £1.2 million – UK industry leader
- 1,557 ideas were generated, 387 of which made cost savings of £726,500 within a year
- Staff awareness of customer service increased, as levels of empowerment and morale soared
- Senior management team increased its visibility
- Effective inter-departmental collaboration was boosted and customer complaints sent directly to the executive fell by 37%

### Q: What did the RBS learn from the relationship with Questions of Difference?

Starfish was not a multi-million pound exercise designed by third parties. It was a simple and innovative approach, based on the knowledge that people across the business already had, to get everyone talking about the great things they do and the great things they could do. In addition, the team realised that cultural changes in organisations can be achieved within months rather than years.