

***Initiative:* Bank HAPoALIM Improves WORKLOAD MANAGEMENT & Customer Satisfaction**

AT A GLANCE

Bank Hapoalim

<http://www.bankhapoalim.com>

Location:

Israel

Industry:

Finance

Number of Employees:

12,000+

Number of Agents:

1500

Description

To stay ahead in the highly competitive financial services industry, Bank Hapoalim decided to transform its business operations. Critical to the bank's strategy was a focus on operational competitiveness, revenue enhancement, and customer service. Deployment of the Genesys Enterprise Workload Management solution reduced costs, increased managerial control of resources and efficiencies, improved risk management, and provided a completely unique customer experience, thereby enabling the bank to better prepare for increasingly competitive markets

CHALLENGES

- Streamline branch and operation center activities
- Improve efficiencies and reduce costs associated with processing customer transactions
- Leverage the benefits of a large resource pool
- Create mechanism to manage employee assignments in a flexible, dynamic way
- Obtain visibility into where workforce is spending time and ensure it is aligned with current priorities

CONTEXT

Established in 1921, Bank Hapoalim is now Israel's largest bank. The Bank Hapoalim Group has a global reach — with branches, subsidiaries, and offices in Europe, North America, and Latin America that serve households, professionals, small businesses, mid-market companies, and major corporate customers.

Within Israel the bank now has over 260 branches spread across the country, and the quality and dedication of branch staff has been key in propelling the bank to a leadership position in the market. However, as the bank grew it became clear that its traditional methodologies for processing customer work were becoming inefficient and needed to change. For example, branches operated with a high degree of autonomy, and determined their own sales, customer

service, operational, and risk management priorities.

Says Gideon Makleff, Executive Vice President of Back Office Operations at the bank, "Our challenge was to find a way to pull operational activities — and part of the risk management activities — out of the branches.

This allowed the branches to concentrate on sales and customer service priorities as determined by the Retail business management.

The result is that the new operational group can make a significant reduction in the time and resources required to perform the operational tasks. We now have the opportunity to reduce costs, boost efficiencies, and improve customer service."

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SEEKING TO OPTIMIZE OPERATIONAL RESOURCES

Banks, unlike many other industries, focus on a constantly shifting task list depending on the time of day. The profile of a typical working day in any branch includes a massive mid-afternoon influx of deposits from retail and private customers, requiring temporary reassignment of personnel to handle the spike in volumes. Any deposit received by 2:00 PM must be credited to the owner's account by 6:30 PM, and other customer work — such as overdraft reviews — are required to be completed by midday, thus allowing customers to bring deposits to cover the overdrafts. This dynamic task environment created inefficiencies within Bank Hapoalim's branches as they attempted to process the shifting influx of operational work as well as servicing the influx of customers who visit the branch for their business needs. It became increasingly difficult for the branches to assign the appropriately skilled employees needed to achieve sales targets as well as customer service excellence. As a result, the bank began an initiative to pull operational and risk management activities from the branches and into Back Office Centers. Along with this change, the Back Office Operations department was tasked with reducing staff 44

percent in relation to the number of branch employees needed to do the same work. In parallel, the Back Office Operations department began its own initiative to streamline activities by identifying a solution that could flexibly and efficiently manage resources to improve the customer experience and achieve the targeted savings that were mandated by the bank's management. Zeev Hoogi, Senior Vice President for Bank Hapoalim's Back Office Operation Center, recalls, "We wanted to accurately know what the hundreds of people working for us were doing and to make sure that we were spending the available time on the right priorities. It also was very important to be able to define and manage strategies for dynamically allocating people to individual tasks throughout the whole day. "We had our first exposure to Genesys over a decade ago, so when we decided to look for a solution able to route tasks in a back-office environment, and to create a new centralized pool of employees responsible for managing customer work for the many banking products and services, it was a very logical choice to select the Genesys Enterprise Workload Management solution to handle these objectives." Genesys partner, IBM Global Business Service, implemented the solution in an 11 month period.

SOLUTION

- Genesys Enterprise Workload Management Solution

“Because Genesys Enterprise Workload Management enables us to eliminate errors and delays by automatically assigning tasks to exactly the right person based on their expertise, the consistency, accuracy, and quality of our work has been greatly improved, and has created a lot of savings in terms of man-hours.”

GIDEON MAKLEFF,
EXECUTIVE VICE PRESIDENT OF BACK OFFICE OPERATIONS,
BANK HAPQALIM

BENEFITS

- Enhanced customer service delivery through streamlined, efficient execution of work tasks
- Revolutionized the way many complex transactions are now handled
- Work previously done by 1,000 people now performed with less than 600
- Time taken to complete key tasks typically reduced by 40%
- Automatic assignment of tasks to full labor pool, based on skills and availability, creates huge man-hour savings
- Realized workforce efficiencies and cost reductions
- Eliminated processing errors and delays
- Improved overall risk management

WORKLOAD MANAGEMENT SOLUTION ENSURES RESOURCE EFFICIENCY – PART 1

Bank Hapoalim created a project to automate key banking workflows — including distributing over 20 types of work tasks (such as deposits and overdrafts) to employees.

The combination of using the IBM Process Server application to manage all processes together with the Genesys solution to optimize resources was key to the success of the project.

Previously, the bank had to laboriously identify which employees they had available each day, and what their skills are.

The use of predefined rules to allocate tasks across the whole workforce, however, has brought significant advantages. With Genesys, a workflow that requires an individual task to be reviewed by a bank employee is automatically passed to the Enterprise Workload Management solution, which then ensures that work is distributed to staff members based on skills and specific business rules, compliance, and service-level requirements for the transaction.

The bank relieved the individual branches from the responsibility of manually processing much of the customer work items previously accomplished for 23 product families, and instead now re-routes them for processing to centralized operations centers. Many of these targeted transactions require different levels of resources and priority at varying times of the day. Genesys has been instrumental in revolutionizing the way the bank handles many complex transactions — such as international money transfers, international trade, etc. — thus improving the efficiency of the task and also providing enhanced customer service.

WORKLOAD MANAGEMENT SOLUTION ENSURES RESOURCE EFFICIENCY – PART 2

“The Genesys solution gathers these types of transactions from all of our branches and posts them onto the global task list for routing to the operation centers,” notes Makleff.

The Genesys Global Task list contains a pool of all the outstanding customer work. Genesys prioritizes the tasks by service level agreement (SLA) and business rules, and the tasks are routed to employees based on the skills required to handle a task. They no longer waste time hunting for someone that’s available, and who hopefully has the right skills.

Now, they know what everyone is working on and if they have the necessary experience to successfully complete the task.

“Because Genesys Enterprise Workload Management enables us to eliminate errors and delays by automatically assigning tasks to exactly the right person based on their expertise, the consistency, accuracy, and quality of our work has been greatly improved, and has created a lot of savings in terms of man-hours,” states Makleff. “Work that was previously done by 1,000 workers is now being completing by just 560 employees — representing an almost 50 percent improvement of the organization’s productivity. Now, instead of an inexperienced person handling complex tasks once or twice a week, we have a core set of people doing the activity 30 or 40 times each day. They rapidly acquire very deep expertise and are able to quickly make decisions because they know the process inside out. Things like the time it takes to process a transfer have been cut in half. This type of decrease was representative of what we saw across all of our transactions.”

“Thanks to Genesys Enterprise Workload Management, the efficiency in processing transactions has been enhanced. We’re getting more done, and also elevating our overall customer service levels.”

ZEEV HOOGI,
SENIOR VICE PRESIDENT OF
BACK OFFICE OPERATIONS,
BANK HAPOALIM