

ABBHEY



Despite the trend towards relocating shared service centres abroad, Northern Ireland continues to win prestige investments from leading international blue chip companies on a regular basis. One such investor is Abbey, one of the UK's largest personal financial services companies. Over the past five years, the bank has spent around £15 million on first developing, then expanding its operations in Belfast. The most recent project - announced in August 2003 - is a key component of Abbey's three-year restructuring programme through which it aims to strengthen its grip on the UK's lucrative personal financial services market.

That investment has seen Belfast house Abbey's first customer outreach centre, launched to help build the foundations for the successful delivery of its new strategy - in particular, strengthening relationships with its customers and helping them get on top of their money.

The choice of location for such a major project was a decision Abbey took on the basis of more than 20 years experience of doing business in Belfast.

It was back in the mid-1980s that the bank first set up a mortgage processing centre in Northern Ireland, where it had a long-established network of branches.

Employing around 150 people, the back office processing centre enjoyed an excellent reputation within the company as a well-run operation that easily met the service standards required of it. In the mid-1990s however, the restructuring of Abbey's mortgage operations across the UK meant that it became superfluous to requirements. Rather than signalling the end of its Belfast connections however, the reorganisation marked the start of a major expansion of Abbey's operations in Northern Ireland.

In 1997, the company announced plans for an £8.4 million facility at May's Meadow on the banks of Belfast's River Lagan to house a

total of around 500 people in telephone-based sales, customer services and software development activities. Since then, the operation has been expanded to employ more than 700 people who provide a range of services to customers across the UK.

The majority of these people are employed on inbound telephone lines, assisting Abbey's customers with a wide array of both service and sales calls including:

- Handling telephone calls on behalf of the bank's 741 branches
- Answering queries and processing transactions on savings accounts
- Agreeing mortgages and unsecured borrowing
- Providing full financial planning.

A further facet of Abbey's Belfast operation is a software development unit staffed by around 100 IT professionals, who work alongside a sister operation in England, to help develop and support the software systems used throughout the company.

As the new operation was set up and expanded, senior Abbey managers were pleasantly pleased at how easily vacant posts could be filled. Applicants mostly had been educated either to 'A' level standard or had degrees. But just as important, once they joined the company, they were much more likely to stay than their counterparts elsewhere.



The quality of Northern Ireland's advanced telecommunications infrastructure was another attraction and Belfast offered a number of cost benefits too. While the new operation paid national wage rates and used the same contractors and equipment as its sister operations in Great Britain, the lower property costs meant that it had potential to be more cost effective to run.

An additional attraction was generous financial support Abbey received from Invest Northern Ireland. Over a four-year period up to the start of 1999, this totalled more than £3.5 million towards start-up and training costs.

These factors put the May's Meadow operation in a strong position to win further projects from the bank. The £5.5 million expansion announced in August 2003 provided the ultimate proof that Abbey was impressed by what its new Northern Ireland operations had achieved.

Ultimately, though, the reason for the choice of location went beyond infrastructure and simple economics.

Over a period of more than 20 years in Belfast, senior management at Abbey had identified that many of its Northern Ireland employees possessed an unusual combination of abilities. They were well educated, technologically competent and possessed highly developed customer service skills. That was one of the reasons why the Belfast operation was the company's only location with an outbound telephony unit - a resource that Abbey invested in three years ago by buying expensive automatic dialing equipment. In addition to possessing the human skills, the resources and the technology to support additional investment, there was one further factor in Belfast's favour: the operation had a track record of producing very impressive results. Its team handling inbound mortgage enquiries, for example, had achieved some of the best sales figures for the company across the UK.

According to Customer Outreach Centre manager, Stephen Morrow, all of those attributes are now being tested to the full through the introduction of the new customer outreach centre.

"Belfast is now the main centre for Abbey's recently launched customer outreach programme so there is a lot of responsibility on the people who work here. Effectively it is our job to help us get closer to our 18 million customers and I'm confident we have the tools and the talent here in Belfast to allow us to do just that.

"Customer feedback so far has been very encouraging. Many people we've spoken to are surprised that we aren't trying to sell them something. I think many have been genuinely pleased to hear from a company they've been doing business with for years.

"This new unit in Belfast is giving Abbey the opportunity to start building relationships with new and existing customers. That is a major step forward for us because it allows us to start addressing the problem of generating and retaining customer loyalty, which is one of the biggest issues facing our industry today.

"In Belfast, I believe we have the best people with the best skills combination to help us tackle that task effectively," adds Mr Morrow.