

Steve Round is Unity's Executive Director with responsibility for Customer Relationships and Marketing. He used the Catalyst Process to explore customers' perception of banking and financial services. Here he talks with Paul Dawes of Catalyst Associates Limited.

Paul: Tell me about Unity Trust Bank and its mission

Steve: We are a specialist banking service established by trade unions and the co-operative movements to provide low cost banking and financial services supportive of their ideals. We operate in the Social Economy working with trade unions, charities, voluntary and not-for-profit organisations as well as entrepreneurial businesses.

Paul: How do the requirements of those differing customer fit together?

Steve: Well, they all require low cost and highly effective banking services! They also need to be able to work closely with their bank in surprisingly fast-changing circumstances.



Artswork, a Unity Customer, are a national youth arts development agency

Paul: What were you looking for when you first met with Catalyst? What took your interest?

Steve: We knew that we were missing a lot by using questionnaires and similar surveys - with their relatively low response rates and with having to make assumptions. We wanted to know our customers' real problems, not just with Unity or banking, but to see things from their perspective - so that we could really try and make a difference to them. The Catalyst Process offered the opportunity to do that.

Paul: How did you feel about the snowing sessions with your clients?

Steve: Distinctly nervous; but you have to face these things. When we saw the list of root-cause problem statements, that came from those sessions, it really hurt - but that was also exciting!

Of course we had heard many of the issues before, but the clarity of the statements was encouraging because we felt we would be able to act upon them. These were real customers telling us, very clearly, exactly how their world is.

Paul:...and the ranking - any surprises?

Steve: A relief, certainly, but there is no room for complacency. The ranking indicated areas where we can make a

distinct difference to our customers. Again, it was the clarity of the statements and their clustering that enabled us to see exactly what to do - and what not to do!

The customers were far more satisfied with our services than we knew. They still had issues, and we are already beginning to address those, but we found that these were not their major concern.

It was the Perception Gap information that was most important for us. It showed that we have the opportunity for our staff to work really closely with our customers. We were all being far too sensitive about issues that were not the customers' priority and not aware enough about those things that would make a real difference to them.



Cambuslang New Opportunities, a Unity customer, provides a range of programmes for the unemployed

As a result of the Catalyst Project we are beginning a programme to enhance our customer relationships; initially with our largest accounts. This will involve teams of our people working closely with the customers' staff. Their objective will be to devise how we deliver the exact

services each customer wants. This work is often referred to as service level agreements. Indeed we are concerned to develop agreements, and they will certainly describe service levels, but we will be focused upon delivering the customers' needs.

***Paul:** What went wrong with the project? What could Catalyst improve?*

Steve: Well, as a bank, we will always question the cost, but I have to say that I can not fault the value for money! That is why we are using Catalyst in some of the additional work with our customers.

***Paul:** What went well?*

Steve: At each stage it was clear what had to be done. We were always in control although we didn't have to do the leg-work. The process is simple but without Catalyst's experience it would have been very hard to piece it all together.

***Paul:** An overall impression of the approach?*

Steve: This is not a trivial exercise for those who want to convince themselves that the customers are satisfied. If you are truly committed to building a real relationship with customers then you have to use such a process to understand and act upon your customers' real perceptions.