

Position Description

Head of Customer Operations



The Cooperative Bank

Our purpose

Our long-term aspirations are to develop more long-term value-based relationships with our customers, and for our people to grow and develop so that they are better off working at the Co-operative.

Our values

Our values represent who we are, how we think, and how we behave to bring these to life every day. You'll demonstrate behaviours that define our core values and support an inclusive culture with a strong teamwork spirit.



About the team

Our Customer Banking team is the frontline in delivering award-winning customer service and banking experiences for our customers across New Zealand. This covers everything from the delivery of our customer experience strategy and fair conduct programme, to our behind-the-scenes customer operations and branch network.

Our Customer Banking teams are ultimately responsible for delivering excellent customer service across multiple channels, service, products, and banking needs; ensuring our customers are enabled to make financial decisions that are best for them.

Purpose of this position

This position is accountable for driving the operational aspects of the customer success ensuring the people, process, and systems are optimised to deliver exceptional customer experiences and achieve objectives.

Creating and implementing operational strategies that align with the broader customer success goals. This includes a focus on revenue growth, cost management, efficiencies driven by self-service & automation, to identify improvements, and establishing policies & procedures to drive organisational consistency.

As the Head of Customer Operations at The Co-operative Bank, you will assist in the development and implementation of the Bank's customer strategy across the customer banking team. You will ensure delivery and consistency of customer outcomes and experience across all face to face and digital channels. You will lead and integrate a Customer Operations Strategy that aligns with the overall Co-operative Bank strategy.

You will play a lead role in ensuring that the processes and systems supporting the frontline teams are effective and efficient.

The role will be responsible for all customer operations including lending, process improvement and workforce planning, our contact centre, join team, and cards team as well as playing a key role in the Customer Banking leadership Team.

As the Head of Customer Operations, you will have a strong customer focus and will provide business ownership and cross functional stakeholder management that ensures Customer Banking can deliver on ongoing improvement in the way we support our customers.

From time to time, there may be additional activity not contained within this position description that the Head of Customer Operations is to complete in the interests of the Customer Operations team and their own personal development.

Position reports to: Chief Customer Officer.

Challenges and opportunities of this role

- Multi-faceted focus areas across the business units mentioned above.
- Ensuring full productivity of assigned resources/ workflow management.
- Automation and process improvement to drive the ability to process additional volume.
- Thinking about how customers can take charge of their own destiny and how the value chain can be compressed.
- Driving and owning process improvement across the customer operations teams and coordinating beyond.
- Ensuring customer satisfaction for both internal and external users and consistent delivery across channels while increasing efficiency.

How you will contribute:

What you'll do	Success will mean
Strategy Development	
<p>Create a customer operations strategy that aligns with the strategic goals for the Bank and delivers service outcomes to ensure that we remain #1 for customer service.</p> <p>Lead the development of the lending and operations team strategy to enable delivery of better banking outcomes for our customers.</p> <p>Actively engage with SLT on ways of automating back-office process and adding efficiency.</p>	<ul style="list-style-type: none"> • Strategy is aligned to the strategic goals of the Co-operative Bank. • Automation reduces manual handling time. • Relentlessly drive efficiency gains and be transparent with that progress. • We remain #1 for customer service.
Leadership	
<p>Lead a diverse team across all operations functions including lending, cards, telephony, workflow and process improvement.</p> <p>Ensure a world class contact centre that adds to our aspirations of leading in customer service.</p> <p>Foster a team culture that is aligned to the Co-operative values.</p> <p>Ensure all team members have OKR's in place that are aligned to strategic objectives.</p> <p>Contribute to the leadership of the overall Customer Banking team as a member of CBLT.</p>	<ul style="list-style-type: none"> • Engagement level at or above Organisation. • Regular 1:1s with team • Recommendations for staffing levels informed by data/statistics. • AHT, call wait times and abandonment are all to agreed standard. Migration to non-person to person contact methods. • Service Metrics to be introduced. • Call based/skill-based routing implemented. • Analytics to support decision making process' relating to improvements/opening hours/service.
Business Change	
<p>Advocate across the organisation to enhance processes and shorten the distance between customer and outcome.</p> <p>Make recommendations via business case for improvements that will include but not be limited to automation/partnering.</p> <p>Support the centralisation/specialisation of low volume/ highly complex tasks.</p>	<ul style="list-style-type: none"> • Own processes, make recommendations and drive improvements that consider risk/efficiency. • Reduction in cost of overall operational area. • Reduction in time spent on tasks across the team (from an agreed baseline) in favour of automation. • Simple processes automated.

What you'll do	Success will mean
	<ul style="list-style-type: none"> Contact Centre, Deceased Estates, Settlements, Discharges, Credit Control and other identified functions are centralised/specialised.
Healthy and safe work environments	
<p>Follow all health and safety policies, standards, emergency procedures and plans.</p> <p>Participate in health and safety activities, training and meetings as required.</p> <p>Reports hazards, near misses, injuries, incidents, and ideas for continuous improvement.</p> <p>Cease work if an unsafe situation arises and seek assistance.</p>	<ul style="list-style-type: none"> Having healthy and safe ways of working. All workers feel empowered to and aware of opportunities to participate in health and safety activities. More decisions made closer to customer. Our people can easily report hazards, near misses, injuries, incidents, and ideas for continuous improvement. Workers stop work if they feel unsafe and connect with their people leader or other workers for assistance.

Decision making and responsibilities

- a) Decisions able to be made within delegated authorities. This may include Operational and Capital expenditure approvals within budget:
 - Managing own team.
 - Expenditures and approvals within budget.
 - Recommending salary reviews.

- b) Actions and decisions that are recommended to a higher level of management for approval:
 - Expenditures and capex approvals within budget.
 - New customer channels and distribution strategies.

Qualifications and experience

- Role requires 8-10 years' experience in banking processes and systems.
- 5+ years' experience in leadership, preferably including executive and Board engagement.
- Tertiary qualified/working towards a tertiary qualification preferred.
- Strong understanding of banking regulations, operational processes and industry trends.
- Ability to build strong, collaborative relationships with multiple business stakeholders.
- Strategic mindset – demonstrate ability to deliver both long term strategy and development.

Skills and attributes

Technical Skills

- **Change management:** Capability to lead, manage and deliver foundational change The Co-operative-wide.
- **Acumen:** Expertise in planning at both the strategic and operational detailed levels.
- **Communication:** Excellent written and oral communication, stakeholder influencing and engagement skills, as well as coaching and advisory to others.
- **Analytical:** Excellent analytical, organisational, time management and co-ordination skills with a focus on detail. Ability to identify and manage risks and issues with demonstrated experience in the selection and reporting of relevant risk metrics.
- **Strategic thinking:** Ability to think strategically and understand the commercial objectives of a business, aligning initiatives and activities to broader strategic priorities and outcomes.
- **Project management:** Can lead in an agile environment.

Personality Attributes

- **Adaptability:** Can adapt to the changing needs of the business and has good learning agility.
- **Courage:** The audacity and tenacity to lead the organisation to commit to and invest in the creation of change and the establishment of the new capabilities where the way forward is unclear, and where there will always be influential critics and where failure will have significant implications for the Bank, its customers and its staff.
- **Results driven:** Sets goals and is focused on achievement.
- **Visionary:** Can naturally develop and articulate a clear vision from goals and through ambiguity.

Leadership Skills

You will be expected to demonstrate behaviours from our Leadership skills framework through your actions, the way you work and how you work with others.