Organizational Transformation: The Case of Republic Bank of India (REBI)

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Abstract

This case study narrates the situation of a large bank, christened Republic Bank of India (REBI) that has undergone a radical transformation. The objective of this case study is to identify triggers leading to large scale transformation efforts and examine the response of a stable and slow moving organization to such triggers. The case study is descriptive in nature and focusses on the content, process and challenges in a large scale change intervention program.

REBI, a ninety year old public sector bank, was facing competitive pressures from New Private Banks (NPBs) and also lagged on the technology adoption front. The bank was known for efficiency in branch operations, however, had inherited an inward looking culture with little focus on marketing and sales. As the external environment changed, private banks started expanding aggressively into the semi-urban and rural markets that were considered the stronghold of public sector banks like REBI. As a response, REBI undertook a cultural transformation exercise called Project Restructuring (PR), aimed at making the bank market-focused, sales-oriented and customer-centric.

The case study provides a brief overview of the Indian banking industry and conditions that prompted Project Restructuring at REBI. This is followed by a detail description of Project Restructuring beginning with the ideation, visioning exercise and communication channels used to overcome resistance among employees. The case study then describes the four pillars of change viz., growth in retail assets, growth in SME, enhancing branch service and centralization of key processes. The change process is explicated in terms of specific activities undertaken at the branch level as well as the rebranding exercise at the corporate level. Finally, challenges faced by REBI are discussed.

Key words: Change management, restructuring, intervention, cultural transformation

Introduction

The transformation initiative of Republic Bank of India (REBI), christened Project Restructuring (PR) had shown excellent initial results with an increase of nearly 25 percent in Current Account Savings Accounts (CASA) business. The top management team desired to be proactive and well prepared before Union Government announced another around of licenses to new entrants in the Indian banking space. REBI had achieved good results in previous financial years showing Year-on-Year growth of more than 20 percent in total business, advances, deposits, net profit and other income. Asian Banker had just rated REBI as the 3rd strongest bank in India. It was widely held that the transformation initiative introduced three years back was instrumental for this turnaround in performance.

However, the question facing the top management team of REBI was how to keep up the tempo of the change initiatives. PR had not yet touched many parts of the REBI system. Moreover, new private banks (NPBs) were fast expanding into the semi-urban and rural markets. REBI had leveraged technology and arrived at the same platform as leading banks and were now comparable in terms of product innovation, alternate channel presence and technology adoption. However, the vision statement of the current year was still some way away as REBI aimed to break into the Top 3 banks of the nation.

This case study, though based on real events, is a fictionalized version and any resemblance to actual entities or persons is coincidental. There are references to actual organizations and people in the case study. Names of organizations and persons have been changed to protect their identity.

The Indian Banking Industry

Reforms were initiated in the Indian banking industry in early 1991. As a result new private sector banks were established, interest rate was deregulated, relaxation was made in the Cash Reserve Ratio (CRR) and Statutory Liquidity Ratio (SLR), and foreign banks were allowed either in the form of branches or wholly owned subsidiaries among other initiatives. This led to the sector becoming extremely competitive. NPBs and foreign banks were early adopters of latest technology and used advanced technology to offer innovative products and better service quality. At the same time, newer opportunities arose as the demographic profile of the customers was changing. Markets opened up for corporate accounts and high net worth individuals (HNIs). NPBs offered better service quality and customer experience resulting in a trend of shifting customer loyalty. At the same time customer expectations from the banks increased significantly. New entrants into the banking sector were free from the legacy of problems of Non-Performing Assets (NPAs). Backed by a fully computerized establishment they could adopt advanced IT based hardware and software solutions rapidly. NPBs were able to offer the earliest version of what is today known as a core banking solution because their branches were networked through a common technology platform. Transaction time was brought down dramatically, thus enhancing the customer service quality. Around the same time, Public Sector Banks (PSBs) offered the voluntary retirement schemes (VRS) resulting in exodus of senior level officers from the PSBs to the NPBs. Though PSBs had the advantage of greater reach, the PSBs outmaneuvered this using alternate delivery channels and direct selling agents. PSBs were losing their market share to more aggressive new private sector banks.

Republic Bank of India: Need for Change

REBI was one of the leading PSBs of India. The bank began operations in the early part of the 20th century and was nationalized by the Government of India (GoI) in 1969. The bank had grown through a strategy of organic growth as well as a few acquisitions. Steady growth and profits characterized REBI and in the early 2000s it issued an Initial Public Offering (IPO) followed by a follow-up offer, both of which were hugely over-subscribed. It was generally perceived to be a stable and traditional bank.

REBI had a 4-tier structure consisting of the Head Office, Zonal offices, Regional offices and branches. In 1998-99 the zonal offices were dropped to create a leaner structure. The bank also attempted to modernize its human resource systems by adopting best practices from across the globe. Information technology initiatives were unavoidable, and REBI had computerized 70 percent of its branches by 2000. It was in the process of augmenting the alternate delivery channels like ATMS as well as adopting core banking solutions. ATM network increased 100 times in 10 years while hardly 50 branches were added in the same period.

REBI was known for the strength and efficiency in branch operations however, was considered weak in reaching out to potential customers. Like any other PSB, the bank had never felt the need to indulge in aggressive sales. However, this changed when with changes in the external environment. Competition in the form of NPBs, increasing awareness of the customers, and technology advancements created pressure on the bank to maintain its market position. The trigger for change came when NPBs also started expanding into the semi-urban and rural markets that were traditionally the stronghold of PSBs and threatening the market position of PSBs in these markets. Branches of NPBs focused completely in sales and marketing as the branch operations were centralized. Feet-on-street was the strategy as branch personnel aggressively pursued sales targets. Internal reports indicated an impact of the external environmental changes. The bank was growing but the growth was slower than the market, especially in fee income, retail loan accounts and current and savings accounts (CASA).

To adapt to these changes and meet the expectations of stakeholders REBI went in for planned change efforts and transformation of the organization. As such, the bank was not faced with a significant decline in performance. However, the trigger for change was a desire to figure among the Top 5 banks and at the same time reverse the slow growth in few segments. Republic

Bank of India approached a leading management consulting firm to advise them on the transformation initiative. At the same time, the bank was clear that the transformation would be driven internally. Hence, 10 core team members were appointed to chaperone the project. The consultants visited branches along with core team members to understand the existing systems, processes, organizational culture, and skill gap.

The consultants suggested a transformation process which was then christened Project Restructuring (PR). The process aimed at transforming people, reengineering and improving processes with the support of technology, exploiting technological advancements to improve service quality and delivery and imbibe sales and marketing orientation amongst the rank and file of the bank. The aim was to inculcate a culture of sales and marketing from the corporate to the branch level and transform into a sales-oriented, market-focused, customer-centric work culture.

Project Restructuring: The Content

Buy - in of Top Management and Rank and File

Management of change is usually driven from the top. However, the top management of REBI was quick to realize that a consultative process would be more effective in inculcating a sense of ownership among the employees. The bank held a conclave for the top management which was facilitated by their management consulting agency. Top managers introspected about the performance of the bank, its strength and weaknesses, preparedness to take on future competitive pressures and other related issues. Many of the participants questioned the need for change when the bank was performing reasonably well on most parameters. However, the change management group argued forcefully in favor of the change initiative and highlighted the dip in critical parameters like CASA ratio, retail loan accounts while also indicating the data on customer satisfaction indices. The matter was driven home by surfacing the several challenges facing PSBs in general including aggressive marketing and the technological edge of the NPBs and the changing preferences of customers. The top management group called the attention of the participants to identify areas of immediate improvement and change. A survey held amongst the participants identified 9 critical areas with marketing and sales, human resources, and information technology emerging as the most critical areas. Many senior officers were of the view that marketing and sales needed immediate revamp. REBI set out a road map for the future in the form of a vision statement. After several rounds of discussions involving the officer association and staff Republic representatives the bank drafted the Vision Statement.

Communicating the Change Agenda

Town hall meetings were arranged across the country to reach out to the staff with the new vision statement. The top management briefed the staff about the changing market scenario, aggressive competitors, changing demographics of the consumers and their preferences, and the dominant role of technology in banking. The need for change was highlighted. REBI used a metaphor of "redesigning a moving vehicle" to mobilize support from the staff members. The metaphor infused the employees with vigor and motivated them toward the transformation targets.

The top management identified two critical aspects of growth viz., “instilling the drive of sales and marketing across bank staff and reconfiguration of the business model to enable us to grow for the future". The objective of PR was set out as "Transformation of Republic Bank of India into Sales oriented, customer and market focused financial services organization"

Main Themes of Project Restructuring (PR)

Sensing the exploding growth potential in retail and SME sectors, REBI identified these segments as thrust areas. To achieve the aggressive growth targets set out, the bank needed to focus on changing the marketing orientation, sales and service attitude across the hierarchy. The initiative also called for back office centralization to free the branch staff from operational roles and thus enable them the bandwidth to go out to the market for direct sales.

Thus, the four pillars of PR were identified as

1) Growth in Retail asset (Marketing &Processing)

2) Growth in SME (Marketing & Processing)
3) Branch sales and service (Improving customer experience in branches)
4) Centralization of key processes.

The top management had clearly identified that for this transformation to be successful it would need to be driven through internal change agents. The bank hence embarked upon the task of identifying "coaches" to drive the change program. The coaches were mandated to spend between 3-5 weeks at each branch and demonstrate the selling process as REBI launched the training through a "participative" approach. This was necessary because a large proportion of the branch personnel had never been involved in the selling process. Many of them believed that they would never be able to conduct cold calling and field based sales activities. The coaches were expected to bring about a transformation in these beliefs because they themselves had been officers without prior selling experience and hence the tacit message was that selling was a skill that could be gained.

Project Restructuring: The Process

Pilot Phase and Phase 1

Republic Bank of India selected Mumbai, Pune and Hyderabad centres in the pilot phase. These centres were chosen because they offered a typical combination of HNI customers, salaried middle class and SME of various types. 70 coaches were assigned to the branches in these centres. These coaches demonstrated the best practices by actually doing banking business on the floor of the branch, and involving branch personnel in outbound sales activities. The employees not only learnt the nuances of marketing techniques and technology based service delivery but also started believing that selling was a skill they could learn. Restructuring initiatives were tailored for each type of branch viz., retail asset branch, retail banking branches and credit thrust/SME branches.

Pillar 1: Retail Assets

In the retail segment, specialized branches for retail assets (RAB) were converted into centralized processing centres for retail loan termed as Republic Loan Points. Branches would now generate leads and intimate the RLP. At the RLP marketing officers were expected to follow up on these leads. A comprehensive Lead management system software supported online response to leads generated by the field staff and relayed it to marketing officers for conversion. Credit and documentation officers looked into the credit worthiness and document execution part. The RLP also had staff to manage loan repayment, follow up and customer service. Assured turn around time of 2 days for vehicle loans and education loans and 5 days for other loans requiring legal formalities was the norm. Thus, REBI targeted a significant improvement in customer experience and service quality. The bank outsourced Contact Point Verification, Centralized Processing of Applications and Post-dated cheque Management activities to outside agencies. Branch staff was encouraged to plan outbound sales and, marketing at point of sales (car dealer showroom, builders' construction site etc). Builders and car dealers were aggressively pursued for possible alliances for home loan and 4-wheeler loan respectively. Campus loan camps were held at premier institutes for promoting educational loans and providing on the spot in-principle loan. Thus, the thrust of Project Restructuring was on transforming into an aggressive sales organization.

Pillar 2: Small and Medium Enterprises (SME)

SME coaches were posted in branches with the aim of improving the credit flow. These SME coaches helped branches explore the potential around nearby catchment areas and also supported marketing efforts for a range of products which included deposits, current account, short term/long term loans, and fee based products. The branch staff generated leads through customer referrals and outbound marketing in industrial estates and commercial markets. The coaches also trained credit officers in marketing skills and best business practices. Seven SME central processing centers (SMECP Centers) were established in the major metro centers and were headed by senior executives. SMECP centers acted as processing hubs for Business Banking Branches. The advances officer at each branch along with branch manager would lead the SME business effort. Marketing officers posted at the SMECPC would generate leads and also take care of conversion of leads from branches. The processing officers and technical evaluation officers scrutinized the proposal and submitted to the grid for clearance. SMECPC marketing officers identified clusters and adopted intensive marketing techniques to attract these clusters. The bank adopted a focused and intensive sales strategy to target the SME segment and this was evident from the positive results in this segment.

Pillar 3: Enhancing Branch Sales and Service

Sales Initiatives

Branch offices were converted into marketing offices to include advances department, savings/current account department, cashiers, fixed deposit department and customer relationship managers. Each department was expected to promote products, depending on the business potential of the customer they handled. For instance, the cashier could promote alternate delivery channels like ATM/debit card. Branch sales initiatives also included reaching out to existing customers for other businesses like cross selling of third party products to HNI customers, salary account for corporate clients and SME customers through tele-marketing. Staff members were made to undergo intensive training programs. Lead generation was the primary responsibility of customer-facing employees, who then forwarded these to product owners. Product owners had conversion targets, while lead generation targets were set for the branch. The coaches showcase how to put up stalls in potential centers, fixing appointment with influential contact people for meeting to promote the banks services and door-to-door campaigns.

Service Improvement in Branches

While aggressive outbound selling was the order of the day at Republic Bank of India, the transformation initiative also focused on enhancing the customer experience. Project Restructuring, not only aimed at sales growth but also at improving the customer experience in the branch and migrating them to alternate channels thus reducing branch operations. Branch ambience was enhanced by changing the layout, offering best-in-class wait areas, leisure reading material and top class infrastructure including fully air-conditioned cabins and lobby. Lobby banking was introduced in select cities with facilities of drop box, ATM, touch screen kiosks in an exclusive aesthetic section within the branch.

The bank assigned dedicated relationship managers to handle privilege account clients. Privilege lounges were set up for HNI customers. Customer service officers were mandated with a target of 100 calls per month to review service delivery quality, update of personal data and explore potential for cross selling. The bank quickly realized the importance of training their branch staff of technology advancements. Coaches conducted intensive training programs for the customer facing staff to enable them resolve customer queries rapidly.

Pillar 4: Centralization of Processes

Centralization of back office processes was the backbone of the transformation process. The success of the other 3 initiatives depended on the speed with which back office operations were centralized. This would significantly reduce the burden of routine repetitive work of the branch personnel and enable them to focus on managing customers in the branch. 5 key processes were centralized namely inward clearing, outward clearing, account opening, cheque book issuance and generation of account statement. The core team drew up a road map for centralization. As PR reached the completion of Wave 1 the bank had already centralized 100% clearing of both inward and outbound in 19 centres. Personalized cheque book issuance for all branches in India was centralized in Mumbai, taking centralization to national level. Concurrently, coaches trained the branch staff in the technology based centralized processing. This allowed integration of branch operations with the centralized back office and gave the branch ample time to focus their energies on acquiring, retaining, and converting potential customers.

Phase II

Coaches stayed in a region for up to 3 months and at every branch for nearly 2 to 3 weeks. Efforts of Phase I lead to a set of trained officers who turned into coaches taking the number of coaches to around 140. 46 regional offices out of 55 were covered in Phase I. PR as a national rollout was carried out through this chain reaction. As the next step and to support the transformation effort Republic Bank of India created business verticals on specific business segments both on asset and liability side. This led to realignment of branches along specific business segments to enable focused development. The seven verticals focused in large corporates, SME, retail banking, personal banking and operations, rural and agriculture business, transaction banking, and treasury and international business. Of these, the transaction banking vertical was unique to the industry as for the first time any bank was providing a specialized and robust payment and settlement system and cash management services.

The transformation process was rolled out across the branches in 2 phases and was accomplished over a period of 18 months. The whole exercise focused on combining the power of people and technology, building relationships through people and fast and efficient delivery of services with technology support. Republic Bank of India covered 1000 branches under technology in 6 months' time on war footing to support PR initiatives and became the first PSB to be 100% on core banking.

Project Restructuring: Enabling Mechanisms

Project Restructuring had completely revamped the branch structure and operations. Marketing support systems for retail and SME businesses at the regional offices were established. This called for creation of several enabling structures and processes. Some of these are discussed in the subsequent sub-sections.

Role of the Branch Manager

The branch manager is perhaps the single most visible face of the bank for retail customers. Republic Bank of India wanted the Branch Managers (BMs) to play a larger role within the branch and in the command area. BMs are expected to interact, communicate, motivate and enhance performance of the members of their respective branches. As a team leader the BM was in a position to impact the success of PR either positively or negatively. Job responsibilities of branch staff had changed drastically and many of the staff members were neither skilled nor trained in sales activities. Many even lacked the self-belief that they could conduct direct selling transactions. Even though, the coach was providing support and training inputs, the BM was entrusted with the critical responsibility of motivating the branch staff, instilling belief and confidence in them and overcoming their resistance to the change process. At the same time the BM was also charged with the responsibility of improving the ambience of the branch. As part of the direct sales responsibilities the BM would mandated to participate in public/social events within and around the command area to increase visibility of the bank. The branch manager was also expected to gauge the command area potential through regular business intelligence and market surveillance activities. By augmenting the role of BMs, Republic Bank of India aimed at transforming sales culture at the front end of the bank and turning them into market outlets. This paved the way for building the organization into one of "sales oriented universal financial services". REBI's case highlights the significance of getting 'buy-in' from key role holders as organizations undertake radical transformation initiatives.

Re-skilling

It was evident that a large majority of the staff, including branch managers, were not equipped to handle their new responsibilities and roles. Many had never taken part in direct sales activities in their career and several were also inadequately trained in technology. Clearly, PR faced its biggest challenge in terms of the skill sets of the existing employees and the success of the project depended in a large measure on the bank's ability to re-skill its people. Strong leadership communication initiatives helped reduce the uncertainty and resistance to change. However, the bank still faced the issue of re-skilling a large pool of employees. Leadership development programs for top management were conducted by reputed business schools while the middle management underwent training in customer service, direct sales and managerial competency enhancement.

Rebranding

REBI was careful not to initiate any re-branding exercise till there was complete confidence over the results of PR. The top management reasoned that when a new client walked into a branch after seeing the new promotional campaigns s/he should experience the "new and changed Republic Bank of India". This experience would generate a lot of positive word-of-mouth and go a long way in sustain the change effort. A pan India customer survey covering Republic Bank of India customers, potential customers and private bank customers was conducted. The survey revealed that PSBs were perceived to be laggards in technology based service delivery and suitable only for old generation customers. Republic Bank of India wanted to project their new transformed avatar of being a customer centric bank with state of the art technology. The bank engaged a leading advertisement and communication agency to facilitate the rebranding exercise. The exercise began with a change in the logo, with the new logo signifying the proposed customer-centric approach. Similarly, the bank's ad line was replaced with a new theme that depicted as a new-age bank that understood customer needs, thus targeting the younger generation of clients.

Several internal meetings, circulars and employee engagement activities were carried out to take the employees into confidence about the need for rebranding. The campaign was launched with two TVCs and four print advertisements. All advertisements focused on the newly imbibed customer-centric approach. Value for money, multi-channel delivery, assured service delivery within time and transparency in business dealings were the brand promises made through the rebranding exercise. The initial response to this campaign was quite positive.

Challenges Faced during Implementation

Project Restructuring was an elaborate exercise the spanned nearly 2 years. The transformation initiatives were phased out and carefully planned at every stage. Even so, such a massive exercise cannot be executed without challenges and Republic Bank of India was faced with several such issues during the project design and implementation. The question at the top of the mind of most of the employees was "what is the need for such an exercise when the bank is performing well in all aspects, on all parameters including the share price movement in the stock market". The biggest challenge facing the transformation team was to convince the contended and complacent employees about the initiative. Extant literature states that convincing employees of the need for change in the absence of a visible external or internal trigger is among the biggest challenges for a change agent (Beckhard & Harris, 1987). REBI tackled this problem with the hands on involvement of the senior management beginning with several town halls meetings conducted by the CMD.

However, inspite of a strong communication initiative, the bank faced some resistance to change. Branch managers no longer had the responsibility of handling branch operations and this led to some discontent. Branch managers were now prodded into moving out of their comfort zones. Those with several years of experience and adept at handling branch operations had to move into field sales roles. It was expected that some employees would not react favorable to this. Learning while doing was not easy for many of the long-standing employees, some of whom resented the extra pressure created by sales targets and customer issues. Lead generation targets were met with less resistance, however, frontline employees were wary of customer complaints because once the lead was generated the customer was no longer in their control. Moreover, with changes in the job description of the branch employees it was expected that the KPAs (Key Performance Areas) would undergo alteration. The bank aims to address this issue in the next phase of the change initiative.

Impact of PR and the Road Ahead

Republic Bank of India introduced several new products both asset and liability items. PR initiatives started showing results as early as during the course of phase II implementation. Branch sales and service initiatives enabled the bank to increase CASA by 23.2% over the previous period. Performance at personal banking branches in garnering SB account, deposits and CASA was much higher compared to other branches and overall bank average. Likewise SMECPC and RLPs contributed much more than the other branches towards MSME and retail loan respectively.

The Asian Banker ranked Republic Bank of India as the 7th strongest bank in Asia Pacific region and 3rd amongst Indian banks. The bank was in 275th place amongst most valuable global banking brands in the current year (up from 351 in the previous year) By Brand Finance Plc. Financial Express, Earnest &Young survey of best banks in India for the current year ranked Republic Bank of India as 3rd in growth and 4th in efficiency and profitability amongst nationalized banks. Thus it seems the transformation initiative though long drawn and effort intensive had produced the desired results.

Realizing that customer service excellence is the key success factor in the current competitive situation and human capital as the key enabler to achieve service excellence, Republic Bank of India wanted to focus on these two aspects in Restructuring II to be launched in about two years' time. The bank is all set to unleash PR II with customer service excellence and HR development as the prime focus. Aggressive branch expansion to the tune of 500 branches per annum for next 5 years is planned in order to meet the social objective of financial inclusion which the bank aims to pursue relentlessly encompassing more and more of the unbanked population.

Conclusion

The case of REBI highlights several key issues related to management of change. As is the case with any large organization, REBI seemed to be in a comfortable situation with reasonably sound performance metrics. However, the "corporate cholesterol test" suggested by Vermuelen, Puranam and Gulati (2010:2) would indicate that REBI was in immediate need for change. The external environment was changing rapidly and competitive pressures on REBI were increasing manifold. Internally, the top management had a desire to be recognized as one of the top performing banks in the country. Both these served as the triggers for change in the case of REBI.

As a manifestation of its ninety year old legacy, the bank had a very strong culture and values; beliefs and norms were shared across the hierarchy. Very often, a strong culture can create barriers to the change process as staff members fall into a routine and face inertial pressures. This case study provides a description of how a large and stable public organization followed a phased out strategy to transform itself. Through the detailed description of the content and process of Project Restructuring it is evident REBI had chosen the appropriate change management strategy. The bank understood that change of this scale and nature could only be effected with the support of its managerial and clerical cadre. Many PSBs had faced the brunt of resistance from their employee unions in the much written about Voluntary Retirement Schemes of the late 1990s. REBI clearly did not want to commit the same mistake and thrust a complex change management program on an unwilling and non-cooperative set of employees.

While, the case highlights several positive aspects of the initiative, it is worth considering the also identifies potential pitfalls. While, the initial results at REBI are positive, it is also worth considering whether one can really attribute the results solely to Project Restructuring. Critics of the planned change claim that it is often not possible to isolate the impact of change management programs (Cummings & Worley, 2009:42). The same can be said about Project Restructuring as well. Another issue that dogs proponents of change is the sustainability of such initiatives. It is often noticed that once the initial euphoria dies down, the change agents find it increasingly difficult to implement the program. Kotter (2007) emphasized the significance of "institutionalizing" the change effort. This includes creating a road map and clearly articulating successive steps in the change program. The organization also needs to identify change milestones and review these periodically. It is evident that the first installment of Project Restructuring has met with success, the question is can the top management of REBI come out with an equally successful sequel.

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Leave this chanting and singing and telling of beads!
Whom dost thou worship
in this lonely dark corner of temple with doors all shut?
Open thine eyes and see thy God is not before thee!

He is there where the tiller is tilling the hard ground and
where the pathmaker is breaking stones.
He is with them in sun and in shower, and
his garment is covered with dust.
Put off thy mantle and even like him come down on the dusty soil!

Deliverance? Where is this deliverance to be found?
Our master himself has joyfully taken upon him the bonds of creation;
he is bound with us all for ever.

Come out of thy meditations and leave aside thy flowers and incense!
What harm is there if thy clothes becomes tattered and stained?
Meet him and stand by him in toil and in sweat of thy brow.

Gitanjali, Rabindranath Tagore