



Transformation Managed with Inspiration

Branded Customer Service

People, People, People Makes Good Business Sense

***An interview with Irene Dorner,
CEO, HSBC Malaysia Bhd***

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I have a confession to make. I'm a fan of Irene Dorner. It's not that she is one of the most powerful bankers in Malaysia. It's not that she had a highly successful banking career with HSBC in the UK, spanning Marketing, HR, Treasury Operations and has led a 400 branch region in the UK from number 4 to number 1. It's not that she has blazed a trail to become HSBC Bank Malaysia's first female CEO in over 125 years of operation. While these are definitely remarkable, what is most impressive is Irene Dorner herself. She is warm and approachable. She can be humorous. She is a great communicator. She influences through who she is rather than through the position that she holds. She can make the tough decisions when she needs to. And, since arriving on our shores in 2007, Irene has certainly made a positive difference to the HSBC brand in Malaysia.

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HSBC is a highly successful player in the Malaysian banking market. I wanted to explore Irene’s thoughts on how to build a culture that delivers a great customer experience and that delivers positive financial results at the same time. As I found out, the “secret” starts with “People”, and it ends with “People.”

In fact, Irene’s message, which is weaved throughout her communications to staff and in her presentations to the outside world, is “People, People, People.” Nice and simple. We explored this in more depth.

There have been a number of “aha” moments in Irene’s career that have led to her people-based philosophy. She related how she had been working in the Marketing Department for HSBC Bank in the UK. A burning question was, “How do we engage our customers and make them feel special?”

She explained how First Direct, a subsidiary of HSBC in the UK, at the time a call-centre based bank, was renowned for delivering a great customer experience. First Direct customers used exactly the same ATMs as HSBC customers. When First Direct customers were surveyed about their experience with the ATMs, they would say it was fantastic. However, HSBC customers, who weren’t that ecstatic about the bank’s service, rated their experience with exactly the same ATMs as being much lower. “The difference was how the customer feels when approaching the ATM,” she said.

“We came to the conclusion that having a clean branch gave you a ticket to the game. What the customer wanted was to be known as an individual, to be treated equally, as an adult, to be recognized across all touch points – electronic, phone and in person.”

**Put your
people first**

Irene moved to HR where she realized that the needs of customers are the same as the needs of employees. “They are people needs,” she said. “Treat me as an individual, treat me as an equal, know what I need. This is what employees want.”

“Others say that you should put your customers first. I say that we should put our people first,” she said. “If our people don’t feel good, they won’t give their best. Giving them a good working environment is one thing. But it is more important that you know them as individuals, provide them with good development opportunities and that they feel that they count. If they feel that they count, they will bring enormous energy to work.”

“If you ask employees what they do outside of work, you will discover an astounding amount of talent and creativity. People do amazing things such as playing musical instruments and dancing. Over here, there is a lot of talent in karaoke. Amazing talent. But, for some reason, when people come to work, we expect them to unscrew their heads and ask for a different set of behaviours.”

If you get your people right, they will deliver great service

Irene explained that the problem is that, in most cases, organisations ask, ‘How much do I need to make?’ rather than ‘How do I get my people right?’ “Yes, my people definitely come first. If you can get them fighting fit, then they will deliver great service. They will engage the customer. And it becomes a virtuous cycle – the customer will give positive feedback to our employees,” she said.

Another defining moment came at a business breakfast. The HR Director of a major global brand was present. This brand was associated with fun and entertainment. The HR Director explained that things were not like this at all on the inside of the organisation. It definitely did not sound like fun to work in this company! “I realized that there was a major disconnect between the internal brand and the external brand. This would be reflected in poor people engagement surveys and, eventually, lower levels of customer engagement.” Irene said that it would not happen overnight – but it would happen over time. This led to a strong philosophy: “We are in the people business. People’s needs – whether employees or customers – are fundamentally the same. What we project to the outside world must be the same as what we project to the inside world. If there is a disconnect, things will come unstuck – eventually.”

HSBC invests a lot of time and resources to engage its people

HSBC Bank Malaysia has invested a lot of time and resources to engage its people. “Our ON-Brand initiative had a major impact in releasing the energy and ideas of people.” The key challenge for Irene was to focus this energy to create business results. This was implemented through the development of a simple aspirational communication that included “+5+5” ie plus 5% in employee engagement and a plus 5% increase in customer.

The third “People” is the community. Irene said that an organisation like HSBC cannot make the profits that it makes and not put something back. “We owe it to the people in the community.” she said. HSBC Malaysia puts its money where its mouth is through an active Corporate Sustainability program, encompassing education, the environment, community involvement and the arts.

**Communicate,
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The road to progress is constantly under construction. And it has to be paved with good communication. “You have to communicate consistently, constantly and simplistically,” said Irene. “HSBC senior management has held roadshows in 2008 and 2009. The aspirational message was the same, as was the message of People, People, People. This is reinforced through our weekly TeamTalk process, in my speeches and presentations. The strategic message has not changed in 18 months. We have changed the format, but we have not changed the message.” And rest assured that HSBC CEO Roadshows around the country in Malaysia are not boring! This year the message was wrapped around a game show theme. It’s certainly serious business, but it doesn’t mean that senior management can’t deliver the message in a fun way!

The key challenge after that, Irene explained, is to walk the talk. “You have to put a lot of your own person into this. People then feel that it’s okay to do this,” she said.

For change to happen, it’s important to have senior management on board. I asked Irene how she achieved this. “You must have honest and frank conversations about their behaviour. For example, I might say, “Did you realize that when you speak you come across as...? Some accept your views, while some may not. But I don’t back down from my view.”

So what of 2009? Irene said that the bank will not deviate from its People, People, People mantra. “If we deviated, it would be calamitous!” she said. Irene explained that it is now important to give people tools to play the game well. They need to be provided with certainty. Their interest needs to be maintained.

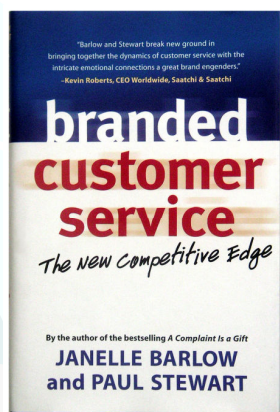
And finally, what about the legacy that Irene Dorner wants to leave behind. Irene had thought about this before taking on the position in Malaysia. “I want people to say that this is a better place since Irene was here, but she didn’t buck the hard decisions.”

There's more that I can tell you from my interview with Irene. Her belief in senior management visibility, the importance of trust. The importance of taking the hard decisions when necessary, and more. Let's wait to read about these lessons when, I hope, one day, Irene writes her best-selling book, *People, People, People*. Until next month.

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Talk to TMI:

Design and Deliver Your Own Branded Customer Service Experience

You have the opportunity to differentiate your company by delivering your **unique** branded customer experience. You can adopt principles that have made Build-a-Bear successful.

TMI has a full branded customer service implementation process which embeds On-Brand into your culture. This process has been inspired by the thought-leading book, written by 2 senior TMI Partners, Dr Janelle Barlow, President, TMI US and Paul Stewart, Director, TMI New Zealand.

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