

Project Outsourcing – Workforce Transformation

Background

Provident Personal Credit Limited, part of FTSE 100 Provident Financial Group Plc, is the largest home credit business in the UK & Ireland, serving c.1 million customers with loan products in the convenience of their home.

Customer acquisition, new loans and payment collections were previously delivered via a workforce of 4,800 mainly part-time, self-employed Agents across the UK and Ireland who earned commission on their activities. However, with the tightening of legislation around the use of intermediaries (known as IR35) part of the 2017 Finance Bill, it became difficult exercising control and influence over self-employed workers without falling foul of the legislation.

Provident saw the opportunity to greater influence their performance, customer experience and profit by moving to an employed operating model whereby they could instruct employees on which customers to serve, when and how, thus improving the efficiency and profitability of their operations. In addition, as an FCA regulated business in financial services, their move was also popular with the regulators by removing sales related commission and gaining control over the customer experience and suitability of lending.

The Challenge

The new operating model replaced the 4,800 part-time Agents with 3,000 mainly full time Customer Engagement Managers. It was envisaged that c.2,000 Agents would be successful in securing one of the new roles, but that was purely an estimate and would leave an additional 1,000 positions to be filled.

In addition, the restructure involved every level within the business, thus Area Managers and Regional Managers were also displaced and had to apply for new roles in the structure. The new operating model relied on the roll-out of new technology to provide routing and scheduling to front line employees, as well as a new customer platform – this all required training in, ranging from 3 days to train a Regional Director to 2 weeks to train a brand-new Customer Engagement Manager, totaling 17,000 training delivery days across all roles in the UK. Finally, we had just 7 months to complete the project!

Timing

The timeline was critical. Provident earns the majority of its profit in Q4 (Oct-Dec). It takes 3 months in role for a new hire to become operationally proficient, which meant that the new Customer Engagement Managers needed to be hired and trained by July.

However, due to the consultation process ongoing with existing employees, no announcements about the roles or any recruitment could commence until mid-March, leaving just a 15-week window in which to recruit 3,000 Customer Experience Managers and deliver all 17,000 training days.

Scale

In addition to the 4,800 existing self-employed Agents to manage through the recruitment process, the ratio to fill these roles in the external market is 10-1, i.e. thus to hire 1,000 new to Provident Customer Experience Managers, we needed to attract and engage 10,000 prospective candidates. Added to this was the challenge that the people required to do the final face to face interviews (Area Managers) were applying for new roles too and not confirmed into their roles until May, thus no face to face interviews could commence until then. In addition, the incredibly short timeline for training delivery meant that all UK locations needed to be delivered simultaneously, scaling-up the training delivery team massively.

Complexity

The moving parts and interdependencies across the IT project, HR consultation project, recruitment and training, whilst maintaining business as usual delivery within Provident created significant complexity. The activity increase at the front-end of the pipe in terms of recruitment, also created a bubble effect that needed managing through the project around pre-employment screening, offer letter production, contract generation, venue booking and management for training.

The Solution

The Curve Group was able to provide a seven-month project outsource solution that incorporated all of the attraction, engagement, recruitment, on-boarding and training activity. Given training delivery needed to work hand in glove with the recruitment volumes/start dates, it added huge value to Provident to have just one provider to manage the entire process. We also took over the organising of training venue sourcing and management across the UK & Ireland and created a candidate care extension to the HR team to keep in touch with candidates/employees at each stage in the journey to commencement in role.

Within just one week of being confirmed as their outsource partner, we had kicked-off the programme with an all-stakeholder workshop. In the first two weeks, we had process-mapped all existing processes and procedures and created new, more efficient, processes which could both cope with the volume, but also be delivered by The Curve Group team remotely using Provident's IT systems.

Given the speed required, we commenced delivery simultaneously to contract negotiation operating under a clear letter of intent and with weekly commercial budget reviews. Provident simply would not have been able to achieve the deadlines required if we had waited until contracts had been agreed before commencing delivery.

Within a four-week time-frame in February, The Curve Group scaled up its delivery team by an extra 92 trainers, 42 recruiters and 12 project and administration resources. Our

financial modelling team also conducted various scenario plans and stress-tested the entire Provident programme plan for weaknesses. This created both a number of challenges to the model that were then able to be resolved prior to them becoming issues, as well as cost savings, from our suggested improvements.

Outcomes

We scaled up our delivery team by 42 temporary recruiters, 92 temporary trainers and 12 temporary project and administration resources to deliver the programme within a 4-week period.

The candidate attraction campaign was designed to run across Facebook, YouTube, Twitter and the job boards and within the first 8 weeks of our external marketing campaign going live, had driven 29,519 people to the Provident website, of which 13,518 went on to view the job pages.

Within the first 2 weeks of go live, we had managed 3,924 existing self-employed Agents through the application process and scheduled 2,650 for final face to face assessment.

Over the course of the programme, we generated and processed over 13,500 applications, telephone screened over 10,500 candidates, conducted 4,557 face-to-face interviews across 160 locations and

recruited 3,000 new Customer Engagement Managers.

In addition to the recruitment activity, we delivered 193 training and on-boarding courses totaling 17,000 training days to ensure the new Customer Engagement Managers were fully operationally proficient.

"We are delighted with our selection of The Curve Group as their expertise in Financial Services and the breadth of services that they offer across the HR spectrum will allow all of our requirements to be met by one provider. The energy, pace and impact they bring to the table confirms the fact that we chose the right partner for our needs."

Graham Pye, Head of HR Operations, Provident Financial plc

The Curve Group can support large corporates through to smaller enterprises across the breadth of HR, recruitment and training. For companies using self-employed workers, we can provide two solutions:

- 1) Consultancy and project delivery to transition self-employed workers into an employed operating model
- 2) Outsource delivery managing self-employed workforces in a risk-free and optimised manner as part of a Managed Service solution.

The Curve Group are *The* award-winning Recruitment and HR Superheroes on a Quest to transform people's working lives. We are passionate about helping businesses to transform their HR and Recruitment functions by creating extraordinary people solutions, enabling them to achieve their strategic business aspirations.



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