

National Westminster Bank



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National Westminster Bank

1. Introduction

The purpose of this report is to analyse the case “National Westminster Bank” (David Woodgate and Nigel Slack, 1992), in order to identify any existing and potential problems, then after careful consideration recommend possible courses of action to rectify them.

During the review of the [organisation](#) described in the case, the key issues will be identified and then related to relevant theory.

Analysis will then be made of all relevant factors and recommendations

will be made after consideration of all factors.

Overview of the Case

The case study to be analysed focuses on the St James's Square [branch](#) of the National Westminster Bank in London's West End. The case gives a clear and concise representation of the bank's structure giving detailed descriptions of the all the employees roles and functions and an organisation chart. The focus is then applied to the Records Section and account opening [procedure](#), which is where the problems are found and complaints have been registered.

The results of a survey are summarised in the case to show the apparent level of customer dissatisfaction with the account opening procedure, the importance of such factors are then highlighted with a brief description of the level of competition within the banking industry. The views of are also considered and suggest areas where current systems may be failing the organisation.

2. Problem

Key Issues

The location of the bank in St James's square is both a blessing and a burden to the organisation. The sophisticated clientele resulted in the bank being the most profitable in its region, yet they also expected an extremely high level of customer service. This high level of expectation from the customers resulted in any lapses in service being highly scrutinised.

The key issues to be addressed within this branch occur in or around the process of opening accounts which is the responsibility of the Records Section, they are as follows:

- Customers joining the wrong queue and requiring redirection because the enquiries desk was “neither well positioned or signposted”.
- Competition is “tough” within the banking industry, particularly in this branch’s immediate vicinity.
- 36 per cent of customers felt formalities were not properly explained.
- 76 per cent had not received the sta...

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...nt a new system in the

Records Section. After consideration of alternatives it is apparent that it would be possible and practical for the organisation to do this without major disruption to the organisational structure.

5. Recommendations

The main recommendation from the findings in this report is for the St James's Square branch to implement a cell layout in order for the Records Section to handle its workload.

This would enable them to carry out all their tasks much more efficiently and fulfil its duties while maintaining customer satisfaction. To implement such a system the bank will need to employ a process of windows in which customers are able to come in and open

accounts or to arrange appointments on the phone.

Possible drawbacks with such a service would be that customers would not be able to open accounts at their convenience and may become dissatisfied with this process but the quality of product they would receive is likely to be much improved.

[1] Statistics derived from a survey the branch carried out in 1989 on customer's views of their account opening procedures.

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