



HABIB BANK LTD (now HBL)

Delivering Superior Service Across a Vast Nation

When Habib Bank Limited (HBL) set out to differentiate from its competition—the top five banks in Pakistan—it focused intensively on service. Banking in Pakistan is done primarily “in person.” Few customers are comfortable making online or ATM transactions, so branch walk-in traffic is always high. Computers systems can be unstable, increasing the challenge for HBL employees.

When HBL launched its “Achieving Superior Service” initiative, branch staff members were equipped with a profound understanding of service improvement and diligently worked to improve their service every day. Leaders at each branch location customized improvements for their local customer base. Within three years, HBL passed its competitors and is frequently ranked as the top bank in Pakistan.

A FAST AND EXHILARATING EXPERIENCE

When a large and diverse organization builds a service culture, it must go big and go fast. In less than one year, HBL delivered “Achieving Superior Service”, a customized service education program in eight regions and 304 branches, including remote locations in Karak (Peshawar region), Chak Jhumra (Central region) and Turbat (South region). Hundreds of learning sessions were conducted, reaching more than 10,000 participants. The Learning and Development team described this feat as “an exhilarating experience”—and service scores showed across-the-board customer experience improvement.

“Getting to know the real work force of HBL has changed the mindset and old school of thought of what HBL and its employees were all about. It has not only enriched but touched our lives, not only as individuals but as one team.”

HBL NEWSLETTER
“The L&D Bulletin”



CLIENT

Habib Bank Ltd (now HBL)

SERVICES

A full range of in-person and online consumer, corporate, and investment banking services

HISTORY

- 1941 Founded in Bombay, India
- 1947 Shifted to Karachi, Pakistan, upon Indo-Pak partition
- 1974 Nationalized
- 2002 Denationalized, acquired by Aga Khan Fund for Economic Development. The Government of Pakistan retains a 40 percent share.

CUSTOMER FOCUS

“We understand fully the needs of our customers and adapt our products and services to meet these. We always strive to put the satisfaction of our customers first.”

TEAM MEMBERS

13,446 employees in Pakistan
14,227 employees worldwide
1,600 branches in Pakistan
1,629 branches worldwide