

UK Complaint Handling Awards 2021

Entry Identification

Entry Title	Transform Customer Care during Pandemic
Organisation Name	
Category Entered	
Organisation Description	impeccable reputation for delivering high standards and excellent products by working with approved and trusted dealers to bring straight forward finance to customers around the UK.
Precis for awards e-brochure	ensured key workers and vulnerable customers were taken care of during the global pandemic, going the extra mile and putting in place specific measures to ensure colleague and customer wellbeing, as the UK-wide lockdown continues.

Criteria

The Business Case

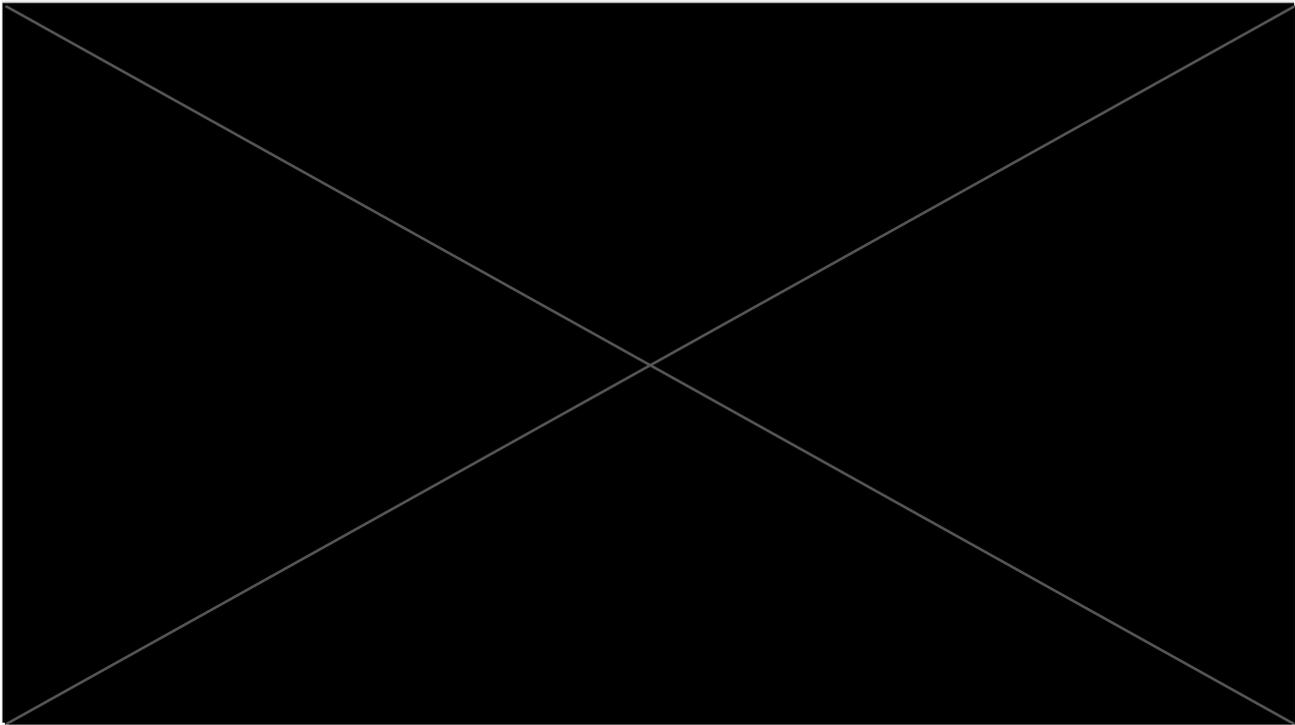
What was the trigger or inspiration behind the initiative? What did you want to change or achieve and why was it necessary? How did you expect your 'Business As Usual' (BAU) to differ once you had achieved your objectives and goals?

As the global pandemic took hold in March 2020, resulting in a UK lockdown, [REDACTED] recognised the impact on key workers and vulnerable customers across two different areas of the business - [REDACTED] - [REDACTED] - and wanted to do what it could to help.

First off was the issue of customers with [REDACTED] complaints. To resolve such complaints, [REDACTED] is reliant on a number of third parties, including [REDACTED] agencies and [REDACTED] inspectors. During the first UK lockdown,

all of their third-party partners were either closed or working on a skeleton staff, meaning unacceptable and lengthy delays for customers who needed their [REDACTED] fixing. While [REDACTED] recognised that this wasn't so much of an issue for those people able to work from home, it realised that these delays would pose a significant problem for key workers, customers suffering with serious medical conditions (vulnerable customers) who may need to attend hospital or doctor appointments and small businesses who were still permitted to work; many of whom were reliant on their vehicles [REDACTED]. [REDACTED] With Government guidance informing us that public transport should be avoided and customers lacking confidence and feeling nervous about having contact with anyone other than their immediate family or health professionals, [REDACTED] knew they had to prioritise these customers and wanted to enable them [REDACTED]. Although there wasn't an increase in these complaints, the lockdown meant that [REDACTED] couldn't investigate and resolve these effectively due to circumstances out of the teams' control.

Secondly was the issue of vulnerable customers experiencing financial difficulty. Many previously non-vulnerable customers were rendered vulnerable almost overnight, with the advent of COVID-19, [REDACTED]. [REDACTED] In the space of just three weeks, [REDACTED] received 52,000 payment deferral requests. While some businesses simply closed their phonelines in response to this influx, [REDACTED] knew that this was not the right action to take and that it would only serve to cause further detriment to already vulnerable customers. In lieu of guidance from the FCA initially, and due to the fact that the grace period for payment deferrals was due to end on 31st October 2020, [REDACTED] wanted to take positive action.



Complaints Data - March-December 2020

Measuring Success

What quantitative measures did you use to affirm the initiative's success? Where quantitative metrics were difficult to prove, how else did you assess this and/or performance? How did these metrics differ to those used before and why were they better? Did you have to change or reassess these metrics as the initiative progressed?

When it came to measuring the success of the two planned initiatives, [REDACTED] had some very clear aims – all of which it knew its complaint management system, [REDACTED] could support with.

With regards to key worker [REDACTED], most pressing was the need to identify all those who were key workers and had issues [REDACTED]. These customers then had to be prioritised. Additionally, the business wanted to ensure all of these customers were provided with [REDACTED]

In a similar vein, [REDACTED] needed to identify all those customers requesting payment deferrals who were also vulnerable customers. Again, the view was that the business first needed to accurately identify these individuals, assessing their individual circumstances before finding appropriate solutions.

Above all, [REDACTED] wanted to do all it could to help these two different groups of customers.

Implementation

Describe the stages of implementing your initiative, and the time periods they ran over. Did things go according to plan or did you have to make changes, and what led to this? What impact did implementing these changes have on BAU and how did you minimise any disruption?

The first stage of the process for key worker, SME and vulnerable customer [REDACTED] complaints was to create a team which provided a “gatekeeping” process. This team were dedicated to reviewing every logged complaint on a daily basis in order to identify key workers, SMEs and vulnerable customers, if not already identified by the person who had logged the complaint. This process, supported by [REDACTED], ensured that those customers who needed help the most were identified, prioritised and allocated to a complaint handler within 24 hours of the complaint being received.

Although these priority customers were allocated available case handlers straight away, this still didn't resolve the issue of not being able to fix [REDACTED], as [REDACTED] inspectors / [REDACTED] agencies etc were still closed or facing a huge backlog of jobs.

So, [REDACTED] decided to take a substantial financial hit and provide [REDACTED] free of charge to key worker customers, vulnerable customers and SMEs [REDACTED]. This took the form of:

[REDACTED]

[REDACTED]

At the same time, the Complaints Team at [REDACTED], using [REDACTED] worked hard to identify newly vulnerable customers amongst those requesting payment deferrals. The team worked closely with the Collections Team to ensure a robust handover process for these customers. 150 additional colleagues were put into the Collections Team in order to ensure customer demand was managed effectively, whilst ensuring customer dissatisfaction was identified and escalated when needed. This formed a critical part of the approach for these newly vulnerable customers. It involved such changes as allocating these complaints to senior complaint handlers who had been trained to support vulnerable customers by offering tailored advice and solutions to suit individual customer requirements. These senior complaint handlers worked collaboratively with the collections department vulnerable customer team to ensure swift action and a speedy resolution, rewording correspondence to make it more understandable

for customers who were facing certain detriment due to COVID-19, and providing daily internal reporting, ensuring the situation was constantly being monitored. In addition, despite the complaint handlers themselves being unable to resolve the complaint, they made regular telephone contact with the customer in order to keep them updated, whilst checking on the customers wellbeing and ensuring that no issues had been experienced [REDACTED]. In order to support all of the above, daily case clinics were implemented which meant that complaint handlers could meet to discuss a particular case with subject matter experts.

Engagement

How did you engage with staff and other stakeholders to keep them on board? How were they involved or assimilated into the initiative? How did you address any issues or manage any conflict?

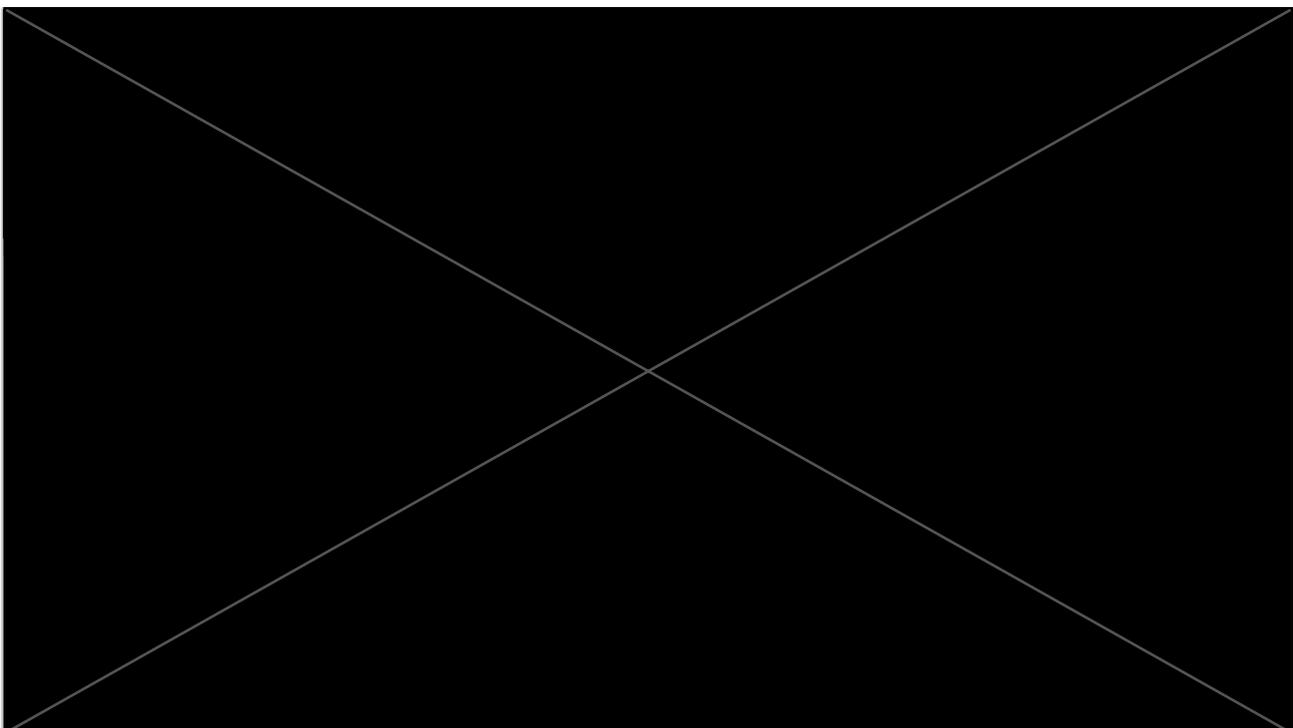
[REDACTED] includes a collection of colleagues' feedback, observations and feelings, during the first UK Lockdown, around the support they received from [REDACTED] and the empathy they were then able to show their Customers.

In terms of getting the [REDACTED] teams on-board with the new initiatives, it definitely wasn't a struggle, with team members actively volunteering to help wherever possible.

As [REDACTED] had prioritised the health of their employees and moved the entire business to "working from home" within the space of a week, again supported by the capabilities of [REDACTED], the main issue faced was how to make sure these changes to the complaint handling processes were communicated properly to staff. Whilst at the same time as appreciating that some staff members might be suffering some form of COVID-related detriment themselves, particularly as the team was dispersed due to homeworking. While preparing frontline staff to offer support to key worker, SMEs and vulnerable customers, [REDACTED] also had to ensure it was looking after the wellbeing of its own staff.

A great deal of effort went into achieving both of these aims, with weekly newsletters and daily videos for staff covering a whole host of issues including training and business updates, but also less business-focussed activities such as remote competitions and theme days to help boost morale. Rewards and recognition for complaint handlers who went the extra mile for customers continued. Quarterly awards based on a balanced business scorecard across four headings of customer, process, risk and colleague ensured the team remained focused and recognised for doing a great job.

Recognising that some colleagues' mental wellbeing may have been impacted by COVID-19 and the restrictions that came with the lockdown, ██████████ implemented weekly internal "mental wellbeing" sessions led by the L&D department. 1-2-1 coaching and support was offered with an external mental health company, and activities such as an annual awards ceremony hosted by ██████████, team quizzes, cake bakes, Halloween and Christmas activities were arranged outside of working hours. This ensured that colleagues who lived on their own, or were struggling with the restrictions of COVID, were provided with the support and an outlet to help them know that they were not alone. If you work at ██████████, you are part of the family.



Boosting team morale during the global pandemic

Benefits and Outcomes

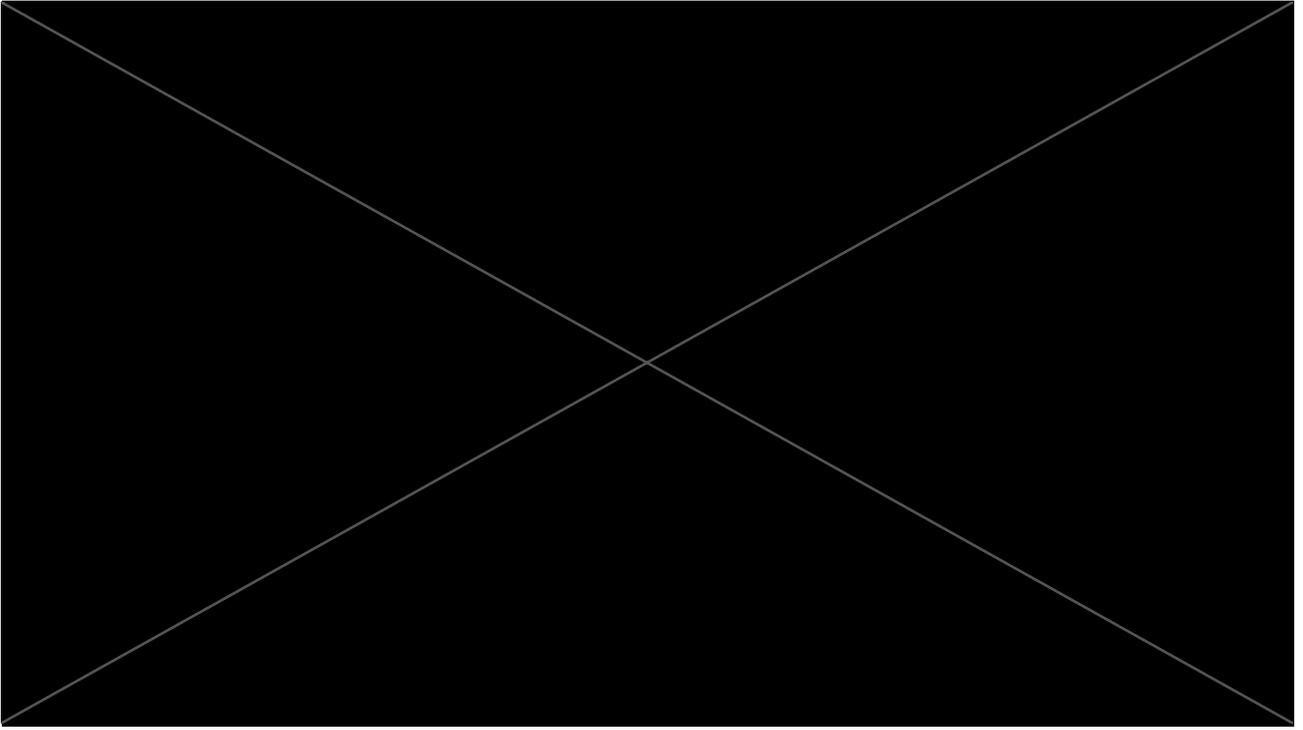
From what period have you been able to measure the success of the initiative? What quantitative results did you achieve? How did they compare with what you envisaged? How are your results reflected in terms of performance, both internally (QA, KPI outcomes, root cause etc) or, where applicable, externally (such as ADR results or regulatory information)? Did the initiative have any additional benefits or positive results that you didn't originally foresee - or any negative ones? How will you ensure you can sustain or continue to improve these results?

Thanks to the efficiency of its teams and [REDACTED] [REDACTED] was able to accurately identify all the relevant customers in super-quick time which meant that **prioritised complaints were allocated to a case handler within 24 hours from the complaint being received**. This prevented any delays for keyworkers, SMEs and vulnerable customers, and ensured an excellent level of customer service from [REDACTED]. **The customer feedback received from key worker customers was outstanding** (see supporting image), recognising that MotoNovo had gone above and beyond.

Staff morale was boosted considerably, at a time when the need to work from home could have potentially had the opposite effect. Staff were proud to work for a business that went the extra mile for its customers, and the whole initiative created a welcome focus for the team, helping them pull together even though they were geographically dispersed.

In terms of the newly vulnerable customers and payment deferrals, by being able to **quickly and effectively identify the relevant customers** within Aptean Respond, MotoNovo was able to offer the right support and advice at the right time, tailored to that particular customer. It's an area that has to be managed responsibly, [REDACTED] [REDACTED] had to strike the right balance of ensuring it helped customers, rather than caused further detriment. Again, customer feedback has shown this to be the case, with many customers commenting on the level of service and understanding provided by [REDACTED] that was distinctly absent from other service providers.

[REDACTED] objective was always to support its customers as best it could during the pandemic, helping key workers, SMEs and vulnerable customers alike. As well as achieving this, these two initiatives served to safeguard employee wellbeing too, bringing a welcome boost to customer service teams across the business at a worrying and uncertain time.



Customer Feedback in relation to COVID-19 Initiative