



Business Banking
Resolution Service

BBRS Live Pilot customer focus group findings

Business Banking Resolution Service

London, September 2020

About the BBRS

The BBRS is a non-profit organisation set up to resolve disputes between eligible small and medium-sized businesses and participating banks.

It has been established to deliver an accessible and transparent service, giving eligible businesses the opportunity to have their complaint heard and independently reviewed. It will make decisions based on what is fair and reasonable in the circumstances and seek to inspire confidence through consistency of approach. It was established in response to the [commitments](#) made by the banking and finance industry following the [Simon Walker Review](#). It flagged up the need for an independent service to resolve eligible historical and current complaints for small and medium sized businesses that have not previously had access to independent review.

The service is in a [Live Pilot](#) phase and will be fully launched later this year. There are currently seven participating banks for which the BBRS is able to accept complaints: Barclays, Danske Bank, HSBC UK, Lloyds Banking Group (including Lloyds Bank and Bank of Scotland), Natwest Group (including Royal Bank of Scotland, NatWest and Ulster Bank Northern Ireland), Santander UK plc, Virgin Money (including Clydesdale Bank and Yorkshire Bank).

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Methodology

Overview

Between the 29th July and 18th of August, Portland conducted interviews with a qualitative sample of eleven customers taking part in the BBRS pilot. Most participants were interviewed individually over 45 minutes, but Portland also conducted two focus groups with two participants in each, lasting 60-90 minutes.

The purpose of the research was to gain an in-depth understanding of the BBRS' customers' experience of the service. The approach was designed to obtain qualitative data from a purposely selected, varied group of individuals rather than from a statistically representative sample of a broader population.

The specific objectives of the research were:

- Gather customer insights to inform the full launch of the BBRS' service, identifying areas of satisfaction and areas for improvement.
- Engage directly with customers to demonstrate the BBRS' commitment to creating a transparent, bespoke service.
- Capture comments for inclusion in the Live Pilot final report.

This report distils the commentary received during the focus groups and interviews. It features key findings, recommendations, verbatims and themes from the focus groups and interviews.



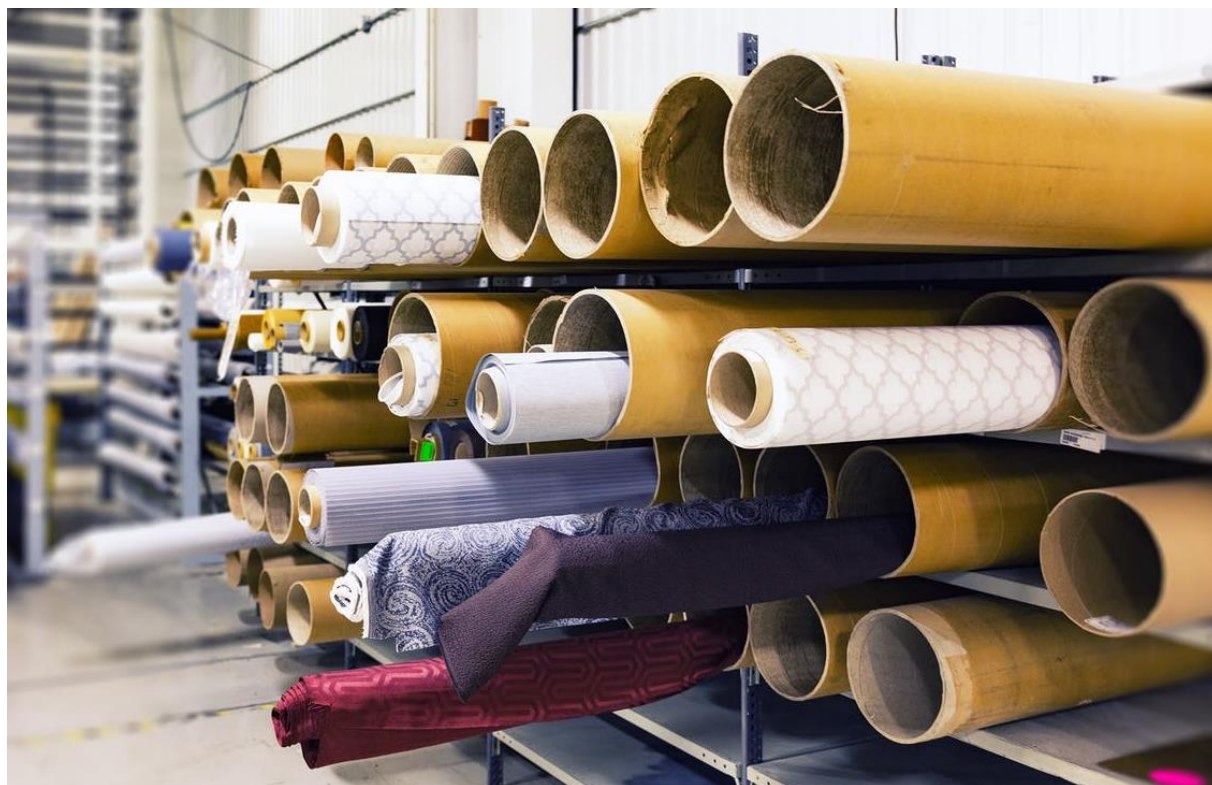
Research approach

Identifying participants - As the case assessors, the Centre for Effective Dispute Resolution (CEDR) were asked to identify a range of participants who had taken part in the Live Pilot and were open to contributing further to the development of the BBRS. Nine direct customers and two advisers were selected for interview to ensure a range of views. The selection of participants was based on how far along they were in the process, to ensure they had adequate exposure to the service and were therefore able to provide constructive feedback.

Guiding discussion - To ensure each group explored the same aspects of the service, Portland developed a discussion guide, informed by conversations with the BBRS and CEDR. This guide was used to facilitate each conversation and is available in the Annex.

The interviews - Portland's qualitative research specialists independently moderated the interviews and focus groups. There was a total qualitative sample of eleven customers.

Research disclaimer and GDPR compliance - This research was undertaken by Portland Communications' in-house research team, which is accredited by British Polling Council and specialises in bespoke qualitative and quantitative research. All respondents signed a form giving consent to participate, in compliance with General Data Protection Regulation. Each interview was transcribed, with names anonymised. Transcription was conducted by an independent service. None of the customers' details are shared in this report and quotes have been selected to ensure individuals are not identifiable. In line with qualitative research practice, each participant was compensated for their time by Portland with a £50 voucher.



Executive summary

This report details the key findings of the qualitative study conducted by Portland on behalf of the BBRS, exploring the personal experiences of customers taking part in the Live Pilot. Each of the focus groups and interviews explored a range of aspects of the service to obtain as complete an understanding as possible.

This summary sets out the aspects of the service discussed, key themes that emerged from the study, including areas of particular satisfaction for participants, and recommendations made for areas of improvement ahead of the service's full launch.

Entering the process

Most customers had discovered the BBRS through third parties, such as financial advisers, solicitors or their MP. One had discovered the service through their own research and several had read about it in the media. One had also been referred by the Financial Ombudsman Service.

Customers had already considered or pursued other avenues for their dispute with their bank, but felt that the current system did not offer the possibility of resolution.

Many respondents had spent years pursuing their dispute. For these people, the BBRS was perceived to be addressing a gap that urgently needed filling

Interviewees had a range of motivations for pursuing their cases with the BBRS: a number were driven by receiving compensation; but others were seeking 'justice' and a desire that the perceived wrong done to them should be recognised. These people were seeking an independent and fair hearing.

Satisfaction with the service

Feedback for the BBRS' Live Pilot was overall very positive. Even when pushed, several participants could not find suggestions of constructive feedback for a service they perceived as already going above and beyond.

However, it should be noted that there was some disparity between the views of the two advisers interviewed and the individuals using the service. Where there were divergent views, this has been indicated.

Drivers of customer satisfaction

Offering hope – All direct customers said that they would give the BBRS a 10/10 for how likely they were to recommend it to others, citing that it “offered hope” for finding a resolution to their complaint, which was something they could not get elsewhere.

One adviser gave 6/10 for how likely they were to recommend the service, whereas the other adviser gave the service 9/10, but 8/10, when including the platform used to share and received documents.

The BBRS' uniquely tailored approach – Customers appreciated the bespoke service they received. The Customer Champion, an individual who will guide customers through the BBRS process, was perceived as helpful and supportive, understanding the needs of the customer. Customers were keen to stress that this element of the service was very important and should not be lost as the BBRS expands to support more customers.

The quality of support received through a free service – The professionalism with which their case was built impressed customers, particularly as they did not have to pay for the scheme. Often complex issues were felt to be well understood, distilled and expressed. However, one of the advisers strongly disagreed, noting that those dealing with the case were not experts in the issues, which they felt meant they were not able to adequately support customers.

The simplicity of the process – After facing complexity in pursuing their complaint elsewhere, many customers were grateful for the BBRS' simplicity, from receiving clear communications from their Customer Champion, to having one point of contact.



Areas for improvement

Ease of uploading documents – Several people cited that the technology used for accessing and submitting documents was needlessly complex and should be simplified. They were particularly concerned for those less 'tech able'.

Number of forms to be signed – One customer felt there were too many forms to be signed and that some should be consolidated, and that the BBRS should provide a documents checklist.

Length of the process – The duration of the process was considered to be too lengthy, particularly for those with live, rather than historic, cases who might desire faster results. But there was an understanding that this may be because of the impact of covid-19, and the nature of the pilot.

Ease of locating contact details – One customer struggled to locate the BBRS' contact details and felt these should be more prominently accessible; another recommended making it possible to contact the Customer Champion more easily by phone.

Speed of response – Satisfaction with communications was inconsistent. A number of customers struggled to receive responses to their emails, in the early stages of their journey; however, others felt that the communications they had received could not be improved.

The limitations of the service – Customers discovered some limitations to the BBRS' remit and felt this should be more clearly outlined at the outset. For instance, one customer was unaware one part of their claim could not be covered by the service, and another did not clearly understand exactly who the service would apply to.

Setting expectations of the process to come – There was some confusion around the stages of the BBRS journey, and a need for expectation-setting upfront. A couple of participants suggested the creation of a process map.

Experience and knowledge of the staff – BBRS staff were generally felt to be knowledgeable, understand the issues at hand, and would seek further support where required. However, one adviser felt they lacked the in-depth knowledge of legal processes and banking roles to effectively advise customers.

Impact of case outcome on the perceptions of the BBRS

Almost all direct customers interviewed felt that they would feel positively towards the BBRS regardless of the outcome of their case, as they had received the best service possible. However, one adviser felt that achieving outcomes against the banks early on in the BBRS' full launch would be imperative for building credibility for the future.

The Customer Champion: role & expertise

Nine customers had worked with Customer Champions in their journey; two had yet to progress to that stage of their claim with the BBRS.

Almost all direct customers praised their Customer Champion highly and felt that they were professional and effective in their role

However, one of the advisers saw the role as more of an administrative one, facilitating their work on the case.

Understanding of the role

There was a disparity uncovered between how customers saw the role of the Customer Champion: some customers perceived them to be an ally who is 'on their side', while others understood them to be a neutral party.

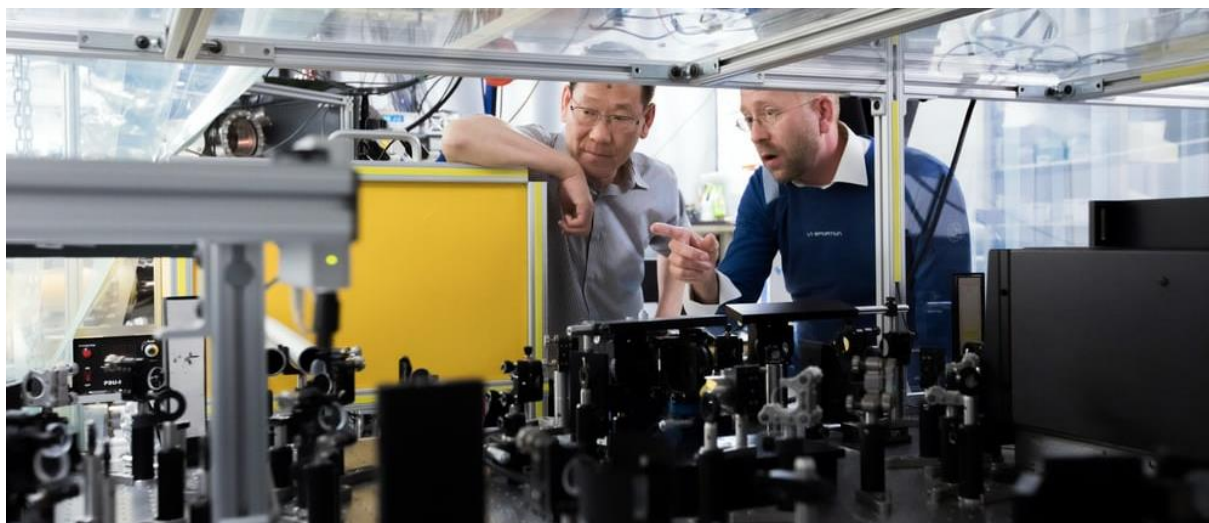
The perception of those that saw the Champion as 'on their side' was in part down to two factors:

1. **The expectations stemming from the title** - The title 'Customer Champion' made some respondents feel that their role was to advocate for them. When asked about associations with the title, many respondents referred to the idea of an 'angel' or a 'knight'. Customers felt the service received fit their perceptions of such a role.
2. **The service received** - Almost all direct customers felt that their Champion had gone above and beyond the expectations of their role in their warmth and support offered. Respondents recounted that the Customer Champions appeared to make the customer's 'mission' their own and would do all they could to help build a strong case.

Those that perceived the role of the Customer Champion to be neutral felt this had been explained to them at the outset. They valued the objectivity of the Champion, and particularly how they were able to see beyond the personal experiences of the customer.

Expertise of the Customer Champion

Direct customers tended to call out the expertise of the Champion in crafting and articulating their claim. One adviser with more experience of legal and banking claims was less confident that they had adequate experience to advise customers effectively.



Quality of communications

The quality of communications was felt to be mixed and requiring some improvement. The tone taken was viewed positively and described as professional yet supportive. However, there was some disparity in the timeliness of communications received between customers. Customers with more complex cases struggled to receive replies in the early stages of the process, but those with cases that progressed felt that communication at all stages could not have been smoother. However, some of those who experienced delays remarked that they recognised this was in part due to being in a Live Pilot.

Alternatives to the BBRS

Respondents all agreed that the BBRS offers a unique service for SMEs of a certain size that do not fall under the Financial Ombudsman Service's jurisdiction.

All participants agreed that it was the only option for eligible businesses that did not have the means to pursue legal action, as the cost and time implications were prohibitive

The importance of independence

The importance of the BBRS' independence from the banks was stressed repeatedly, both in order to 'hold the banks to account', and to offer a voice of validation to customers as an impartial party. Multiple customers, however, did not realise that the service had any backing or funding by the banks.

This news was viewed with mixed reactions: some saw it positively, as showing proactivity on the part of the banks; others felt some suspicion around how this affected the BBRS' impartiality. Customers felt this relationship should be clarified in future.

Getting the message out

As the service is launched more widely, customers cited multiple ways of effectively spreading the message to other SMEs:

- **Word of mouth** – They felt that case studies and statistics on the process and rates of success would be beneficial in building trust around the scheme for small business owners like them.
- **A strong PR campaign** – With spokespeople such as MPs, or trusted consumer champions such as Martin Lewis helping to build credibility.
- **The Banks** – Customers wanted the banks themselves to highlight the BBRS as an alternative to the Financial Ombudsman Service when rejecting customers' complaints.

A clear and simple launch message would be most impactful, centring on the unique level of support provided by the BBRS, and highlighting that it offers a new, free, professional, and above all, independent option for addressing business banking disputes.

Conclusion and key recommendations

The individual participants and one adviser were extremely positive in their recommendation of the BBRS' service, despite what they perceived as some teething problems during the Live Pilot. The individuals and advisers were all pleased with the existence of the service given that the alternative was a costly legal process. Disparity in the views of one adviser and the other participants was primarily due to the perceived knowledge disparity between the Customer Champion and the adviser.

At the full launch, all expected the service to be positively received, offering a path that did not previously exist, and were keen for other business owners like them to benefit

Ahead of launch, participants outlined some specific areas that could be addressed:

- **The technological process needs simplifying** - Clarifying or simplifying the system used for uploading and accessing documents was deemed essential.
- **The BBRS process needs clarification early on** - Producing an accessible map of the customer journey to be given to customers early in the process will help improve clarification.
- **The BBRS' independence should be clearly stated and explained** - Customers should be clear on the origins and role of the BBRS to understand its independence.
- **The bespoke nature of the service should be protected** - The quality of personal support is greatly valued and should be maintained as the service scales up.

Although not explicitly called for by participants, the research process also uncovered two further areas for the BBRS to consider ahead of launch:

- **Clarifying the role of the Customer Champion** - It is recommended that this role be clarified for future customers, as there was some disparity in how Customer Champions were perceived. Some respondent believed the Customer Champion was an ally 'on their side', and others understood them to be a neutral adviser.
- **The timeliness of communications requires standardising** - Customers should receive the same responsiveness and quality of communications regardless of the complexity of their case.

Although no customers have received an outcome on their case, all would recommend the BBRS given its potential in offering a resolution that cannot be found elsewhere. However, most felt the outcome of the Live Pilot cases will be a large determinant of whether the service is trusted by other SMEs, and important in demonstrating the effectiveness of the service.



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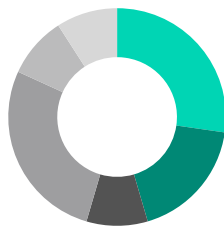
Findings

Findings

Finding out about the service

Most respondents had found out about the service through a third party, such as an adviser, solicitor or an MP. Three had come across it in the media, and one had heard about it through their own desk research, searching for an alternative to the Financial Ombudsman Service. One had been referred by the Financial Ombudsman.

■ Financial advisor
■ MP
■ Own research
■ Media
■ SME Alliance
■ Financial ombudsman



"I actually read in the Daily Mail about my MP who I had no idea [was], very into business banking. I was so depressed with my bank I went to see him"

Customers tended to have already considered or pursued other avenues to resolve their dispute, but the BBRS was felt to be filling a gap.

- Businesses that were too large to use the Financial Ombudsman Service felt there was no alternative before the BBRS.
- Banks' direct complaints services were perceived as unsupportive.
- Litigation was perceived as too expensive or time consuming an option to consider.
- Banks were felt to be free to act as they choose as there is currently no organisation to hold them to account.

"I had already gone on the Ombudsman, but they rejected me... I did not meet their criteria."

"There is definitely a gap... SMEs not being able to complain to the Ombudsman.... Virtually the only way they can solve it is to go to court."

"[The banks'] stock answer is 'we did nothing wrong', they just shrug their shoulders and say there is nothing wrong or what are you going to do about it."

Customers tended to have multiple motivations for using the service

Some were driven by the possibility of receiving compensation from their bank; others by wanting to hold their bank to account and have their case heard, and one by looking for a practical change in the terms of their loan agreement with their bank.

"[Resolution means] compensation back for the loss that we believe has been caused. It could be a closure for what has been... a long running process."

"[My aim] was totally mercenary – to try and get the case closed and get compensation."

"I have been looking for a resolution and a dialogue...to find a means to find a solution to the problem I have."

"We are just looking for fairness and justice... the first requirement within the tenet of justice has to be a level playing field."

"I would like [the banks] to be taken to task... to admit that they are wrong... Obviously, if there is any compensation that would be a bonus, but that is not really what I am wanting to do."



Experience of using the service

All those interviewed felt that the BBRS was providing a possibility for resolution to their complaint that they could not find elsewhere. For that reason, they were extremely pleased to have access to such a service.

Satisfaction with the service was mixed. Most respondents were resoundingly positive about their experiences during the Live Pilot, but there were some elements highlighted that they felt would benefit from being addressed ahead of the full launch.

Recommending the service

All direct customer respondents asked gave a Net Promotor Score of 10 out of 10, saying they would be extremely likely to recommend the service to others

However, one adviser surveyed had a lower rate of satisfaction overall and gave a score of 6. The other adviser said that if the rating were just for service, they would give the BBRS a 9, but when including the tech platform used to view and submit documents the score dropped to an 8.

"[I would recommend BBRS] 100%. It has been absolutely superb"

The whole process has been very much a pilot... the journey towards where we are now has not been without its problems"

"[I would give it] an 11"

Positive feedback

There were particularly positive aspects of the process that stood out for customers who took part in the Live Pilot:

Offering hope

Customers were extremely grateful to the BBRS for offering the potential for a resolution that they could not get elsewhere.

"[The BBRS] have made me feel like there's hope...[and they would help] people who are desperate, who are really suffering."

"Somebody official is going to listen to your complaint."

The BBRs' uniquely tailored approach

Customers valued the BBRs' personal service. The experience of speaking to an adviser on the phone was called out as a unique and very positive feature, and the participants who had progressed further in their journey felt very well supported and listened to.

"With...services like the Ombudsman...you never get to speak to anybody...they hide behind bureaucracy and previous decisions."

"Being listened to was useful just to feel that somebody was listening to my complaint...if you try to complain to banks directly, they're generally not interested."

The quality of advice received from a free service

The quality of support received by their Customer Champion was mentioned by all direct customers as especially positive. Particularly as a free service, customers said they had been amazed that such a high-quality service could be free.

"I have been dealing with [the Customer Champion], and [they have] been excellent... [they are] very precise and understand everything you tell and send [them], so it has really been fairly easy"

"When something's free, you're always a bit nervous about it... But it's a very professional service and it's free"

The simplicity of the process

The ease of customer service from the first interactions was praised highly by a number of respondents, particularly when dealing with the Customer Champion, and all interactions were felt to be well organised. However, it should be noted that this was not a unanimous feeling, and that some had some pain points in the initial uploading of documents, and those with more complex cases struggled to receive prompt communications.

"The people have been as helpful as they possibly can, all the people that I have come across"

"[My satisfaction rating] would be pretty high. If we are talking just about the service from BBRs, it would be as high as 9 for what they have done. If we include the inefficiency of the software and IT behind it, it would go down to an 8"

"I have found it very efficient and the communication was very good. It is very clear."

Constructive feedback

While feedback was overall extremely positive, there were some areas that customers felt could be improved. It should be noted that respondents all acknowledged that they were taking part in a pilot, and hoped that the issues could help the BBRS as it becomes fully operational.

The ease of uploading documents

The initial process of using the BBRS' portal to upload and access relevant case documents was felt to be a pain point by multiple customers:

- It was seen as unintuitive to navigate and a potential struggle for those with less technological awareness.
- The delays in the system caused frustration: there is a lag sometimes of days, between uploading a document and other parties being able to view them. This was a pain point for customers sharing their documents with BBRS staff, but also for customers reviewing responses from their bank.
- The external portal system requires complex passwords and can lock users out and cause delays and troubleshooting for BBRS staff.

"They have got quite a clumsy set up with some sort of secure portal....if you were not quite so au fait with technology you might have found that a little bit awkward."

"I had this email...saying 'your account is about to expire'. You get that many rubbish emails these days I just ignored it...you log in with all the passwords...if you are not computer literate you might not realise, but it suddenly says, 'Your token has expired', so you sit there with a blank screen thinking 'How do I get in?'"

"More clarity about the type of technical support you require to upload your documents... if you do not have the technical know-how, it becomes difficult."

The number of forms to be signed

The large number of documents to be signed and returned to the BBRS were felt sometimes to be repetitious and could have been consolidated.

"The need to supply documents was not explained and there was quite a lot of repetition, so it has not been smooth."

"There was no sort of schedule or list of documents that would be needed. Some of it was repetitious, I kept having to send letters, sign them, send them back and a week later a very similar form appeared and I had to do it all over again."

"The process was not smooth and it would have been useful to have upfront a list of the documents that were needed and a checklist saying these have been received, these have not been received yet so that I knew exactly what was going to be required."

The length of the process

Around half of respondents expressed a desire for the speed of the process to be improved. There was some recognition from customers that, that was the nature of a Live Pilot and Covid-19 would naturally have had some impact on the speed of the process, but that they hoped this could be resolved by the time the service was fully operational.

"My issue happened back in 2016... If it had happened much more recently, I might have wanted a bit more being kept up to date."

"Maybe just try to improve the speed, because seven months is quite a long time."

"There was a time when the Ombudsman Service used to look at cases in about six months. Now in some cases they are taking a couple of years... I would hate to see BBRS start off with those kind of timeframes."

The speed of response

Although many respondents were very happy with the communications from the BBRS, and felt the process was smooth, customers with more complex cases tended to feel that communications had been disorganised. One customer said that communication from their contact in the early stages had ceased completely. Many respondents noted that this was likely due to the scheme being a pilot and the staff accustoming themselves to procedures.

"It has taken an awfully long time, the communications from the beginning could have been better...certainly, I think obviously the people from the BBRS are also learning the ropes and their procedures and schedules."

The ease of finding contact details

One customer struggled to locate the BBRS' contact details in general and felt these could have been more prominently accessible. Another also felt that it would be useful to have a means of contacting the Customer Champion by phone, as only an email address was available.

"I could not find the phone number for them. I could not find an address for them. It seems the email address or whatever was borrowed... if you are starting a case, I think that would be slightly off-putting in the beginning, and that has to be addressed."

"I would not mind a telephone number just to bounce some ideas [around]"

Understanding eligibility and the limitations of the service

Customers became aware that there were some limitations to the BBRS' remit. They felt these limitations could be more clearly outlined at the outset of working with the BBRS, or that they could consider ways to incorporate them into the service.

Some also felt that the BBRS could be clearer on who is and is not eligible for the service on their website and during the process.

"The BBRS is a fantastic platform for SMEs going forward, but we need eligibility [on] who can and cannot go on if you have been for internal review."

"At the very beginning [the limitation] was not clear to me... that is the only point where I felt [my Customer Champion] was not totally on the ball."

"If anyone in BBRS could force [extending the scheme's remit] then it would certainly have made my complaint much more viable."

Setting expectations of what is to come in the process

There was some confusion from customers around where they sat in the journey to having their complaint fully considered. It was felt that having this more clearly explained and shared with them earlier on in the process would be useful, perhaps in the form of a map or visual 'journey'.

"It would be very useful for people to be sent a sort of process map up front or even if there is one on the website in terms of what the actual process is, what documents might be needed, who they are likely to talk to, who that person is and represents."

The effect of case outcome on sentiment towards the BBRS

When asked, most customers felt their positivity would not be changed regardless of the outcome of their case. Some however felt it would be hard to judge this until a final outcome was reached.

Participants almost unanimously felt that the BBRS had done all they could to support them, where they previously had no option of support elsewhere

Almost every direct customer interviewed felt that their feedback would be positive regardless of the outcome, as they had been offered an excellent service. One respondent also mentioned that if their claim was not successful, they would take some comfort in being clearly explained to why that was the case. An adviser surveyed also pointed out that customers should appreciate that a case outcome can go either way, and it is important to stress is that the BBRS offers a fair hearing.

However, there was some scepticism over this point from another adviser interviewed; they noted that early successes from the BBRS would be critical to establishing their credibility, to demonstrate to SMEs with very low trust in the current system that the BBRS is a viable option for receiving a fair hearing.

"I know even if I do not get the result that I want... I could not say it was for lack of trying, because they have gone 100% to do their best."

"Even though I have got no resolution at the moment, I have given it the best shot we could have... so I am pretty satisfied. Obviously, if I do end up getting a result, I will be very satisfied."

"They are doing everything they can... Probably as horrible to me as it would be, it is fair to say that I still would be satisfied, because I think they are really trying."

"[The BBRS] is somebody that is going to give us a fair hearing. That is all you can ask for in anything like this."

I would say at least the process has been gone through and has been considered carefully...I do not think even the BBRS knows exactly how this is going to work out, but it is a major, major step forward."

"The BBRS is fighting an uphill battle because most complainants...have no faith at all because the banks have let them down so badly...it is going to be very important to see some of the early outcomes if they are impartial and deemed to be fair."



The Customer Champion: role & experience

Respondents who had progressed to the stage of working with a Customer Champion had high praise for them. However, there was some disparity around the perception of the Champion's role, with some seeing them as a neutral adviser, and others considering them an important ally on their side in the dispute.

Eight customers had worked with Customer Champions in their journey; two had yet to progress to that stage of their claim with the BBRS.

Almost all direct customers felt that their Champion had gone above and beyond the expectations of their role in their warmth and support offered

Perception of the role

However, one adviser surveyed had a lower rate of satisfaction overall and gave a score of 6. The other adviser said that if the rating were just for service, they would give the BBRS a 9, but when including the tech platform used to view and submit documents the score dropped to an 8.

Customers who perceived their Customer Champion as being 'on their side'

Among those customers who felt this way, the perception was down to two factors:

1. **The expectations stemming from the title** - The title 'Customer Champion' was seen not to be a "neutral sounding epithet". Some respondents understood this to mean they were acting on their behalf, and felt the title was an accurate description of this supportive role.
2. **The service received** - Almost all direct customers felt that their Champion had gone above and beyond the expectations of their role in their warmth and support offered. One even felt they even went as far as to make the customer's 'mission' their own and would do all they could to build a strong case.

"I call [the Customer Champion] my white knight...that is what [they are], basically. They give hope where there was no hope before."

"I got the support of an angel in [the Customer Champion]."

"[The Customer Champion] is much more than an employee. [They are] a champion. It suits [them] perfectly."

"Obviously it leads towards being on the side of the client. It is not a neutral sounding epithet."

"Very early on when [they] introduced [themselves] as the Customer Champion, it was almost like - knight on a horse."

Customers who perceived their Customer Champion as being neutral

However, not all customers perceived the Customer Champion as being on their side; others saw them as a neutral adviser and independent party. These customers valued the objective view that the Customer Champion could give them.

These customers felt this neutrality had been explained during their experience working with the BBRS.

"It is not just my mission; you feel like it is [their] mission, it is [their] problem, and [they are] going to make it right."

"The Customer Champion has to have our interests, making sure that the case has all been put forward to the best of our ability."

"[They] said what [their] role is re customers... to help us gather the information. [They were] impartial. [They] explained [their] role of how [they will] help gather information and try to... help us get the relevant information out."

"Your complaint is personal to you and it can be subjective, so you need somebody to be able to put everything together to help you to make a compelling complaint with all the evidence that is needed."

"[I would expect a Customer Champion to perform] arbitration...you sometimes have tunnel vision over your particular problem, whereas somebody coming in from a different angle has a more expansive view."

"[The Customer Champion] has not suddenly said 'Oh, what a brilliant case'...they have said 'It is your side and there is that side and there is a bit in the middle and we will look at it from that point of view.'"

Given the disparity in perceptions, the role of the Customer Champion may require more nuanced communications going forward, both at the initial explanation of the role, and in an ongoing way, clarify whether the role is to act on Customers' behalf or as a neutral party.

Expertise of the Customer Champion

Satisfaction with the service received from the Customer Champion differed between those who were direct customers dealing with the BBRS, and those who dealt with the BBRS as an adviser.

Direct customers tended to be very positive about the advice received, calling out the expertise of the Champion in crafting and articulating their claim. Some even felt that their advisers had legal backgrounds themselves.

"[The BBRS Representative] is so knowledgeable and obviously has expertise, experience...he completely understood the issue."

"[The Customer Champion] put my case together... so professionally. It is like having a solicitor working for you."

However, one of the trained advisers, who stated they were an experienced figure in banking and legal disputes, was less positive in their perception of the Customer Champion's ability to support customers.

"I see [the Customer Champion] as a facilitator of documentary exchange rather than anything else...I suspect [he] has very little...understanding of the issues, some of which are very complex."

"If you really are a champion then you have to be an expert at it. It is all very well being enthusiastic but if you are a real champion you have to...understand how to champion a client's complaint...[with] thorough banking knowledge."

The other adviser surveyed stated that in their experience the Customer Champion would seek out the relevant information for their client, even when they did not have the required knowledge to advise.

"I have not found them wanting in anything...if there has been something [they're not sure about], the first thing they said was 'Okay, just hold fire for the time being'...They stop and they stand back and they go speak to someone...it worked fine."



Quality of communications

Customers had mixed levels of satisfaction with the communications received from the BBRS. All agreed that the tone was appropriate and professional, but there was some criticism around organisation and the timeframe of responses received.

Communications were regarded as having the right tone, balancing being professional and clear, while being warm and supportive.

They have got the tone right. They are warm and friendly, but they are totally professional, 100% professional."

The tone of all the correspondence has been so warm and friendly and they are wanting to support us."

Customers had a mixed response to the timeliness of responses received.

It appeared that some of the delay in communications was concentrated around the exchange in the early stages of the customer journey, and that when customers were dealing directly with the Customer Champion, they were more likely to receive a prompt response. Customers with a more complex case seemed less likely to receive timely communications.

"The communication was very good... quite clear and I knew exactly what was required. If I had any queries or questions they were always answered."

"As soon as they received my emails and communication, they got back to me, so it was all pretty smooth."

"It is a big question mark because I put a few emails through to [BBRS representative] because [they were] my point of contact and I have not had a response."

"The only [criticism], which I do not think is fair to flag up, and that is the speed. A lot of that has been down to the BBRS setting up a completely new organisation from scratch."

"I have called the number and left a couple of messages... I have left probably three messages and I have not had a call back."

"[When] we have emailed the guys when we are having trouble logging in or when we have not heard anything... we always get a response the same day... that is great."

"In the early days I found that I had to chase quite a bit... I have been getting much better communication with [the Customer Champion]... both of whom have been very good and very good communicators, punctual."

There was some confusion around the stage of the process that customers were at and respondents noted this had not been clarified in BBRS communications.

Some of this confusion was attributed to the fact that the service is currently in a pilot phase, but this would need to be addressed ahead of the full launch.

"I was on the Live Pilot then I was told maybe I am not, then the bank were saying yes you are because we are dealing with them. So, there was a little bit of confusion, but I guess I kind of took on board that it was lockdown, difficult communication."

"I am still sort of flying a bit blind on [the next stage of the process] I think to be honest. I sent [the BBRS representative] a full, not a total explanation, because [they] did not ask me for a total explanation."



Alternatives to the BBRS

The BBRS is recognised as offering a unique service for SMEs of a certain size with ongoing complaints against their banks, as litigation in particular was not felt to be a viable option for this size of SME.

Litigation

BBRS communications were regarded as having the right tone, balancing being professional and clear, while being warm and supportive.

"It is extremely expensive to go to court and especially if that company has already lost a lot of money, it is impossible to enter into litigation because it is just so expensive."

"Well I cannot use legal action because of the funding of legal action. My case is complicated and I was told would cost £10,000 just to read it... that is to read it so can you imagine if we had meetings, we are talking probably about £15,000 to 16,000 plus."

"It is not a cheap process to go through, getting lawyers and court fees... It is not a cheap process to go down."

Expiry of cases

Customers suggested that for some historic cases against banks, the BBRS was the only option open to them, they did not fall under the Financial Ombudsman Service's jurisdiction, and their own bank had refused to consider their complaint as it was beyond the timeframe they used internally.

"I had this case that all happened in [the 2000s] –.... we ended up in [the 2010s] before they actually responded formally. Then a few months later they said 'You are time barred now anyway so there is no point in carrying on.' That was the end of that."



The importance of independence

The importance of the BBRS' independence was felt to be fundamental to creating and maintaining trust in the organisation, although there was some scepticism around whether a body funded by the banks could be truly independent.

All customers had had negative experiences with their banks that had led to them pursuing their claims independently.

It was important to customers to be using a service that was fully independent and clearly separate from the banks and other resolution schemes

Delivering justice

The independence of the BBRS was seen as very important for delivering 'justice'. The BBRS was perceived as a strong body with the power to take the banks to task, deliver a fair ruling and ensure banks learn from previous mistakes.

"I want peace of mind. I want justice. I did not want to be just a number and BBRS have not made me feel like a number."

A sense of validation

One customer explained that independence was also valuable in checking the validity of their complaints, particularly for those who have been pursuing them for a long time.

"[It is] very important to me... to try to constitute [themselves] as the independent and critical eye to comment on the case as mounted by the aggrieved person and to show a sense of direction as to what could be relevant."

"[It has to be] independent....I think it would be much better if it was totally, totally arm's length from the banking industry, but you can see that I think this is as fair and outside a source of resolution as probably we can get at the moment."

The BBRS' relationship with the banks

Multiple customers did not realise that the service was financially backed by the banks. This news was received with mixed reactions: some felt it was positive, showing proactivity on the part of the banks; others felt it impacted their perceptions negatively because of their mistrust of the banks.

It was noted by the adviser that their clients were sceptical the BBRS was actually independent, and that this point would only be put to rest once the BBRS demonstrated that it was willing to take the banks to task.

"I must admit that was a little bit confusing to begin with. I thought that BBRS was representing the banks."

"You cannot trust banks these days. They are out for themselves... [the financing of the BBRS] does make me feel a little bit anxious."

"The banks, because they have funded it, are taking it far more seriously than they have done in the past... I would be very sceptical about that. I just think they have probably been dragged screaming to be shown to be doing something."

"I think BBRS has to show that it is really impartial and acting fair and to do that in some sense it has got to be a little bit anti-bank because the banks are so vehement."

Perceptions of the BBRS was linked to the Government

Customers had differing views on whether their perceptions of the BBRS would change if it were linked to the Government. One customer thought that the Government should have some sort of ongoing input on a representative board, alongside a customer representative.

It was also noted that support from the Government, or informally via MPs, would lend the BBRS credibility for many customers.

"I am of that personality [that] I will say yes, if the Government says this is the way to go."

"Government should be a contributor and in the spirit of even-handedness perhaps [there should also be] a customer representative / organisation on the board."



Getting the message out

All direct customers wanted to ensure the BBRS is known about by more businesses in their position.

Recommended channels

The following channels were mentioned spontaneously by customers for reaching business owners in similar positions to them:

- **Word of mouth** - Word of mouth was perceived as the most effective way to spread the message around the existence of the service.
- **Through bank communications** - The most common suggestion was for the banks themselves to tell customers about the BBRS at the point when their complaints have been rejected, if they do not qualify for the Financial Ombudsman Service.
- **PR campaign** - Multiple customers applied to the Live Pilot after hearing about the BBRS through an article. Several others also felt that the media would be particularly important in making the launch message credible and widespread, particularly if it made use of trusted spokespeople such as Martin Lewis.
- **MPs** - One customer was recommended the BBRS by their MP and this was seen as a credible way of spreading the word locally.
- **Reaching groups directly** - Social media was mentioned as a direct route to reaching business owners. Customers also felt that there were SMEs in specific sectors (e.g. housebuilders and architects), who could be targeted directly.

"The best recommendation I think for any service is through word of mouth, through people."

"When the banks reject a complaint from a commercial customer, should they not have to put in their rejection letter that there is the option to go and talk to the BBRS about it?"

"You need a PR campaign to do it, using the press, television programmes... getting people like Martin Lewis to talk about it."

"[My MP] is one of your greatest ambassadors. He really flies the flag for the BBRS. If it was not for him, I would not have known they even existed."

"Moving forwards, I think social media...and word of mouth will obviously help the BBRS."

- **Small business groups** - When prompted, some customers felt that SME membership groups would help to spread the message, although only very few were actively engaged with any groups or relied on them for information.

"[I found out about the BBRS] through the SME Alliance...we went down to London for SME training as it was at the time, [and the BBRS] submitted a talk."

Message and tone

Customers felt the BBRS should lead with a simple, impactful message and informative tone in the communications.

Messages customers suggested the BBRS should lead with included:

- **The support customers would receive**

"It is reassurance that you will be looked after, and you do not have to be concerned."

"I think pushing the fact that you are actually going to be talking to somebody would have been important to me and was important for me."

- **The existence of a new, free, professional option**

"If you are a company and you have a dispute and the bank does not want to listen to you or any other financial institution, you can go through this procedure using the BBRS."

"If you are bringing a case, if you feel your rights have not been observed, or you have not been provided with fair treatment, please contact BBRS."

"The fact that somebody official is going to listen to your complaint. You have got somebody on your side trying to deal with these huge organisations, the banks, that are very clever at batting people off if you are just a lone individual."

"A lot of people had given up like I had. If they get the message out there that this service is available, it is independent, it supports the small businesses, not the banks."

However, it will be important even at this early stage that messaging clarifies the role of the BBRS as a neutral and impartial party.

"[There should be more information about] the BBRS itself in terms of who is it acting for, how does it look at fair outcomes...I think you have to reinforce the fact that it is going to be fair and banks have agreed to be part of this in a proactive way. If not, people are just going to get cynical and it will get laughed at."

Conclusions and recommendations

Overall, customers tended to be extremely positive in their recommendation of the BBRS' service, despite what they perceived as some teething problems during the Live Pilot. They were delighted with the existence of the service, and the support received throughout their experience

At the full launch, customers expected the service to be positively received and were keen for other business owners to benefit from it.

Customer recommendations ahead of full launch

Ahead of launch, customers recommended that some specific areas should be addressed:

- **The technological process needs simplifying** - Clarifying or simplifying the system used for uploading and accessing documents is essential to support customers.
- **The BBRS' process needs clarification early on** - Producing an accessible map of the customer journey to be given to customers early in the process will help improve clarification.
- **The BBRS' independence should be clearly stated and explained** - Customers should be clear on the origins and role of the BBRS to understand its independence.
- **The bespoke nature of the service should be protected** - The quality of personal support is greatly valued and should be maintained as the service scales up.



Further recommendations drawn from analysis of findings

The research process discovered two further areas for the BBRS to consider ahead of the full launch, although not explicitly called for by customers.

- **Clarifying the role of the Customer Champion** - The research uncovered a disparity in perceptions of the role of the Customer Champion, with some with some customers seeing them as a neutral adviser, and others considering them an ally on their side in the dispute. In the full launch, it is recommended that this area be clarified for future customers.
- **The timeliness of communications requires standardising** - The research uncovered a disparity in the quality of communications received. Customers should receive the same responsiveness and quality of communications regardless of the complexity of their case.

Although no customers have yet received an outcome on their case, all would recommend the BBRS for its potential in resolving issues that cannot be addressed elsewhere. However, the research found that the outcome of the pilot cases will also have a large part to play in building trust around the service with other SMEs, and in demonstrating the effectiveness of the service to those who are highly disillusioned with the banks.





Business Banking
Resolution Service

Annex: Discussion guide used in focus groups

Discussion guide

1. Introduction (5 minutes)

- Researcher to introduce themselves and Portland Communications.
- Thank you for joining me. Today we are going to be discussing the live pilot that you have taken part in for the Business Banking Resolution Service. The full service is intended to launch in the Autumn, and we are interested in understanding the experiences you have had during the pilot to help us in the development of the next phase of the service.
- I work for an independent company and I am a researcher not an expert in this area. So, I may ask questions that seem obvious, but I promise that they are useful to us to make sure that we get a fully rounded picture of your experience.
- The discussion is going to be informal and conversational so please do chip in to give your opinion, and just raise your hand if you are struggling to interject.
- I am interested in your candid and honest personal views and feelings and everything you say is confidential and anonymous so please do speak freely.
- In order to keep this anonymous, can I ask you to avoid talking about the specifics of your case and what it was concerning, and instead we will focus on your feedback on the process and quality of service.
- Define duration: 60 - 90 minutes.
- Reiterate we're focusing on understanding their experience of the service as part of the live pilot.

2. Warm up (10 minutes)

Objective (do not read to respondent): To quickly build rapport between respondents and encourage open dialogue for the rest of the discussion.

- Now, let's get to know each other. To get started, I'd like you all to tell me three things about yourself:
 - First name
 - Where you live
 - Your passion outside of work

[Moderator to then go round the group]

3. The process followed (15 minutes)

Objective (do not read to respondent): To understand the practical process that participants have gone through during the BBRS pilot.

Before we get into what worked well and less well, it would be helpful for me to understand more about the practical process and steps that you have taken with the Business Banking Resolution Service's Live Pilot.

[Moderator to prompt participants to give their feedback with further questions]

- How did you first find out about the service and become involved in the pilot?
 - What encouraged you to be involved?
 - What if anything put you off?
- How did the process work in practice?
 - What process did you follow?
 - Who was involved?
 - How did you interact / communicate?
 - How did you move from one phase to the next?
- What were you looking to achieve by using the BBRs' service?
 - Other than the obvious outcome, what are the benefits of a process like this?
 - i.e. getting the opportunity to tell your story and be heard etc.
- What has the outcome been to date? [without going into details of the case]

4. Experience of using the service (10 minutes)

Objective: To understand customers' spontaneous feedback on using the service.

- Overall, how satisfied were you with the service?
 - What worked well?
 - What worked less well?
- On a scale of 1 – 10 where 1 is not at all likely and 10 is extremely likely, how likely would you be to recommend the service to others?
 - Which individuals, organisations or scenarios would you recommend as most appropriate for the service?
 - What would you describe as the main benefits of the service?
- How do you feel the service could be improved?
 - What prevents you from scoring more highly?
 - Which individuals, organisations or scenarios would be less appropriate?
 - Which stages of the process would you improve?

5. Role of the Customer Champion (10 minutes)

Objective: To understand customers' spontaneous feedback on using the service.

N.B. Questions in this colour were added for the final four interviews in order to dig into the terminology of the title 'Customer Champion' and its neutrality in more detail.

I would like to understand some elements of your experience in a bit more detail. I believe during the process you had a Customer Champion to assist you.

- What was the role of this Customer Champion?
 - How did your assigned Customer Champion present their role to you?
- How effectively did your Customer Champion listen to and understand your concerns?
- Do you feel the Customer Champion had the appropriate knowledge to support you in articulating your case?
- How appropriate is the title of Customer Champion given the service they offered?
 - When you hear the phrase 'Customer Champion', what qualities do you associate with it?
 - Did you know the aim of the Customer Champion is to remain 'neutral' and not on the side of either the complainant or the bank?
- How could the role of the Customer Champion be further strengthened?

6. Quality of communications (10 minutes)

Objective: to understand whether the communications received were adequate or could be improved.

I would like to ask a few questions around the communications you received during the process, and how you found them.

- How clearly was the process communicated?
 - What could have been clarified?
 - How effectively were you kept up to date during the process?
- How well did the service adapt to meet your needs e.g. support with dyslexia?
- How would you describe the tone of communications?
- What if anything would you change about the approach to communication from this service?

7. Understanding alternatives to the BBRS (10 minutes)

Objective: understand the BBRS' strengths and weaknesses in comparison to alternatives.

- If you had not used the BBRS to resolve your dispute, would you have considered any other routes?

[Prompt for litigation]

- How do you feel the BBRS' service would compare to pursuing litigation?
 - What are the advantages?
 - And any disadvantages?
 - How would the process differ?

8. Getting the message out (10-15 minutes)

Objective: to understand the best channels to reach potential future customers, and the right tone for our communications.

As we move to the next phase of the BBRS' launch, we are looking at how best to get the message out and reach people who could benefit from the service.

Channels

- Where would you get your updates on services such as this from?

Moderator to prompt on the following if not mentioned:

- Internet search engines
 - Banks' website
 - Facebook
 - Twitter
 - LinkedIn
 - Online media
 - Other social media
 - Membership organisation
 - Friends and family
- What channels do you think we should look to promote the service on?

Message & tone

- What is the most important message to explain how the service works?
- What sort of tone would be right for these communications?
- In summary, what would you say to somebody who was thinking about using the BBRS?
 - How would you inspire trust in the service?

9. Thank and close (5 minutes)

Thank you for your time today, I just have one final question:

- Is there anything else we should be considering for the next phase of the BBRS' launch that we haven't yet discussed?

[Moderator to thank the participants and close]

How to find out more

If you have an unresolved complaint against one of the participating banks, you can register your interest in the BBRS service here (<https://thebbrs.org/register-your-interest/>). Even if the case cannot enter the Live Pilot, it will be ready for early review by our team once we go live.

We also invite you to visit the 'frequently asked questions' on our website (<https://thebbrs.org/faqs/>). Here you will find information in response to some of the more regular enquiries we receive. To keep up with our other news, please visit the news section of our website (<https://thebbrs.org/news-updates/>).

Contact Us

If you have any questions about our service, you can contact us via phone by calling 0345 646 8825.

Alternatively, you can email us at hello@thebbrs.org.

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