

## **BBRS Customer experience feedback data**

### **September 2022**

#### **Introduction**

As a service we value the feedback provided by our customers about their experiences of using the BBRS. The following document provides an insight into the data we have collected from our customers and what they think of the service we provide.

The data is reported on a cumulative basis, so as more cases pass through the processes, our survey size increases. We can assess the data against previous analysis points as a way of identifying any improvements/deteriorations in the customer experience – this helps us continually review the service we provide and think about how we can improve the customer journey.

#### **Collecting customer feedback data**

We receive feedback from customers both directly and indirectly.

- Direct feedback is obtained through surveys completed at various stages of the journey.
- Indirect feedback is obtained by reviewing service complaints and by obtaining feedback from Customer Champions, who work directly with customers and can provide insights on areas that could be developed.

Feedback from customers is collected both before we begin investigating the customer's case and after the customer's journey with the BBRS has ended.

Feedback was previously analysed up until June 2022 and has now been analysed up until 23 August 2022.

#### **Questionnaire data insight**

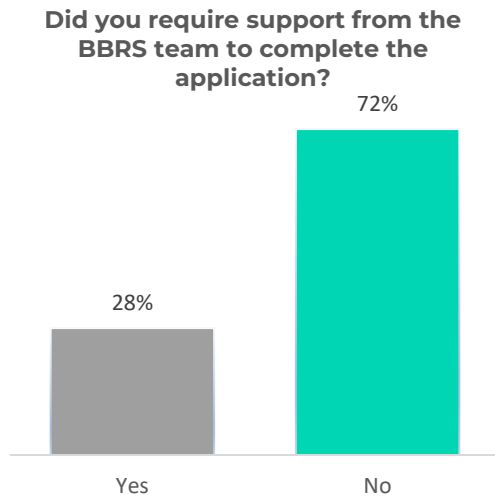
The BBRS proactively asks customers for feedback at various stages of the customer journey. There are currently three points along the customer journey where the BBRS asks for direct customer feedback – this is at the early submission stage, after the complaint points have been agreed with the help of the Customer Champion and after a decision has been issued.

<b>Stage</b>	<b>Responses received – 23 August 2022</b>	<b>Responses received – 6 June 2022</b>
Application submission	171*	307
Complaint points acceptance	33	30
Decision	5	5
<b>Total</b>	<b>209</b>	<b>342</b>

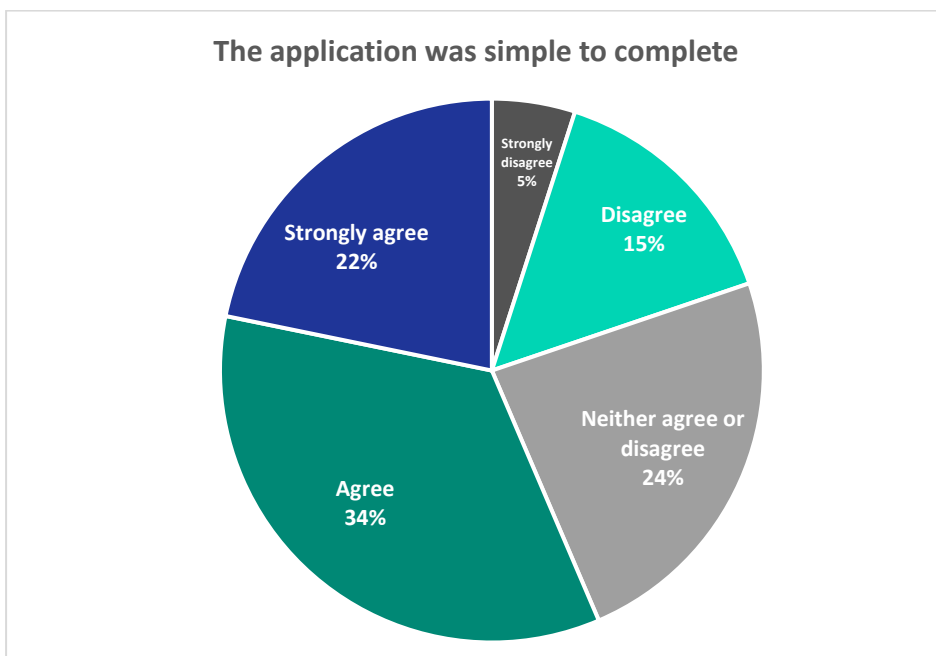
\*The number of responses is lower than last quarter due to a discrepancy identified whereby customers who completed more than one survey had their application submission questionnaire responses duplicated.

### Application stage

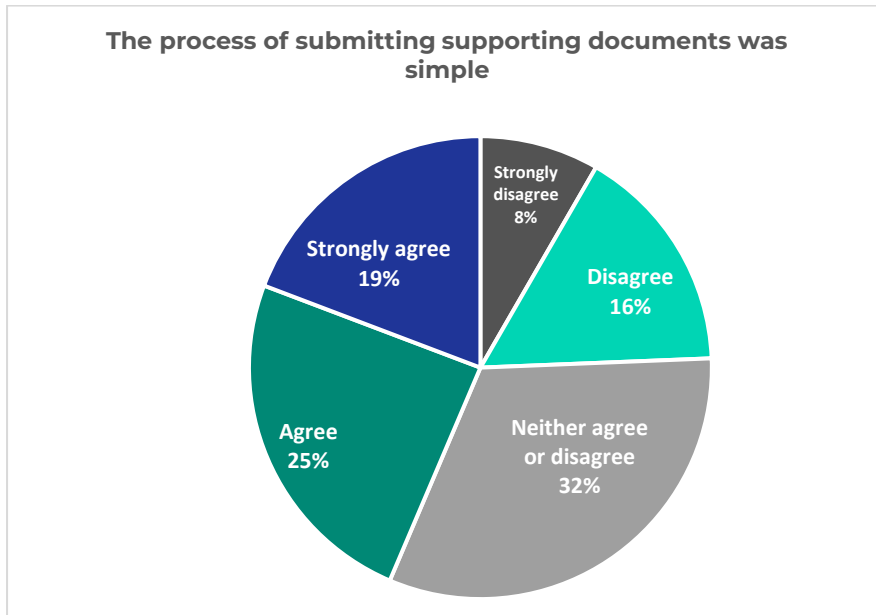
- 72 per cent of customers told us they were able to complete the application without support from the BBRS team. This is compared to 73 per cent for June 2022. This figure has decreased marginally from last quarter. With a focus on registering historical cases before the deadline in February 2023, there is a possibility customers may need more support due to the long-standing nature of these types of complaints and the level of documentation involved.



- 56 per cent of customers agreed, or strongly agreed the application was simple to complete. This has remained the same since June 2022.



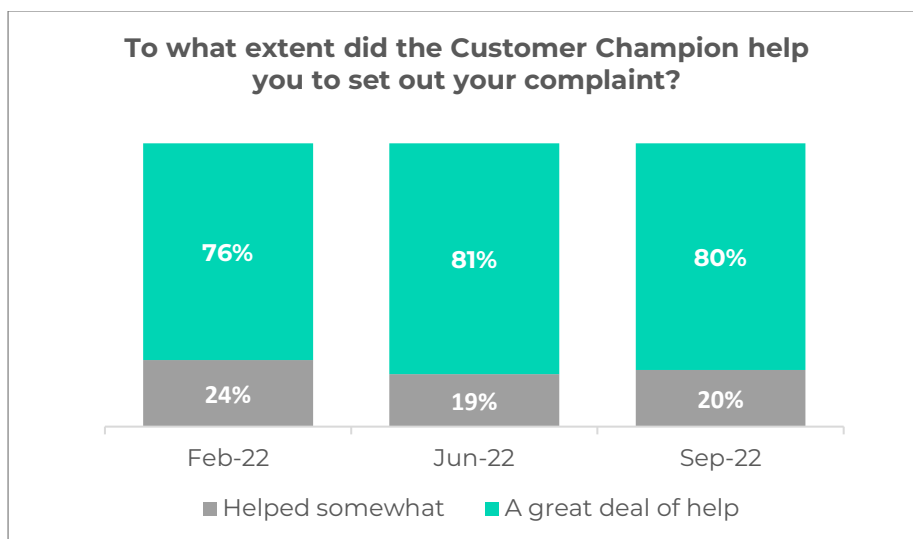
- 44 per cent of customers agreed, or strongly agreed, the process to submit supporting documents was simple – this has remained the same since June 2022.



84 per cent of customers who agreed, or strongly agreed the application was simple to complete had raised complaints post the BBRS' launch. This is 3 per cent higher than last quarter and suggests work undertaken by the BBRS to improve processes using previous customer feedback, has helped improve the customer journey.

**Setting out the customers' complaint**

- 80 per cent of customers told us they had received a great deal of help from their Customer Champion in setting out their complaint, which has decreased slightly from 81 per cent in June 2022. The remaining 20 per cent felt the Customer Champion had somewhat helped them.
- No customers reported a lack of help from their Customer Champion.



This highlights that our customer-centric approach, with our policy of having one point of contact for customers throughout their complaints journey, is proving highly effective.

### **Decision stage**

We continue to have limited feedback from this stage of the journey.

We are aware the further along the complaints journey the customer is, the less likely they are to engage in requests for formal feedback.

Also, due to the number of cases that have completed the complaints journey in full, there was always expected to be less feedback at this stage.

### **Service complaint insights**

The BBRS received a total of 17 service complaints between inception and August 2022. Since the last report, the BBRS has received two new service complaints.

The topics covered in these additional service complaints are varied but the following topics have featured:

### **Concessionary consideration**

One customer wanted their case to be considered under the concessionary case process but having already received an outcome from the Financial Ombudsman Service, the case wasn't suitable for the concessionary case process.

The concessionary process is generally suitable for cases that fall just outside of the BBRS' eligibility criteria but any case that has already been considered by an alternative scheme wouldn't be considered for this process.

### **Alternative to the courts**

One complainant felt the approach taken by the BBRS whilst investigating the complaint wasn't in-line with what the courts or a barrister would have taken. The BBRS is an informal alternative to the courts and the way we operate was never intended to be the same as the courts.

The BBRS utilises the experience and expertise of Case Assessors to help resolve complaints fairly and reasonably without the need for litigation or external legal support.

### **Subject matter expert**

A customer explained how they felt the BBRS needed a subject matter expert to be involved in their complaint.

Our Case Assessors have a wide range of expertise and knowledge to ensure all cases are considered in full. Where we feel we do need the expertise of an expert we would discuss this with both parties.

### **Customer Champion feedback**

Customer Champions work closely with customers to help guide them through the complaint process.

Throughout the case journey, customers discuss with Customer Champions what they like and where they think we could work differently.

Up until 23 August 2022 there were various instances of positive feedback from customers centring on the help and support they received from the casework team. Most notably, customers commented on the patient and sympathetic manner in which the casework team handled their case.

Alongside the positive comments, there have also been a couple of instances of customers commenting on what could have gone better. This includes a customer who felt the process was 'too lengthy' as they were required to provide details of their case to the casework team over several months and another customer who questioned the BBRS' funding model and felt this may have impacted the outcome of their complaint.