

BBRS Customer experience feedback data

March 2023

Introduction

Customer feedback gives the BBRS crucial insights into what our customers experience when they come to the BBRS. This information helps us to continually improve our service for our customers.

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 3 January 2023 and has now been analysed up until 31 March 2023.

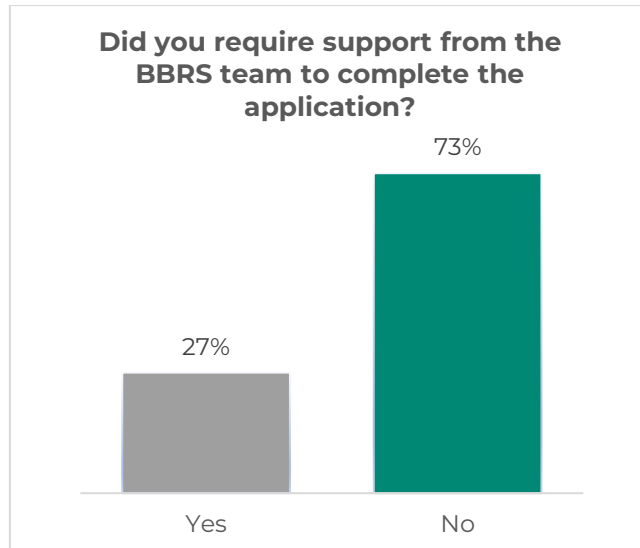
Questionnaire data insight

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. By the time a customer reaches the Decision stage, they are unlikely to contribute to feedback.

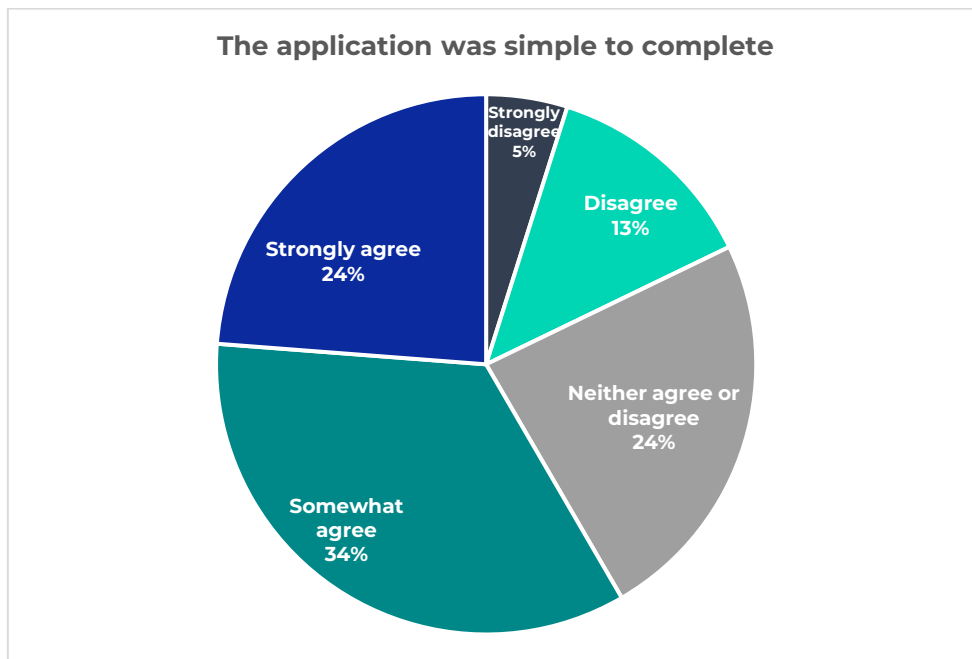
Stage	Responses received – 31 March 2023	Responses received – 3 January 2023
Application submission	200	186
Complaint points acceptance	48	42
Decision	7	5
Total	255	236

Application stage

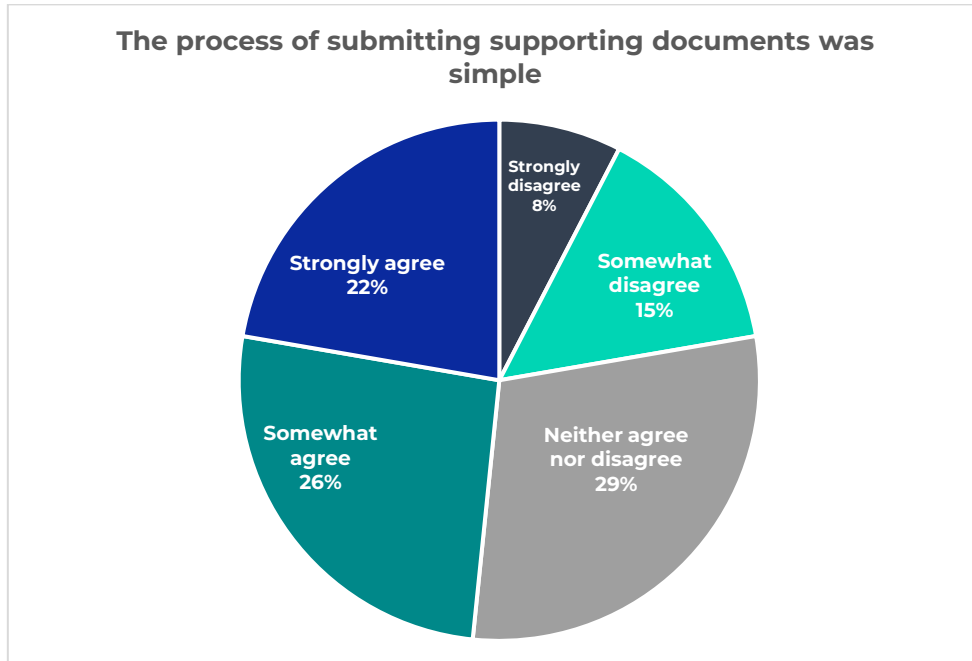
- 73 per cent of customers told us they were able to complete the application without support from the BBRS team whilst 27 per cent of customers needed some help. The numbers of customers who were able to complete the application without support has increased by one per cent since the last quarter.



- 58 per cent of customers agreed, or strongly agreed the application was simple to complete. This has increased by two per cent since the last quarter.



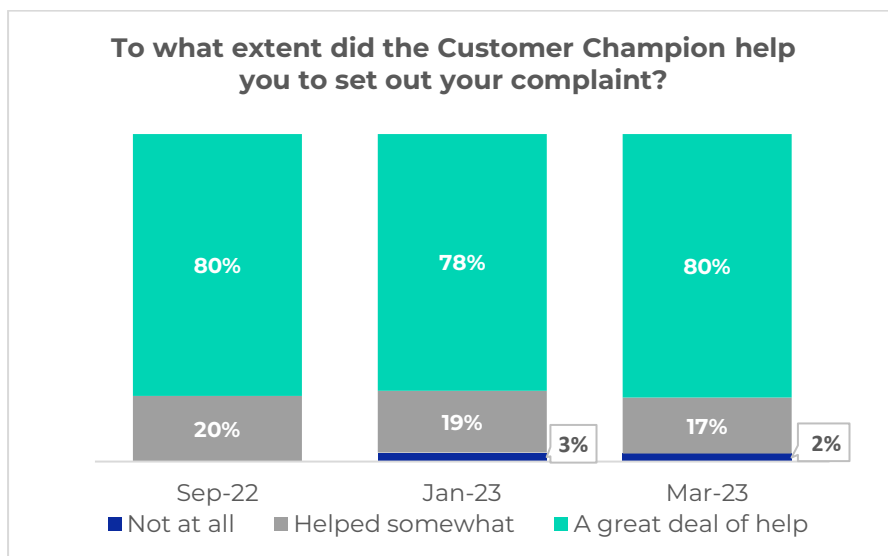
- 48 per cent of customers agreed, or strongly agreed, the process to submit supporting documents was simple – this has increased from 45 per cent in January 2022.



84 per cent of customers who agreed, or strongly agreed the application was simple to complete had raised complaints post the BBRS' launch. This indicates that as processes have improved so has satisfaction with the application process.

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 increased from 78 per cent last quarter.
- 17 per cent of customers felt the Customer Champion had somewhat helped them and two per cent (one customer) told us their Customer Champion provided no help.



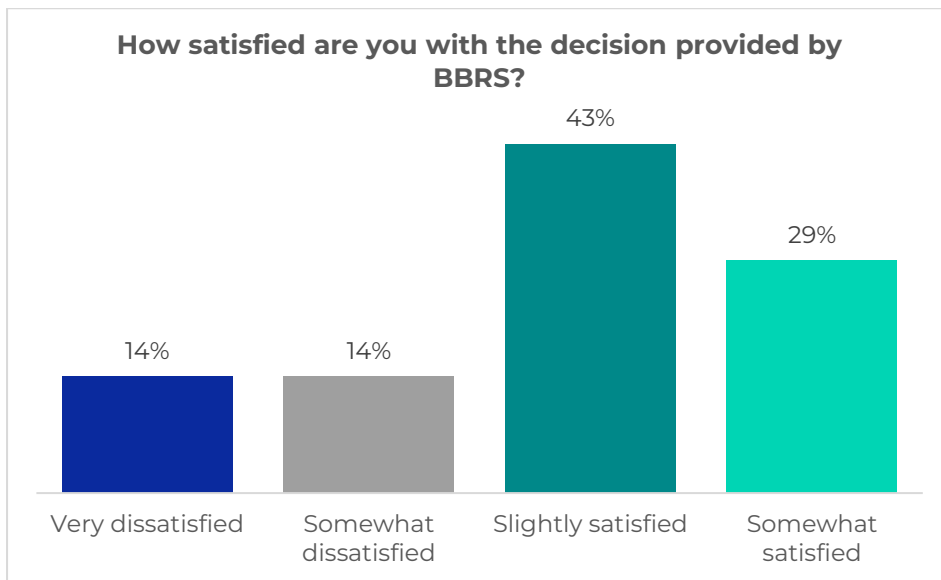
*Percentage figures may not add up to 100 due to the effects of rounding.

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

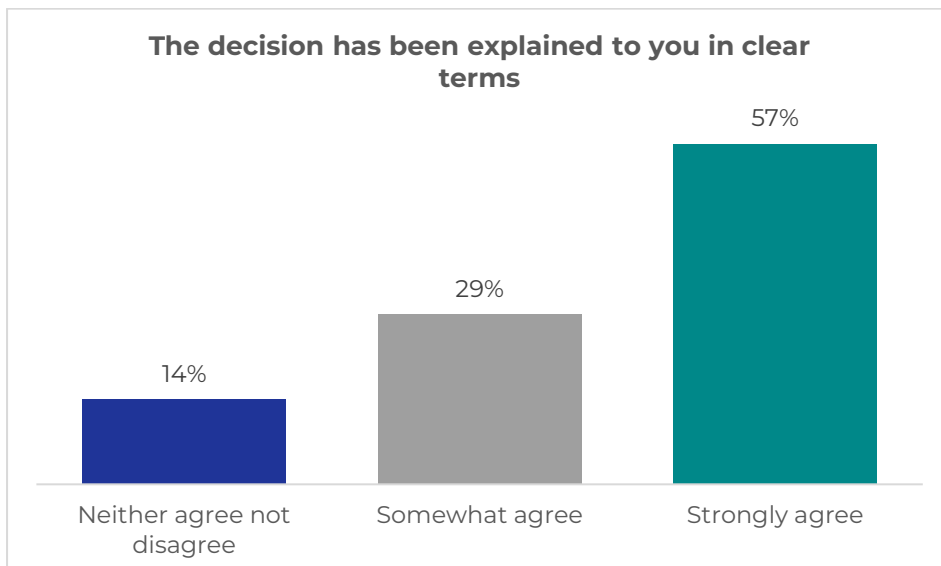
Decision stage

We have received seven responses to the questions at this stage of the journey. Although the feedback is still limited, we can now provide a breakdown of the results.

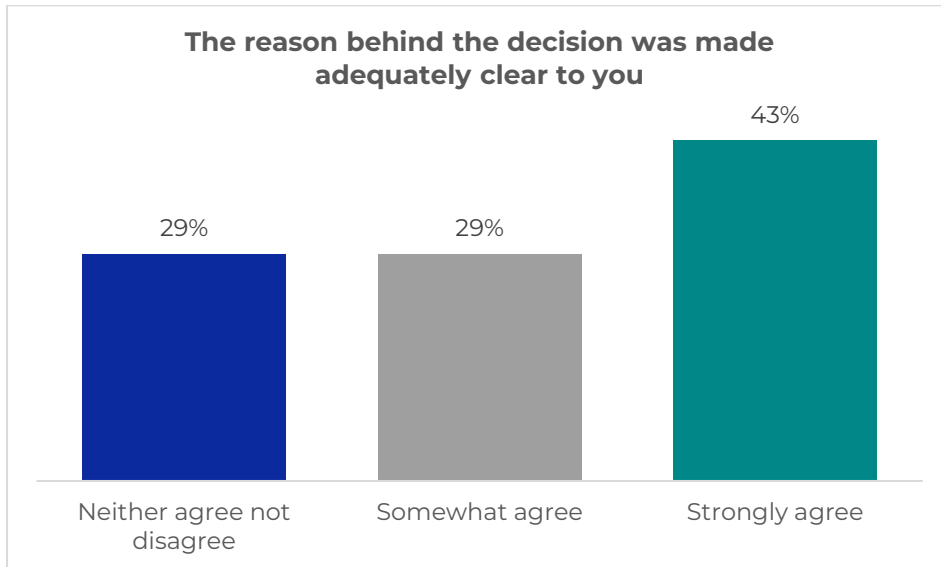
- 72 per cent of customers told us they were slightly or somewhat satisfied with the decision provided by the BBRS, with somewhat satisfied being the highest rating a customer could provide.



- 86 per cent of customers told us they were slightly or very satisfied that the decision had been explained to them in clear terms.



- 72 per cent of customers told us they felt the reasons behind the decision had been made adequately clear to them.



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We are aware the further along the complaints journey the customer is, the less likely they are to engage in requests for formal feedback. However, the data we have received so far suggests most customers are satisfied with the decision they receive from the BBRS and feel the reasoning behind the decision was made adequately clear and the outcome was explained in a clear manner.

This shows that our casework team are doing a great job producing clear outcomes that BBRS customers are generally satisfied with.

Service complaint insights

The BBRS received a total of 26 service complaints between inception and 31 March 2023. Since the last report, the BBRS has received three new service complaints.

The topics covered are varied but the following two issues have featured:

Management of expectations

One customer felt their expectations weren't managed about eligibility.

We always manage customer expectation at the start of the process, especially where there are concerns about eligibility. We will also consider all possible avenues that could enable us to consider the case. This process can take time, and customers can sometimes misconstrue this as the BBRS considering the merits of the case. Throughout the process Customer Champions continue to have conversations with customers about the current step and likely next steps for their case.

Non-adjudicative dispute resolution

One customer was unhappy that the bank had decided to withdraw from a non-adjudicated dispute resolution process (i.e., mediation or conciliation). These types of disputes resolution can only happen with the agreement of both parties. They are voluntary processes and as a result either party can withdraw from the process at any stage.

For this type of dispute resolution to be successful both parties need to engage with the process and be open and willing to enter into discussions. The BBRS cannot compel either party to agree to, or continue with, non-adjudicated dispute resolution.

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 about the BBRS and where they think the BBRS could work differently.

Up until 31 March 2023 there were various instances of positive feedback from customers centring on the help and support received from the casework team. Most notably, customers commented on the support and patience shown to them by their Customer Champion, the attention to detail and professionalism shown by the casework team and the great communication throughout their complaint journey with the BBRS.

Alongside the positive comments, there have also been a couple of instances of customers commenting on what could have gone better. One customer felt the Case Management System (CMS) would be improved. The BBRS is always considering how to make the process easier for customers and CMS is an area we will continue to focus on.