

BBRS Customer experience feedback data

September 2023

Introduction

Customer feedback gives the BBRS crucial insight into what customer think about their experience of using our Service. This information helps us to continually improve, so our customers can experience the best journey possible when they come 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 process, our survey size increases. We can assess the data against previous analysis points as a way of identifying any changes in 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 a service complaint and by obtaining expressed feedback via 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 a customer's case and after a customer's journey with the BBRS has ended.

Feedback was previously analysed up until 30 June 2023 and has now been analysed up until 30 September 2023.

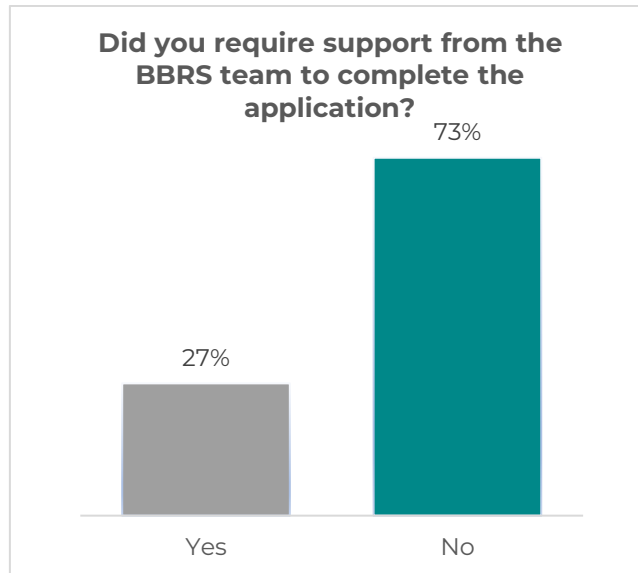
Questionnaire data insight

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.

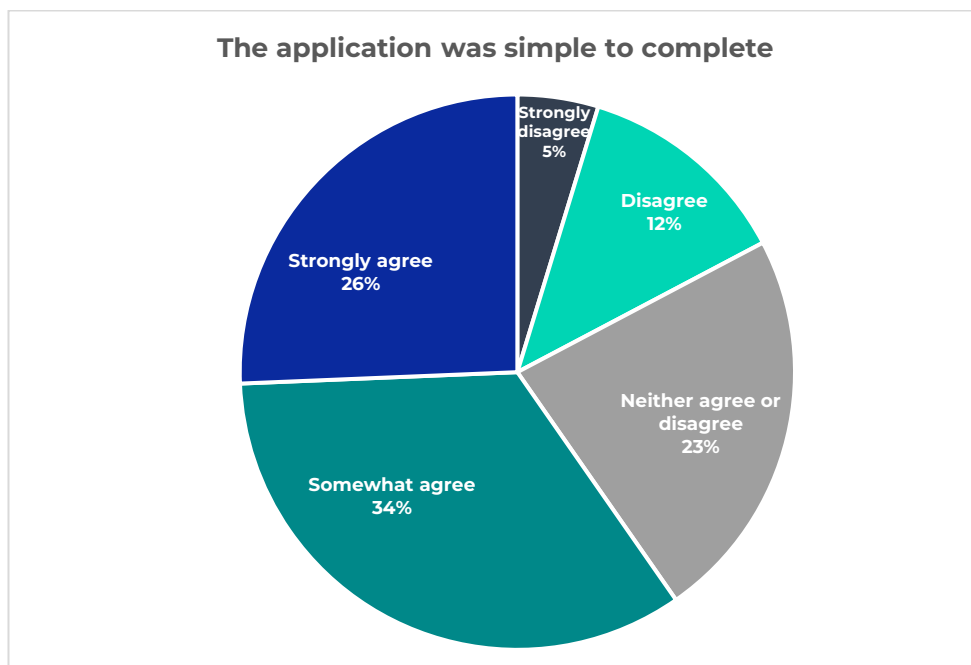
Stage	Responses received – 30 September 2023	Responses received – 30 June 2023
Application submission	211	207
Complaint points acceptance	55	52
Decision	9	7
Total	275	266

Application stage

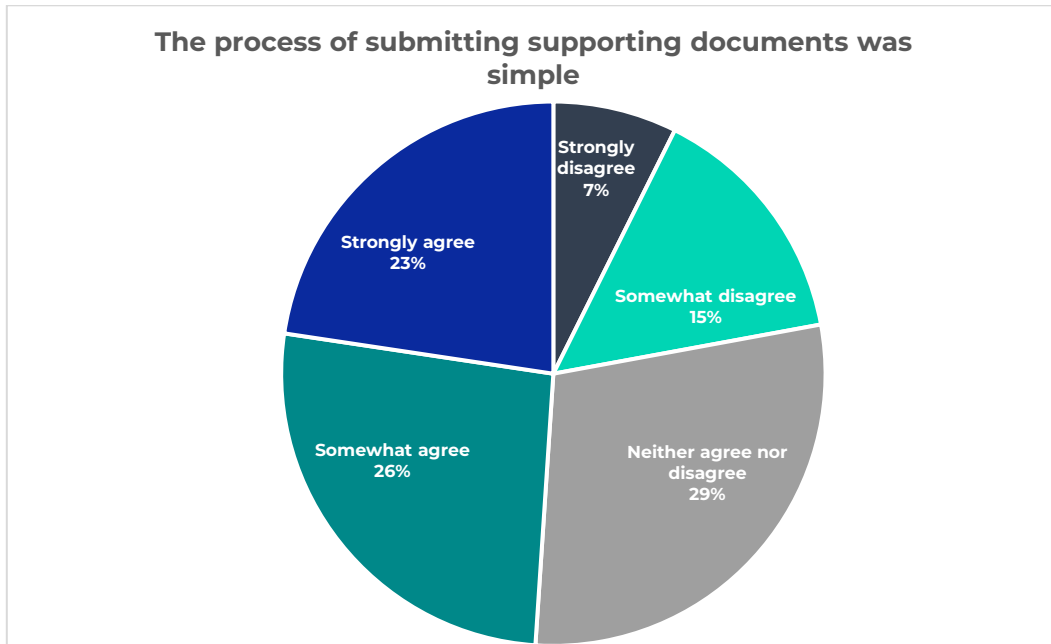
- 73 per cent of customers told us they were able to complete the application without support from the BBRS team whilst 27 per cent of customers needed some help. The numbers of customers who were able to complete the application without support has decreased by one per cent since the last quarter.



- 60 per cent of customers agreed, or strongly agreed the application was simple to complete. This has stayed the same since the last quarter.



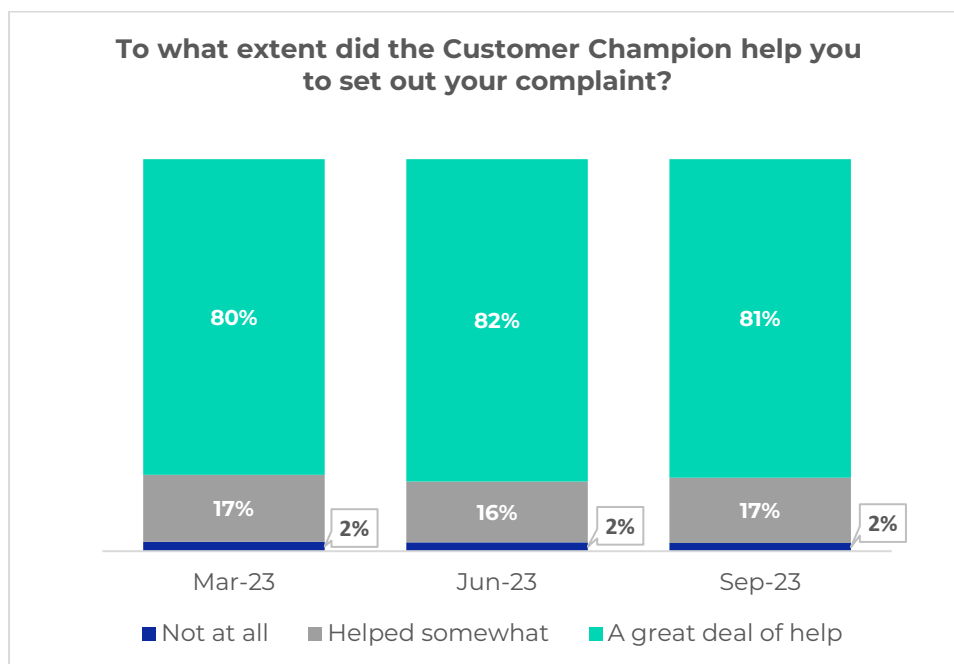
- 49 per cent of customers agreed, or strongly agreed, the process to submit supporting documents was simple – this has remained the same as June 2023.



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

- 81 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 82 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.



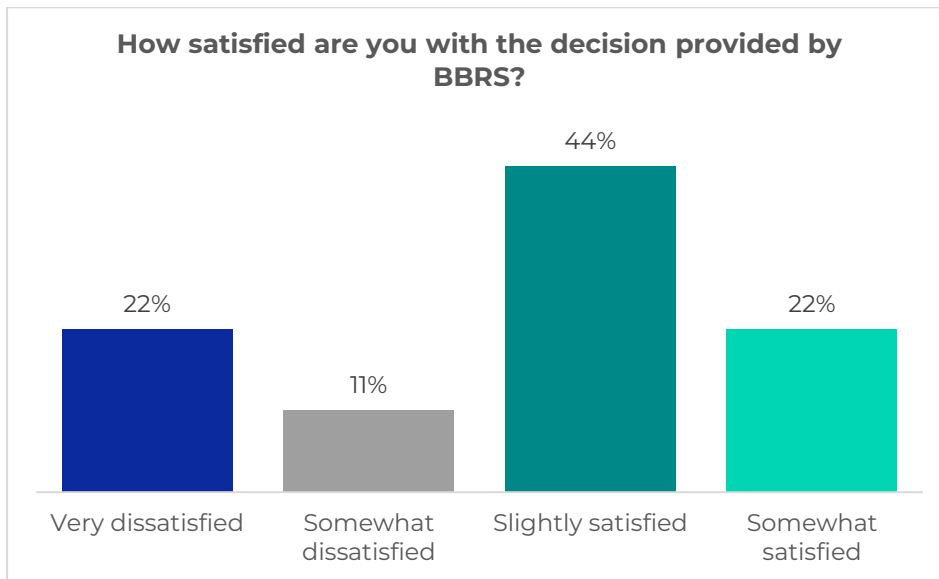
*Percentage figures may not add up to 100 due to the effects of rounding.

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

Decision stage

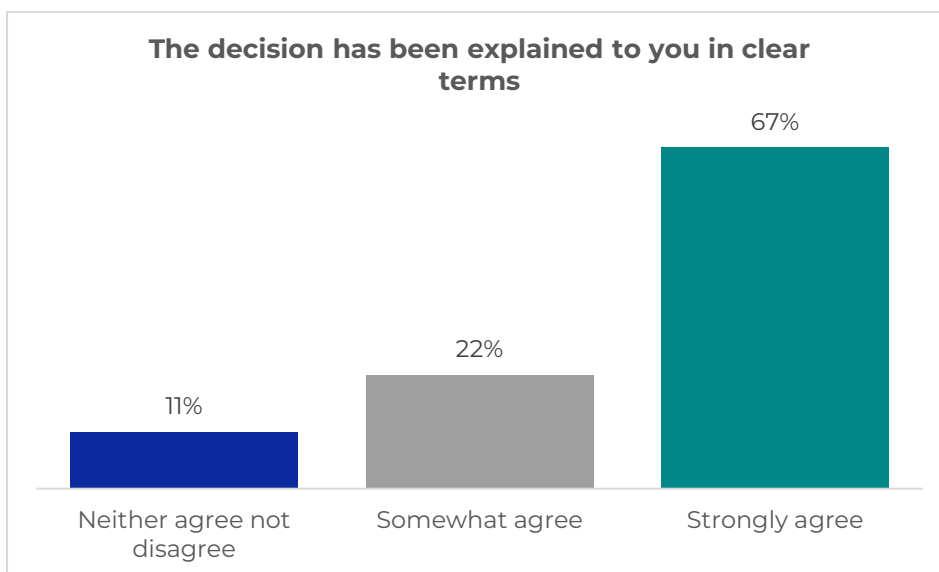
We have received nine responses to the questions at this stage of the journey.

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

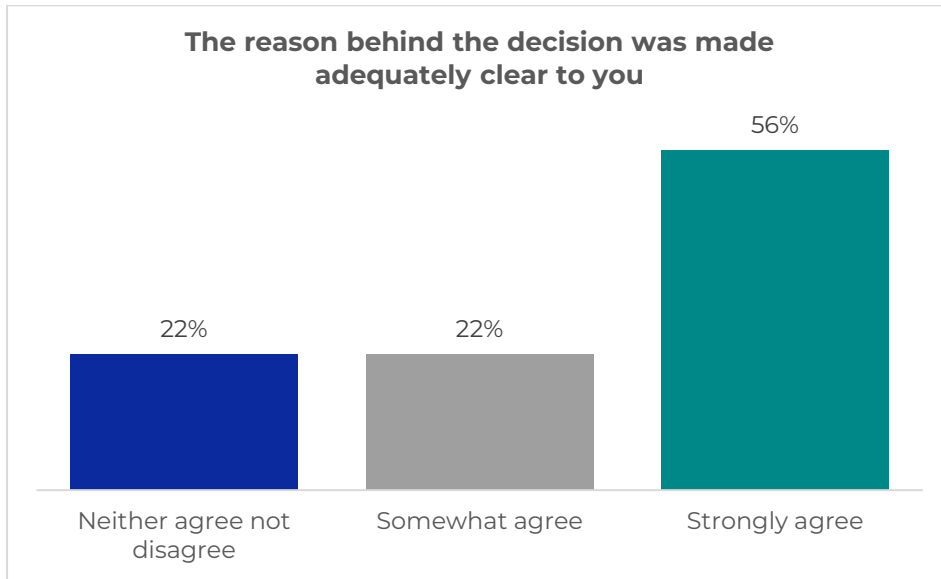


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- 89 per cent of customers told us they were slightly or very satisfied that the decision had been explained to them in clear terms.



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



We have observed that the further a customer moves through the complaints journey, 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 an important job of producing clear outcomes that BBRS customers are generally satisfied with.

Service complaint insights

The BBRS has received a total of 28 service complaints between inception and 30 September 2023. Since the last report, the BBRS has received two new service complaints.

Both customers were unhappy with the outcome of their cases and the judgement used by the Case Assessor and/or Single Case Assessor. This isn't something that would be considered under a service complaint. Within the case management approach it is possible to appeal a decision, and this is the correct channel for this type of concern.

Customer Champion feedback

Customer Champions work closely with customers and 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.

Over the last quarter there have been various instances of positive feedback from customers highlighting the professional and helpful manner in which the casework team has dealt with their complaint.

One customer commented on the kindness and care shown to them by BBRS staff, who went above and beyond to resolve their issue. Another commented on the knowledge of BBRS staff who they considered to be "*extremely good at their jobs*".

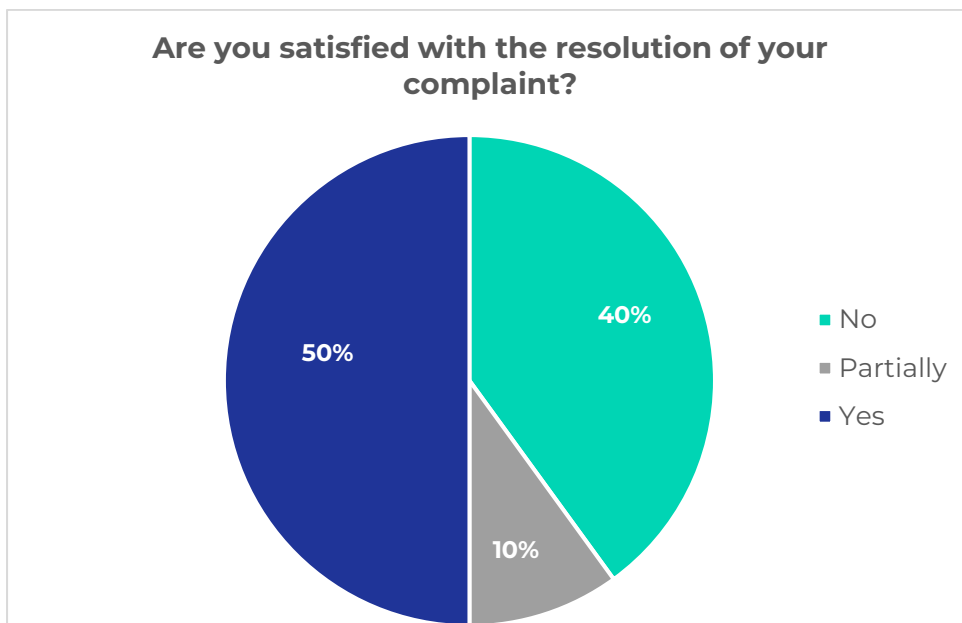
Awards Satisfaction

The BBRS has recently launched a new survey asking customers for their thoughts on the awards they have received as a result of coming to the BBRS.

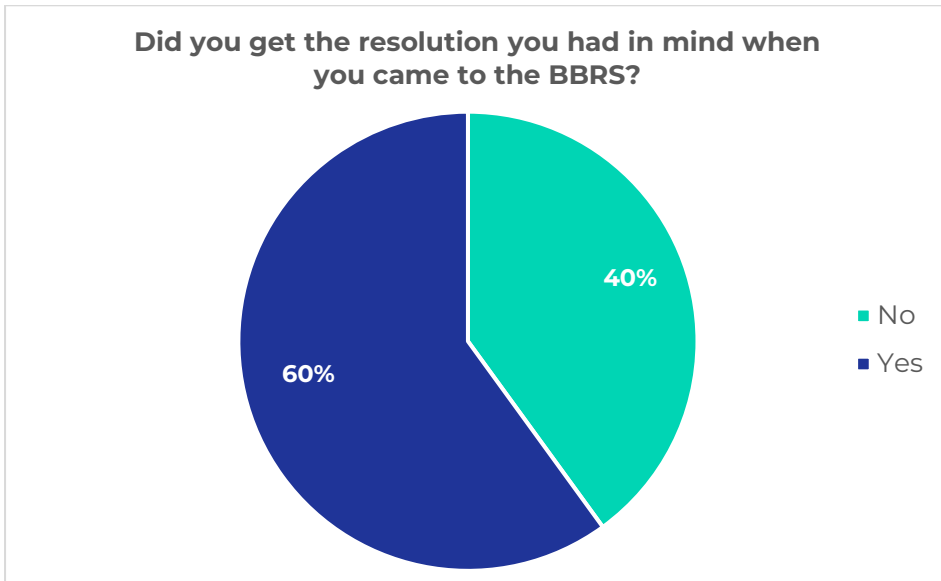
Since its launch, the BBRS has helped customers achieve resolutions to a variety of complaints. Resolution has been both monetary (i.e., financial redress) and non-monetary (for example, having a bank debt written off, receiving a formal apology from the bank, correction of a credit file, being released from a personal guarantee liability etc). These resolutions have been achieved through a variety of dispute resolution methods, including:

- **Adjudication** – the BBRS decides on what is a fair and reasonable outcome in the circumstances, based on available evidence and an adjudicated decision is issued to the parties.
- **Conciliation** – the BBRS facilitates and supports informal settlement discussions between the parties to seek a fair and reasonable outcome without the need for BBRS adjudication.
- **Mediation** – the BBRS appoints a trained neutral mediator to formally assist both parties negotiate a face-to-face resolution without the need for adjudication.
- **Settlement** – as a result of BBRS involvement, both parties can decide to reach a mutually agreed direct settlement.

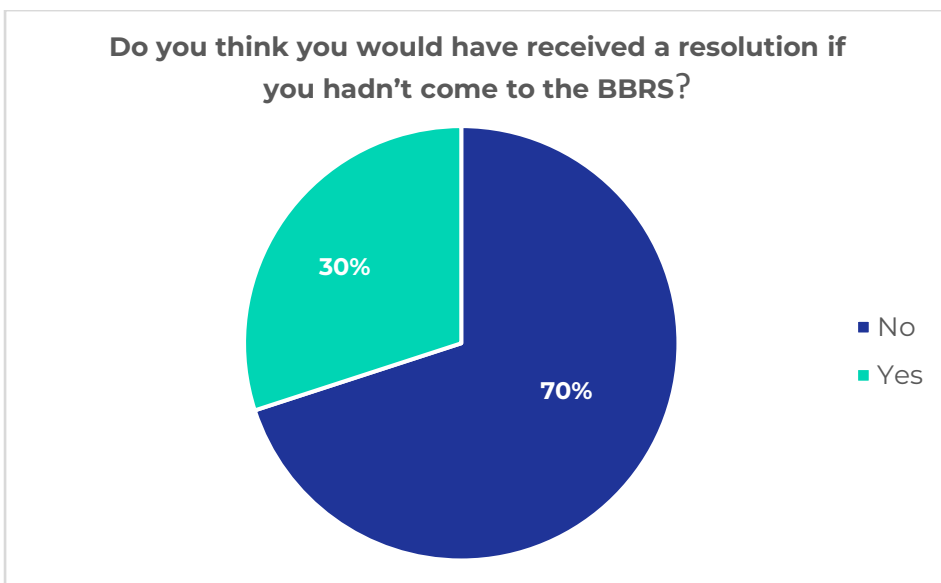
Since the launch of the survey in May 2023, the BBRS has received several responses.



- 50 per cent of respondents told us they are satisfied with the resolution of their complaint, with 60 per cent of these having received a non-monetary resolution.



- 60 per cent of customers told us they got the resolution they had in mind when they came to the BBRS, with half of them having received a non-monetary resolution.



- 70 per cent of customers told us they do not believe they would have received a resolution if they hadn't come to the BBRS.

This suggests that, regardless of the mode of resolution, or the type of resolution offered, customers are, in general, happy with the redress they receive after coming to the BBRS.