

BBRS Customer experience feedback data – September 2024**Introduction**

Customer feedback offers invaluable insights into what BBRS customers think about their experience of using our service. This information helps guide our continuous improvement efforts, so our customers can experience the best journey possible when they come to 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 who can provide insights on areas that could be developed.

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

Feedback was previously analysed up until 30 June 2024 and has now been analysed up until 30 September 2024.

Questionnaire data insight

The BBRS proactively asks customers for feedback at various stages of their customer journey. There are currently three points along the customer journey where the BBRS asks for direct customer feedback:

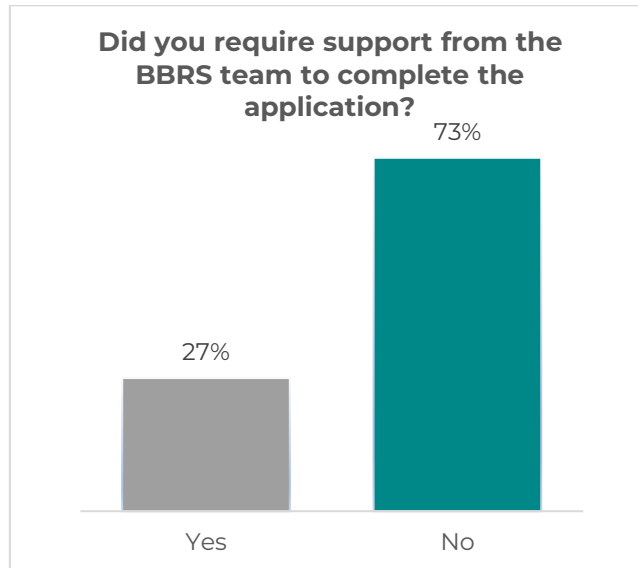
1. At the application submission stage.
2. After the complaint points have been agreed and accepted (with the help of the Customer Champion).
3. After a decision has been issued.

Stage	Responses received – 30 September 2024	Responses received – 30 June 2024
Application submission	224	220
Complaint points acceptance	63	63
Decision	15	13
Total	302	296

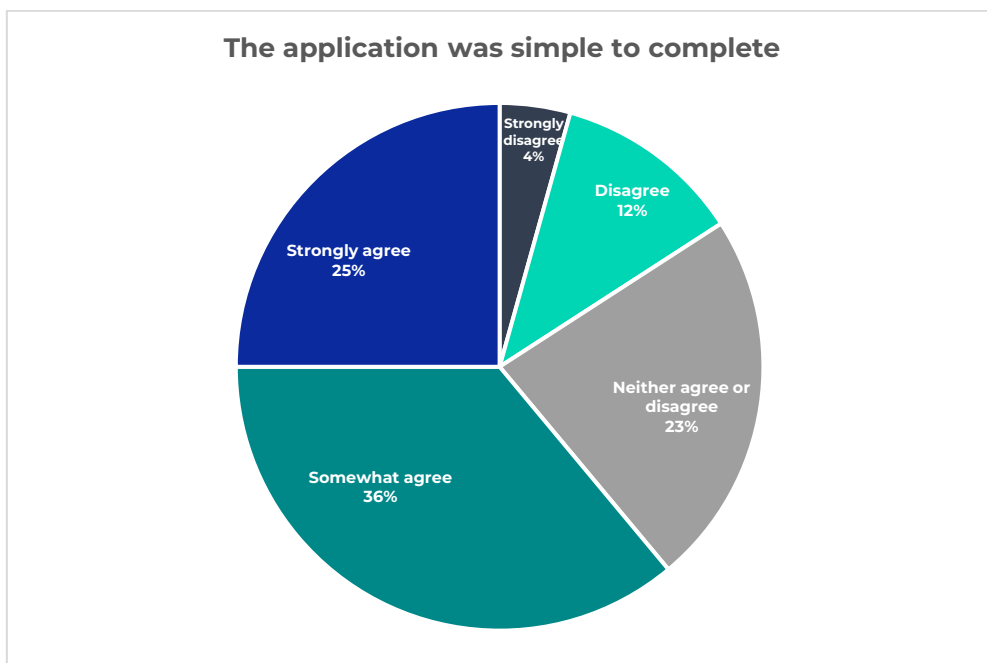
This shows us that comparatively fewer customers provide feedback once they get to decision stage.

Application stage

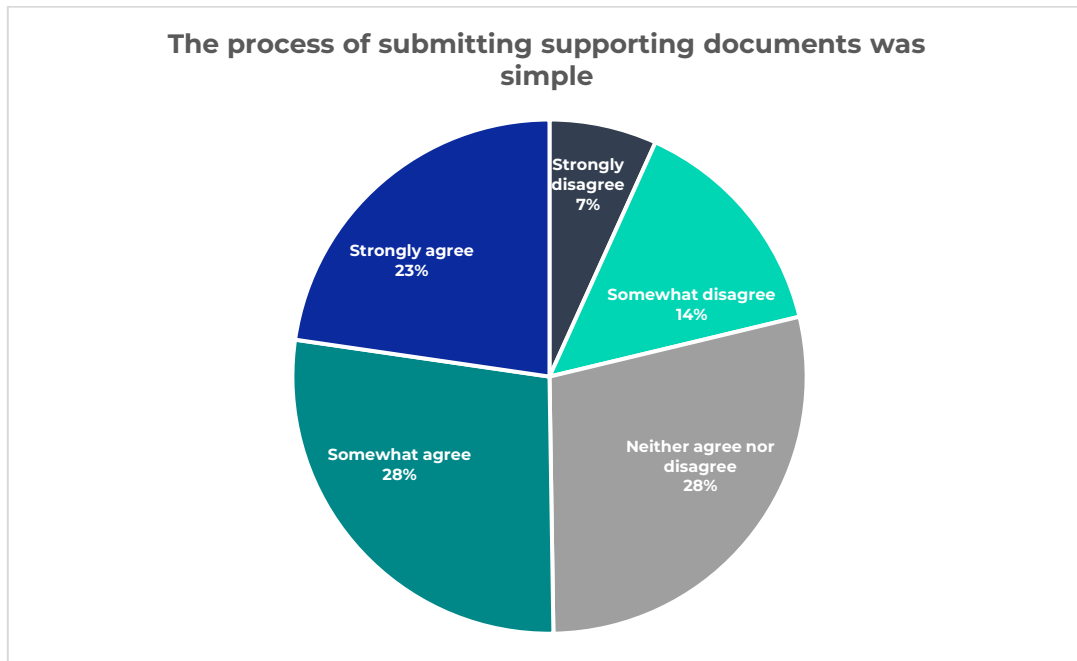
- 73 per cent of customers told us they were able to complete the application without support from the BBRS team whilst 28 per cent of customers needed some help. The numbers of customers who were able to complete the application without support has increased by one per cent since the last quarter.



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



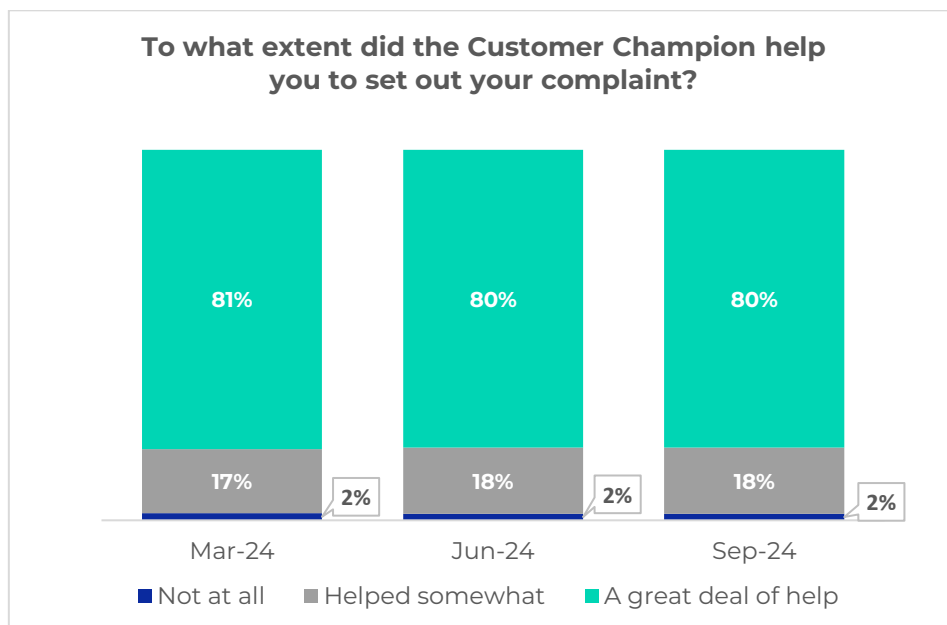
- 51 per cent of customers agreed, or strongly agreed, the process to submit supporting documents was simple – this has increased by one per cent since the last quarter.



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

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 remained the same as last quarter.
- 18 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.

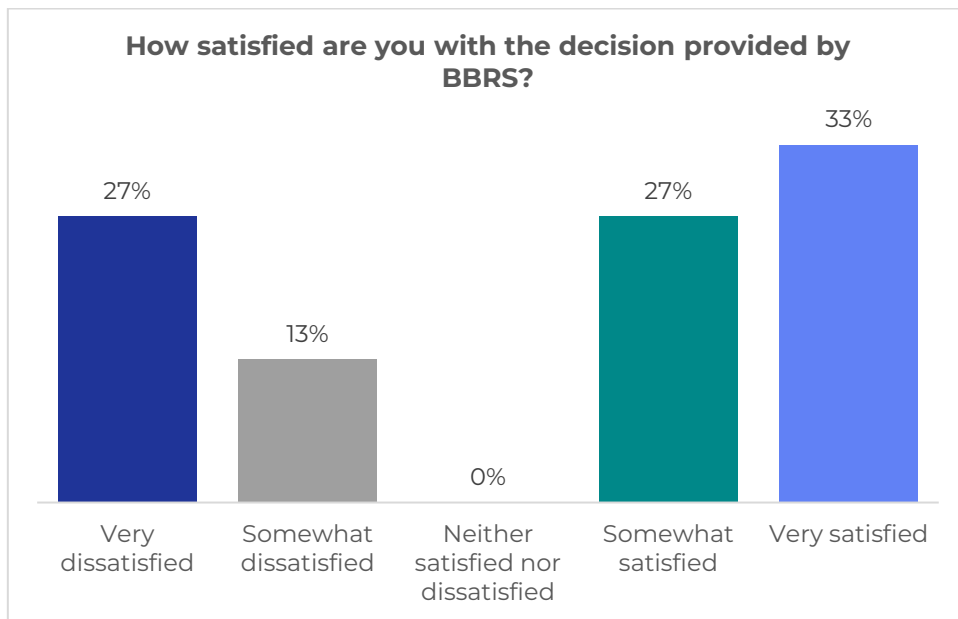


This underscores the effectiveness of our customer-centric approach. By ensuring that customers have a single point of contact throughout their complaints journey, we build stronger, more trusting relationships. This policy allows us to address concerns more efficiently and provide a more personalised and consistent experience for our customers.

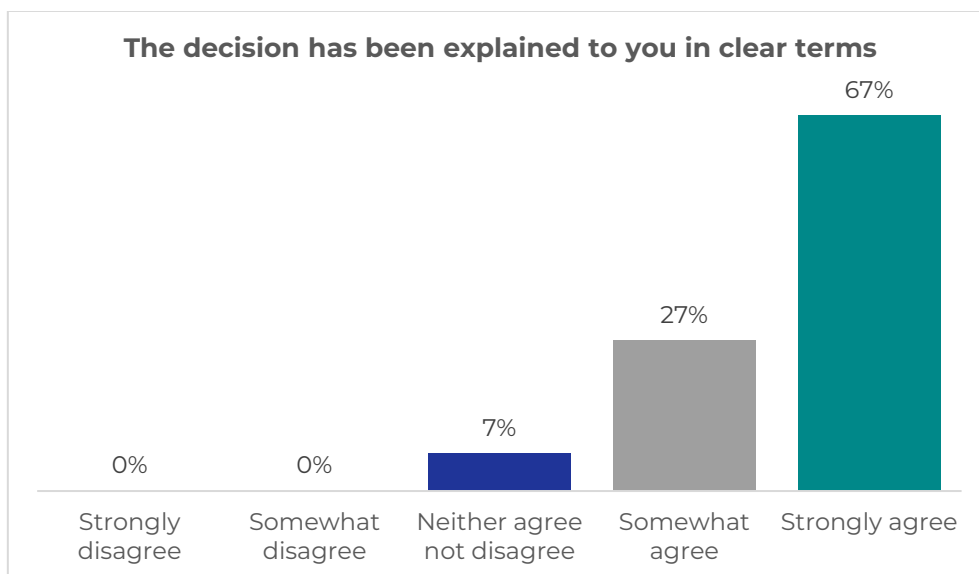
Decision stage

We have received 15 responses to the questions at this stage of the journey.

- 60 per cent of customers told us they were somewhat or very satisfied with the decision provided by the BBRS. This has increased by six per cent since the last quarter.

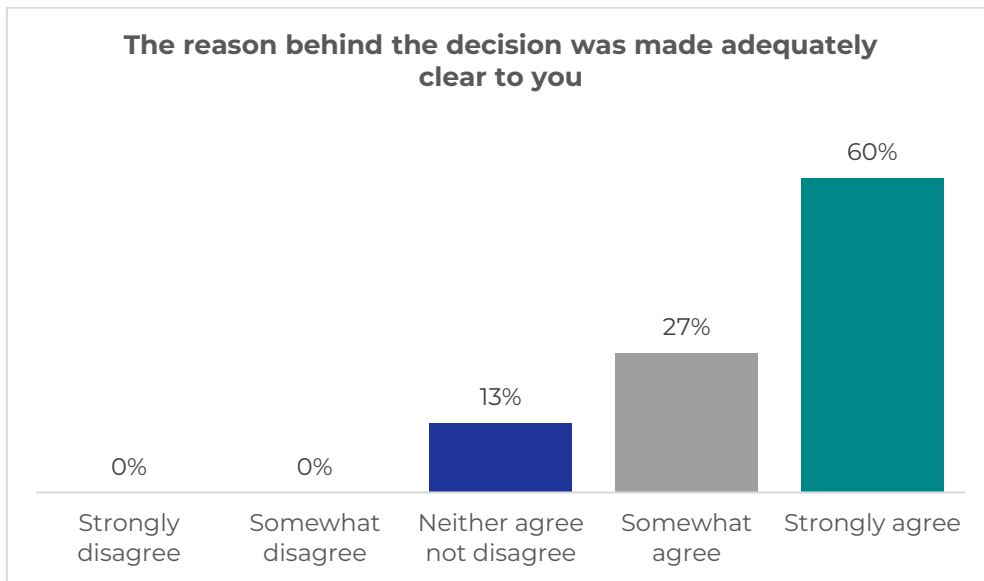


- 94 per cent of customers told us they somewhat or strongly agree that the decision had been explained to them in clear terms.



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

- 87 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. We should therefore be cautious in drawing significant conclusions from a small sample size. However, the data we have received so far suggests customers are satisfied with the decision they receive from the BBRS. The data also suggests our customers believe the reasoning behind the decision was made adequately clear to them and the outcome explained clearly.

Although the sample size at this stage of the customer journey is relatively small, the data appears to suggest that the BBRS casework team are doing an important job of producing clear explanations regarding case 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 2024. Each complaint was carefully reviewed, with the goal of learning from every piece of feedback provided.

Of the 28 service complaints received, one service complaint involved the BBRS taking further action, where we recognised an opportunity to improve our performance.

Since the last report, the BBRS has received no new service complaints.

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 a customer thanked the casework team for considering all available approaches to help with their case and for the prompt manner in which the matter was resolved.

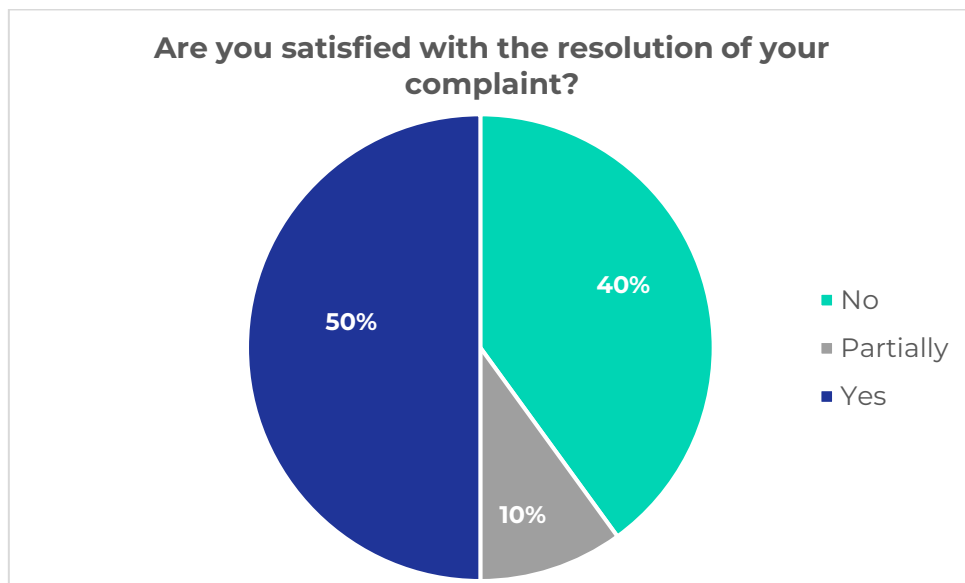
Awards Satisfaction

The awards satisfaction survey asks customers for their thoughts on the awards they have received as a result of coming to the BBRS.

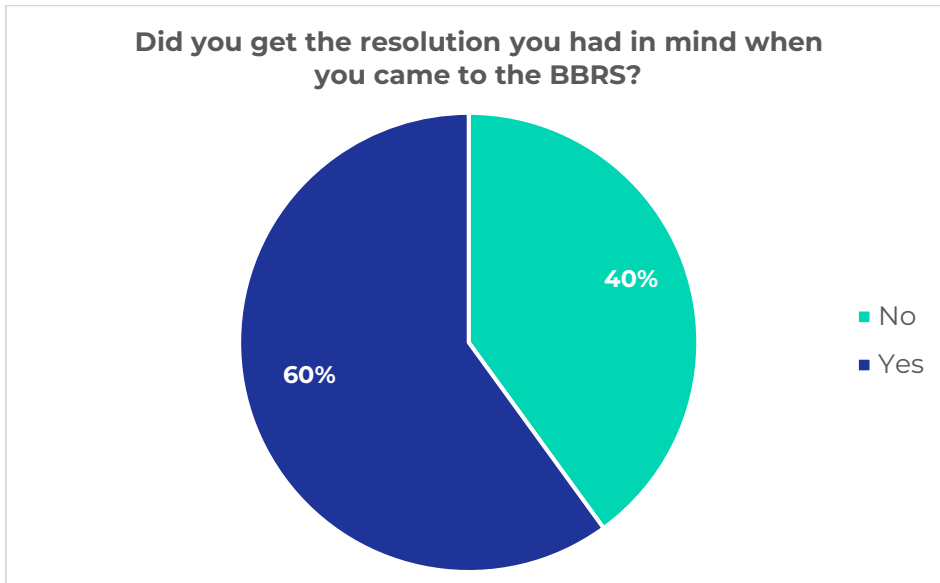
Since its launch, the BBRS has helped customers achieve resolutions to a variety of different complaints. Resolution has been both monetary (i.e., financial redress) and non-monetary (for example, having a bank debt written off, receiving a formal apology from the bank, correction of a credit file, being 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.

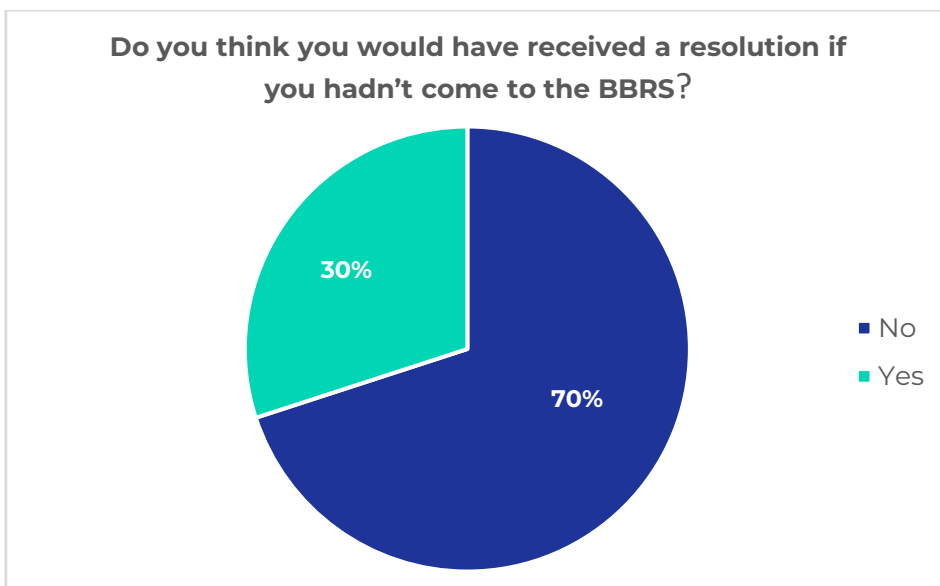
Since the launch of the survey in May 2023, the BBRS has received relatively few responses. There is therefore a margin for error because of the size of the sample. However, we record the data below:



- 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.