

Circuit Test your Complaints Process



Does your existing complaints process meet standards and satisfy customers? Use an objective assessment to sort out symptoms from causes.



Issue

The Banking Code Standards Board (BCSB) has released the latest report on complaints handling by financial services organisations. Another black eye for the industry. The temptation is to “try harder”.

However, pushing staff harder to respond within the eight-week guideline will not address some fundamental issues such as:

- New technology and changes to work flow have made complaint handling easier to manage by creating virtual queues and focusing on the drivers of productivity. To improve consistency, much has been taken out of the hands of the front line. Good start. However, when customer complaints are revisited many times over because the focus is on handling and not on solving, any gains have been lost.
- Many of the complaints noted by the BCSB are fees related and the response from the industry as a whole is to justify them. However, a fair portion of the issue is when and how fee-charging structures are communicated to clients.

If simply trying harder is not the answer, then it is tempting to pull out the big guns and commission a large-scale Six Sigma project. However, you need to respond quickly and get some things done.

Setanta has developed a methodology to quickly identify and prioritise breaks in your process that hinder timeliness, contribute to multiple contacts, escalate costs and leave the original cause of the problem unfixed.



How we can help

Setanta offers a range of diagnostic, process improvement and customer experience capabilities. We examine five critical areas from five perspectives:

Area of Focus/ Method	Management Priorities	Front Office	Back Office	Compliance	Customer View
1. Analyse data		x	x	x	x
2. Audit process		x	x	x	
3. Prioritise cost of quality	x				x
4. Examine customer contact				x	x
5. Evaluate productivity measures	x	x	x		
6. Blitz and prove	x	x	x	x	x

1. **Analyse service quality data.** We analyse your internal and external service quality data and provide you with benchmark feedback.
2. **Audit the complaints handling process.** We audit the complaints handling process from the outside in – starting with the customer and ending with final problem resolution.
3. **Prioritise cost of (poor) quality.** Identify sources of top five (volume, cost or risk) complaints and potential savings from resolving them.
4. **Examine customer contact.** We review customer communication channels, frequency and content. A key metric here is number of contacts to final resolution.
5. **Evaluate productivity measures.** We observe staff skills and productivity in handling complaints – face to face, by telephone, by email and by letter. Scripted or templated responses improve productivity but often impact quality of problem resolution.
6. **Blitz and prove.** Having agreed your priorities, we teach your teams to use our one-week *ServiceChain Blitz*TM methodology to make things different, not just better. Then prove the gains.



How it is different

- **Objective assessment.** Challenges institutional thinking
- **Fast, insightful and comprehensive.** Activity can be completed and recommendations made available within 3 to 5 weeks. As early as three weeks in, opportunities for improvement can be identified and acted upon.
- **Buy-in is built-in.** The project team consists of “the people who do the work.” This means buy-in for the team’s recommendations is built-in as part of the process.
- **DIY.** Setanta’s consultants teach your people to improve their own processes so that the attitudes and benefits are embedded in the business.



Results

Circuit testing your complaints process delivers comprehensive, practical advice on where to send the electrician! The circuit test

- Provides an assessment of where the organisation stands on five fronts
- Maps the customer experience against a compliant process
- Identifies inefficiency, overlap, and possible time savings in the front to back office processes.
- Improves customer satisfaction, reduces rework and saves/reduces costs.



Rebecca Marek has over 20 years of consulting experience within the financial services sector. She specialises in mission critical situations where the stakes are high and significant change is needed quickly.



Alison Read has worked in financial services and retailing for over 15 years. She specialises in helping clients implement their strategy, whether they deal with customers face to face, remotely or virtually.

For more information

t: +44 (0)20 8343 4447

e: aread@setantapi.co.uk

w: www.setantapi.co.uk