

# COMPLAINTS OUTLOOK 2021



HUNTSWOOD

# FOREWORD

WE ARE DELIGHTED TO WRITE THIS FOREWORD FOR THE COMPLAINTS OUTLOOK 2021 – WIDELY REGARDED BY MANY FIRMS WITHIN THE MARKET AS THE GO-TO PUBLICATION FOR INSIGHT INTO THE COMPLAINTS JOURNEY.

This publication serves as an extremely useful directory of a range of topics that centre around complaints, the complaints process, and how people, whether consumers or colleagues working in this space, feel and behave throughout their complaint journey. We have come to appreciate, through the process of supporting the publication of this report, the value of high-quality complaints insight and how, if utilised to inform your own complaints strategy, it may become an enabler for retention and advocacy within your business.

## WATCH THE VIDEO NOW



LUKE WOOTTON AND LUCY GILLY SET THE SCENE OF THE COMPLAINTS OUTLOOK 2021.



It is evident that a lot has changed since the publication of Complaints Outlook 2019. We are currently operating in a world that none of us could have predicted a year ago. However, as we continue to learn about living and working in a global pandemic, we are all starting to navigate the challenges that Covid-19 has presented and identify how things will be different in the future.

We know that customers have viewed complaints very differently throughout 2020. Complaints data<sup>1</sup> for the first half of 2020 shows fewer people complained to their providers and were much more tolerant of lengthy resolution times as we all pulled together and worked through one of the most challenging periods of our lifetime. As a result, now more than ever before, businesses are seeking to better understand how their customers feel and the behaviours that lead them to engage and stay with a business and brand. It's possible to reach a general consensus that the habits of consumers are changing and people are looking to be understood by businesses; they are wanting to engage with businesses and brands representative of their values, feelings and behaviours.

As we continue to learn about new ways of living and working, now is the right time to start looking to the future. Customer expectations will increase again, and complaint volumes are likely to return to previous levels or even increase further. Those companies which take this opportunity to make real improvements will reap the benefits as they stand above the rest by delivering customer experiences which change the customer view of the organisation for the better.

This report delves deep into the customer experience, going beyond the mechanics of the process to understand the impact this has on the customer's emotional state. By understanding the emotional impact of complaints, it becomes clear that when we get it right we don't have to deal with customers who are angry; making managing complaints easier for both firms and complaint handlers whilst at the same time, reducing negative customer actions against the company.

We hope this research stimulates a better understanding of complaint journeys and more specifically how it relates to your firm. We feel that building an operating model which makes customers feel valued and listened to is vital, not only during the complaints process, but in retaining them as customers for the future and in ensuring the stories they tell about your company are the ones you'd be proud to hear.



**LUKE WOOTTON**  
**DIRECTOR OF CLIENT**  
**RELATIONSHIPS**  
**HUNTSWOOD**

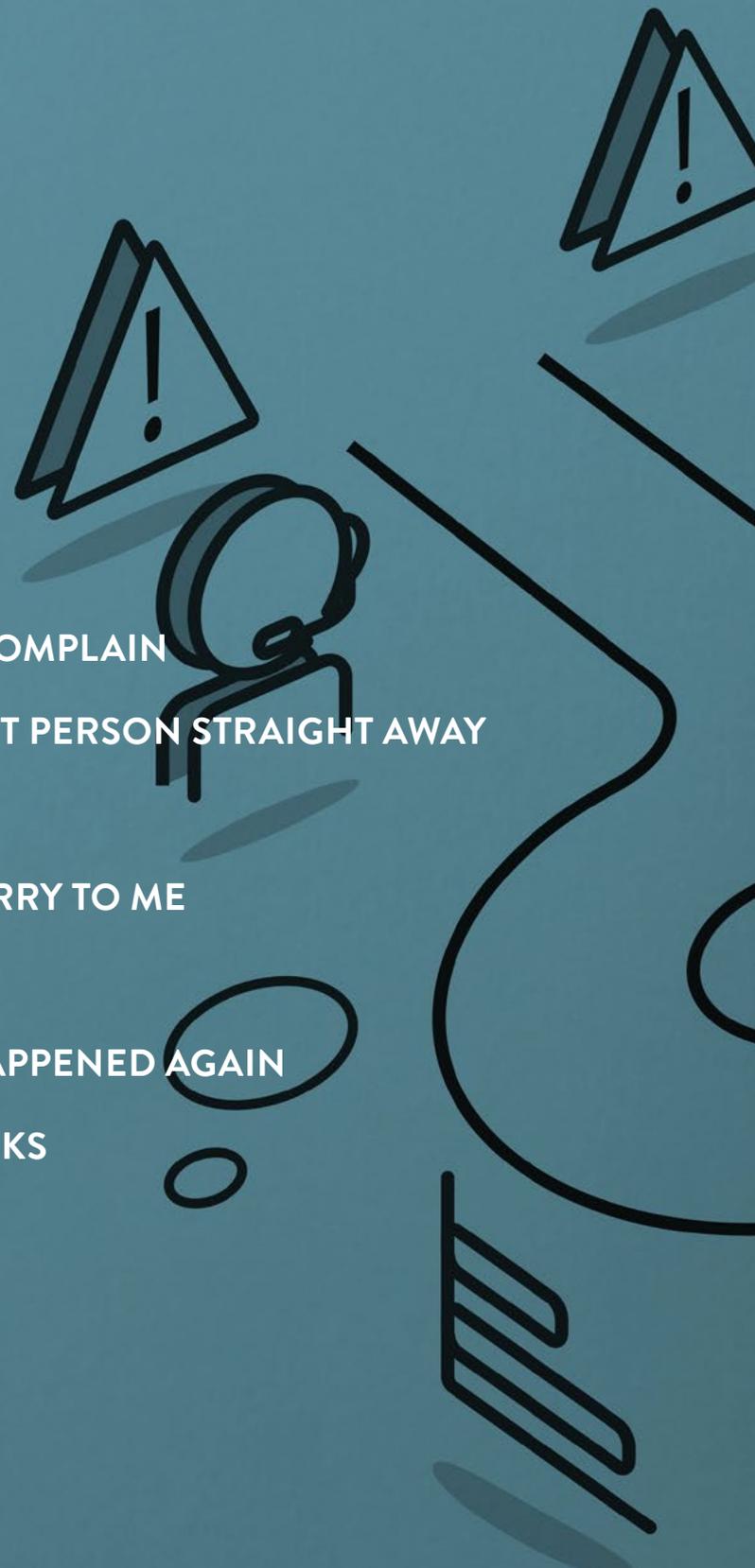


**LUCY GILLY**  
**COMMERCIAL DIRECTOR**  
**HUNTSWOOD**

<sup>1</sup>1. As detailed in Ofgem complaints data Q1 2020 and Q2 2020, FCA complaints data H1 2020 and Ofcom complaints data Q1 2020 and Q2

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# EXECUTIVE SUMMARY

WE IDENTIFIED IN THE COMPLAINTS OUTLOOK 2019 REPORT THERE WAS SIGNIFICANT COMMERCIAL VALUE TO BE FOUND IN DELIVERING COMPLAINTS EXCELLENCE THROUGH BOTH INCREASED CUSTOMER RETENTION AND ADVOCACY.

This, unsurprisingly, led us to ask - how can this value be unlocked? Throughout this year's research we have delved into the customer experience to answer this key question.

We asked 2,522 customers, 54 financial services and utilities firms, and 500 complaint handlers to share their insight and experiences at each step of the complaints journey. This has enabled us to uncover actionable insights which firms can use to pinpoint where effective changes can be made to improve their customer journeys. After identifying in 2019 that feeling valued was key to satisfaction and retention, we particularly focused on the emotions that customers were feeling and how these changed depending on what happened during their complaints experience.



## KEY AREAS OF FOCUS

WE FOUND 6 KEY THEMES WHICH IMPACTED HEAVILY ON THE FUTURE RELATIONSHIP BETWEEN THE CUSTOMER AND THE ORGANISATION AFTER THE COMPLAINTS EXPERIENCE:



4

## IF IT'S YOUR FAULT, SAY SORRY TO ME

We found that firms weren't saying sorry to customers every time they found in the customer's favour. This simple action of saying sorry in a genuine, heartfelt way has a significant impact on the retention of customers and costs nothing. When combined with a small goodwill payment, saying sorry is even more powerful. However, it is more important to customers that firms say sorry for their errors than it is for them to just receive low levels of financial compensation.

5

## KEEP ME UPDATED

One of the more surprising findings in our research was the strength of the negative impact that having to chase for an update has on a customer's emotional journey. Reducing the need to chase by resolving complaints more quickly or, when that isn't possible, providing regular updates can have a significant positive effect on overall satisfaction and customers' propensity to remain loyal to the organisation.

6

## DON'T LET ME HEAR THAT IT'S HAPPENED AGAIN

Enhancing root cause analysis (RCA) was one of the key opportunities firms told us they felt they could explore to drive improvements in the coming year and getting this right to avoid future complaints was important to customers too. We found that few customers believe their complaint will make a difference to the way the company operates but where they do believe their complaint will make a difference, this has a positive impact on both how valued they feel and how likely they are to remain a customer.



## A CHALLENGING FUTURE

As we face the challenging economic and operational environment developing as a result of the global pandemic, the firms which will come out strongest are those who take the opportunity to embrace the positives which are emerging. By reviewing operating models with a focus on flexibility and customer needs, the new ways of working which the national lockdown has forced upon us can work to the advantage of both customers and organisations.

Having proven that firms are able to deliver changes which were previously considered impossible on a scale and at a speed that has been astounding, it challenges us to ask ourselves what else is possible and if we can achieve not just good experiences but true complaints excellence.

# INTRODUCTION

COMPLAINTS REMAIN A VITAL BUT CHALLENGING PART OF ANY ORGANISATION'S OPERATIONS. FOR MANY PRODUCTS AND SERVICES, IT IS ONE OF THE FEW TOUCH-POINTS CUSTOMERS HAVE WITH THEIR PROVIDER; YOUR FIRM. AS WE IDENTIFIED IN OUR 2019 RESEARCH, COMPLAINTS OFFER A REAL OPPORTUNITY FOR ORGANISATIONS TO BUILD LONGER AND DEEPER RELATIONSHIPS WITH THEIR CUSTOMERS AND GENERATE NEW CUSTOMERS THROUGH ADVOCACY.

This year's Complaints Outlook is a detailed look at every stage of the customer journey to identify the opportunities for firms to make a step-change towards delivering complaints excellence.

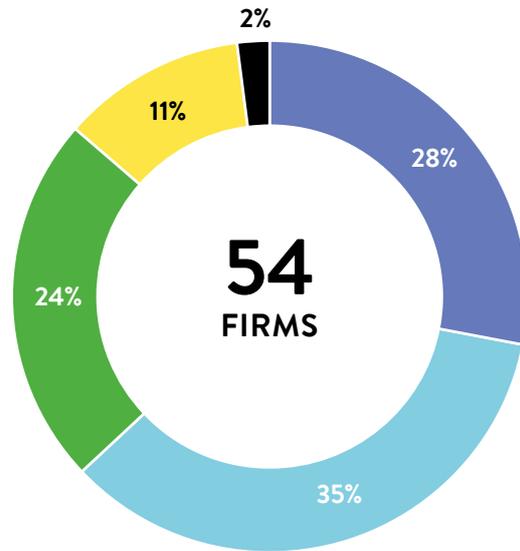
## A FOCUS ON EMOTION

Our research in 2019 highlighted that the real key to driving commercial value in the complaints process was to deliver an emotionally engaging experience which led to customers feeling valued and satisfied. As few firms are measuring customers' emotions, this creates challenges for organisations in identifying where changes could be made to increase customer satisfaction. In this report we provide this insight by exploring in depth the emotions felt throughout the customer journey and recommend some actions that firms could take as a result. Using this data, we provide the evidence firms need to make investment decisions around improvements to the complaints process.

## A HOLISTIC APPROACH

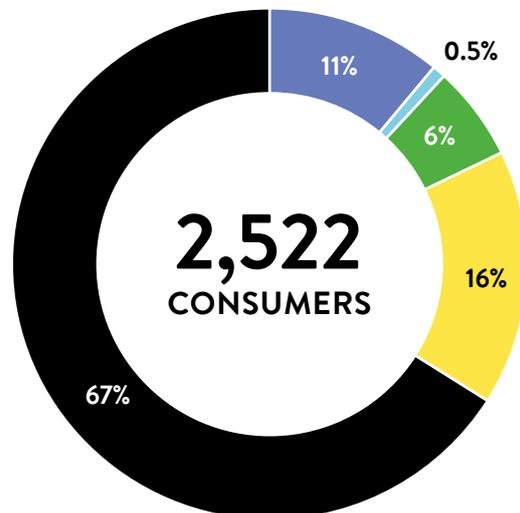
Similar to our previous Complaints Outlooks, we have surveyed firms and customers to understand both views - with 54 companies and over 2,500 customers taking part. Our sample included firms from across both financial services and utilities markets. Our customer sample included complainants from a wide variety of sectors with the aim of identifying best practices which regulated firms could learn from beyond the constraints of their own industries.

In addition, we have also surveyed 500 complaint handlers across different areas of organisations - from front-line to back office - to provide a different lens on the experience customers are receiving and the challenges in delivering complaints excellence.



## WHO TOOK PART?

- RETAIL BANKING
- CONSUMER FINANCE
- INSURANCE, LIFE, PENSIONS & WEALTH
- UTILITIES
- OTHER - INCLUDING:  
Telecoms (28%), retail (13%), travel (12%), public services (6%), property services (4%), leisure and entertainment (3%) and legal services (1%).

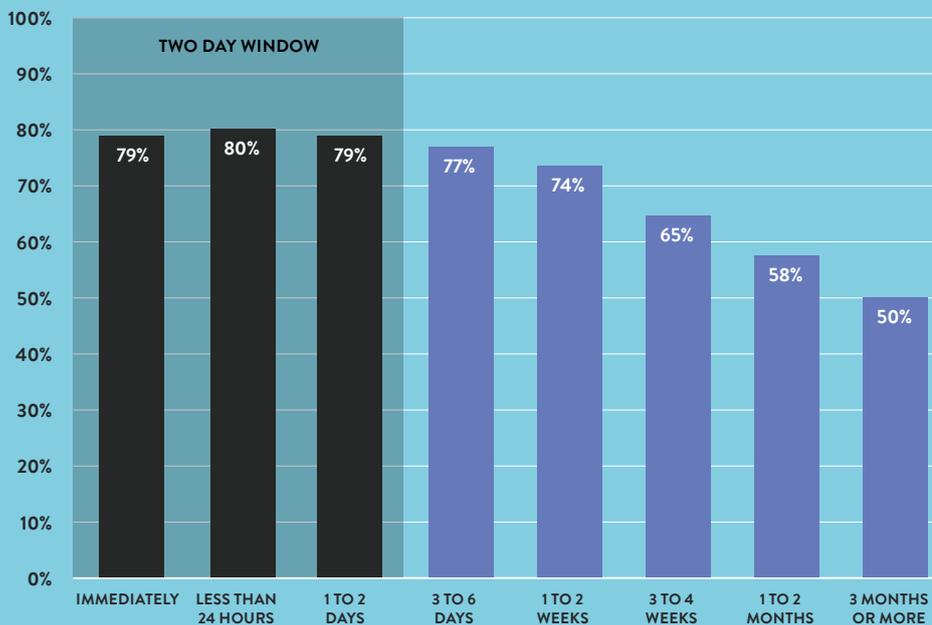


# THE COMPLAINTS LANDSCAPE

## THE HIDDEN VALUE IN COMPLAINTS

In 2019 we identified real commercial value locked in the complaints process. Our research identified opportunities to drive longer-term and deeper relationships with customers where they not only remained loyal but used the company more. In addition, we were able to prove that new customers could be generated through the advocacy of satisfied complainants. This year's research again proves that these opportunities continue to exist.

## IMPACT OF RESOLUTION TIMES ON RETENTION



As we identified in 2019, customer retention decreases the longer a complaint is open, so it remains critical that firms look at ways to reach the right customer outcome in the shortest time possible. However, whilst first point of contact resolution is the ideal, we have identified a two-day window at the start of a complaint journey where complaints can be resolved without detriment to retention when compared with resolving at first point of contact. However, as soon as the complaint takes more than 2 days to resolve, retention drops the longer the complaint is open.

## NAVIGATING A GLOBAL PANDEMIC

CURRENTLY 1 IN 20  
COMPLAINANTS BECOMES  
AN ADVOCATE FOR THE  
COMPANY AS A RESULT OF  
THEIR COMPLAINT EXPERIENCE.  
HOWEVER, THIS CAN BE  
INCREASED TO AS HIGH AS 1  
IN 4 WHEN CUSTOMERS ARE  
EXTREMELY SATISFIED WITH  
THEIR OVERALL EXPERIENCE.

After identifying this clear link  
between complaints excellence and  
commercial value in 2019, this year's  
research was focused on identifying  
actionable insights which help  
firms understand how to access that  
hidden value and improve customer  
satisfaction at each stage of the  
journey.

Since the 2019 Complaints Outlook,  
a lot has changed in the market - we  
have experienced a global pandemic  
which resulted in a national lockdown  
and we are still navigating the  
effects of Covid-19. This has had a  
significant impact on complaints.  
Complaint volumes fell and customer  
expectations reduced as everyone  
pulled together to get through the  
unprecedented situation. However,  
expectations will increase again and,  
with this research, we want to support  
firms in preparing to deal with that  
increasing volume of complaints in  
a positive and future-looking way.  
Businesses are also facing the difficult  
economic conditions of a recession  
with the challenges that brings to all  
organisations around driving efficiency  
and cost savings.

## KEY CHALLENGES FACING FIRMS

WE ASKED FIRMS WHAT THEY FELT WERE THE BIGGEST CHALLENGES FACING THEIR COMPLAINTS OPERATION OVER THE COMING YEAR AND THREE KEY THEMES EMERGED:

1.

### INCREASING COMPLAINT VOLUMES

The majority of firms are expecting complaint volumes to increase back to pre-Covid-19 levels or higher, with volumes driven by both a backlog of complaints that customers haven't made during the early stages of the pandemic as well as those caused by the impacts of Covid-19. As complaint volumes rise, they may be more complex and, consequently, challenging to resolve. Firms are likely to see new types of complaints beginning to emerge as a result of the activities undertaken, often at speed, as an immediate reaction to the pandemic restrictions.



*"We will see a different complaint type such as loan & mortgage payment holiday. We also expect some fall out from processes and policies that might have changed during the peak of the pandemic."*

#### RETAIL BANK

*"We anticipate continuing to see responsible lending complaints increase in both volume and complexity."*

#### CONSUMER FINANCE FIRM

*"One of the biggest challenges will be the aftermath of COVID-19, potentially seeing an influx of customer contact to the complaints team."*

#### ENERGY FIRM



2.

**CUSTOMER VULNERABILITY**

Firms also expect there to be an increase in customer vulnerability, especially linked to financial difficulties. As the full effects of the pandemic and the resulting economic situation unfold, many people are expected to find themselves in challenging financial circumstances which will require careful consideration. The nature of vulnerability is expected to shift meaning complaint teams will need to become more skilled in identifying financial vulnerability, particularly for customers who have never been considered vulnerable in the past. Having an approach to vulnerability which remains fit for purpose and sustainable as the shape and scale of vulnerability evolves will provide the framework for organisations to successfully support their customers during difficult times.



*“The pandemic will increase the likelihood of customers who have not previously presented as vulnerable now being considered vulnerable customers.”*

**INSURANCE COMPANY**

*“The impact of COVID and how this will change customer behaviour as we work through challenging internal and external times. This will undoubtedly highlight increased vulnerability.”*

**RETAIL BANK**

*“We expect to see increased customer vulnerability linked to financial capability.”*

**RETAIL BANK**



3.

### FINANCIAL PRESSURES AND A NEED TO REDUCE COSTS

As all businesses begin to feel the financial strain after months of lockdown, the challenging economic environment will drive a need for cost saving. This is a particular challenge for resource-heavy activities where evidencing commercial benefits is difficult. As we identified in 2019, there is a real commercial benefit in getting the complaints journey right and this can be quantified to enable change. Given this new challenging environment where volumes are expected to increase, yet costs need to be reduced, firms may benefit from revisiting their ways of working policies.



*“Complaint volumes are a concern - needing to balance them with staff wellbeing and avoiding staff from becoming overwhelmed, as otherwise this has the potential to drive attrition and sickness, and eventually resulting in an impact on service demand and the staff left to absorb the workload.”*

#### CONSUMER FINANCE FIRM

*“We are expecting our complaints operation to be challenged by the expected rise in volume versus internal challenge around budgets and resource allocation.”*

#### RETAIL BANK

*“Our biggest challenge is increasing volumes, coupled with a challenging financial climate from Covid-19.”*

#### CONSUMER FINANCE FIRM





## KEY OPPORTUNITIES FOR FIRMS

DESPITE THE EXPECTATION OF A CHALLENGING ENVIRONMENT, FIRMS ARE POSITIVE ABOUT THE OPPORTUNITIES OPEN TO THEM TO DRIVE IMPROVEMENTS AND THESE WILL NEED TO BE ACTIVELY EMBRACED TO OVERCOME WHAT IS SHAPING UP TO BE AN UNPREDICTABLE FUTURE.

1.

### TECHNOLOGY AND AUTOMATION

To drive efficiency and reduce the expected impact of increasing complaint volumes, automation and technology can offer firms improvements when focused in the right place. Automation of routine tasks, such as sending regular updates, enables resource to focus on those areas where the human touch is most needed. Likewise, automation in other processes identified by RCA is powerful in reducing mistakes in activities liable to human error and the complaints resulting from them.



*"We want to implement a system to recognise complaints and send auto-acknowledgments and regular automated prompts / update responses throughout the journey of a complaint."*

#### CONSUMER FINANCE FIRM

*"Our biggest opportunity is greater use of technology to provide a faster and more efficient complaint journey for our customers."*

#### RETAIL BANK

*"We will be making enhancements to our complaint handling system to enable further automation of complaint logging and categorisation."*



2.

## NEW WAYS OF WORKING

The way we work has changed beyond recognition since the start of 2020 with significant numbers of people now working from home in roles that were previously considered unsuitable for remote working. This increase in flexible working removes many of the challenges of location, opening hours and office space which previously constrained more customer-focused operating models. Likewise, customers are often working more flexibly themselves and have become more accustomed to using digital channels due to necessity.



*“Covid has highlighted new opportunities, through people working from home and doing different roles to cover hotspots.”*

### RETAIL BANK

*“There is more flexibility working from home and ability to contact customers etc. There is also a better work life balance working from home and less travel for our people and improvement to our climate.”*

### LIFE AND PENSIONS PROVIDER

*“Due to the pandemic resulting in everyone working from home, there is an opportunity to be able to source a wider pool with regards to recruitment opportunities to find the right candidates, as geographical location will no longer be a key factor in the recruitment process.”*

### INSURANCE COMPANY



3.

### IMPROVEMENTS IN ROOT CAUSE ANALYSIS

Root cause analysis was identified as an opportunity in our 2019 research and remains a key theme this year. As data technologies become more advanced, their natural fit for carrying out good quality root cause analysis become clearer. This is especially important for firms as reducing the incidence of issues - especially repeat issues - is vital in reducing negative word-of-mouth and making customers feel valued. As well as this, customers want to feel that their complaint has made a difference and that firms will make changes as a result of their feedback. We will cover this in more detail later in the report.



*“One of our biggest opportunities is in utilising complaints as a touch point to understand customer issues on a broader scale and incorporate into how our products and processes function.”*

#### CONSUMER FINANCE FIRM

*“We are looking to generate better MI and root cause analysis, to help pinpoint very quickly and clearly any issues that need focus and improvement.”*

#### RETAIL BANK

*“We will establish an effective root cause function to reduce the incoming volume of complaints.”*

#### INSURANCE COMPANY

*“We want to be able to enhance the customer experience through more insightful RCA.”*

#### CONSUMER FINANCE FIRM

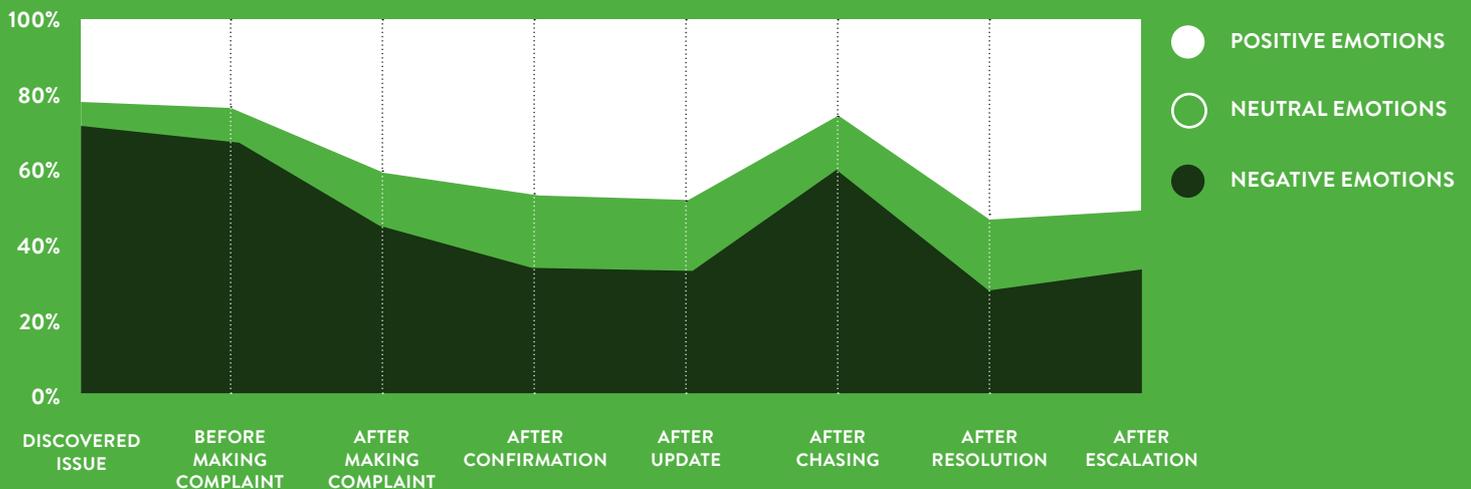




# THE COMPLAINTS JOURNEY

WE HAVE IDENTIFIED THAT THE EMOTIONAL JOURNEY OF THE CUSTOMER HAS A SIGNIFICANT IMPACT ON RETENTION. AS PART OF OUR RESEARCH, CUSTOMERS WERE ASKED TO RATE HOW THEY FELT ACROSS EACH STAGE OF THE JOURNEY. WE IDENTIFIED THREE POINTS IN THE JOURNEY WHERE CUSTOMERS SHOWED INCREASED NEGATIVE EMOTIONS: DISCOVERING THE ISSUE, BEFORE MAKING THE COMPLAINT AND CHASING FOR AN UPDATE.

## % OF CUSTOMERS FEELING POSITIVE, NEUTRAL AND NEGATIVE EMOTIONS



Aside from avoiding complaints being made in the first place, these pain points mark the initial areas firms could focus on to make improvements and drive the biggest changes to the overall commercial outcomes of complaints for their organisation.

The following chapters will highlight the potential key focus areas to improve the customer experience with the aim of increasing retention rates and advocacy through each phase of the complaint journey.

## DISCOVER THE ISSUE

Reducing the number of customers identifying issues is key here. When customers first discover the issue there is little that firms can do to improve the experience of finding something has gone wrong as they are likely to be unaware of the issue at this point. However, through effective root cause analysis and rectification activity, they can reduce the number of customers experiencing these negative emotions.

## BEFORE MAKING THE COMPLAINT

Making it easy for customers to find the information they need to contact your firm and removing barriers to complaining make a significant difference to the emotional state of the customer by the time they have their initial interaction with you. Reducing negative emotions enables more effective and positive conversations and generates a more positive view of the firm which continues throughout the remainder of the journey.

## CHASING FOR AN UPDATE

Interestingly, whilst resolution is the high point of the journey, it is not significantly more positive than receiving confirmations and updates. Customers who are kept informed throughout their journey are more positive and feel reassured that action is being taken, they are being listened to and the company is taking their complaint seriously. Reducing the need for customers to chase is vital in providing a positive experience for customers whose complaints cannot be closed within the optimum timeframe of 2 days.

Organisations who focus on these areas will see significant benefits for both customers and their business' commercial performance.

# 1. MAKE IT EASY FOR ME TO COMPLAIN

Simple changes can make a big difference to how customers feel about the complaints process. One potentially small change that will have a big impact and prevent additional frustration is to make it is easy for customers to complain.

CUSTOMERS  
WHO FIND IT EASY TO  
COMPLAIN ARE  
**28%**  
MORE LIKELY  
TO REMAIN CUSTOMERS



## MAKING IT DIFFICULT FOR CUSTOMERS MAKES IT DIFFICULT FOR YOUR BUSINESS

Contrary to what some firms may believe, making it difficult for customers to complain isn't likely to reduce complaint volumes. Our 2019 research found that only a tiny proportion of customers give up trying to make a complaint because the process is too hard. When it's difficult to find out how to complain, customers' negative emotions are already heightened before they've even had the chance to log their complaint. Therefore, failing to make it easy for customers to complain makes the job of your complaint handlers, and the likelihood of a positive customer experience, much more difficult.

The primary emotion felt when the issue is discovered is frustration with 64% of customers feeling this way. This can be reduced to 45% by the time the customer is ready to make

the complaint if it is easy for them to find out how. On the other hand, when it is difficult to find out how to make a complaint this increases to 74% of customers feeling frustrated and 57% feeling angry by the time they get in contact.

Your customers' emotions matter. Heightened emotions will lead to more challenging conversations between your front-line teams and your customers and potentially less rationality shown by the customer. The impact of negative emotions due to the difficulty in making a complaint is felt throughout the initial interaction. Customers rate complaint handlers' knowledge, empathy and skill in making them feel valued on average 42% lower when they have found it difficult to complain.

## MAKE IT SIMPLE TO FIND DETAILS

Customers are likely to find it easier to complain if the correct contact details and all channel options are clearly shown. Most people (82%) only look in one place to find out how to complain, however some searched using up to 7 different ways including both company-owned and general consumer information sources.

Visiting company websites and calling the company directly are the most used ways of finding out how to complain. It's really important for customers to be able to find details quickly and easily. When they are frustrated already, clicking through multiple layers of information and FAQs can exacerbate the problem. Instead, offering these alongside clear contact details can make it feel a more supportive journey.



I WAS ANGRY AND UPSET BECAUSE AFTER SEARCHING THEIR ONLINE FORUMS AND FAQs, I COULD NOT RESOLVE MY ISSUE. SO I NEEDED TO CALL THEM AND SPEAK TO THEM. LIKE SO MANY OTHER COMPANIES, THEY MAKE IT SO HARD TO FIND THEIR PHONE NUMBERS!

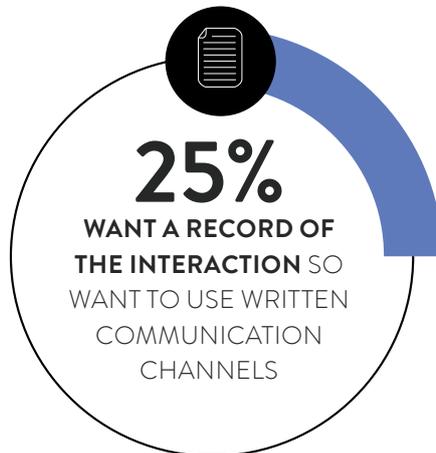
**CUSTOMER**



## CUSTOMER-FOCUSED OPTIONS

Although it may be more convenient for a business to channel all complaints through a specific route, customers have various reasons for choosing specific channels and the journey can be improved when these are taken into account.

Ideally customers are able to make their complaint through whichever contact method they initially use. If a complaint is made through any channel, wherever possible, logging it during that initial interaction rather than asking the customer to start the process again in a different channel reduces the need to repeat themselves.



NEARLY IMPOSSIBLE TO FIND CONTACT DETAILS FOR MAKING A COMPLAINT. I HAD ALREADY SPENT TWO HOURS IN A PHONE QUEUE FOR A NON-ANSWER, NO ESCALATION AND BEING TOLD TO EMAIL THEM INSTEAD.

**CUSTOMER**



## IT'S NOT AS EASY AS YOU THINK

We identified a significant perception gap between how easy companies and their employees believe the complaints process is and the view of customers. Firms and complaint handlers believe it's much easier than customers are actually finding it. 96% of firms and 90% of complaint handlers thought it was easy to complain about their organisation versus 38% of customers.

Asking customers how easy they found it to make a complaint and tracking their responses would provide useful insight for your organisation to help narrow this gap in perception. Making this first step as simple as possible is an effective way to set up the remainder of the experience to be positive for both the business and the customer.



# RECOMMENDATIONS

1. Carrying out research with customers which tests your customer journeys, particularly online and by phone, to understand how easy it is for customers to find the right details.
2. Asking your customers how easy they found it to complain and tracking their responses to understand their experience.
3. Enabling complaints to be logged through all contact channels to help avoid customers needing to repeat themselves.
4. Offering a variety of channel options to meet varying customer preferences.
5. Implementing a resource model with enough flexibility to deal with peaks in demand to reduce the number of angry customers in your hold queues.



## CUSTOMER STORY

### MALE, 35-44, YORKSHIRE & THE HUMBER, CONSUMER FINANCE FIRM

#### DISCOVERING THE ISSUE

I was frustrated when I discovered the issue and contacted the company within 24 hours. I called them to find out how to make a complaint and expected to be able to make it by phone. I just wanted to be able to speak to a real person.

#### MAKING THE COMPLAINT

Staff initially refused to take my complaint by phone and I was frustrated by their very poor complaint handling process. The person I spoke to had very low levels of knowledge, they didn't show empathy and I didn't feel that I was a valued customer. I felt upset after making the complaint because they'd made it so difficult. I talked to my friends and family about the experience.

#### RECEIVING A CONFIRMATION

I was called a day or so later to confirm my complaint had been registered. I'd expected it to be confirmed quicker, but it did make me feel a bit better. They explained the next steps clearly so I didn't need to chase for updates and I didn't get any updates from them, but that was fine as I knew what was going on.

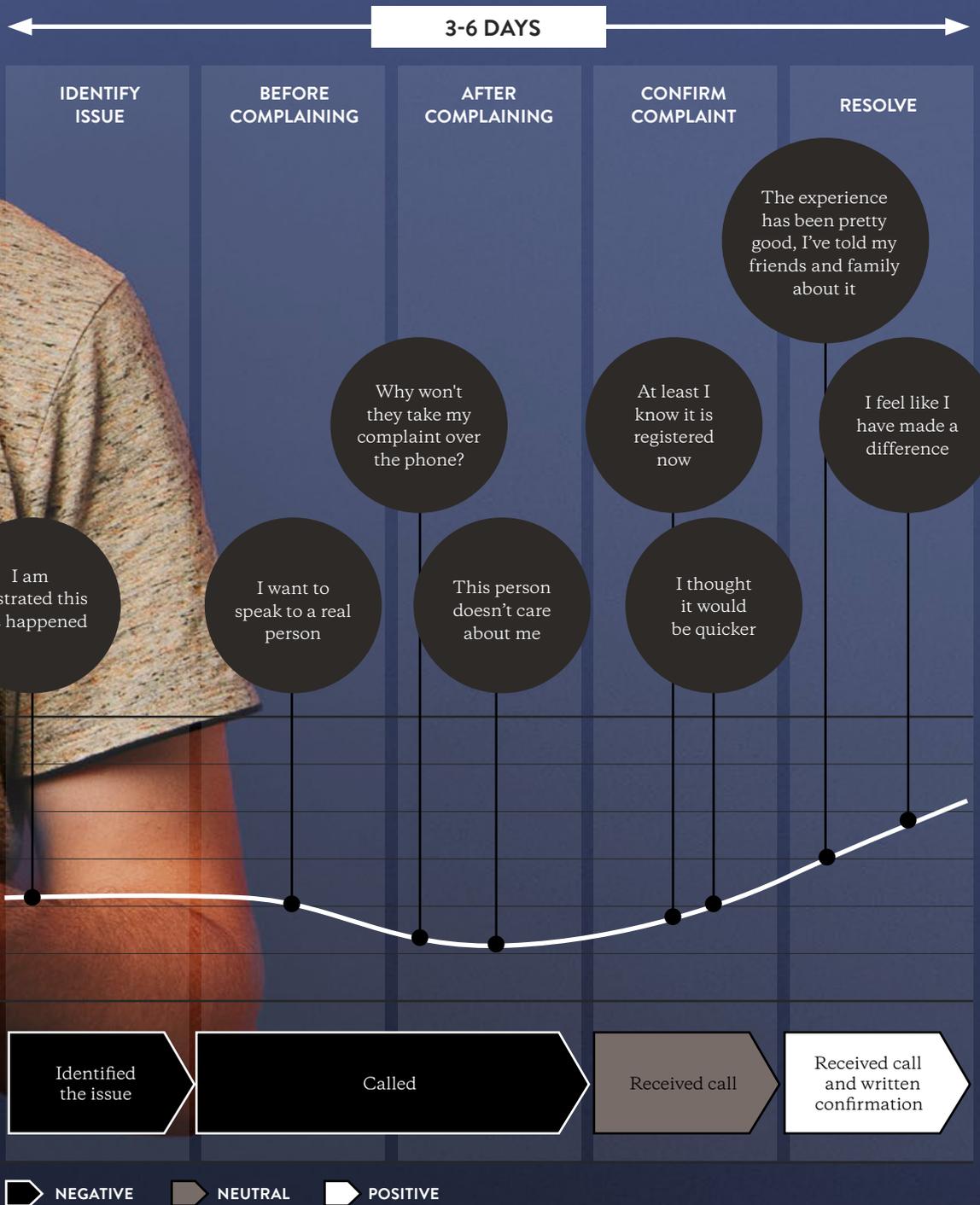
#### RESOLUTION

They found in my favour and called me to let me know. I received less than £50 compensation and they wrote to confirm it all. I was happy with the outcome and they apologised to me. It did take slightly longer than I expected to resolve. A senior staff member accepted fault and informed me he would request a change in policy.

#### AFTER THE COMPLAINT

I told my friends and family it had been resolved. Overall, I was happy with the experience and it has improved my view of the company. I feel valued and I do think my complaint will change how they do things for the better.





## 2. LET ME SPEAK TO THE RIGHT PERSON STRAIGHT AWAY

The type of operating model a company uses to manage complaints can have a significant impact on the customer experience. Our research found that almost all companies (96%) operated a model that was at least partially centralised.

A centralised complaints model can have numerous benefits for a business and its customers by ensuring specialist skills needed to resolve complaints are being used exclusively for that purpose. However, the more a company can do to resolve complaints at first point of contact or within the two-day window, the better the chances of customer satisfaction.



WE KEPT BEING PASSED  
FROM PILLAR TO  
POST AND NO-ONE  
WAS ACTING ON OUR  
COMPLAINT.

**CUSTOMER**



**80%**  
OF CUSTOMERS  
**ARE RETAINED**  
WHEN COMPLAINTS ARE  
RESOLVED WITHIN THE FIRST  
TWO DAYS.



## DELIVERING RESOLUTION WITHIN THE TWO-DAY WINDOW

To increase the rate of early resolution, there are three options available to firms:

1. Give front-line teams across the business the mandate to resolve complaints along with the skills training required to do this well.
2. Allow complainants access to the centralised complaints team directly, so their first point of contact is with someone who can help them.
3. The most closely aligned to the operating models we are seeing today is to enable complaints to be logged at the first point of contact and resolved where possible, and creating a triage process within the centralised complaints team to resolve as many additional complaints as possible within the two-day window.

## GIVING FRONT-LINE TEAMS THE MANDATE TO RESOLVE

In 87% of the businesses we spoke to at least some, if not all, front-line employees have the mandate to resolve complaints. However, two-thirds of consumers did not think that the front-line complaint handler had the authority to resolve their complaint. What can firms do to address this misalignment?

To improve customers' experiences by delivering more first point of contact resolutions, a number of changes can be implemented:

1. All front-line employees are given the mandate to resolve complaints.

2. Anyone with the mandate to resolve complaints is given access to the relevant information needed to resolve the complaint. 63% of front-line complaint handlers told us they don't always have access to the information they need to resolve a complaint.
3. Front-line teams are provided with the relevant skills and training they need to handle complaints effectively. As we talked about earlier in the report, complainants are frustrated, and potentially angry, so complaint handlers require a level of skill to deal with difficult conversations and hopefully make the interaction positive. Currently almost 1 in 4 front-line complaint handlers rated the training they receive as average or poor.

## PROVIDING DIRECT ACCESS TO CENTRALISED COMPLAINTS TEAMS

One option available to firms is to provide direct access to their centralised complaints teams:

- Providing the contact details for the complaints team rather than general service details.
- Adding complaints as an option to your organisation's phone or webchat menus to channel these contacts directly to the appropriate team.
- Transferring contacts which come through to the wrong area immediately if it is apparent there is a complaint.

However, there are a number of challenges to this approach, not least that it is often not clear at the outset that the issue identified is a complaint not a service request – and this may change during the interaction if there is not an immediate resolution. It can also mean that during busy periods complaint handler resource is redirected to dealing with customer contact rather than using their specialist skills to investigate and resolve more challenging complaints.

## MAKING HANDOFFS WORK FOR CUSTOMERS

Even with effective front-line complaint handling in place, there are always going to be times when a more specialist team becomes involved. We found that handoffs within the initial interaction are detrimental to the experience unless there is also a resolution at that point. Despite being passed over to a more experienced team, complaint handlers' knowledge and empathy were rated lower and customers' happiness scores dropped significantly if the complaint is not resolved.

Customer expectations increase when a handoff takes place. They feel they are being transferred because the next team will be able to resolve their issue with more skill, knowledge or higher-level mandates. So, when this doesn't happen it is a much more negative experience for the customer as well as a longer, more convoluted process.



I STILL HADN'T BEEN  
PUT THROUGH TO THE  
RIGHT PERSON AND I  
WAS GOING ROUND  
IN CIRCLES ON THEIR  
PHONE LINE.

**CUSTOMER**



For customer satisfaction, resolution times need to be proportionate to the complexity of the case – customers are understanding of challenging investigations but less understanding of waiting for long periods of time just for simple complaints to be looked at.

# RECOMMENDATIONS

1. Giving all front-line staff the mandate to resolve complaints along with the training needed to provide a high-quality complaints experience.
2. Improving visibility of customer information for front-line staff.  
Providing a single view of the customer can enable complaints to be resolved more quickly.
3. Implementing a triage process for complaints received into a centralised team to make sure simple complaints are separated from complex complaints and more complaints are resolved within a shorter period.
4. Giving customers the contact details for the centralised complaints team if they are already clear they wish to make a complaint.



## CUSTOMER STORY

### FEMALE, 65+, SOUTH EAST, RETAIL BANK

#### DISCOVERING THE ISSUE

I felt angry, frustrated and disappointed when I first discovered the issue with my current account. I complained that day and got the details for how to complain from a letter they'd sent me before. I still felt unhappy by the time I was ready to make a complaint and told my friends and family about the issue before complaining.

#### MAKING THE COMPLAINT

I was upset when I wrote the complaint letter. I wanted to write a letter as I could then list all the problems with a timeline so I could explain my situation.

The first person that contacted me didn't resolve my complaint, but I don't think they had the authority to. Their knowledge and empathy towards me was extremely poor and I was certainly not treated like a valued customer. They transferred me to someone else during the call, but I don't think they had the authority to solve my complaint either. Again, their knowledge of my issue was extremely poor, and they didn't show any empathy towards my situation.

I found it quite difficult to make the complaint but didn't tell anyone about it.

They didn't tell me what would happen next and it left me frustrated and disappointed. I felt worse than before I'd complained.

#### RECEIVING A CONFIRMATION

It took over 5 weeks for them to call me to let me know my complaint had been registered - much longer than I expected! I was frustrated and disappointed. They still didn't tell me what the next steps were. I felt even worse than before.

#### RECEIVING AN UPDATE

It took them ages to respond to my complaint and I kept contacting them to find out what was happening.

I was only updated once despite my complaint taking 5 months to be resolved - I expected more updates. I received a confusing update letter which left me feeling very unhappy. Not only was I disappointed and frustrated, but I also now felt upset as I was virtually ignored for 5 months before someone reacted. I really don't think contacting them made any difference to how quickly they resolved my complaint.

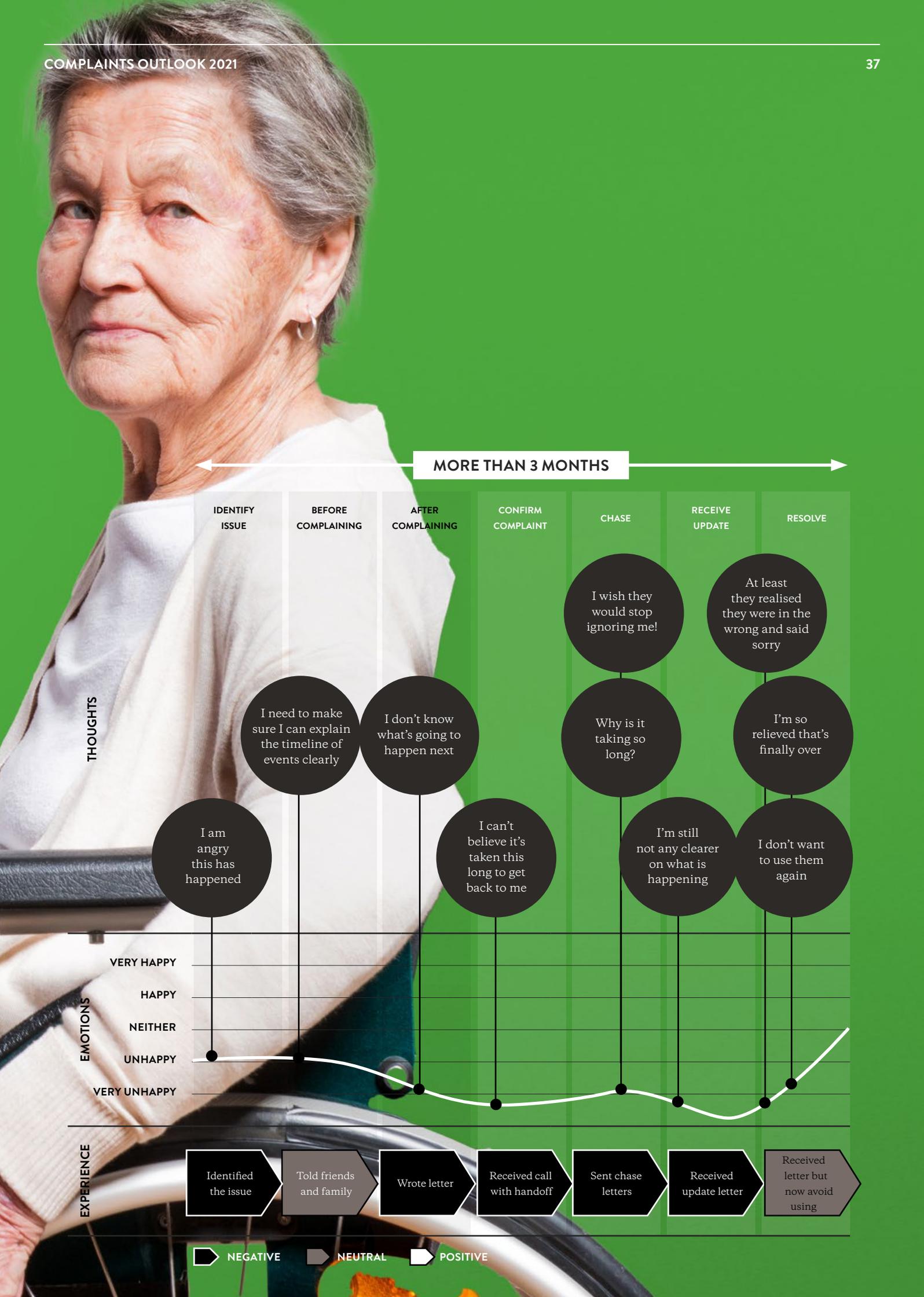
#### RESOLUTION

I received a phone call to say that they had resolved the complaint in my favour. I also received a letter explaining the resolution. It took significantly longer than I expected for my complaint to be resolved but I received financial compensation. They admitted it was their fault and apologised, so I was happy with the outcome. They told me how I could take the complaint further if I wanted to, but I didn't feel I needed to. I was relieved the complaint had finally been resolved - I do not like being ignored. I told my family and friends it was finally sorted.

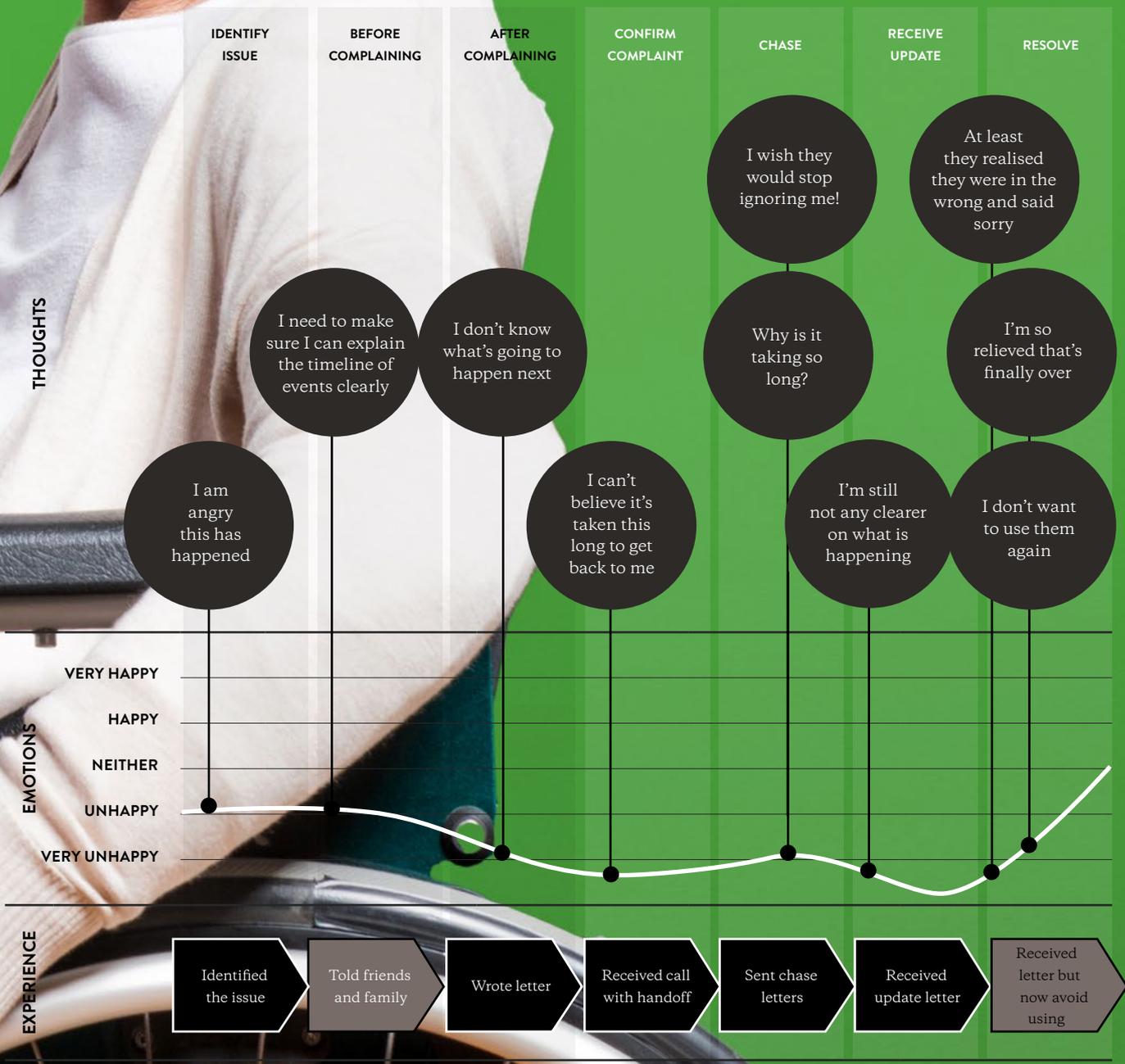
#### AFTER THE COMPLAINT

I am still a customer but I don't feel valued. I've avoided using them for other products and services as I now think worse of them after my complaints experience.





MORE THAN 3 MONTHS



➤ NEGATIVE   ➤ NEUTRAL   ➤ POSITIVE

# 3. SHOW ME I'M VALUED

In our Complaints Outlook 2019, customers' overall satisfaction was influenced to a great extent by whether they felt valued by their provider. This year's research shows that feeling valued is still hugely important for customers. There was a 24% higher retention rate following the resolution of a complaint for those who felt valued as an existing customer during their initial interaction.

Unsurprisingly, customers want to feel that firms value their business especially when they can switch provider at a click of a button. When so many businesses are competing for customers' attention and money, what does your organisation do to show your customers that you value them?



IT FELT GOOD TO  
BE CONSIDERED  
AS A VALUED  
CUSTOMER.

CUSTOMER



# 17%

**MORE CUSTOMERS  
WILL RECOMMEND**

THE FIRM TO OTHERS AS A  
RESULT OF THEIR COMPLAINT  
IF THEY FEEL VALUED.

## SHOW YOU VALUE THEIR BUSINESS

This year’s research shows that there are some simple yet effective ways to make your customers feel valued throughout the complaints journey. One of the easiest ways is to personalise contact with them. Simple things like making sure you use their preferred name when communicating with them as well as listening to and respecting their preferences for channel of communication can make a big difference.



THEY DID NOT LISTEN TO MY COMPLAINT UNTIL I TOLD THEM I WOULD GO TO THE OMBUDSMAN AND NEVER SPELT MY NAME CORRECTLY IN THE NUMEROUS EMAILS.

 CUSTOMER

### CUSTOMERS TOLD US THEY HAD TWO CLEAR EXPECTATIONS:

1. THEY WOULD BE LISTENED TO BY THEIR PROVIDER.
2. THEIR COMPLAINT WOULD BE RESOLVED QUICKLY.

In addition, being shown empathy by complaint handlers, feeling as though they were being listened to and receiving reassurance that the issue would be resolved were the key factors that customers told us made them feel valued when making a complaint.



MADE ME FEEL LIKE AN IMPORTANT CUSTOMER. MISTAKES / ERRORS HAPPEN, IT IS HOW THEY ARE RESOLVED THAT MATTERS.

CUSTOMER 

These skills are essential, and we believe they can be learnt. Ideally, staff are able to empathise with your complainants and the relevant information is available to them so that they have an understanding of each customer. Customers told us that having to repeat their experience several times to different people within one organisation was a frustration for them, and understandably so.



I FELT ANGRY BECAUSE OF THE LENGTH OF TIME IT WAS TAKING TO RESOLVE AND HAVING TO EXPLAIN MY COMPLAINT TIME AND TIME AGAIN.

CUSTOMER 

## VULNERABLE CUSTOMERS

Dealing with vulnerability fairly and effectively is an important and evolving challenge for organisations. Financial services have led the way in their approach to the treatment of vulnerability. The Financial Conduct Authority (FCA) defines vulnerability in wide-reaching terms:



WE DEFINE A VULNERABLE CONSUMER AS SOMEONE WHO, DUE TO THEIR PERSONAL CIRCUMSTANCES, IS ESPECIALLY SUSCEPTIBLE TO HARM, PARTICULARLY WHEN A FIRM IS NOT ACTING WITH APPROPRIATE LEVELS OF CARE.



Customers who feel that they are being treated as an individual are much more likely to feel valued. This is even more important when dealing with customers in vulnerable circumstances.



I FELT ANGRY AND DISAPPOINTED BECAUSE THEY HAD NO INTEREST IN ME AS A CUSTOMER, I WAS JUST A NUMBER.

**CUSTOMER**



Firms highlighted that increasing vulnerability will be a key challenge they will need to navigate over the next 12 months. A flexible and effective approach to vulnerable customers will increase the chance of making each customer feel valued throughout the complaints journey, regardless of their individual circumstances.



WE HAVE TO MAKE SURE VULNERABLE CUSTOMERS ARE LOOKED AFTER AS WE WOULD WANT ANY ONE OF OUR FAMILY WHO IS VULNERABLE TO BE LOOKED AFTER.



**COMPLAINT HANDLER**

## ARE YOUR TEAMS EQUIPPED TO DEAL WITH VULNERABLE CUSTOMERS?

8% of the firms we surveyed still do not provide training in identifying and dealing with vulnerable customers and an additional 9% only provide training some of the time.

The impact of this is that 100 of the 500 complaint handlers we surveyed either do not feel equipped or only feel somewhat equipped to identify vulnerable customers who are complaining.

As vulnerability is not always immediately noticeable and comes in a variety of guises from health conditions to financial difficulties, it is important that your teams can identify vulnerable customers and then propose the best course of action dependent on each customer's individual needs. Since we began researching complaints in 2016, we have seen a significant shift in the way organisations are approaching

vulnerability - moving away from categorising people with similar characteristics towards looking at the specific circumstances of each individual case - and this can only be a good thing for the customer experience. Given the expected increase in the number of vulnerable customers as a result of the pandemic, the skill of identifying vulnerable customers, especially those in financial difficulties, should be high on your firm's agenda.

**100 OF 500  
COMPLAINT HANDLERS**

DO NOT FEEL EQUIPPED  
OR ONLY FEEL SOMEWHAT  
EQUIPPED TO IDENTIFY  
VULNERABLE CUSTOMERS

## THE POWER OF EMPATHY

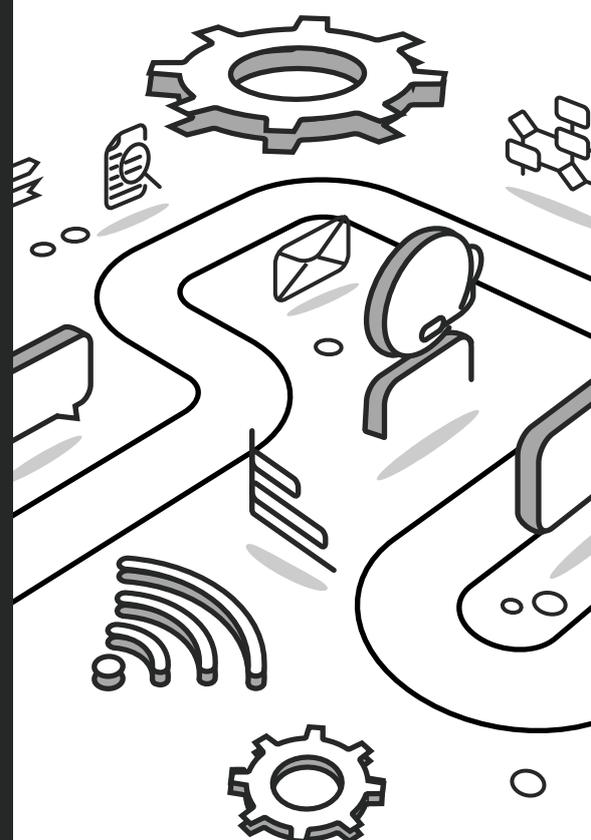
This year's research shows that only 1 in 3 customers rate the empathy skills of the complaint handlers they dealt with as good or very good.

Empathy plays a huge role in making customers feel valued during the complaints process and it's certainly no less important when dealing with complaints from vulnerable customers. 1 in 4 firms did not feel their complaint handlers have all the skills they needed to deal with complaints from vulnerable customers with empathy.

Every customer wants to feel that the organisation understands their frustration when experiencing an issue. However, for vulnerable customers there is another dimension that is brought into play that the complainant wants their provider to understand - their vulnerability. This is tricky when the vulnerability may not be evident in the customer's records but, by focusing on treating customers fairly, listening to what they are saying, and asking the right questions, when a vulnerability is identified it is understood and the appropriate action is taken.

# RECOMMENDATIONS

1. Providing front-line teams and complaint handlers with good quality training on empathy skills and dealing with people with heightened emotions.
2. Personalising each communication or update. For example, using a customer's name even when the communication is automated rather than "Dear Customer", "Dear Sir" or "Dear Madam".
3. Regularly reviewing the organisation's vulnerability framework to check it remains fit for purpose in an ever-changing world, especially given the expected increase in vulnerable customers following the global pandemic.



## **CUSTOMER STORY**

### **MALE, 25-34, SOUTH EAST, TELECOMS FIRM**

#### **DISCOVERING THE ISSUE**

There were a series of mistakes made such as sending my information to another person's email and entering my bank account details incorrectly so my Direct Debit bounced (which I didn't know because they had my email address wrong) so I received a late fee. I was also charged a £60 set up fee when I was told this wasn't required and my monthly bill was 15% higher than it was supposed to be. I was angry and frustrated, so I told my family and friends about it.

I used their website to find out how to complain and contacted them within 24 hours of discovering the issue.

#### **MAKING THE COMPLAINT**

I complained by email like I do usually as it's easy to use and I can keep a record of what's said. It also let me write everything out in order and gave me time to think so I could capture all the details. The first person I spoke to resolved my complaint. Their knowledge of my complaint and their empathy towards me was extremely good. They treated me as a valued customer. I found it very easy to make a complaint.

After making my complaint I felt better than before and in particular, felt relieved, excited, valued, reassured and happy. I was surprised how good the experience had been so I told family and friends about it.

#### **RECEIVING A CONFIRMATION**

They replied immediately with a genuine apology via phone and also sent a letter. It was significantly quicker than I expected. It was very easy to understand the confirmation although they didn't tell me what would happen next. I felt better than I did before as I was immediately contacted by someone who cared.

#### **RECEIVING AN UPDATE**

I was updated daily by phone or email on the status of my complaint - I did not expect to be updated this frequently but it was appreciated. It was very easy to understand the updates and they outlined the next steps. I felt even better than I did before receiving an update because everything was being taken care of quickly and I was being kept informed.

#### **RESOLUTION**

They admitted fault, apologised and resolved the complaint in my favour. My provider explained the resolution to my complaint by phone, but I was not told how I could take the matter further if I wished. My email and Direct Debit were corrected, the late fee was waived, my bill was corrected to the agreed value and I also received a discount / store credit as an apology. Everything was quickly resolved with a genuine apology and the compensation was a nice surprise. I told family and friends of my experience. It took between 1 and 2 weeks for my complaint to be fully resolved.

#### **AFTER THE COMPLAINT**

I was extremely satisfied with how my complaint was handled and have recommended others use them. I think better of my provider following my complaint. I certainly feel valued as a customer!





1 TO 2 WEEKS

IDENTIFY ISSUE

BEFORE COMPLAINING

AFTER COMPLAINING

CONFIRM COMPLAINT

RECEIVE UPDATE

RESOLVE

THOUGHTS

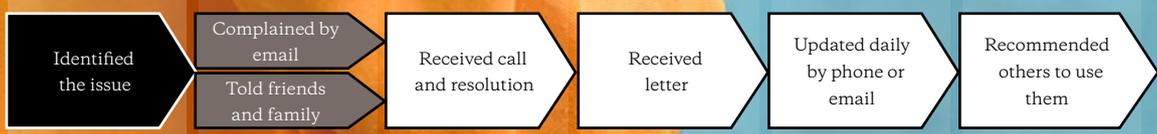
Why have so many mistakes been made?  
 I want to make sure I get all the details right  
 They really know what they are talking about and seem to care about me  
 They are keeping me up to date more than I expected  
 It's good to know everything is being taken care of  
 It meant a lot when they said sorry

This needs to be sorted quickly  
 I want a record of what's said  
 That was quick!  
 I absolutely recommend this company!

EMOTIONS

VERY HAPPY  
 HAPPY  
 NEITHER  
 UNHAPPY  
 VERY UNHAPPY

EXPERIENCE



NEGATIVE    NEUTRAL    POSITIVE

# 4. IF IT'S YOUR FAULT, SAY SORRY TO ME

“I’m sorry”. Such a simple phrase but, when said with sincerity and empathy, it can have such a huge impact on the person receiving the apology. Some people may be unwilling to apologise “because they are afraid the apology will be seen as a sign of weakness and/or guilt”<sup>2</sup>, especially when the outcome of the complaint is unknown.

RETENTION  
RATES ARE  
**17%**

HIGHER WHEN FIRMS SAY  
SORRY WHEN THEY ADMIT  
FAULT.

2. Hershey H Friedman, *Journal of College and Character*, Volume II, No. 1, January 2006, p.2.

## “I’M SORRY” VERSUS “WE APOLOGISE”

We don’t believe this is the case. Saying “I’m sorry” should instead be viewed as an act of “great strength... that restores and rehabilitates... the offended party.”<sup>3</sup> It is this “restoration” of the “offended party”<sup>4</sup> that will have a huge impact on customer retention when your complaint handlers give a genuine and heartfelt apology, both for the distress that has been caused and when a complaint is resolved in the customer’s favour.

CONSUMERS TOLD  
US THAT WHEN FIRMS  
ADMITTED FAULT, THEY  
**ONLY APOLOGISED IN  
75% OF CASES.**

How many times have you heard “we apologise for the inconvenience” when you’ve contacted a company? Or is this phrase even in the script that your front-line staff or complaint handlers use when interacting with customers? It is a generic apology used by organisations to accept wrongdoing and to some extent, it works.

However, the phrase “I’m sorry” is usually seen as being more sincere and is therefore considered to be a “heartfelt apology”<sup>4</sup>.

Ensuring that your complaint handlers are able to convey a sincere, empathetic apology to customers will have the most impact and make sure that customers feel valued and appreciated.

3. *Ibid.*

4. [https://www.diffen.com/difference/I\\_Am\\_Sorry\\_vs\\_I\\_Apologize#:~:text=There%20is%20a%20subtle%20difference,a%20truer%20admission%20of%20regret.](https://www.diffen.com/difference/I_Am_Sorry_vs_I_Apologize#:~:text=There%20is%20a%20subtle%20difference,a%20truer%20admission%20of%20regret.)

## THE POWER OF SAYING SORRY

This year's data shows that when firms admit fault, retention rates for customers are 17% higher when firms also apologised. Surely it is worth ensuring that your organisation's front-line staff and complaint handlers say "sorry" when the complaint is resolved in the customer's favour, especially if it means that your customers want to remain loyal to your business.



I FELT VALUED BECAUSE I WAS REPLIED TO IMMEDIATELY WITH A GENUINE APOLOGY.



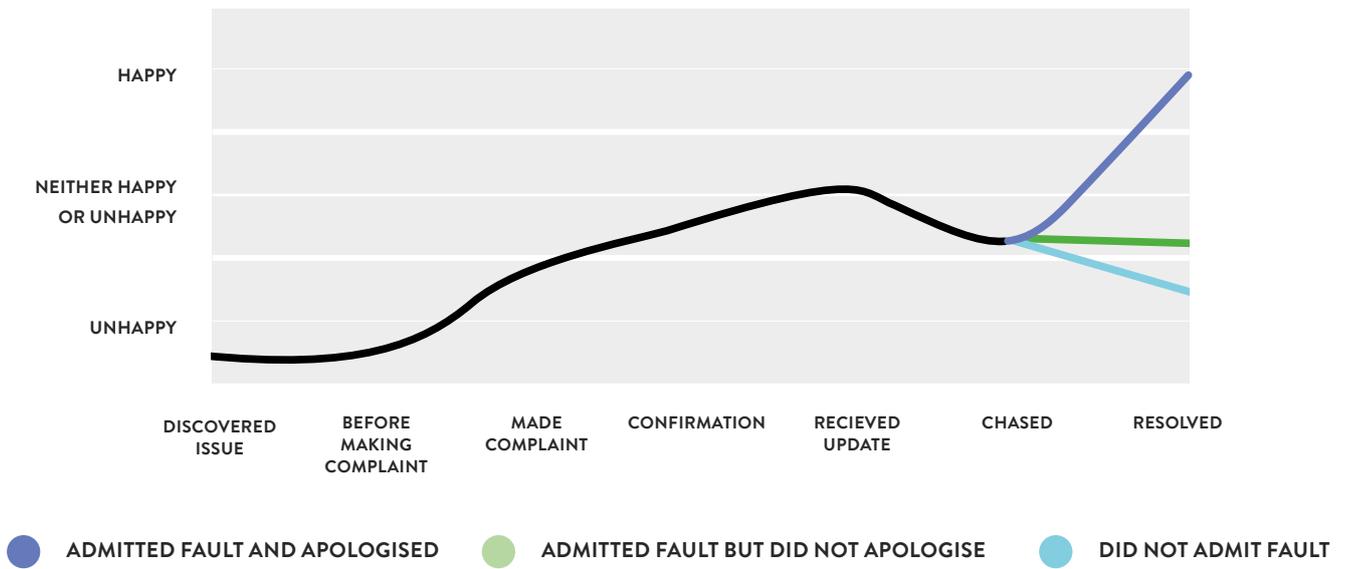
CUSTOMER

For customers that received an apology, their average satisfaction score was 6.3 out of 10. This score dramatically reduced to only 3.6 out of 10 for those customers that did not receive an apology. This is a material difference for the use of a few simple words to ensure your customers are satisfied with their complaints experience.

Happiness scores also increased markedly for those customers that received an apology indicating that saying sorry had a positive effect on their emotions.

In addition to the increased retention rate, when firms said sorry to customers, they were four times more likely to become an advocate of the company and actively recommend the firm to others. If your customers can share a positive experience at the end of their complaints journey, this will have a positive impact on how your organisation is viewed and generate new customers for you. As we identified in 2019, about half of customers make their purchase decisions on the back of recommendations so the more your customers talk positively about your business, the more likely you are to gain new customers.

### IMPACT OF SAYING SORRY ON HAPPINESS



## “I’M SORRY” + FINANCIAL COMPENSATION = INCREASED RETENTION RATES

Are you confident that when your organisation admits fault your complaint handlers are saying sorry when issuing financial compensation to your customers?

Our research surprisingly shows that when financial compensation is given without saying sorry, this actually reduces customer retention rates by 18%! On the other hand, when small compensation payments (under £50) are issued with a genuine apology, this increases retention by approximately 6%. This highlights that customers really do appreciate the value of your complaint handlers saying sorry in addition to a small goodwill payment instead of just receiving financial compensation.

Therefore, to get the benefit from offering small goodwill payments, saying sorry to your customers when admitting fault is vital otherwise you may see your customer retention rates decrease. Customers may feel that they are, in effect, being paid to go away instead of the payment being a positive gesture.



THEY DID NOT  
APOLOGISE FOR THEIR  
ERRORS OR EXPLAIN  
WHY THEY OCCURRED.

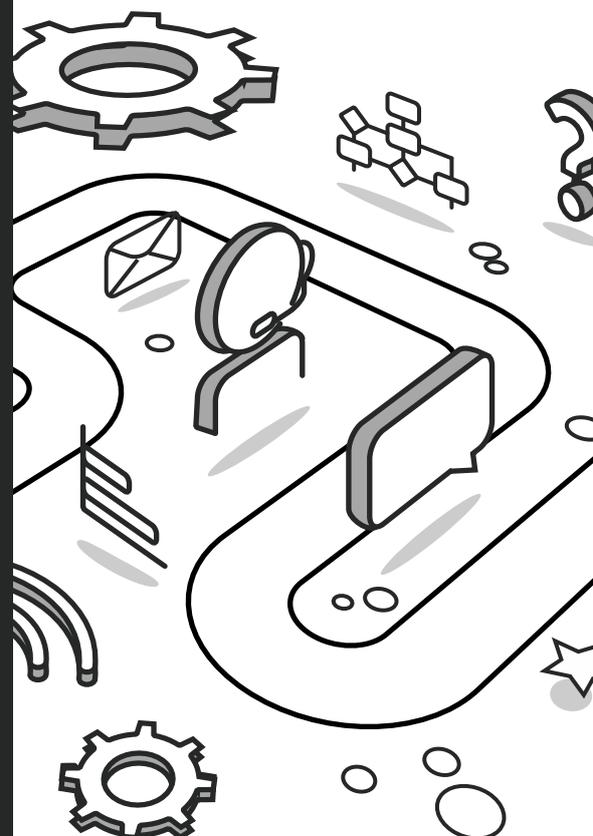


CUSTOMER

When your organisation admits fault and then says sorry, this will show the customer that their complaint has been understood and that your firm accepts responsibility for the wrongdoing leading the customer to feel more valued.

# RECOMMENDATIONS

1. Saying sorry every time a complaint is resolved in the customer's favour to show your firm accepts the wrongdoing.
2. Training staff to give a heartfelt apology using the right language ("I'm sorry" rather than "we apologise").
3. Empowering staff to give a small goodwill payment that is issued alongside saying sorry.



## CUSTOMER STORY

### FEMALE, 35-44, LONDON, TRAIN COMPANY

#### DISCOVERING THE ISSUE

I was unhappy and disappointed when I first discovered the issue and complained within 24 hours. I searched online and then visited their website to find out how I could make the complaint. I found it harder than I expected to find out how to make a complaint. By the time I was ready to email them, I also felt frustrated - it felt like the train provider was not welcoming towards receiving complaints or feedback from customers. I told family and friends about the issue.

#### MAKING THE COMPLAINT

I complained via email as it is easy to use, it allows me to keep a record of the interaction and I lead a busy life, so it was most convenient for me. I also needed to contact them out of office hours.

The first person I communicated with didn't resolve my complaint but I think they had the authority to. I thought their knowledge of the area of my complaint was poor, their empathy of my situation was extremely poor, and I certainly did not feel like I was being treated as a valued customer!

I also communicated with a second person in the initial interaction but they also did not resolve my complaint, although I think they had the authority to. Their knowledge of the area of my complaint was even worse than the first person and again I was not treated as a valued customer. I was also not informed of the next steps by either individual.

Overall, I found it very difficult to make a complaint and actually felt worse than before. I was angry, upset, frustrated and disappointed. I talked to my friends and family about the situation.

#### RECEIVING A CONFIRMATION

I can't believe it took between 3 and 4 weeks for me to receive confirmation that my complaint had been registered. When a staff member replied via email, my original message was never included in the response

to reassure me that they had read and understood my complaint. The response I got didn't acknowledge most of my complaint which made me feel dismissed and not valued.

The confirmation email also didn't tell me what to expect next. I felt better than when I had made the complaint but still felt frustrated and disappointed as I had just received a generic email!

#### RECEIVING AN UPDATE

I didn't receive any updates throughout the complaints process. However, I did chase my provider once via email to find out what was happening. It took between 3 and 4 weeks to receive a response - I certainly don't think chasing helped to progress my complaint. I felt worse after chasing as I didn't feel my complaint was being taken seriously and they were trying to play down the issue I'd had.

#### RESOLUTION

It took significantly longer than I thought it would to resolve my complaint - I personally thought it would take less than a week when it actually took between 1 and 2 months! The firm admitted it was their fault, but they didn't say sorry. I was not happy with the outcome of my complaint and they didn't tell me how to take the matter further. They only needed to look at my account to see how many train journeys I'd taken with them and how much money I'd spent with them to understand how much of a regular and loyal customer I was. To be dismissed in that way was quite offensive! It implied that my opinion and bad experience was of no interest to them even though I'd been a regular customer for 20 years.

#### SINCE THE COMPLAINT

I have a much lower opinion of them now and I certainly don't feel like a valued customer. I still felt angry, upset and disappointed following the resolution and voiced my opinion and experience to my friends and family. I use them less often because of this issue and will avoid using again if I can. I have recommended others also avoid using them if they can.

← 1 TO 2 MONTHS →

IDENTIFY  
ISSUE

BEFORE  
COMPLAINING

AFTER  
COMPLAINING

CONFIRM  
COMPLAINT

CHASE

RESOLVE

They're  
hiding their  
details so I can't  
complain

Why is it so  
difficult to  
complain?

I don't know  
what's going to  
happen next

Why aren't  
they taking me  
seriously?

If it's their  
fault why  
haven't they  
said sorry?

I was  
unhappy and  
disappointed  
when I first  
discovered the  
issue

I want a  
record of  
what's said

I can't believe  
it took so long for  
them to confirm  
my complaint had  
been registered

After 20 years  
of regular use,  
I am offended  
how they've  
treated me

If I have an  
alternative,  
I'll use it

THOUGHTS

VERY HAPPY

HAPPY

NEITHER

UNHAPPY

VERY UNHAPPY

EMOTIONS

EXPERIENCE



➡ NEGATIVE   ➡ NEUTRAL   ➡ POSITIVE

# 5. KEEP ME UPDATED

Customers aren't being updated enough on the progress of their complaint, leaving them feeling angry and frustrated. Where customers chase for an update but don't then get one, it is the only point in the journey where anger is the most felt emotion - by 3 out of 4 customers!

IT'S UNSURPRISING THEY FEEL THIS WAY. FEWER THAN 10% OF CUSTOMERS CHASING FOR AN UPDATE RECEIVED ONE STRAIGHT AWAY.

There are three factors which reduce the impact that chasing for an update has on a complaints journey:

1. Increasing resolution within the first two days and reducing overall complaint resolution times where possible to reduce the need for updates.
2. Proactively updating customers frequently to stop them feeling the need to chase when complaints are ongoing.
3. When customers do chase, providing them with a valuable update in a timely manner, ideally at first point of contact.

CUSTOMERS ARE  
**19%**  
MORE LIKELY TO REMAIN  
CUSTOMERS IF THEY DON'T  
NEED TO CHASE FOR AN  
UPDATE.

## BE PROACTIVE IN UPDATING CUSTOMERS

46% of customers told us they had to chase the firm at least once for an update. The cost of managing these chases, which are predominantly by email and phone, is significant for the business. It is also a cost for the customer in terms of time and money. Therefore, removing the need for chasing can reduce cost for both parties and also has a notable positive effect on the customer's emotions and experience.



I FELT THAT THEY STILL DIDN'T UNDERSTAND MY PROBLEM AND IT WAS A WASTE OF MY TIME AND MONEY CALLING THEM.

**CUSTOMER**



The frequency of updates has a marked impact on the likelihood of customers needing to chase but only 56% of firms always send proactive updates to their customers. Where proactive updates were received daily, 69% of customers didn't chase at all. However, if the frequency of updates drops to weekly, 58% of customers chase the firm at least once and 17% chase on numerous occasions.

Automating updates is a low-cost, effective way to ensure customers receive regular updates. Of the firms that send proactive updates (either always or some of the time), only 16% stated that they use automation to send the updates. This makes it a time-consuming process for the majority of firms and the updates are then liable to inconsistency such as updates not

always including next steps and the messaging may not necessarily be standardised. This risk of human error is likely to increase when paired with the expected increase in complaint volumes and, subsequently, workloads.

When updates are received by customers after chasing, the quality is generally good with most customers understanding them. This is reflected in the emotions felt by customers with the proportion feeling angry falling by 40%.

## SET EXPECTATIONS EVERY TIME

Even when updates are sent, a third of complaint handlers told us they do not always include next steps. Setting expectations is key to reducing customers chasing and ensuring next steps are included in every update is a simple way to improve the experience.

Customers want to know when they will next be contacted and it's vital that these timelines are then adhered to. A quality complaints process builds up trust between the company and the customer to generate that all-important feeling of being valued, but this is impossible if timescales are missed, especially without a clear and reasonable explanation.

## GETTING A MEANINGFUL UPDATE SHOULDN'T BE DIFFICULT

It's not possible to stop all chasing as there will always be times the customer will have a specific question which they need answering. So, how can firms make the chasing process a positive one?

1. Making sure all front-line teams can see that a complaint is ongoing. Just under 80% of firms said that all their front-line employees are currently able to see if a customer has an ongoing complaint. Having this visibility enables conversations to be tailored immediately to the needs of the customer and reduces the need for customers to repeat themselves.

2. Providing access to the information front-line teams need in order to provide a valuable update. Only 1 in 3 front- and second-line complaint handlers feel they always have access to the information they need in order to provide a valuable update to customers who are chasing.

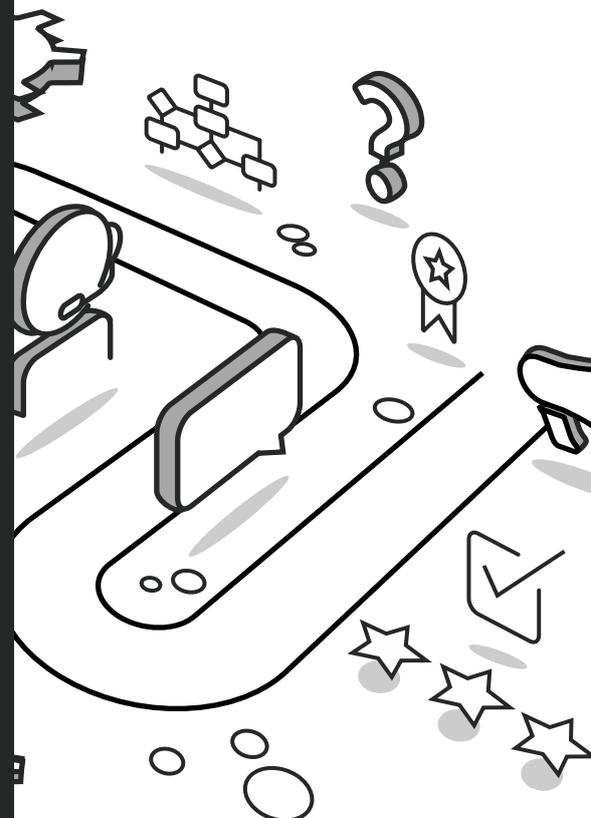


THE MAN ANSWERING  
MY EMAIL WAS  
PLEASANT BUT UNABLE  
TO HELP ME. 

**CUSTOMER**

# RECOMMENDATIONS

1. Reducing the need to chase by resolving complaints as quickly as possible (see the recommendations in Chapter 2 - Let me speak to the right person straight away).
2. Sending proactive updates on a regular basis, using personalised automation where possible to reduce the resource required and increase consistency.
3. Including next steps in updates to set customers' expectations.
4. Allowing all front-line teams to see ongoing complaints and have the information available to provide valuable updates.



## **CUSTOMER STORY**

### **FEMALE, 55-64, SCOTLAND, CONSUMER FINANCE FIRM**

#### **DISCOVERING THE ISSUE**

I was frustrated, disappointed and upset when I discovered the issue, but it took me a while to actually get around to making the complaint. I waited over 4 weeks while I was trying to find out how to make a complaint. I used a consumer advice website, but it was much harder than I expected just to find out how to complain. I felt like the company didn't acknowledge my issue and I talked to my friends and family about it.

#### **MAKING THE COMPLAINT**

When I made the complaint, I used an email because I wanted to make sure I had a record of it and it's not convenient for me to contact them during their office hours. The response I got wasn't great. The person responding didn't seem to have any idea about the issue and they didn't seem to value me much. They did show some empathy towards my situation. I found it very difficult to make the complaint, but I did feel a bit better once it was done.

#### **RECEIVING A CONFIRMATION**

I couldn't believe it took over 5 weeks for them to acknowledge my complaint email! Even when they did email me it wasn't clear what the next steps would be. I was really frustrated about it. I talked to my friends and family about the experience.

#### **RECEIVING AN UPDATE**

I only received one email update throughout the process. It still didn't tell me what would happen next and I had started to feel apathetic towards the whole situation and was just fed up with the company.

#### **CHASING**

I chased numerous times by email, but it took weeks to get a response and I don't think it actually had any impact on them resolving the complaint. This was a real low point for me. I felt angry and frustrated and just very fed up.

#### **RESOLUTION**

When they finally resolved it over 3 months after I made the complaint, they did at least apologise and I received financial compensation. I wasn't happy with the outcome though.

#### **ESCALATION**

I wasn't told I could escalate the complaint, but I knew I could so I raised it with the regulator. It took them another 10-12 months to resolve it but when they did, they awarded me some more financial compensation. I was just relieved it was finally over - and my friends and family were probably sick of hearing about it!

#### **AFTER THE COMPLAINT**

I stopped using them completely.





3 MONTHS OR MORE

IDENTIFY ISSUE    BEFORE COMPLAINING    CONFIRM COMPLAINT    RECEIVE UPDATE    CHASE    AFTER COMPLAINING    CONFIRM COMPLAINT    RESOLVE

THOUGHTS

I'm angry this has happened

It's so hard to find out how to complain

It's a relief to have made the complaint but I want it all in writing

I can't believe they haven't acknowledged my email for 5 weeks

I still don't know what is happening

I'm so fed up, they don't respond to me and I don't think chasing is making any difference

I'm so glad that's finally over. It's taken over a year. I'll never use them again

That's a relief that it is sorted but I don't think it's fair, I should have had more compensation

EMOTIONS

VERY HAPPY

HAPPY

NEITHER

UNHAPPY

VERY UNHAPPY

EXPERIENCE



NEGATIVE    NEUTRAL    POSITIVE

# 6. DON'T LET ME HEAR IT'S HAPPENED AGAIN

Our research shows that from the consumers we surveyed, 4 out of 5 told at least one other person about the issue before they raised a complaint. So at least one other person, if not more, is going to be hearing about the issue before your firm is and we can almost guarantee it isn't a good review of your product or service. Therefore, it is crucial you are reducing the number of issues occurring.

CUSTOMERS ARE

**29%**

MORE LIKELY TO REMAIN A  
CUSTOMER IF THEY FEEL THAT  
THEIR COMPLAINT WILL MAKE  
A DIFFERENCE TO HOW THE  
FIRM OPERATES.

## CUSTOMERS WANT TO MAKE A DIFFERENCE

Root cause analysis is an important element of each firm's complaints operation and one of the key opportunities firms highlighted to us for making improvements over the coming 12 months. Understanding the reason why each complaint has been made presents opportunities to fix the situation and prevent it from happening again therefore reducing future complaint volumes. However, despite raising the issue, less than 1 in 10 customers felt that their complaint will make a difference to the way their provider operates. If firms are able to show that changes have been made to prevent the same or similar issue from occurring to other customers, it can positively impact on both the satisfaction and retention of the customer.



I WAS HAPPY NOT TO BE CHARGED BUT WORRIED ABOUT THEIR OTHER CUSTOMERS WHO MIGHT HAVE JUST PAID UP WITHOUT QUESTIONING IT.

**CUSTOMER**



## PROACTIVELY FIX SYSTEMIC ISSUES

By proactively fixing a systemic issue, you may prevent a surge in complaints volumes. In addition, if you need to communicate the resolution to your customers where the issue has occurred without their awareness or you are unable to resolve the issue before it impacts further customers, they are likely to value your firm's honesty. This can mean customers are more tolerant instead of raising a complaint immediately. Your firm's honesty will also have a positive impact on the customer experience as long as timelines for resolution that have been communicated are then adhered to.

## BARRIERS OF REACHING THE TRUE ROOT CAUSE

When we asked staff who carry out RCA what they felt the biggest barriers to reaching the true root cause of an issue were - 46% highlighted time required for RCA and 45% indicated the complexity of the complaint. This emphasises what firms already know - RCA is not a simple or quick task. However, taking the time to ensure RCA is undertaken in an effective way and changes are implemented in a timely manner could result in fewer complaints of a similar nature being raised in the future.



I WAS STILL NOT CONVINCED THE PROBLEM WOULD BE RESOLVED AS IT HAD HAPPENED A NUMBER OF TIMES PREVIOUSLY.



**CUSTOMER**

**45%**  
OF COMPLAINT  
HANDLERS INDICATED  
THE COMPLEXITY OF  
A COMPLAINT WAS A  
SIGNIFICANT BARRIER TO  
COMPLETING RCA

## EFFECTIVE ROOT CAUSE ANALYSIS IS A TEAM EFFORT

The firms we surveyed told us that RCA is predominantly carried out in complaints teams, with 46% having a ring-fenced team to undertake this work. This seems like a logical approach considering that RCA is hard to undertake effectively if it is completed alongside another job. A specialist RCA team will have the time and skills to delve deeper into the complaint and undertake the relevant analysis to find the true root cause. Our experience tells us that, although having a central team to coordinate the effort is a good option, regardless of which team is responsible for RCA in your firm, a collaborative effort is required to deliver effective RCA:

- **FRONT-LINE TEAMS** are in the best position to identify the main theme of the complaint through their conversation with the customer e.g. what process did the error occur in? Was it a human or system error? Is it a repeat complaint? Recording this for each complaint in a simple way makes identifying the key areas to look at much easier.

- **PRODUCT AND CHANNEL TEAMS** are often best placed to take these themes and identify where in the process things are not performing as expected. For example, if there are repeated human errors in a process it may be that the policy and process do not quite align or the process documentation isn't clear enough on what is required.
- **TECHNOLOGY TEAMS** have the detailed knowledge of systems to be able to find the cause of system-driven issues and potentially identify pockets of non-complaining customers who have been impacted.
- **MARKETING TEAMS** have the skills to review customer literature and communications to discover where these may be driving confusion around policies or customer requirements which need to be clarified.

Alongside the subject matter expertise of these areas, identifying the root cause of issues is only effective in reducing complaints if the firm is committed to delivering change.

RCA teams are most effective when they have the attention of senior leadership and the support of whoever is responsible for RCA in the boardroom to then drive forward the improvements needed and allocate the relevant budget and resources for delivery.



ALTHOUGH I UNDERTAKE RCA, THE COMPANY DOESN'T DO ANYTHING WITH THE INFORMATION I PROVIDE - THEY DON'T PUT IT TO USE SO WE SEE THE SAME COMPLAINTS BEING RAISED AGAIN AND AGAIN.



**COMPLAINT HANDLER**

## RCA TRAINING

When asking front-line staff to record the key themes of the complaints as part of a cross-functional RCA approach, systems need to be simple and intuitive to use if the data gathered is to be valuable. It is important that those completing this task understand the importance of what they are doing and are clear on how they can support the organisation-wide effort. Effective training can give front-line staff the confidence and commitment to make significant improvements to the data your RCA team are working with.

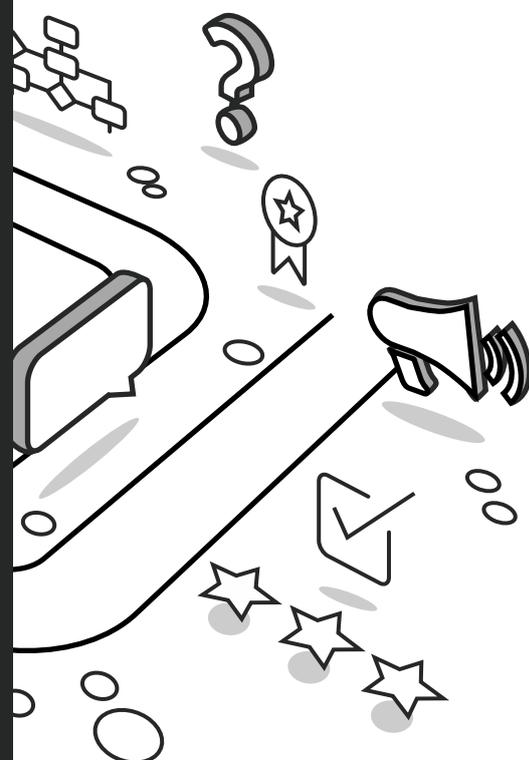
From the complaint handlers we surveyed who carry out RCA as part of their role, 41% rated the training they received for carrying out RCA as average or worse. RCA requires a different skill set than complaint handling or other complaint roles within a firm and the training RCA teams complete needs to reflect this. Training should focus on the specialist skills required for identifying areas of concern, undertaking in-depth analysis to uncover additional potential areas of risk and highlighting emerging themes.

## THE ROLE OF TECHNOLOGY

There are various technologies emerging which offer the potential to improve RCA. Technologies such as natural language processing (NLP) are able to support RCA by reviewing large volumes of unformatted recorded data to identify key information. This can be particularly useful when trying to calculate the size of an identified issue by looking through complaint case notes and call recordings. Reviewing huge volumes of case files to find other impacted customers is a task which would be resource intensive and time-consuming for many businesses, but NLP offers a way to do this type of work in a fraction of the time. This frees up human resource in the RCA team to focus on identifying areas of concern where they are able to add most value to the business and customers. By using technology and human resource in conjunction with each other, firms can develop more effective RCA frameworks.

# RECOMMENDATIONS

1. Recording all themes and repeat instances clearly on complaint systems to make identifying systemic issues quicker and easier for the relevant team.
2. Implementing a cross-functional RCA operating model with senior leadership support.
3. Committing to making improvements where issues are identified and proactively contacting affected customers, where appropriate, in a timely manner to save them raising a complaint.
4. Sharing the actions taken as a result of complaints with customers to demonstrate their feedback makes a difference.
5. Delivering role-specific training to both front-line and specialist RCA teams to ensure they understand their roles and have the required skills to work together effectively to reduce future complaints.
6. Exploring emerging technologies that enable large datasets to be reviewed in short periods of time to help understand the size of potential systemic issues and identify impacted customers.



## CUSTOMER STORY

### FEMALE, 45-54, NORTH WEST, ENERGY FIRM

#### DISCOVERING THE ISSUE

I was frustrated and concerned when I first discovered the issue. I waited between 3 and 4 days to make a complaint. It was harder than I expected to find out how to complain on their website. I was disappointed because it's not always easy to find out how to actually speak to the correct department that you need to. I told friends and family about my issue.

#### MAKING THE COMPLAINT

I made my complaint by email because I lead a busy life so it was the most convenient option for me. They called me straight away but the first person I heard from didn't resolve my complaint, although I don't think they had the authority to. Their knowledge and empathy towards me was good and I felt like I was treated fairly well as a valued customer.

The second person I dealt with resolved my complaint. Their knowledge of the area of my complaint was good and their empathy was extremely good. I definitely felt like a very valued customer.

I found it quite difficult to make a complaint but I was very happy once I had. I was also relieved and excited because once I managed to speak to the correct person, the issue was corrected. I wrote about my experience on an online forum / review website and on social media too.

#### RECEIVING A CONFIRMATION

My complaint was confirmed immediately by phone after I'd sent the initial email. It was very easy to understand the confirmation and the next steps were outlined too. I felt better than before after receiving the confirmation and felt calm.

#### RECEIVING AN UPDATE

They updated me by email every day which was great. I didn't expect to be updated this often and I felt excited after receiving the updates. It was very easy to understand the updates and they told me what to expect next. I also contacted them by email on numerous occasions and waited less than 24 hours for a response. I definitely think that my chasing helped to progress my complaint.

#### RESOLUTION

When they emailed me to let me know it was resolved, they accepted it was their fault and said sorry. It took 1 or 2 weeks to be resolved and this was significantly longer than I expected. I thought it would take less than a day! I felt happy because everything was resolved. I told friends and family of my situation.

#### SINCE THE COMPLAINT

I was extremely satisfied with how my complaint was handled and I now think better of them. I feel valued and also think that, as a result of my complaint, they will do things differently in the future.





1 TO 2 WEEKS

IDENTIFY ISSUE    BEFORE COMPLAINING    AFTER COMPLAINING    CONFIRM COMPLAINT    RECEIVE UPDATE    CHASED    RESOLVED

THOUGHTS

It's not really urgent, it can wait a few days

I'm really busy, I hope this doesn't take too much time

I am frustrated and concerned that this has happened

I just want to be able to contact the right department, it shouldn't be this hard

That was quick, they care about me

I want other people to know about this great experience

They're really knowledgeable

I know what's going on

I want to do what I can to get this resolved

I'm so pleased with how that was handled

I'm telling my family about this, it's nice to get good service

EMOTIONS

VERY HAPPY  
HAPPY  
NEITHER  
UNHAPPY  
VERY UNHAPPY

EXPERIENCE



NEGATIVE    NEUTRAL    POSITIVE

# CONCLUSION

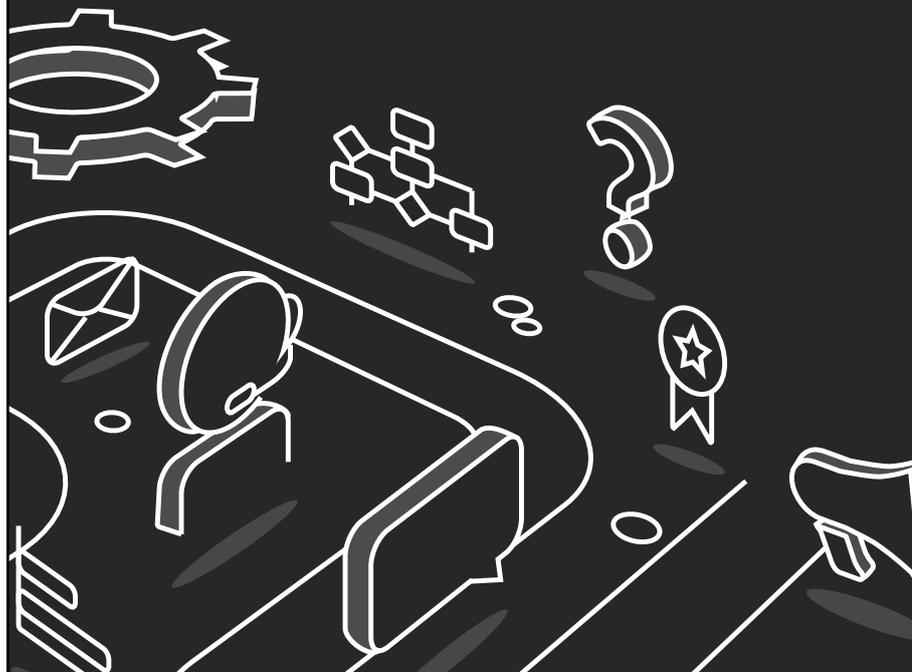
**WE HAVE FOUND COMPELLING EVIDENCE THAT THE COMPLAINTS JOURNEY OFFERS SIGNIFICANT OPPORTUNITIES FOR FIRMS TO DELIVER EMOTIONALLY ENGAGING EXPERIENCES WHICH DRIVE CUSTOMERS TO NOT ONLY STAY WITH AN ORGANISATION, BUT TO ALSO BECOME ADVOCATES.**

The six key customer needs identified in this report highlight the areas where firms can concentrate their efforts to effectively improve the customer experience, and subsequently, their commercial performance.

## WATCH THE VIDEO NOW



MARTIN DODD, TALKS THROUGH HIS FINAL THOUGHTS AND KEY TAKEAWAYS FROM THE COMPLAINTS OUTLOOK 2021



### 1. MAKE IT EASY FOR ME TO COMPLAIN

Customers want to be able to easily find out how to make a complaint and then to follow a simple process to complain using their chosen channel. Barriers at this stage drive negative emotions and impact on the remainder of the journey.

### 2. LET ME SPEAK TO THE RIGHT PERSON STRAIGHT AWAY

Customers don't want to be passed from team to team, they want the people they interact with to be able to help them, ideally resolving the complaint straight away. Although, there is a two-day window for resolution which maintains the same level of retention as a first point of contact resolution.

### 3. SHOW ME I'M VALUED

Empathy is a vital skill in complaint handling and showing customers they are being listened to as an individual and understood makes them feel valued. This is especially important when interacting with customers with vulnerabilities, where the complaint handler needs help and confidence in identifying vulnerability and in making appropriate decisions.

### 4. IF IT'S YOUR FAULT, SAY SORRY TO ME

Customers place a higher value on firms saying sorry when the complaint is resolved in their favour compared to just receiving small financial compensation payments - although a combination of both is the most effective in driving retention.

### 5. KEEP ME UPDATED

Customers who have to chase are much less likely to remain loyal to the firm following their complaint. Customers want and expect to be regularly updated when their complaint takes time to resolve, and when they do chase, they need to be able to speak to someone who has the relevant information so they can provide a valuable update.

### 6. DON'T LET ME HEAR THAT IT'S HAPPENED AGAIN

Finally, customers want to feel that their complaint has made a difference and that the company will change how it operates as a result. When they feel this, retention is higher and longer-term relationships are built.

## MOVING FORWARD

As we move forward into a period of change and challenge as a result of Covid-19 and with the expectation of increasing complaint volumes and customer vulnerability, firms who are ready to meet this challenge and take hold of the opportunities presented will be in a good position to emerge strongly.

Whilst the impacts of the global pandemic have been difficult to manage, some clear positives have come out of it. Businesses are in a position to explore new, more flexible ways of working and operating models which would have felt unrealistic before. As one of our participating firms explained:

●● WE MOBILISED OUR WORKFORCE OFF-SITE WITHIN 4 WEEKS, DESPITE THINKING THIS WASN'T POSSIBLE. IF WE CAN DO THAT WHAT ELSE CAN WE DO? ●●

RETAIL BANK



**MARTIN DODD**  
CHIEF EXECUTIVE OFFICER  
HUNTSWOOD





# METHODOLOGY

## THREE STRANDS OF RESEARCH WERE UNDERTAKEN TO PROVIDE A HOLISTIC CROSS-SECTOR UNDERSTANDING OF KEY COMPLAINTS ISSUES:

1. Consumer research completed through online surveys carried out by our research partner YouGov.
  - a. 2,522 customers with a resolved complaint within the last 12 months across a wide variety of sectors
  - b. Detailed profiling data from YouGov's deep understanding of members of their research panel

2. Firm research

- a. Data collected from 54 financial services and utilities firms

3. We surveyed 500 complaint handlers from across a range of sectors and industries to understand their experience of dealing with complaints.

We also received validation and support in the development of this research through partnership with The Henley Centre for Customer Management, Henley Business School.

## PARTICIPATING FIRMS

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AEGON UK	MOTONOVO FINANCE
AGEAS	MYJAR
AMERICAN EXPRESS	NATIONWIDE BUILDING SOCIETY
ARGOS FINANCIAL SERVICES	NATWEST
ATOM BANK	NEWDAY
AXA INSURANCE	NEXT PLC
BANK OF IRELAND UK	OPLO
BARCLAYS BANK UK PLC	PAYMENTSHIELD
BUSINESS STREAM	PHOENIX SLAL
CABOT FINANCIAL	PROVIDENT FINANCIAL GROUP
CAPITAL ONE	QASSS LTD
CLOSE BROTHERS – MOTOR FINANCE	RAC
CLOSE BROTHERS - SAVINGS	REVOLUT
DOMESTIC & GENERAL	ROBIN HOOD ENERGY
GEORGE BANCO LTD	ROYAL LONDON MUTUAL ASSURANCE SOCIETY
GREEN NETWORK ENERGY	SANTANDER
HASTINGS DIRECT	SBPT GROUP
HISCOX	SECURE TRUST BANK PLC
HITACHI CAPITAL (UK) CONSUMER FINANCE	STANDARD LIFE ABERDEEN
HSBC UK	STARLING BANK
HUDSON ENERGY	THE CO-OPERATIVE BANK
IKANO BANK	THE CO-OPERATIVE INSURANCE SOCIETY LTD
INDIGO MICHAEL LTD	TSB
JBR CAPITAL LTD	UK POWER NETWORKS
LLOYDS BANKING GROUP	UTILITY WAREHOUSE
LEGAL & GENERAL HOME FINANCE	VIRGIN MONEY
METRO BANK	
MONZO	

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# ABOUT HUNTSWOOD

**WE ARE HUNTSWOOD. THE PEOPLE WHO PUT PARTNERSHIP FIRST. A TRUSTED TEAM WITH THE INSIGHT, EXPERTISE, AND PACE TO CREATE BETTER OUTCOMES FOR OUR CLIENTS, THEIR CUSTOMERS, AND THE COMMUNITIES THEY ARE A PART OF.**

We deliver resourcing, outsourcing and advisory services from complaints to customer service, remediation to resilience - bringing together the people, processes and knowledge businesses need to succeed.

We're built on the ambition to make a positive difference. It's what Huntswood has done since we opened our doors 25 years ago, and it's what every single one of us strives for today. Over the years, we've grown from a two-person team to a nationwide service provider - accepting bigger challenges, exceeding clients' expectations and empowering each other every day.

We put the right people in the right place at the right time - whether it's our dedicated team of Associates or our Board. Together, we've got the outstanding track record of delivery, the depth of expertise and the flexibility of approach to be the trusted partner our clients deserve.

We stand with our clients without question, working on their terms to share our insight whenever and wherever they need it.

The pressure for businesses to deliver higher quality services at lower costs is growing. Firms are reinventing how they operate, execute and communicate - adapting to new ways of working and responding to changing customer needs in different ways.

We're here to help clients as the landscape evolves and new challenges arise. We advise and consult as a trusted partner in times of change - offering ultimate flexibility to help clients create value and meet demand with confidence.

We deliver insight for better outcomes, and that means being there to help clients navigate change, invest in the future and meet challenges head-on. It means helping them anticipate what's next and solving problems before they even arise - with minimum risk every step of the way.

**WE ARE HUNTSWOOD. YOUR TRUSTED PARTNER FOR BETTER OUTCOMES.**

# CONTRIBUTORS



## MARTIN DODD

### CHIEF EXECUTIVE OFFICER

Martin has held a variety of senior roles, accumulating a breadth of skills and experience as UK banks navigated times of both turbulence and growth.

As managing director of Connect, a Lloyds Banking Group company, he was responsible for 7,500 people and over 11 locations, connecting with customers across multiple channels and leading the back-end processing operations for every personal banking teams.

In his role as Lloyds Bank's Group Ambassador for the Midlands, Martin helped businesses in the region to prosper. He has also been a non-executive director of Motability Operations, the company responsible for delivering the motability scheme to over 600,000 disabled people.

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## LUKE WOOTTON

### DIRECTOR OF CLIENT RELATIONSHIPS

Luke joined Huntswood in 2012 and has since undertaken a variety of roles in support of the conduct and operational needs of our clients across a range of disciplines including sales & servicing, quality assurance, complaints and remediation.

Luke's experience spans a number of sectors including Consumer Credit as it transitioned to FCA authorisation, in addition to leading Huntswood's Insurance market activity and client engagement through the operational challenges posed by the pension reforms.

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**COMMERCIAL DIRECTOR**

Lucy is an experienced commercial leader who has worked in a number of sectors undertaking legal and commercial roles. Since joining Huntswood in 2015, she has led our in-house legal function. Prior to her time at Huntswood, Lucy worked for some of the world's largest data, software and technology companies starting her career at Reuters before spending time working with a number of venture capital firms on their start-up investments as a commercial and legal representative. Her present role involves the leadership of Huntswood's Legal, Procurement, Marketing and Commercial departments. In addition to this, Lucy supports our Chief Executive Officer in developing our commercial plans which includes our Strategic Partnerships.

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**KATE WOOLLARD**

**HEAD OF COMMUNICATIONS**

Kate currently leads Huntswood's research into complaints excellence across a range of regulated industries. Prior to her time at Huntswood, as a mortgages product specialist, she led teams of subject matter experts in the delivery of strategic complaints root cause analysis, complex complaint escalations, customer outcomes and vulnerability frameworks. Before this, she worked as a market researcher in the technology industry.

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**SOPHIE MOWCZAN**

**MARKET RESEARCH & INSIGHT MANAGER**

Since joining Huntswood, Sophie has worked in a variety of roles focused on marketing, proposition development and strategic insight. Currently, as well as her role as lead researcher on complaints, she is also responsible for providing market research to support our leadership, client relationships and commercial teams with high quality data and insight.

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