



HUNTSWOOD

A ResultsCX Company

Partnering with a leading motor finance firm to deliver a New Outcomes Testing Framework



Challenge

A leading UK motor finance firm needed a comprehensive review of lending, collections, complaints, sales, and customer service to design a new outcomes testing approach aligned with the regulator's latest Consumer Duty expectations.

Solution

Framework designed: Huntswood undertook a comprehensive review of all in-scope areas such as lending, collections, complaints, sales, and customer service—through detailed documentation analysis and side-by-side process walkthroughs. This enabled us to design a bespoke customer outcomes testing framework tailored to the client's operations and aligned with the regulator's latest Consumer Duty expectations.

Our approach was customer-led, starting from a set of desired outcomes and working backward to ensure every customer journey delivered against

these objectives. We identified key risks and mapped them to Consumer Duty requirements, embedding proportionate and efficient methodologies across all functions.

To ensure robustness, these methodologies were tested and refined through iterative feedback loops, guaranteeing consistency, compliance, and practical applicability. The framework provided clear guidance for outcomes testing sales and lending, collections, complaints, and customer service, enabling the client to confidently meet regulatory expectations while improving customer experience.

Outcome

Huntswood provided full assurance and operational support, supplying resources to conduct routine testing. This allowed the client to build a robust data bank proving the framework's effectiveness before moving to BAU, ensuring compliance and confidence in delivering consistent, customer-focused outcomes.