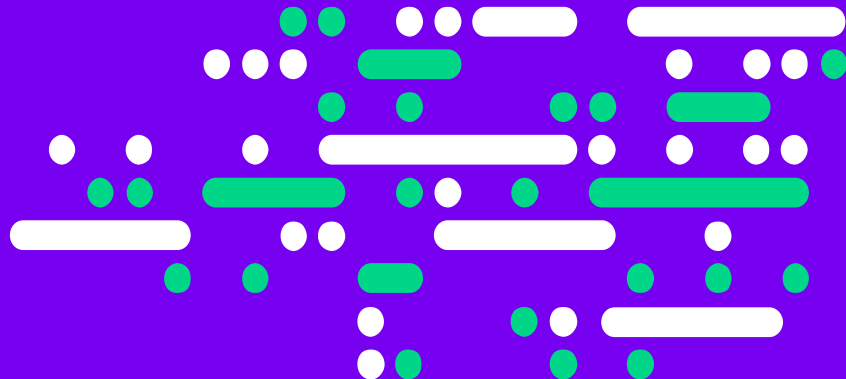# Driving Up Customer Satisfaction Scores

Francesca Rea
May 2021

Who are NewDay?
What do we do?

- Leading UK consumer finance provider

- Specialise in the near-prime and co-brand sectors of the UK credit card market

- Up to 5 million customer accounts

- **Co-Brands Business**
  Customers of digital and high street retailers

- **Own Brands Business**
  Consumers who find it difficult to get credit cards from traditional issuers

Our Manifesto
Customers are at the heart of everything we do. Our purpose is to help customers move forward with credit.

Our vision
To be the UK's leading digitally enabled consumer finance provider powered our Manifesto

1

Francesca Rea
Director of Contact Centre
& Service Delivery

Driving Up Customer Satisfaction Scores
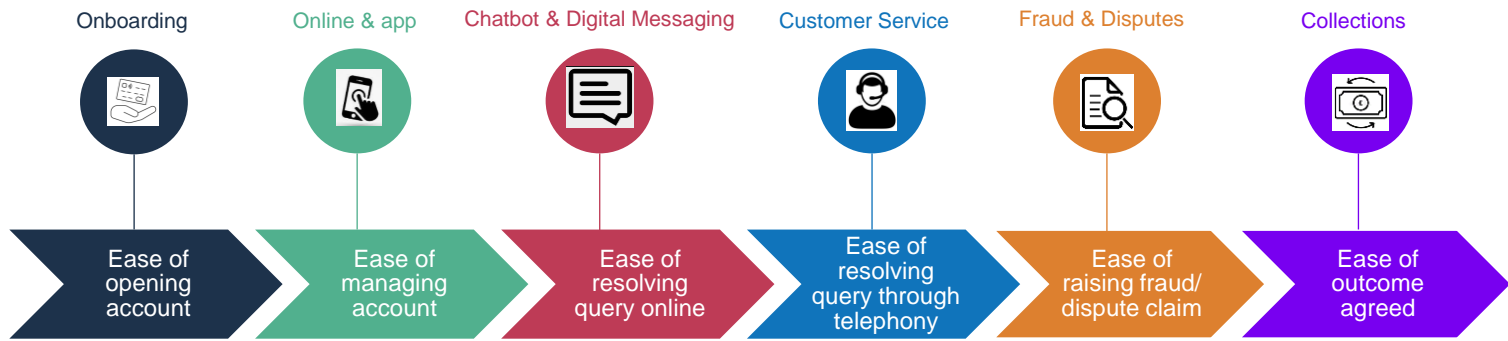## Some practices that have served me well!

Some key starter points:

- You need to think about your **area purpose** – what is your Raison d'Etre (reason for being)
- Ask yourself? **Do my KPIs** for Agents, Mgt, department **support the achievement of my purpose?**
- **GATHER INSIGHT** – Real, covers customer touch points and be ready to make improvements on the back of it.
- AHT – **NOT A FAN** - not for agent (false economy)
- **Hold (Knowledge) and ACW (Efficiency) YES - let the TALK time take care of itself!**
- Monitor and manage AHT at Mgt level and **look for outliers** rather than Blanket Sweep
- Have your own 12 box matrix with **key Workstreams** that need focusing on to follow general good practice and keep you balanced across all the important – this supports focus and evolution of these workstreams
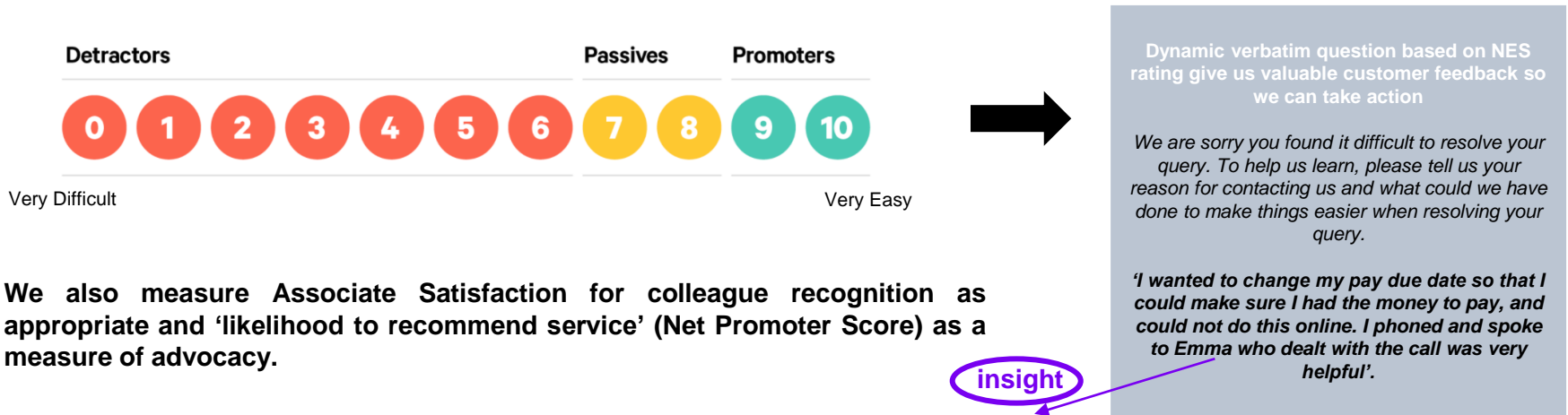- Consider volume of CHANGE impacting agents

Our Voice of Customer touchpoints and relevant measures across our CX journey form the building blocks of our approach to the insight repository

We send Transactional surveys across the entire Customer Journey

Onboarding	Online & app	Chatbot & Digital Messaging	Customer Service	Fraud & Disputes	Collections
Ease of opening account	Ease of managing account	Ease of resolving query online	Ease of resolving query through telephony	Ease of raising fraud/ dispute claim	Ease of outcome agreed

Customer answer questions via sms and rate the ease of doing business with NewDay (Net Easy Score) using a scale of 0 - 10

Detractors   Passives   Promoters

0 1 2 3 4 5 6   7 8   9 10

Very Difficult   Very Easy

Dynamic verbatim question based on NES rating give us valuable customer feedback so we can take action

We are sorry you found it difficult to resolve your query. To help us learn, please tell us your reason for contacting us and what could we have done to make things easier when resolving your query.

'I wanted to change my pay due date so that I could make sure I had the money to pay, and could not do this online. I phoned and spoke to Emma who dealt with the call was very helpful'.
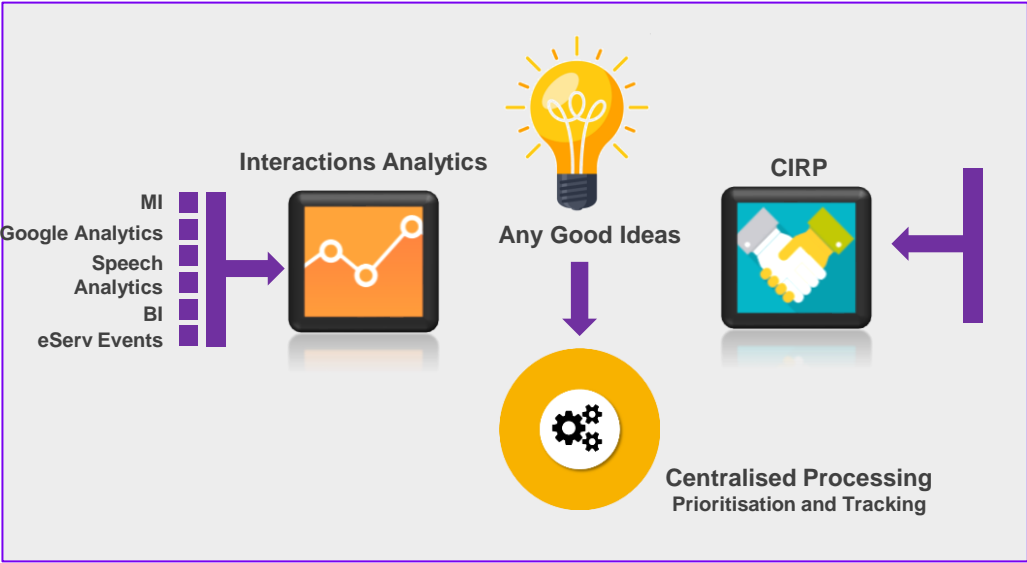
We also measure Associate Satisfaction for colleague recognition as appropriate and 'likelihood to recommend service' (Net Promoter Score) as a measure of advocacy.

insight

New Day

Listening to Customer Feedback
Customer Issue Resolution Programme

The Customer Issue Resolution programme (CIRP) is about 'customers having a voice' and NewDay demonstrating they have been heard by rectifying their issues. We gather insight about Customer pain points from several sources and our aim if to fix or improve the customer experience journey.

Interactions Analytics

MI
Google Analytics
Speech
Analytics
BI
eServ Events

Any Good Ideas

CIRP

Centralised Processing
Prioritisation and Tracking

Sources of feedback

QA
Quality Assurance: We ensure that results in Customer Service match desired outcomes and monitor performance to gain meaningful insights

Trustpilot and Social Media: We enable open, online reviews where customers can evaluate their service experience

App Store reviews: Customers can leave their thoughts about their experience with our mobile apps so we can identify the strongest points and take action on the ones that need improving

Net Easy and Net Promoter survey verbatim: We measure the 'ease' of doing business with NewDay and 'Likelihood' to recommend through various touchpoints and identify customer pain points

Complaints Root Cause: Deep dive analysis of complaints helps us pinpoint the specific issues causing complaints such as Process and/or Policy

Colleague feedback: Our front line associates are subject matter experts and provide new ideas or propose solutions to reduce overall customer effort on specific journeys

New Day

Know your mix of call drivers - we've observed a change in the call types we receive into the contact centre

This created a necessary change in Strategy and Org Design - we introduced a new team of **Digital Coordinators to better address the customer needs and to create improved triage and root cause analysis for our own use**.
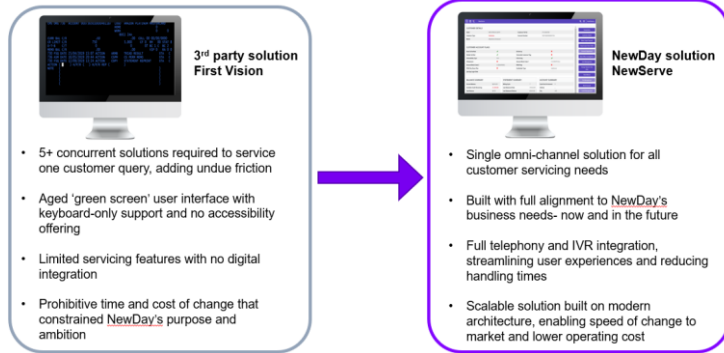
Digital Help

Complex Queries

Basic Transactions
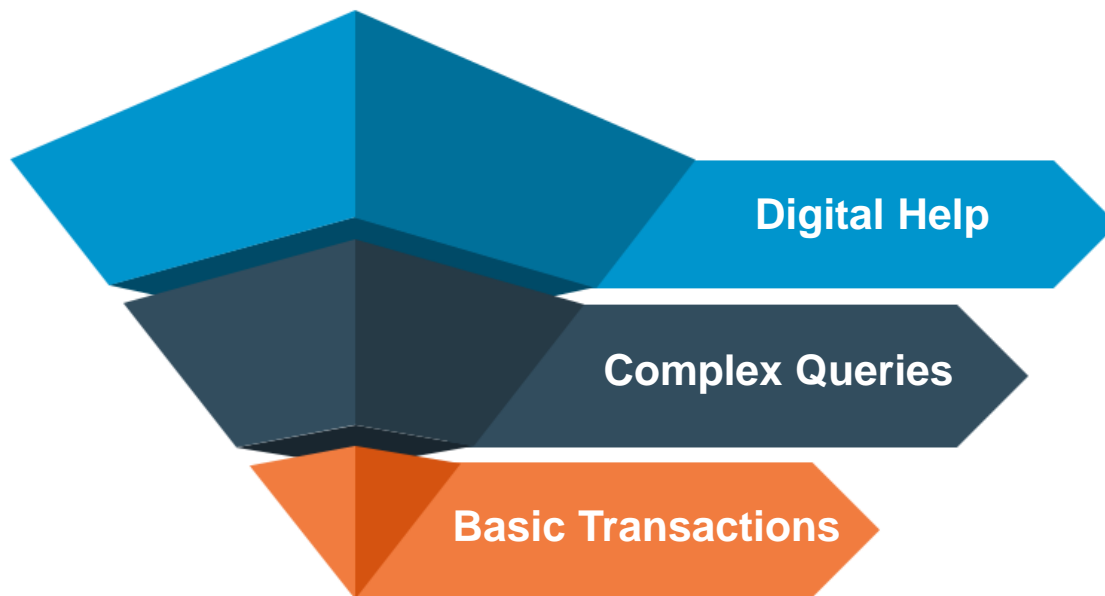
Impact of introducing new team to date:
ASAT (Associate Satisfaction) is 9.5 out of 10 / NES (Net Easy) is 80 / NPS is 75

New Day

2021 Innovative Strategic Initiatives – focus your technology on reducing Customer Effort and frictionless journeys

Omni Channel Servicing interface

3rd party solution First Vision

- 5+ concurrent solutions required to service one customer query, adding undue friction
- Aged 'green screen' user interface with keyboard-only support and no accessibility offering
- Limited servicing features with no digital integration
- Prohibitive time and cost of change that constrained NewDay's purpose and ambition

NewDay solution NewServe

- Single omni-channel solution for all customer servicing needs
- Built with full alignment to NewDay's business needs- now and in the future
- Full telephony and IVR integration, streamlining user experiences and reducing handling times
- Scalable solution built on modern architecture, enabling speed of change to market and lower operating cost

In the moment SMS solution to support conversations

- Website OAM links
- Deep links
- Help Videos
- Complaints updates
- OTPs
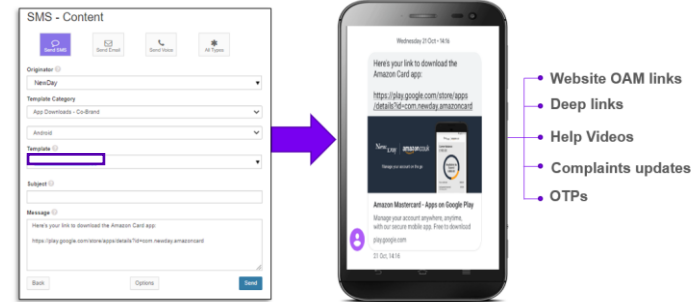
IVR Deflect technology

IVR deflection technology offers customers the ability to skip the queue and chat to us instead.

- 1:1 call to chat conversion
- Fully automated – no human touchpoints
- Market leading tech
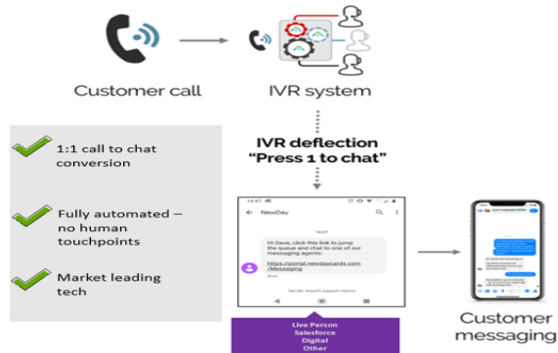
Dynamic FAQs

A new triage design empowers customers to use dynamic FAQs first and then chat to us if they can't find an answer

Hi, how can we help?

Help topics

| Making a payment | Lost or Stolen cards | Activating my card | Account trouble |
| Using your account | Online purchases | COVID-19 Updates | Contact us |

Popular questions

Can I pay by Direct Debit?
Can I change the date that my statement is sent?
How often will I receive a statement for my aqua credit card?
Can I change the day that my payment is due?
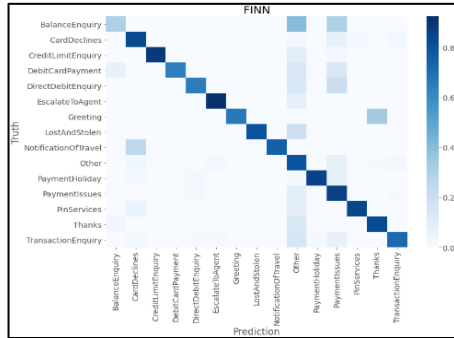How often do I have to make a payment?

New Day

Using artificial intelligence and neural networks forms a key component of our 2021 strategy to greatly enhance our service experience
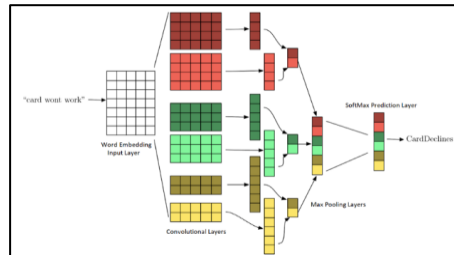
AI intent detection to power ChatBot

Problem: Understanding the customer & driving efficiency in communication

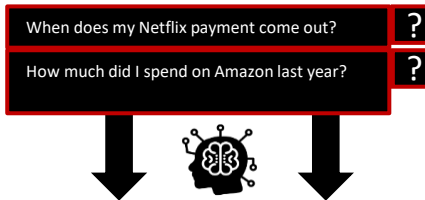**Solution:** range of AI powered solutions such as intent, question answering, agent assist

Smart Search Query Resolution

**Problem:** customer has a lot of information they are interested in but it's not easy enough to access

Solution: natural language understanding search-bar

When does my Netflix payment come out? **?**

How much did I spend on Amazon last year? **?**

description	purchase_type	acceptor_category_code	is_online	cat_desc
AMZNMktplace amazon.co.uk GBR	ecomm	5999	True	miscellaneous and specialty retail stores
HARLEY ULTRASOUND LIVERPOOL GBR	ecomm_cnp	7230	True	barber and beauty shops
UK regulated Lim Internet GIB	ecomm	7995	True	gambling transactions
MONSOON/ACCZ LTD LONDON GBR	ecomm	5651	True	family clothing stores
CRV*PAYPAL *CDKEYS.COM london GBR	ecomm	5816	True	None
AMZNMktplace amazon.co.uk GBR	ecomm	5999	True	miscellaneous and specialty retail stores
PAYPAL *NELSONGARDE EB 35314369001 GBR	ecomm	5331	True	variety stores
PAYPAL *NETFLIX.COM 35314369001 LUX	ecomm_cnp	4899	True	cable satellite other pay television radio ...
AMZN PrimeNow amazon.co.uk GBR	ecomm	5999	True	miscellaneous and specialty retail stores
J D WETHERSPOON PLC WATFORD GBR	ecomm	5812	True	eating places restaurants

Chat Product & Virtual Assistant

Problem: managing a dynamic business and understanding the changing needs of the customer
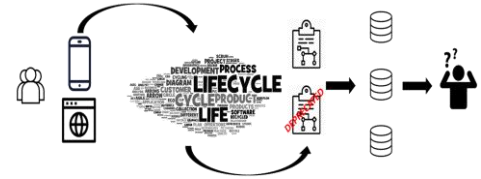
Solution: comprehensive chat services Web-UI product encompassing full customer issue lifecycle

New Day

New Day
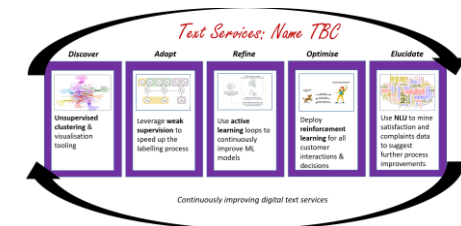
12-Box matrix tool

Take some time out to consider your operation and business practices and then create a 12-box matrix to ensure you keep focused on key topics and plan to close any gaps and evolve them.

Do a SWOT analysis and the findings should determine the programmes you need – stick to 2-3 under each topic.

This is a standard matrix but dependent on your maturity this can contain the most relevant topics for you

The stars are where I feel they are most tangibly focused on driving great Customer Satisfaction

People	⭐ People Engagement	⭐ Performance Management	⭐ Knowledge Management
Customer	⭐ Voice of Customer / Voice of People – Feedback & Insight	Quality Assurance & Oversight	⭐ SLA performance
Efficiency	⭐ KPI's / Governance / Visibility	Prevention Automation Self Serve Lean	Effective Channel Strategy
Technology	⭐ User Interface / Agent Operating Platform	Market Awareness of Products / Services	⭐ UX/UI journeys