Restore
Digital

Making your Complaints Process a USP

How to retain customers and build loyalty
Does your workflow actually work?

Whitepaper

www.restore.co.uk/digital

Welcome to our Whitepaper taking apart the complaints process and giving you the tools to make it your strength

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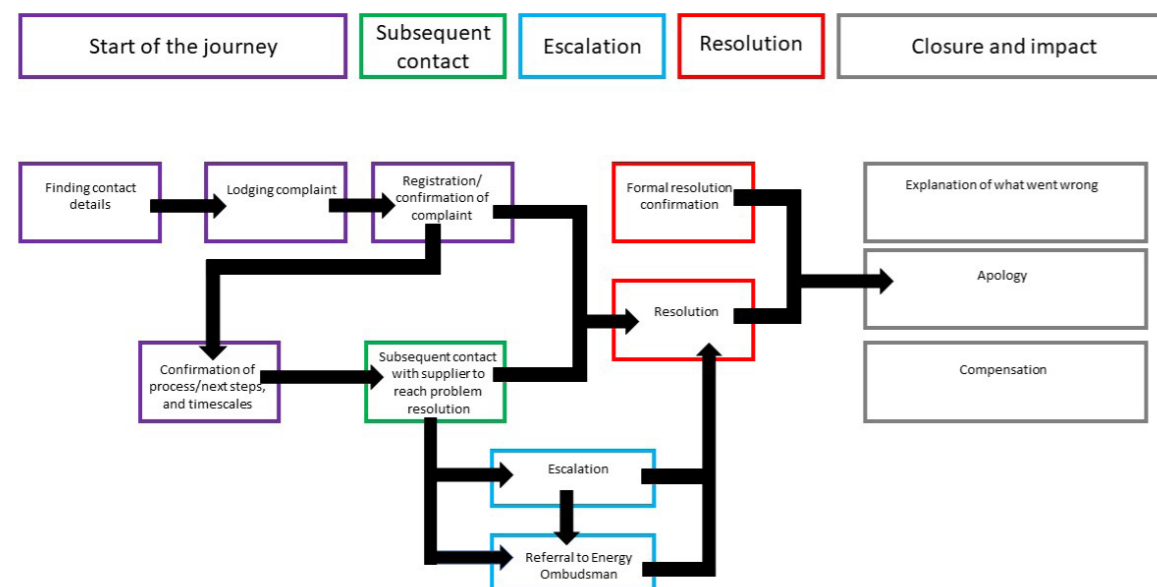
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Ofgem 2018 complaints survey

In June 2018 Ofgem released its report on customer satisfaction with energy supplier complaints handling.

Ofgem released the following flow chart, from the perspective of the complainant of a typical complaint journey.

Typically, it is getting easier to find a method of communicating a complaint to an energy company, and while many people still feel they get passed around departments before reaching the complaints team, when they do reach them, they are polite and helpful.

However, after this initial positive start, the complaints process falls apart and causes much widespread dissatisfaction. The reoccurring themes are:

- Supplier fail to set expectations for the rest of the process, explaining when they will get updates, the time frame for resolution etc. Less than half of people interviewed were informed of the next steps and fewer than a third were given a resolution date.

- Repeatedly all research undertaken on complaint, and this report is no different, ongoing communication is of paramount importance to the process as it ensures that complainants are not in the dark about their situation and have confidence that their case is being dealt with.

- The lack of communication from suppliers was the main reason why complaints were deemed ongoing, with a sense of limbo, not knowing what was happening next.

- There remains a problem with the full details of the complaint history being kept on record. This has detrimental effect on the complaints experience when the complainant is forced to reiterate the complaint history.

- Closure was also a problem, as there is a lack of explanation of the problem upon resolution, as well as a lack of apology for the issue occurring in the first place.

- Similarly, as not everyone had seen the complaints process, there was a feeling that there was no other way out of the situation should the complaint not be resolved to the complainant's satisfaction.

- As a result of their experience, just under half of complainants have already, or in the process of, switching supplier.

Ofgem's Complaints Handling standards include requirements on suppliers to use accessible language, offer a range of channels for lodging and managing complaints, provide a clear pathway for complaint to resolution and provide a clear route for redress should the complaint not be resolved to the consumer's satisfaction. All complaint cases must be logged in written electronic form and the process of complaint handling has to be readily available on the supplier website.

Following the research, Ofgem created a table of the key drivers of satisfaction and dissatisfaction with complaints handling. As you'll see they were split into tactical drivers for complaints, actual operational improvements, and perceptual drivers, actions that provide a sense and feeling that the complaint was being dealt with effectively.

As an organisation that specialises in effective workflows, Restore finds the tactical drivers much more of interest, as we know they can be easily addressed.

Perceptual Drivers for Complaints

Priority for Action

Staff helpfulness

Staff taking complaint seriously

Accepting time taken to resolve complaint

Monitor

Staff understanding my complaint

Ease of registering complaint

Build On

Staff professionalism

Staff treating me as individual

Maintain

Staff politeness

Ease of finding initial contact details

Tactical Drivers for Complaints

Priority for Action

Having a named contact

Being given a resolution date

Informed length each step

Dealing with one person

Supplier getting back when agreed

Being updated regularly

Offering to send procedures for free

Recieving an explanation of the problem

Informing complaint can be escalated

Recieving an apology

Monitor

Providing a complaint reference number

Told where to seek independent advice

Receiving compensation

Making decisions there and then

Directing to complaints procedure

Build On

Telling me the steps that will be taken

Using my preferred contact method

Not having to chase to get an update

Being asked for contact preferences

Recieving a formal acknowledgment

Maintain

Staff not using jargon

Not having to escalate

Suppliers have a record of complaint

Suppliers having full complaint history

Receiving resolution confirmation

Not having to make a further complaint

Not having to contact Ombudsman

Not having to contact Citizen's Advice

Suppliers having the correct details

Ofgem followed this analysis with some recommendations (copied verbatim) on how energy companies could improve the satisfaction felt their customers when issuing a complaint, and therefore dramatically reduce the risk of losing that customer.

- Automating provision of complaint handling procedure information/making it more accessible.

If asked, the complainant may refuse the Complaint Handling Procedure as they don't necessarily know what information they contain. Having the procedure would increase the likelihood that complaints are clear(er) of what to expect and feel a sense of transparency about the process. Suppliers should inform complaints, at the start of the process, that Complaints Handling Procedures are available, where they are and what information they contain. Thus, if needed, the complainant might refer to them. Automating that process, rather than having an initial contact staff send it out, could make this process smoother.

- A more structured approach to keeping complainants updated.

Either an online system, an update in writing or via SMS, or a scheduled call, depending on contact preferences, would ensure the complainant does not feel 'in the dark' about the progress of their complaint and feels reassured it is being dealt with. Even if there is no update, proactive (ie scheduled) communications from the supplier can ease the frustration with the process by reducing the number of times complainants have to chase for information. This would also decrease suppliers' handling costs per complaint.

- Formalising complaint closure by logging it only if the complainant gives their explicit permission to do so.

This could help reduce the resolution gap, however, it could mean that resolution periods increase further as complainants may feel that their problem has not been adequately addressed. Here, closer and more rigorous adherence to CHS would help, and ensuring that supplier seeks to resolve the issue fully the first time. This will in turn avoid future complaints about the same problem and increase efficiency on the suppliers' side.
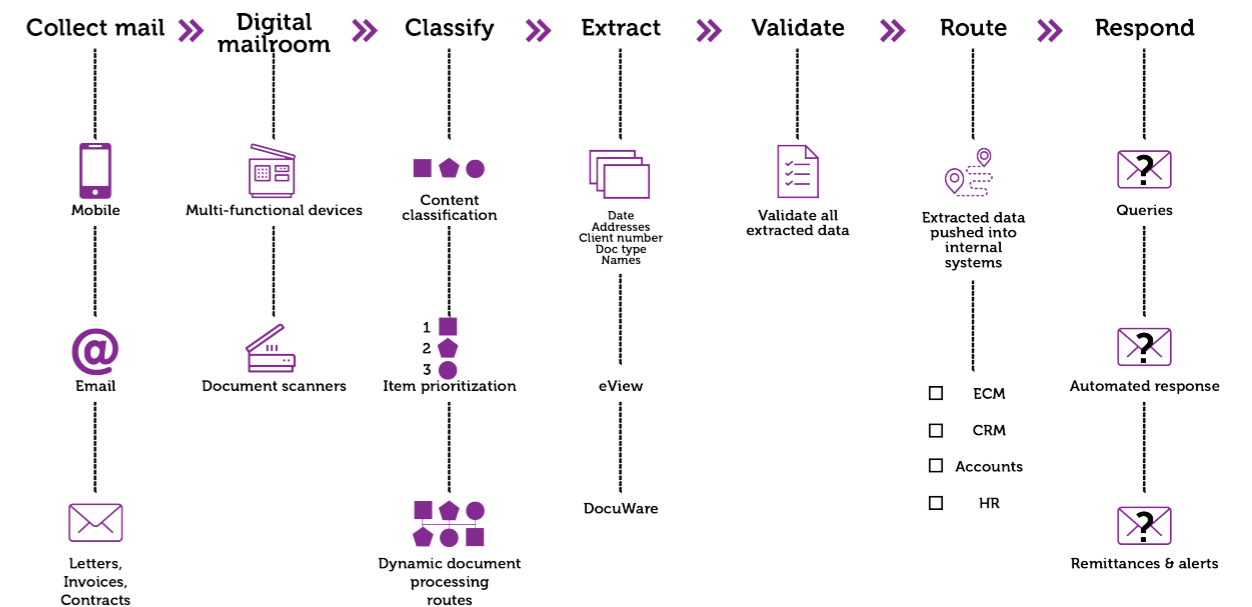
A Perfect, Automated, Complaints Workflow

Collating Incoming Complaints

Complaints can enter a business in various ways.

Postal complaints are still prevalent, presumably because 'putting it in writing' literally feels like the most formal and official way to raise a complaint to an organisation.

However, they can also be received through a telephone conversation, email, or increasingly social media.

Collating them through a mailroom workflow, and then digitalising this information can not only speed up the processing of complaints, but can ensure that they are all digitalised, that a copy of the complaint is stored digitally and that the complaints gets allocated to a claims handler as quickly as possible.

Collect mail » **Digital mailroom** » **Classify** » **Extract** » **Validate** » **Route** » **Respond**

Mobile

Multi-functional devices

Content classification

Date
Addresses
Client number
Doc type
Names

Validate all extracted data

Extracted data pushed into internal systems

Queries

Email

Document scanners

1
2
3
Item prioritization

eView

☐ ECM
☐ CRM
☐ Accounts
☐ HR

Automated response

Letters, Invoices, Contracts

Dynamic document processing routes

DocuWare

Remittances & alerts

By using RPA the electronic complaint can then be scanned, and the relevant information can be added to an internal database, with a PDF of the original attached. A suitable claims/case handler can be allocated, and automated emails can be sent to the claims handler, but also to the complainant informing them of:

- Receipt of the complaint.
- Name of the claims handler and relevant contact details.
- The next steps and time frames.
- How you'll be kept informed and when.
- A copy of the Complaints Handling Procedure
- Asking the question of preferred contact method.

AI also allows a computer to read unstructured data, gleaming information from handwritten letters, or ones that don't involve completing pre-defined boxes etc.

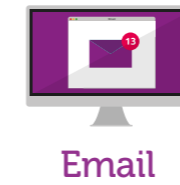Rules based automation of routine tasks

Advanced Analytics

Capabilities used to analyse unstructured data

Cognitive Capabilities

Capabilities that mimic human learning and decision making

Consolidated Capture of Communication Streams

Social Media

Email

Phone

Letter

Web eForm

Consolidated capture of all communication streams.

Manual or automatic creation of complaint case.

Check list driven workflow.

Real time or historic management information reporting.

Integration with line of business system(s)

Routing of case for review and approval

Definition & adherence to SLAs

Automatic population of letter, email & SMS templates

Creating a Digital Workflow for the Complaints Process

Complaint Recording

Capture complaint from customer, through different channels.

Categorise complaints

Classify type.

Reporting

Determine KPIs for responding, and whether any regulatory body needs to be informed.

Complaint Analysis

Initial internal analysis to confirm if valid complaint and if so how to rectify.

Investigation

Perform an investigation, keep complainant updated.

Credit Note or Compensation

Decide what needs to be done to fix the problem and keep the customer.

Resolve and notify

Close the complainant once complainant confirms you can, notifying of actions taken.

One of the easiest things to do to make the complaints process better, would be to keep the complainant up-to-date and meet all time sensitive KPIs.

Establishing a digital complaints workflow, ideally overlaid with RPA and AI, this would be achievable and automated.

Convert Complaints to Tickets

When a customer is unhappy, they will definitely reach out through any channel available to them. You can keep tabs on all the customer complaints by converting every interaction with your customers into tickets. This creates order and an audit trail.

Automate for Quicker Resolution

Automate the process of complaint management right from categorising and prioritising to assigning the customer complaints to the right complaints handler. You can also add pre-formatted responses for repeated use, frequently reported issues or when there's a sudden spike in complaint volume.

RPA is also flexible, which makes it both business enabling and IT friendly. It can be deployed alone or with other technologies across the claims value chain. For example, robotics can:

Automate discrete tasks or activities.

Work in consort with other systems or transaction processing, data manipulation, communication and response triggering.

Facilitate straight through or "no touch" processing, working alongside analytical tool sets, and other cognitive technologies, such as machine learning and natural language processing.

By creating this digital and automated complaints process you are able to proactively address many of the actions recommended by Ofgem. These include:

Tactical Drivers for Complaints

Priority for Action

Having a named contact

Being given a resolution date

Supplier getting back when agreed

Being updated regularly

Dealing with one person

Being told how long each step will take

Offering to send procedures for free

Informing complaint can be escalated

Build On

Telling me the steps that will be taken

Using my preferred contact method

Being asked for contact preferences

Recieving a formal acknowledgment

Not having to chase to get an update

Monitor

Providing a complaint reference number

Told where to seek independent advice

Directing to complaints procedure

Maintain

Suppliers having the correct details

Suppliers have a record of complaint

Suppliers having full complaint history

Conclusion

1. Automate Simple Tasks

In a traditional complaints team are burdened with many simple repetitive tasks that take away time from effectively servicing customers. Things like tagging and categorising emails, responding to basic queries and rerouting calls costs time and diminishes the overall job satisfaction. The major shift towards use of machine learning will help automate many of these monotonous tasks.

While basic service automation and workflow technologies have been around for years, proper machine learning gets better over time. This will have a substantial impact on bottom line profitability. Fewer team members will be required to handle simple queries, and instead be able to focus on higher-level service interactions that contribute to customer satisfaction, retention, and overall lifetime value.

2. Agents Will Have More Time

Leveraging AI increases the effectiveness complaints teams by freeing up more time for resolving complaints. Despite some advantages of employing basic chatbots and automated FAQ deflection tools, brands are realizing that what customers really need is to be serviced in a way that addresses their pain points and solves their issue effectively.

3. Social Media & Messaging will Continue Proliferating Complaints

In today's mobile-first economy, consumers are more connected than before. They don't wait to get home and write a Yelp review after a poor interaction. Instead they post immediately to social media or complain directly via messaging apps. Some are even capturing their negative experiences through live video on platforms like Facebook and Snapchat. Social media is a double-edged sword in complaints, as it allows brands to connect rapidly with customers while running the risk of making poor experiences more public.

In the future, the barriers to entry for complaints will continue to decrease as functionality of social media evolves. Ten years ago, brands wouldn't even consider handling complaints through Instagram, for instance. Today, ignoring these channels comes with substantial risk to reputation and customer satisfaction. Greater connectivity means more customer touch-points, and the result will be increasing volumes of inquiries and a growing burden on complaints teams. Creating a robust, adaptable workflow is essential. Industrialise now for the future.

4.

AI Becomes a Table-Stakes Technology

To date, the approach to integrating automation into the contact centre was focused on managing workflows, routing messages using rules-based engines, and providing FAQ responses. The major shift happening now is the adoption of practical machine learning and AI tools in the contact centre. More and more companies are seeing beyond the "hype" and implementing real solutions using AI.

For now this adoption is being driven "top-down", by executives and CEOs looking for ways to apply this "new" technology somewhere in their business. Obviously complaints teams are on top of that list — with their abundance of historical data to train AI algorithms and an obvious ROI statement. This way, executives are driving a push towards AI because they see a clear benefit in this technology, and also need relevant AI success stories to continue positioning their respective companies as leaders in their space.

As customer service professionals learn to work with machine learning tools in their everyday job — AI will become a table-stakes technology, critical to any company that wants to remain competitive in the customer service space.

By automating repetitive tasks and taking over mundane work, AI enables customer service agents to accelerate their career and perform at their best every single day. Much like a calculator for an accountant, or an Excel model for an analyst — AI will become an indispensable tool for the complaints team of the future.

Want to continue the conversation, or have any questions?

Get in contact
Speak to our workflow expert

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