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

Restore Digital is part of Restore Plc and together we provide the complete solution to organisations' document and data management.

At Restore Digital we help organisations empower their data, with security, auditability and compliance as the backbone.

| bsi. | ISO 9001 Quality Management | ISO 14001 Environmental Management | ISO/IEC 27001 Information Security Management |

Introduction

Ofgem recently released its report on customer satisfaction with energy supplier complaints handling.

It included the flow chart below. It shows the perspective of the complainant of a typical complaint journey.
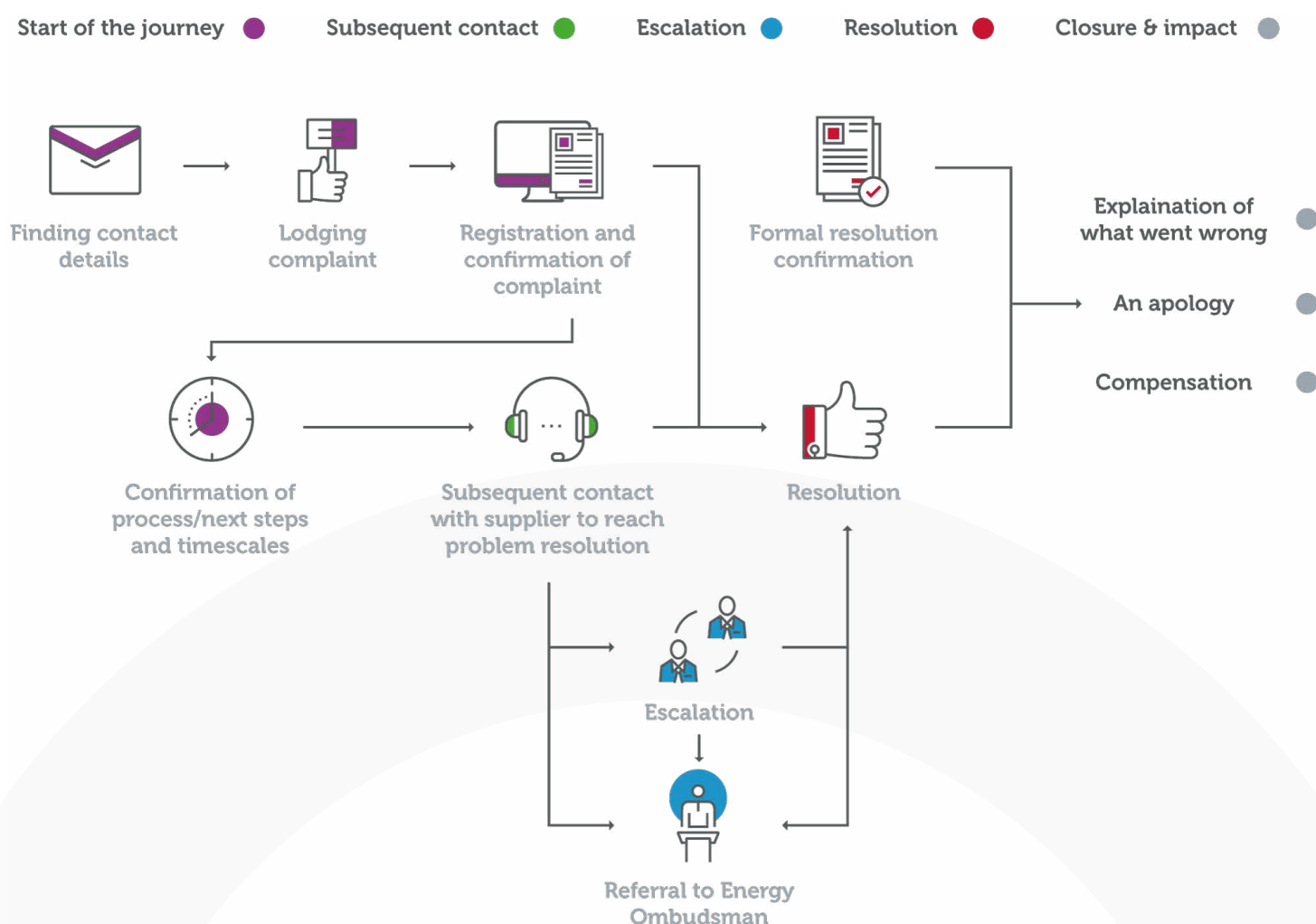
It is getting easier to find a method of communicating a complaint to an energy company. Yet, people still get passed around departments before reaching the complaints team. When they do reach them, they are polite and helpful.

Yet, after this initial positive start, the complaints process falls apart.

The reoccurring themes are:
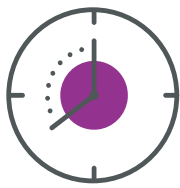
Setting Expectations

The supplier fails to set expectations for the rest of the process. Forgetting to explain when the complainant will receive updates, nor the timeframe for resolution. Less than half of people interviewed were informed of the next steps. Fewer than a third were given a resolution date.

Ongoing communication

Ongoing communication is of paramount importance to the process. It ensures that complainants are not in the dark about their situation and have confidence that their case is being dealt with.

Lack of communication

This from suppliers is the main reason why complaints were ongoing. Leaving the complainant with a sense of limbo, not knowing what is happening next.

Keeping adequate records

The full details of the complaint history are rarely on record. This has a detrimental effect on the complainants experience. This forces the complainant to reiterate the complaint details multiple times.

Closure

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.
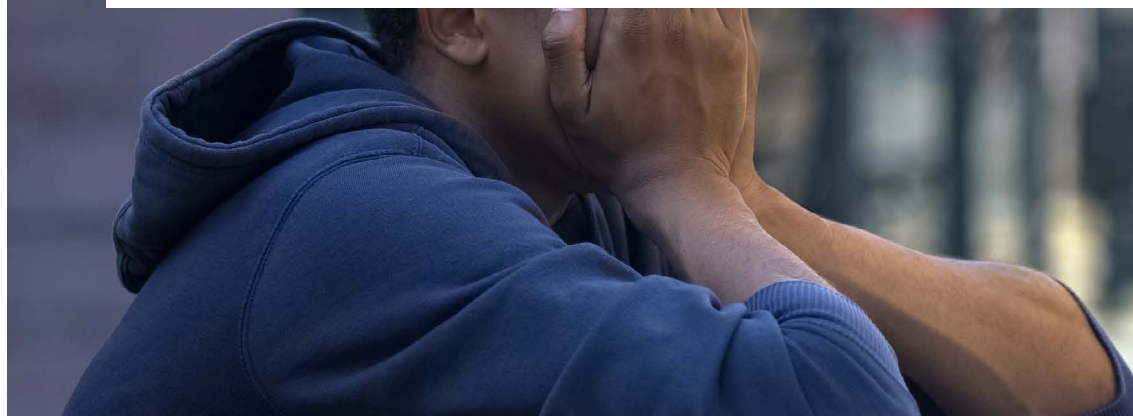
Inadequate information

Not everyone had seen the complaints process. There was a feeling there was no other way out of the situation. With people unsure what to do, dissatisfied with the energy company's resolution.
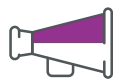
Loss of customers

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

Complaints handling standards

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

Provide a clear route for redress should the complaint resolution not be to the consumer's satisfaction.

Energy companies must log complaint cases in written electronic form. The process of complaint handling must be readily available on the supplier website.

Ofgem has created a table of key satisfaction and dissatisfaction drivers. Split into tactical drivers for complaints: actual operational improvements. And perceptual drivers: the actions that provide a sense and feeling that the complaint is effectively handled.

The tactical drivers interest Restore. We know they can be easily addressed.

Tactical drivers for complaints
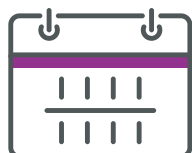
Priority for action

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

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

Monitor

Providing a complaint reference number

Told where to seek independent advice

Receiving compensation

Making decisions there and then

Directing to complaints procedure

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

Perceptual drivers for complaints
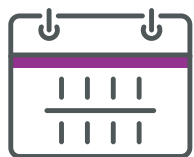
Priority for action

Staff helpfulness

Staff taking complaint seriously

Accepting time taken to resolve complaint

Build on

Staff professionalism

Staff treating me as individual

Maintain

Staff politeness

Ease of finding initial contact details

Monitor

Staff understanding my complaint

Ease of registering complaint

Ofgem followed this analysis with some recommendations (copied verbatim on the next page). How energy companies could improve the satisfaction of customers when issuing a complaint, to 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 ensure complainant are clear(er) of what to expect. And feel a sense of transparency about the process. Suppliers should inform the complainant, 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 could make this smoother still.

A more structured approach to keeping complainants updated

Depending on preference, either an online system, an update in writing or via SMS. This ensures the complainant does not feel 'in the dark' about the progress of their complaint. And feels reassured it is being dealt with. Even when no update, proactive, scheduled communications can ease the frustration. Reducing the number of times complainants must 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**

This could help reduce the resolution gap. But it could mean resolution periods increase further. As complainants may feel that their problem has not been adequately addressed. Here, closer and more rigorous adherence to claims handling standards would help. Ensuring that suppliers 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.
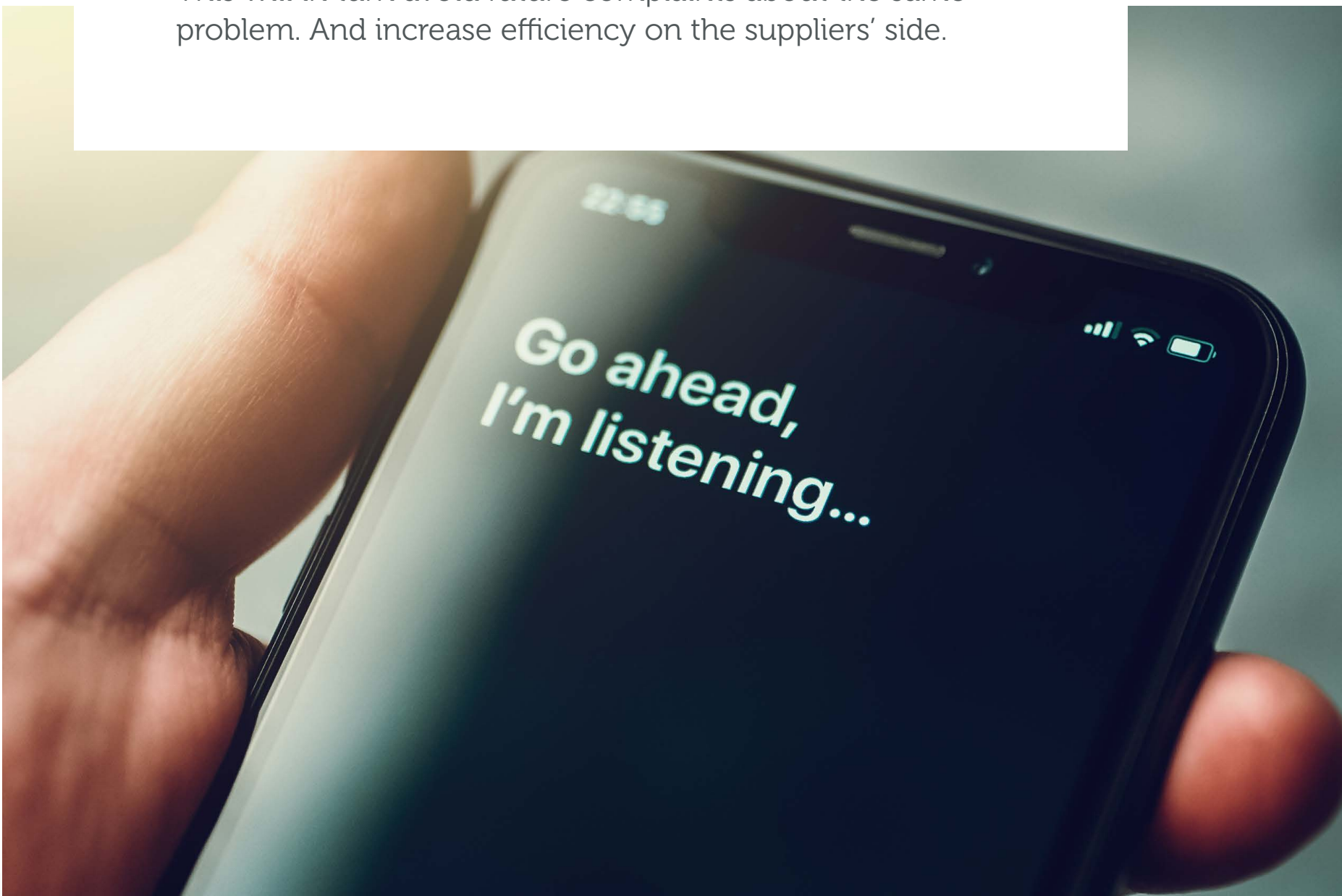
A perfect, automated complaints workflow

Collating incoming complaints

Complaints can enter a business in various ways. Postal complaints are still prevalent. Presumably 'putting it in writing' feels the most formal and official way to raise a complaint. Yet, you can receive complaints through a telephone conversation, email, or social media.

Collating them through a mailroom workflow. Then digitalising this information, can speed up the processing of complaints. But can also ensure that they are all digitalised.

That there is a digital copy of the complaint. And that the complaints gets allocated to a claims handler as quickly as possible.

Incoming complaints
workflow

Collect mail	→	Digital mailroom	→	Classify	→	Extract	→	Validate	→	Route	→	Respond

Mobile	Multi-functional devices	Content classification	Date, addresses, client number, names	Validate all extracted data	Extracted data pushed into internal systems	Queries
Email	Document scanners	Item prioritisation	eView		ECM CRM Accounts HR	Automated responce
Letters, invoices & contracts		Dynamic document processing route	DocuWare			Remittance & alerts

Releasing the power of your data: Restore's digital mailroom solution

X

Junk/spam won't be processed

↑

Mail & communications arrive at Restore Digital via social media, email & post → **Filtered into expected and unexpected** → **Divided into structured, unstructured and 'suspect'** → **Valuable items can be processed and returned to the order if necessary**

All communications & documents sorted into relevant workstreams ← **Documents classified digitally, analysing form or phraseological** ← **Full automation and real-time management information** ← **Documents are prepared and then scanned**

Use your business rules to validate documents against your data set → **Structured validation using Optical Mark Recognition** → **Unstructured validation using Optical Character Recognition and Intelligent Character Recognition** → **Practice management system/edrms**

After scanning the complaint, RPA adds the relevant information to an internal database. Including a PDF of the original. Emails 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 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.

Advanced analytics

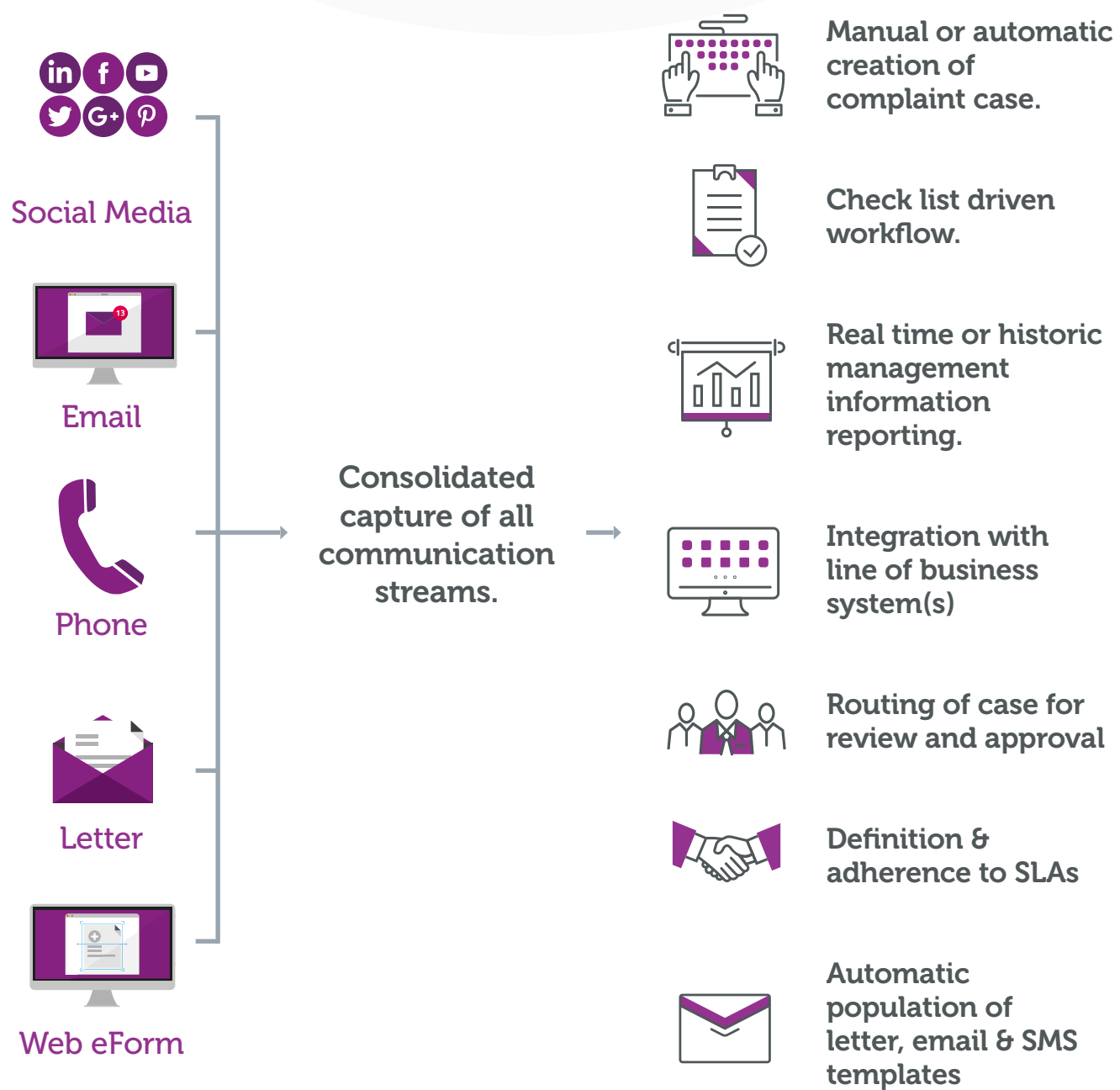Capabilities used to analyse unstructured data
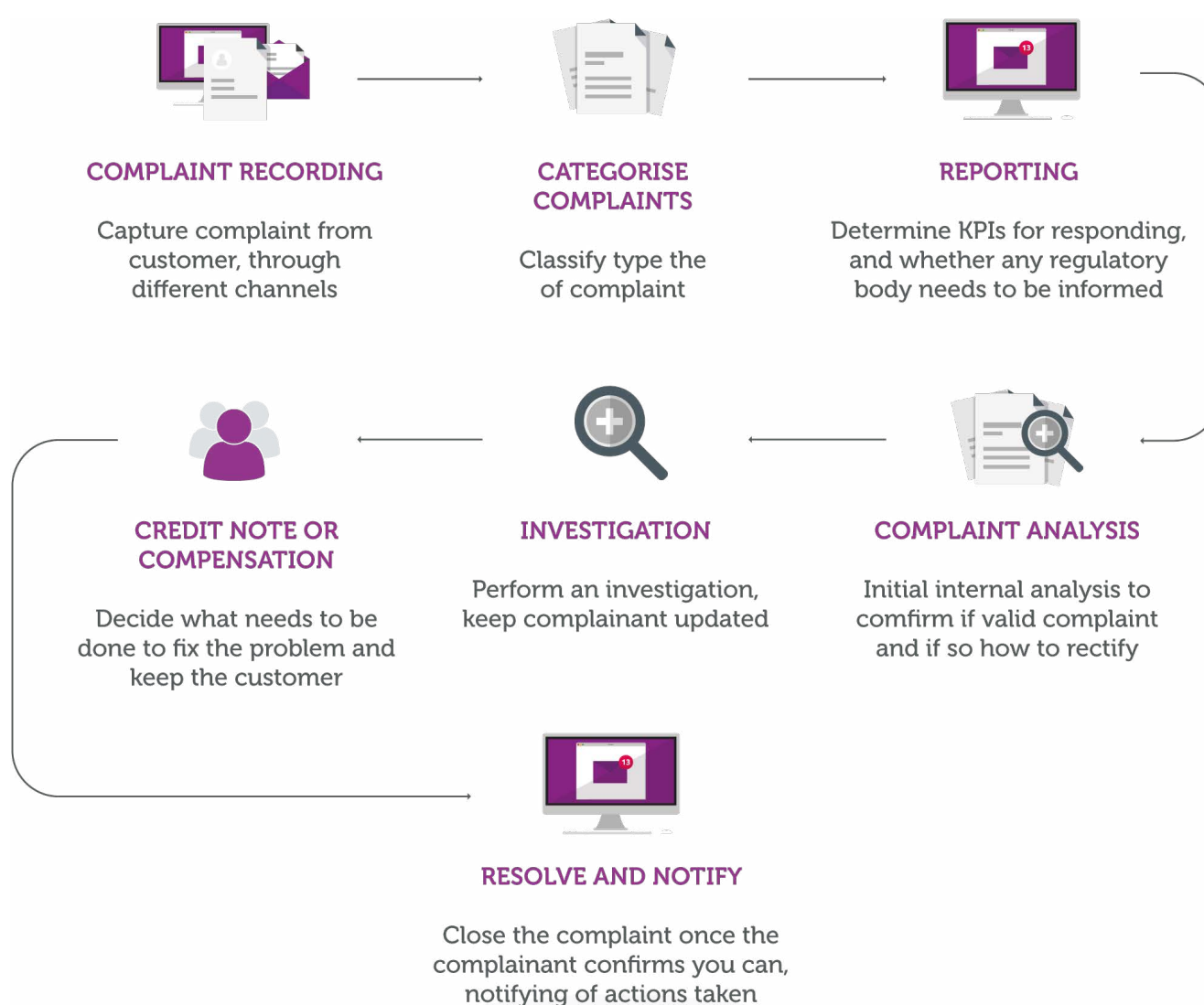
RPA

Rules based automation of routine tasks

Cognative capabilities

Mimicing human learning & 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 the of complaint

REPORTING

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

CREDIT NOTE OR COMPENSATION

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

INVESTIGATION

Perform an investigation, keep complainant updated

COMPLAINT ANALYSIS

Initial internal analysis to comfirm if valid complaint and if so how to rectify

RESOLVE AND NOTIFY

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

As easy thing to improve the complaints process is to keep the complainant up-to-date and meet all time sensitive KPIs.

Establishing a digital workflow, overlaid with RPA and AI, would achieve this through automation.

Convert complaints to tickets

When a customer is unhappy, they will reach out through any channel available to them. Keep tabs on all customer complaints by converting every interaction into tickets.

This creates order and an audit trail.

Automate for quicker resolution

Automate the process of complaint management. 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.

Creating this digital and automated complaints process addresses many of the actions recommended by Ofgem. These include:

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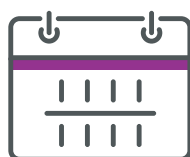
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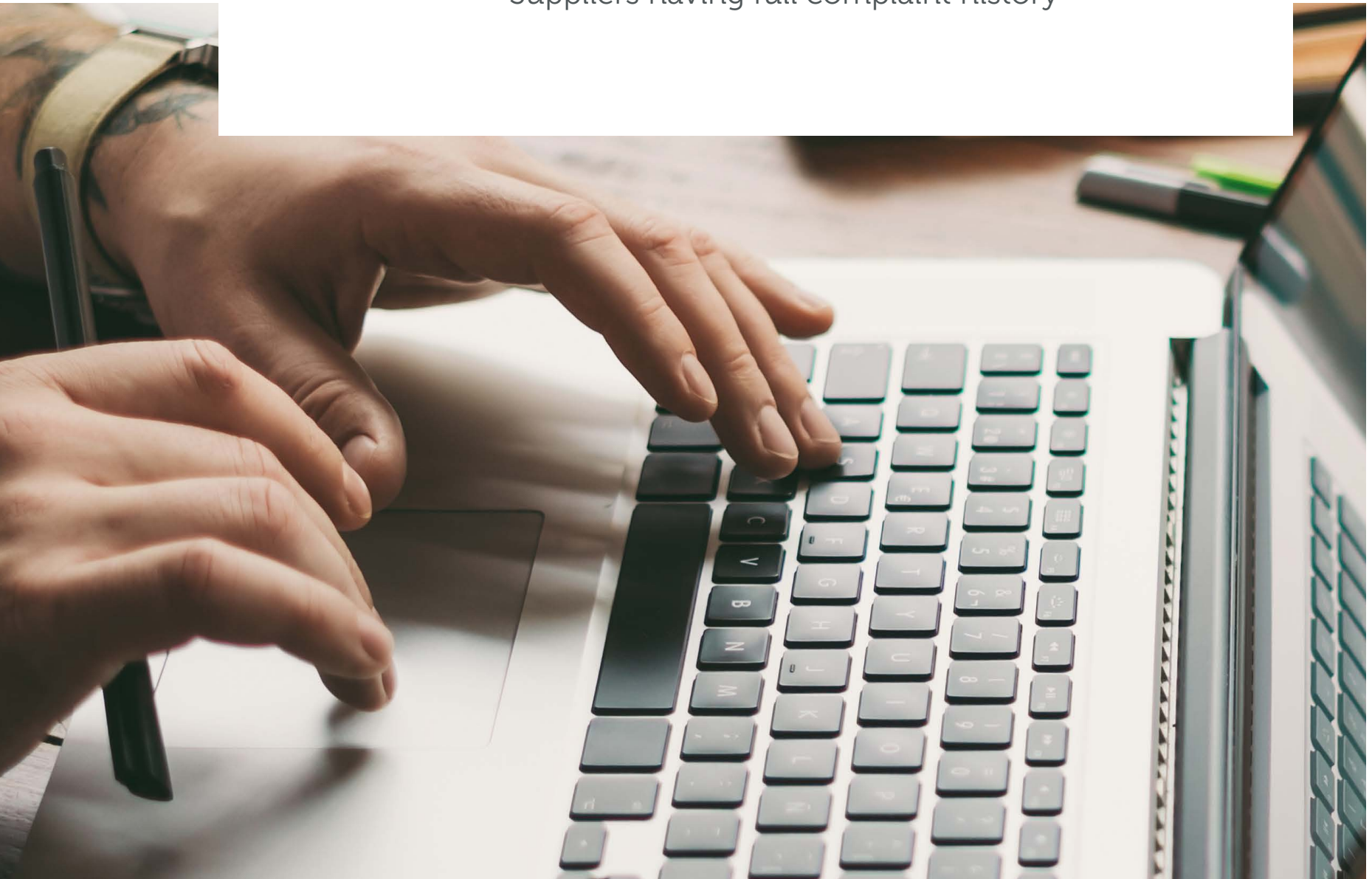
Not having to chase to get an update

Monitor

Providing 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

Conclusions

Automate simple tasks

Traditional complaints team burdened with many simple repetitive tasks. Their time is taken away from effectively supporting their customers. AI and RPA releases complaints teams of many of these burdens. They can concentrate on adding real value to the complaints process for the customer. This will help the bottom line. As the complaints team prevent less people leaving the company for a competitor.

Have more time

Essential to customer satisfaction is speaking to an informed team on their side. Employing basic chatbots and automated FAQ deflection tools. Automated responses for the simpler complaints. Thus, allowing the complaints team to concentrate on the more complicated issues.
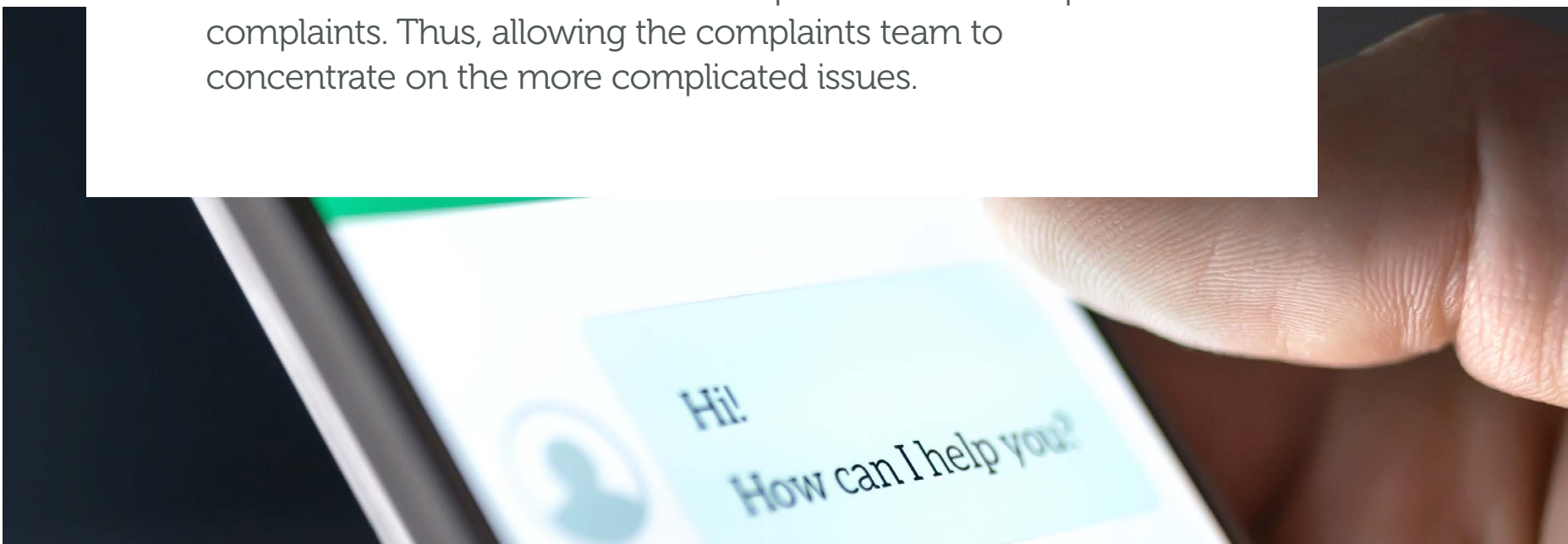
Social media will increase in importance

Social media is a great way for organisations to interact with its customers. And inform them of new products and services. It is also a great tool for customers to quickly and easily complain. Social media will continue to increase as a complaints tool. Systems need to develop so they capture these complaints. And either handle them effectively in public domain. Or pull the customer into more official, private channels for resolution.

Understand and predict complaints

Emphasis has been on RPA automatically entering data into systems, the next stage is harnessing the power of AI. The desire to install AI is increasingly coming from board-level, as CEOs want to explore how AI can benefit their organisation.

Complaints teams are an obvious starting point. They have plenty of historic data a machine can learn from, and clear ROI for measuring success.

AI can spot new trends and alert you before they grow into major complaint points. It can manage social media channels, and respond to the small complaints posted there. Freeing your complaints team to focus on more complicated issues.

It can also predict your customers' behaviour and understand their trigger points. Linking up data silos so issues care pinpointed quickly and then resolved quickly.

If you are interested in finding out more.

Get in touch and we'll happily answer any of your questions:

info@restoredigital.co.uk

Join the digital transformation discussion on LinkedIn:
www.linkedin.com/company/restore-digital/
Twitter: @RestoreDigital

#RestoreAnswers

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