

Tesco Bank puts customers at the forefront of its complaint-handling strategy

Case Management speeds customer response and improves services

Tesco Bank, provides banking, insurance and money services solutions to more than 5 million customers, serving them from its three main centres in Edinburgh, Glasgow and Newcastle

The bank's record on complaint-handling is impressive, with the 'Average Days to Resolve' metric hitting a **record low of 5.6 days** in May 2022 - a 21% improvement on the preceding year.

Better customer experience

In 2018, Tesco Bank implemented a strategy to improve the communication journey for both customers and colleagues.

Tesco Bank chose **Civica Complaints Management**, powered by iCasework, to provide an integrated single solution that allows flexible workflow and processes and would support any future operating model.

Tesco Bank's improvement program incorporated a range of success criteria:

- **Customer choice**
Communication via the customers preferred channel - phone, mobile app, website, social media or post
- **Faster response**
More automation, reducing manual steps and improving response times and resolution results
- **Reduce risk**
Introduce new controls and maintain a full audit trail in a single system
- **Better choices**
Use of data to identify trends, develop solutions and support business decision-making
- **Simplify compliance**
Meet all response timeframes and improve complaint reporting data required by the Financial Conduct Authority (FCA)

• Key outcomes

- 1 21% YoY reduction in 'Average Days to Resolve' complaints
- 2 Reduce complaint handling to under 3 hours (currently 2.7)
- 3 15x improvement in FCA reporting effort

"Beyond helping us provide a better complaint handling service, we use complaint data to identify opportunities to improve customer propositions"

"The insights are so rich and easy to use; we've never had data like this before."

Tony Murphy,
Customer Outcomes
Manager, Tesco Bank

Learn more:

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Engagement

"For front-line agents, the sheer usability of **Civica Complaints Management** makes their jobs easier," says Customer Outcomes Manager, Tony Murphy, "Guided workflows lead users through the complaint-handling process, with prompts to the next appropriate step. By automating actions that were previously manual, and reducing the freehand data capture, complaints management is more efficient and less prone to errors – reducing escalations and further complaints."

"We haven't changed our processes: we've just made everything easier, more efficient, and more secure. We have a complete audit trail of each case; all documents and exchanges are automatically stored in the case file with no manual entry required."

Nick Heggie,
Operations Manager,
Tesco Bank.

Automation saves time

Faster, easier complaint-handling is predominantly enabled by automation of processes such as the Financial Conduct Authority (FCA) mandated communications at specific steps in the complaint-handling process.

Previously, agents had to set reminders, manually create the letters in Word, then print and send them by post or email – providing greater opportunities for errors.

Now, **Civica Complaints Management** negates those regulatory risks by automatically generating the appropriate communication, populating it with relevant data from the case, and then sends it to the customer.

When a customer responds through any channel, the agent handling the complaint is automatically notified so that they can pick it up and move the case on to the next stage.

The introduction of **Civica Complaints Management** allows for continual improvement – "In May 2022 our Average Days to Resolve metric fell to a record low, averaging 5.6 days," advised Nick Heggie, "This was down from 7.1 in 2020/21, so showing the gradual improvement in SLA for dealing with customers since implementation."

Benefits and outcomes

Greater visibility means managers can see the real-time status of cases at a glance - tackling any emerging issues and preventing cases from building up.

Executive reports show complaint trends, and meaningful analysis. This data is used to influence and support business decision-making.

Civica Complaints Management also accelerates the bank's six-monthly FCA reporting process. Previously, data collation alone used to take six people up to five weeks. Now, two people can do the work in just over a week.

"As well as the process being quicker and easier, the data itself is better and cleaner – meaning less work to check its accuracy and integrity, which is vital for FCA reporting."

As well as providing better outcomes for customers, efficient complaints handling can also reduce business costs.



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