

Which?

## EVIDENCE ENABLES NPS TO EXCEED TARGET MONTH ON MONTH WITH CSAT IN THE FABRIC OF THE CONTACT CENTRE



### THE CHALLENGE

Being part of the Which? group and the brand values that brings with it, the organisation needed to ensure that it was delivering exceptional customer experience at every stage in the customer journey. Although already surveying customers, there was a lack of insight and a huge investment in time to really understand what customers really thought.

### THE SOLUTION

Which? Mortgage Advisers implemented a Voice of the Customer initiative aimed at improving the process for gathering feedback using the automated solution from Bright. Bright Navigator was implemented to measure CSAT and NPS, and provide in-depth analysis of the customer experience, including verbatim customer feedback, to enable Which? Mortgage Advisers to make improvements in the customer journey. The system provides ongoing reporting to monitor progress against targets and aspirations.

### THE RESULTS

Although already in the Bright Top 25%, Which? Mortgage Advisers used the insight to make incremental and major changes to processes across its three customer journey stages. As well as delivering increased response rates from 12% to 16%, the company has seen an uplift in the overall NPS that now tracks 6-8 points above target, including an increase of 19 points in the initial call stage from 65 to 84.

**A brand like Which? comes with incredible integrity and high customer expectations. For Which? Mortgage Advisers, being recognised as impartial independent experts that look at every available mortgage to identify the best deal that's right for their customers is at the heart of the service they provide.**

Giving a personal service from the first call with an intention to exceed those customer expectations is part of the challenge that Which? Mortgage Advisers has every day. So listening to customers and understanding their view of the customer experience has to be an integral part of the process in the contact centre.

That's why the company invested in Bright Navigator a few years ago and has integrated the customer survey solution into the 100-seat contact centre so deeply that it is in the fabric of the organisation.

### GOOD BUT NOT GOOD ENOUGH

"Before we had Bright Navigator we were already doing surveys because excellence in customer service is at the heart of what we do," says Rupert Swetman, Head of Mortgages at Which? Mortgage Advisers. "Our CSAT was good. Across the customer journey we were scoring very well in CSAT and NPS, getting recognised in the Bright Top 25%. We had a 12% response rate and were tracking way over the UK benchmark on the Bright Index. But we knew it wasn't enough for the brand promise.

"We recognised that the way we were surveying was not delivering the best experience for our customers and was time consuming and clunky for us internally. We weren't getting access to trends, successes or where improvements were required to enhance the service we were delivering. We needed the insight from Bright to enable us to make changes."

## A THREE STAGE CUSTOMER JOURNEY

Emma Wescott, Customer Experience Manager at Which? Mortgage Advisers explains: “The customer journey is broken down into three stages: the initial call, the recommendation and then completion. We survey at every stage with no one getting more than one survey in 30 days.”

During the initial call Which? Mortgage Advisers provide free relevant advice to determine the situation of the client and whether it is appropriate to progress to the next stage. After the initial call a survey is sent to ascertain whether the client will recommend the service or not.

*“The key metric we monitor at each stage is NPS,” says Emma. “When we first implemented Bright, the NPS for the initial call was at 65. The insight we gained and were able to act upon by making very many incremental changes has resulted in this now sitting at 84.”*

Customer Experience Manager

## EVIDENCE FOR INCREMENTAL CHANGES

The recommendation stage of the process focuses on finding the right solution and providing it on time for the client. The same advisers that take the initial call manage this part of the process, giving a seamless customer experience. Only eight out of ten calls progress to an application for a variety of reasons; it may result in the client having to consider changes in their lives to get a mortgage which, of course, can result in disappointment, so the company expects the NPS after this stage to be lower.

“In fact, we are so aware of this sensitive phase in the customer journey that we have always managed this closely,” admits Emma. “When we first started using Bright, NPS for this stage was already at 84, it now sits steadily at 95 because the insight we have has enabled us to make more incremental changes that have made a difference to the customer experience.”

## TURNING NPS FROM 64 TO 83

Once the right mortgage has been identified and the client wants to progress, the client is allocated a Mortgage Administrator – someone who is focused on finalising the mortgage. This third stage is completion. This is often the most complex part of the process and with the volume of information required it can be frustrating for the mortgage applicant. It is also during this stage that third parties can impact the quality of the Which? Mortgage Adviser service. For example, delays from financial houses or a house not being valued as the client had hoped, or solicitor issues. Administrators have to manage the fall out from any disappointing news.

“Unfortunately, the NPS for the completion stage was tracking at 64,” reveals Emma. “With Bright Navigator we were able to deep dive into the feedback to understand what the problems were.

*“As well as analysing trends, it was the verbatim comments that gave us the gold we were looking for.”*

Customer Experience Manager

Our customers were telling us that the service levels were not good enough and that there were some specific areas where improvements could be made.”

A key change that was made was to the handover between the Mortgage Adviser and the Administrator. Emma explains:

“The evidence told us that in the customer journey there was a 48 hour period when the customer didn’t know who to speak to during the handover to an Administrator. Bright provided verbatim feedback to help identify the problem and improve this process. Internally, the adviser had passed the case onto the Administrator who then set to work on the application. However, the client was left suspended between two people. So, we tightened up the process by making sure that the Adviser formally introduced the client to their Administrator and asked them to contact their new Administrator from thereon in. I’m pleased to say that this is no longer being recorded as an issue in the feedback.”

Rupert is delighted with the outcome: “Having made this change, along with a few other tweaks to the process,

*“NPS has increased by 19 points and is now tracking at 83 for the completion stage of the process. We couldn’t have got to the bottom of the problem without Bright Navigator.”*

Head of Mortgages

## PREVENTING DROPS IN CSAT

CSAT tracks consistently at around 93%. But from time to time, the reports from Bright show drops in the results.

“When we take a closer look, we can see that there is a direct correlation between periods of growth when the team is incredibly busy and these drops,” explains Rupert. “The busy times affect service levels of the Administrators. So once again, we went into Bright Navigator to find the insight and evidence to highlight how we can change how we do things to prevent this from happening.”

Through analysis of a drop Which? Mortgage Advisers discovered that clients felt they were not fully informed throughout the completion process. Although emails may have been exchanged, suggesting that Which? Mortgage Advisers were engaging with clients, there was a lack of telephone contact. It was recognised that this could be a key to providing an improved customer experience. So, two mandatory calls were introduced into the process: one for the Administrator to introduce themselves as they took over the case and to advise what would happen next, and the second call to offer the mortgage to the client.

“Through these mandatory calls we hope to better manage client expectations and mitigate the risk of third party’s impacting our customer experience,” says Emma. “We are now watching closely to see what impact the introduction of these two mandatory calls has. Evidence suggests that it is having a positive influence, but it is too early to say for sure.”





## EVIDENCE USED IN THE BALANCED SCORECARD

“The system is used as part of the overall Balanced Scorecard of the customer contact team. We monitor 20 metrics across four areas: financial, customer, process and learning, and the outputs from Bright are used to a greater or lesser degree across all areas. On a monthly and quarterly basis, we use the data to assess areas for improvement with each member of the team.”

*“Bright is in the fabric of the organisation.”*

Head of Mortgages

“We don’t just use the feedback to make improvements,” exclaims Emma. “We use it to celebrate our successes too. Great feedback is shared with the team and posted up on the walls of the centre. We promote it through reports to management and the wider Which? group of companies. This positive vibe really helps us drive the culture of the organisation and help us deliver on our brand promise.”

## OVERALL NPS 6-8 POINTS ABOVE TARGET

In summarising performance now with the insight that Bright has given Which? Mortgage Advisers, Rupert says:

*“The NPS target across all three stages is 75 and we are now exceeding this by consistently delivering 6-8 points above target month on month. And we are seeing response rates up by 4% from where we were. I cannot speak highly enough of the insight that Bright Navigator has provided to enable these results.”*

Head of Mortgages

“The Bright solution provides a weekly report for the management team to monitor progress,” says Emma, “while the team leaders get access to real-time information about their Advisers and Administrators, so they can see their performance and respond immediately to improve upon it as appropriate. The system is so easy to use and it’s incredibly easy to access the valuable insight it holds.”

## BRIGHT DELIVERS EXPERT INSIGHTS

Talking of working with Bright, Rupert says: “when we invested in Bright Navigator, the consultants at Bright helped us get up and running quickly. We are now able to manage all our surveys and do the deep dive analysis ourselves. However, we meet with consultants every quarter and from time to time we ask them to support us on a specific project. On those occasions they challenge us well.

*“We are always impressed with their knowledge of our business and the insightful conclusions that they bring to help us continuously improve our customer experience.”*

Head of Mortgages

Rupert has the last word: “Being in Bright’s Top 5 clients for NPS and general CSAT scores is testament to the brand values that the team delivers on every day. But we know there is always room for improvement.

*“There is no doubt that Bright helps us make a difference to our customer experience every day.”*

Head of Mortgages

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