

Customer Experience-Led Design

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Agenda

1 Customer Experience Explained

2 Vulnerable Customers

3 Unfair Customer Outcomes

4 Reducing The Evidence Burden

5 Authentication Improvements

6 Repayments

Customer Experience Explained

The Customer Vision - What CX Means

SLC's Customer Vision



SLC will be widely recognised for enabling student opportunity and supporting the future economic prosperity of the UK. We aspire to provide an outstanding customer experience, helping customers to invest in their futures by providing an *intuitive, supportive and trusted service.*

What an outstanding customer experience means for our customers



1 Intuitive – “We make it easy to access, use and comply with our services”

For our customers this means:

- Our guidance and services are **easy to find intuitive to use and simple to comply with.**
- We make it **easier to understand** complex policies and products **using simple language.**
- We **consistently do the basics well and keep all customers informed.**



2 Supportive – “We are there for you when it matters most”

For our customers this means:

- We **understand the importance** of what we do and are **here to help** when needed.
- Our channels are **easy to access and consistent** when further help is required.
- We take **ownership** when circumstances are complex and customers need enhanced support



3 Trusted – “We are always authentic, treat you with respect and act fairly”

For our customers this means:

- We commit to delivering the **best possible outcomes** and **providing the right answers.**
- We will **actively listen and continuously improve** the services we provide.
- When things go wrong, we will **endeavour to make it right quickly.**

We will know we have succeeded based on the following outcomes

 For our customers	»	✓ CSAT & Customer Effort scores	✓ Social Media brand sentiment	✓ # of 'green' internal CX KPIs
 For our people	»	✓ Employee engagement scores	✓ Recognised employer of choice	
 For our organisation	»	✓ Cost to serve		

The SLC CX Principles

- Our CX Principles are intended to set the tone and direction for the CX we provide.
- We will consider these principles when taking any action that affects the customer's experience.
- Our CX Principles should be understood and followed by everyone across the organisation, not just those that directly interact with customers. CX is part of everyone's job at SLC.

	As we engage our customers, we will..	Design Principle
1	Include everyone	<ul style="list-style-type: none"> ▪ We will design experiences that are based on the needs for all customer types and ensure accessibility needs are explicitly designed for
2	Obsess about customer needs	<ul style="list-style-type: none"> ▪ We will always consider the customer's context and provide an enhanced level of support for those that need it most
3	Minimise customer effort	<ul style="list-style-type: none"> ▪ We will focus on making things intuitive for our customers and not make complex policies and products the problem of our customers
4	Champion the customer's voice	<ul style="list-style-type: none"> ▪ We will ensure the customer voice and agenda is represented in organisational decisions
5	Provide an omni-channel experience	<ul style="list-style-type: none"> ▪ The right channel serves the right customer at the right time
6	Collaborate in designing experiences	<ul style="list-style-type: none"> ▪ We will engage customers, colleagues, trusted third parties, partners, stakeholder groups and the education sector as we design our services
7	Actively listen and act	<ul style="list-style-type: none"> ▪ We will leverage the full breadth of our customer intelligence to continuously enhance our services
8	Focus on what matters	<ul style="list-style-type: none"> ▪ We will cherish customer data, ensure that the basics of using our services are convenient and that we focus on key moments of truth across the customer journey
9	Engage on the customer's terms	<ul style="list-style-type: none"> ▪ We will communicate in a way that's easy to understand, consistent and relevant to our customer's situation
10	Make compliance customer focused	<ul style="list-style-type: none"> ▪ We will design experiences that make it easier for customers to understand and comply with their obligations

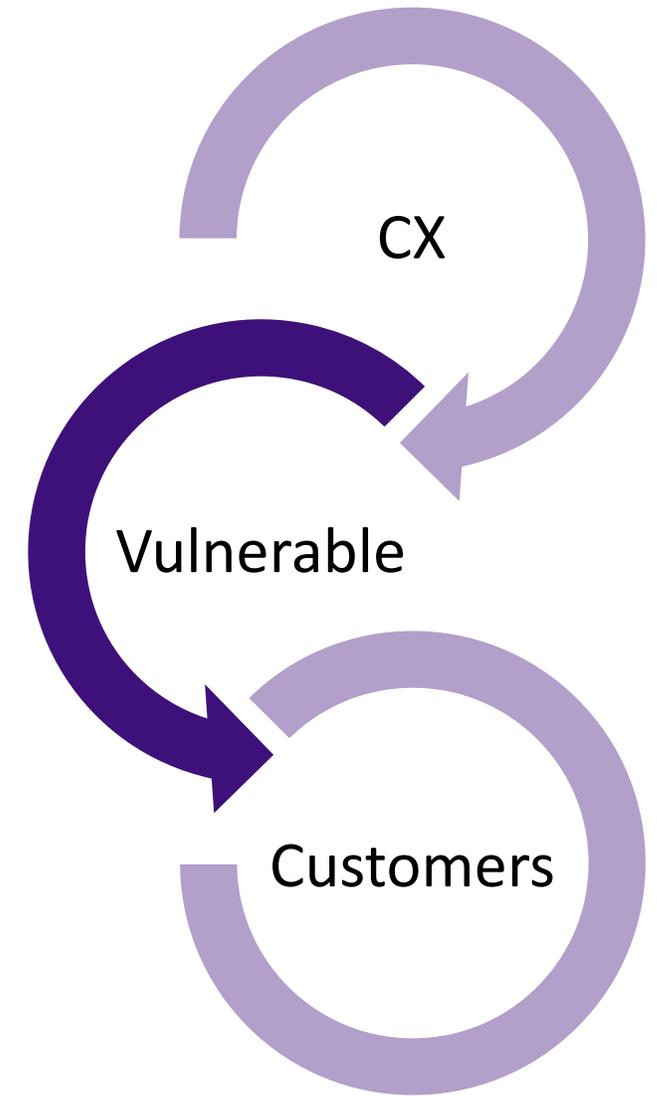
POLLING QUESTION

Who knows what a Service Owner is and what they do?

Answers:

Yes

No



Service Owner Role

- Shape and drive the service through formal reviews that will include:
 - The use of insight and data, and operational performance data to determine areas of improvement and agree CX interventions
 - Consideration of the change landscape that has been agreed and how this needs to be embedded across the organisation in order to enrich the customer experience
- Provide leadership to cross functional teams in the remediation of customer incidents
- Ensure the voice of the customer and the customer vision is clear, understood and entrenched at programme and portfolio boards
- Lead the prioritisation of work or initiatives with a CX impact
- Assure and agree comms and projects in line with the customer vision and CX strategy
- Provide a point of reference for CX, offering expertise and direction on CX

If you want to know a little more about the Service Owner role, take a look here:

[Service owner - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

For more information about the Service Standards we all need to work to, take a look here:

[Service Standard - Service Manual - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

The multi disciplinary team:

[What each role does in a service team - Service Manual - GOV.UK \(www.gov.uk\)](http://www.gov.uk)

Service Owners

Service Owner	Service
<p>Maddie Taylor: 16 years at SLC in a variety of Operational management positions including managing the ALL service, managing the Llandudno office and more recently working as a business architect</p>	<p>Education Maintenance Allowance, Welsh Government Learning Grant, Advanced Learner Loans and Disabled Students Allowance</p>
<p>Linda Hamill: 5 years at SLC primarily in a Senior Business Architect role, supporting major SLC initiatives</p>	<p>Full time Undergraduate, Part Time Undergraduate, and Grants for Dependants</p>
<p>Luca Piatto: 9 years working at SLC within the Repayments directorate with numerous roles within the contact centre management team and project management</p>	<p>Repayment</p>
<p>Jonathan Newby: 10 years working for SLC, primarily within Partner Services and several years of Operations experience in processing</p>	<p>Vulnerable customers, HE Short Courses, LLE</p>
<p>Tim Battye: 14 years at SLC in Operations management roles across the contact centre and processing, primarily GFD, and the past several years managing quality, knowledge management and training</p>	<p>Postgraduate Masters and Postgraduate Doctoral</p>

★ 54 Years!

↑ Cross cutting initiatives ↓

The Customer Journey

This is how Customer Experience can support you.

CX and the Service Owners will work with colleagues in Partner Services and represent SLC on forums such as the Vulnerable Student Stakeholder Group and the Disabled Student Stakeholder Group. This helps us bring valuable insight and feedback into the business and help articulate the customer voice.

We can additionally help colleagues to better understand the needs of the customer, we own the customer journey, and we provide direction and ensure the voice of the customer central to our design work.



Help colleagues understand the priorities and agenda for our customers



Ensure the voice of the customer is clear and central to the design and delivery of our services

Own the customer journey and experience, providing the necessary decisions, steers and advice to colleagues supporting it

CX Priorities 22-23

1	Continue to embed the new ways of working across SLC as set out in the CX Strategy.
2	Further iterate the Omni-Channel Strategy and create seamless movement between channels. Drive the adoption of self-serve and assisted service channels and the mass movement away from manual service channels.
3	Appoint partners to support SLC to define tone of voice, and to develop and deliver the multi-channel customer communications strategy.
4	Provide strong CX Leadership across SLC's key programmes of work including vulnerable customers and LLE. Through the introduction of the Service Owner team with responsibility for the end-to-end journey and experience, guide change activity, improvement initiatives and decision making across SLC to optimise the CX delivered.
5	Work with Operations and Repayments and Customer Compliance to effect cultural change to further increase customer-centricity within SLC ensuring customer focus is woven through people policies, learning and development, coaching, communications and decision making.
6	Develop and implement a programme of work to fully map the end to end customer experience across all services, identifying pain points and remediation plans.
7	Continue to remediate unfair outcomes for customers across the end-to-end customer journey.
8	Centralise customer insights and elevate the voice of the customer so that it is clearly articulated and actionable insight drives CX interventions.
9	Procure and introduce new online research and testing functionality to scale UX activity widen our research and testing.

CX Governance Framework

Service Review Board



- The Service Review Board has delegated authority from the CX Board to make decisions on matters related to Customer Experience across the full service provision at SLC, collaborating with key internal stakeholders and relevant Heads of Service across the business areas, assuring that any proposals presented are in adherence with the CX principles.

Editorial Board



- The Editorial Board will be accountable for ensuring that communications are:
 - Effective in delivering the desired outcome.
 - Coherent across channels, platforms and audiences.
 - Up to date and factually correct.
 - Support customers to self-serve and engage with assisted service channels.
 - Follow a consistent tone and style.
 - Are tested with customers to ensure it meets their needs.
 - Support the delivery of an outstanding customer experience.

Service Design Assurance Board



- The Service Design Assurance Board has delegated authority from the Business Design Authority to make decisions on matters related to CX Design, considering project and continuous improvement proposals and assuring that they are in adherence with the CX principles.

CX Board



- The CX Board will support the Chief Customer Officer and Director of CX:-
 - Maintaining a holistic view of the end-to-end experience and collaborating on CX matters that require a cross organisation approach.
 - Supporting stakeholder and shareholder management in relation to customer experience.
 - Providing oversight and direction to Service Review Boards and the Editorial Board.
 - Supporting the development of CX strategies.
 - Sponsoring and supporting key CX initiatives such as Unfair Customer Outcomes and Reducing Evidence Burdens.

To support the design and delivery of an outstanding customer experience, the CX Function is accountable for the customer journey and end to end experience. This is supported by the CX Governance Framework, helping colleagues across SLC to deliver change in line with CX principles. This framework complements existing governance, bringing together new and established forums across SLC, where colleagues will be able to validate approaches to change, ensure alignment with the customer agenda, services, business architecture and customer communication standards.

CX Involvement in change landscape

Service Owners provide assurance across the change landscape to ensure the optimum customer journey when interacting with SLC.

They ensure that the core multi-disciplinary team are aligned to the customer needs and pain points to reduce potential divergence from the intended design throughout delivery.

There are several Service Owners working across a number of initiatives within SLC, championing the customers voice and providing vision and direction of how SLC services can be improved to meet customer needs. These programmes include:

- DSA Improvements
- Customer Engagement Management – Undergrad
- Customer Engagement Management – Postgrad
- Collections replacement and optimisation

As the change landscape moves through its phases, out of programmes and projects and into business as usual activity, the service performance will be monitored with CX Impact assessments and service reviews, enabling continuous performance monitoring and improvement.



Vulnerable Customers

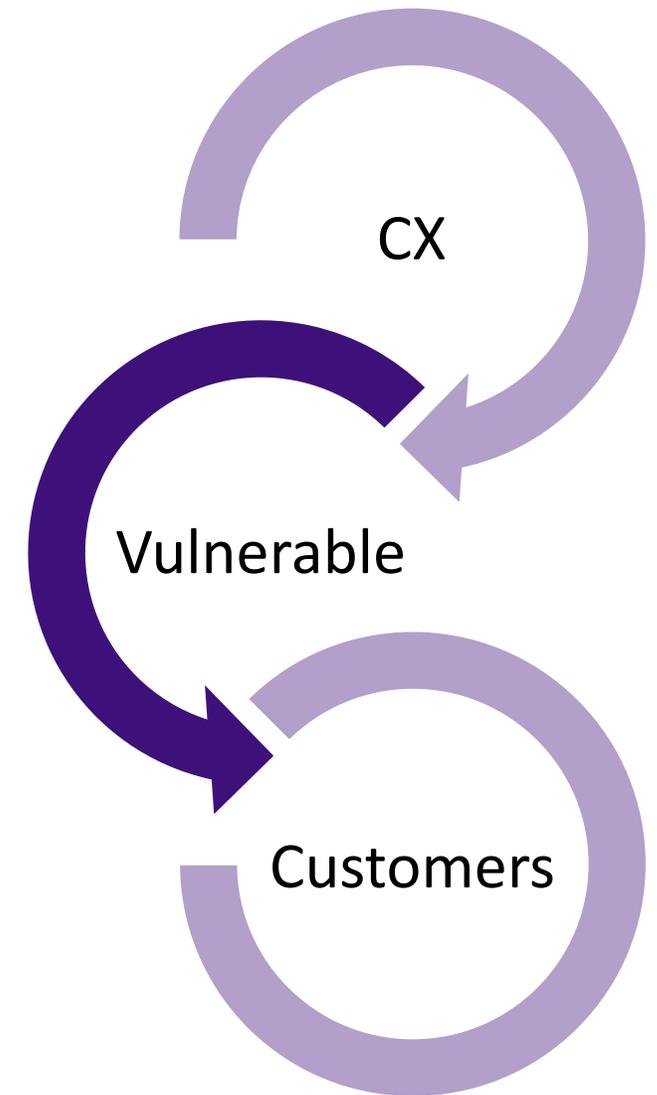
Vulnerable Customer Strategy

Our vision is to *'be widely recognised as enabling student opportunity and delivering an outstanding customer experience in the efficient delivery of the four UK Government's further and higher education finance policies'*

From a customer's initial awareness of Student Finance through to funding study and repaying a loan, we want all customer touchpoints to amount to an outstanding experience.

We are committed to improving customer experience for every customer but improving the experience of vulnerable customers and those who may have additional support needs is a priority.

This following slides will detail our scope and approach



Vulnerable Customer Policy

A new Vulnerable Customer Policy is being developed to extend policy controls to all customers displaying vulnerability. The development of this policy has been supported by senior colleagues from across SLC, including Operations, Repayments and Customer Compliance, and Product, Customer and External Relations.

There has also been significant input from the **Money Advise Trust**, a charitable organisation with deep expertise in the development of policy and practice to improve vulnerable customer handling within the UK's money and debt environment



Vulnerable Customer Procedure

The vulnerable customer procedure is designed to provide SLC colleagues with both process and practical guidance on how to identify and respond well to the needs of our customers who, due to the nature of their personal circumstances or situation, are vulnerable or at risk of becoming vulnerable.

We will use IDEA, BRUCE and TEXAS and tools designed by the Money Advice Trust: to help colleagues understand the impact of what's happened; to find out what support our customer needs; to assess a customer's mental capacity and to ensure we meet data protection regulation when handling sensitive personal information.

TEXAS



Thank
Explain
eXplicit consent
Ask
Signpost

BRUCE



Behaviour
Remembering
Understanding
Communicate
Evaluating

IDEA



Impact
Duration
Experiences
Assistance

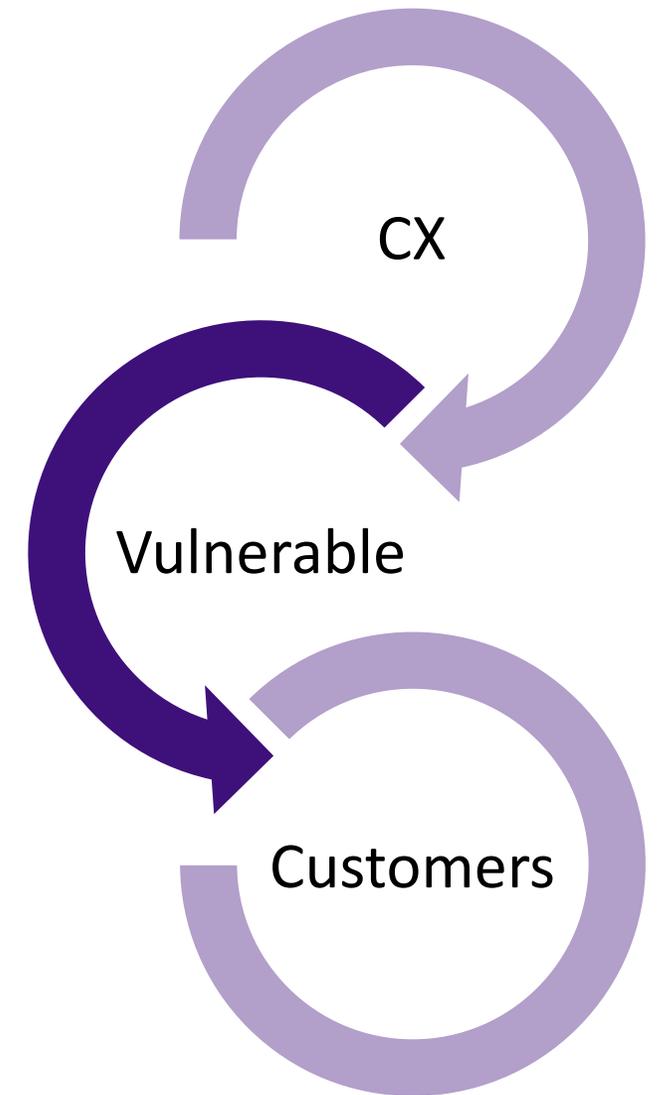
Vulnerable Customer Categories

Alongside developing the vulnerable customer policy and procedure, we need to understand the nature and scale of characteristics of vulnerability that exist in our customer base.

Although a vulnerable customer list cannot fully cover every vulnerable category that exists, we do need to identify **Common Vulnerable Categories** within our customer base and use this knowledge and existing practices to feed into the development of our Vulnerable Customer Plans.

And, to understand the impact of vulnerability on the needs of our customer base, by identifying what types of harm or disadvantage customers may be vulnerable to, and how this might affect the consumer experience and outcomes

To do this, a working group of **Subject Matter Experts** with representation around the business has been convened to ratify our vulnerable customer categories.



POLLING QUESTION

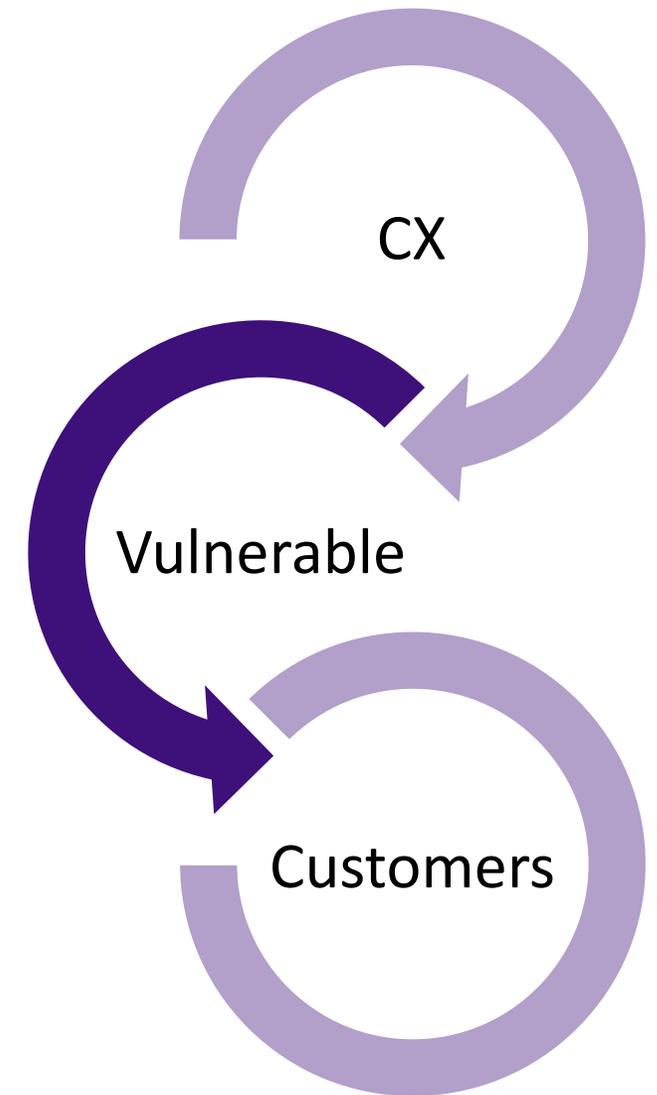
How do you define vulnerability in your institution? Do you have a certified list of customer categories?

Answers:

Yes we have a list

No we don't have a list

Other (Free Text)



Mapping All Vulnerable Customer Journeys

Mapping out the customer journeys for our vulnerable customers can help us

1. identify where there are potential tactical and long-term solutions that we can implement to improve the customer experience and
2. use journey as a tool by colleagues to understand the customer experience and circumstance.

We want colleagues to be able to identify where a customer may be in a vulnerable situation and give us an opportunity for us to talk to our customer more about their situation, how it impacts them and what we can do to support them.



Assess & Understand



Improve

Training & Learning

During our conversations and contact with customers, we look out for 'early indicators'. These can help us to spot where a customer may be in a vulnerable situation and give us an opportunity for us to talk to our customer more about their situation, how it impacts them and what we can do to support them

Our customers may need additional support at any time during their relationship with us. And our responsibility to do that exists from start to finish. Additional **Training and Guidance** will be made available to support SLC colleagues in identifying and handling vulnerable customers.

We have begun already to work with external organisations and with members of the **Vulnerable Student Support Group** to identify opportunities to provide more training, guidance and tools for SLC colleagues.



Case Management

In supporting our vulnerable customers we want to develop, trial, and implement alternative methods in handling a vulnerable customers experience with SLC. One method that has been identified already is the potential for customer case management.

Case management will enable SLC to better handle incident-related requests. These processes require knowledge-based decision-making and flexibility in handling customers based on the introduction of new information or occurrence of certain events.

To assist with this we are also looking at the possibility of using flags and indicators within our systems to identify and route customers to the correct teams but also ensure that customers do not need to repeat themselves and can receive a bespoke service tailored to their needs.



POLLING QUESTION

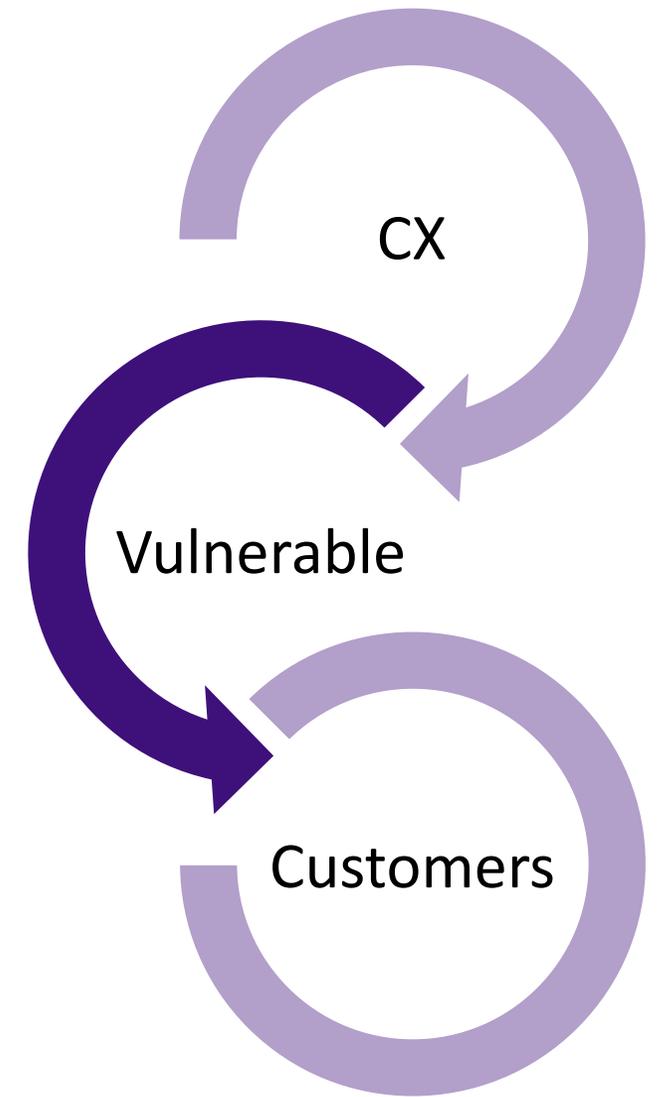
Do you have a indicators and flags in your systems to help identify vulnerable customers?

Answers:

Yes we do

No we don't

Other (Free Text)

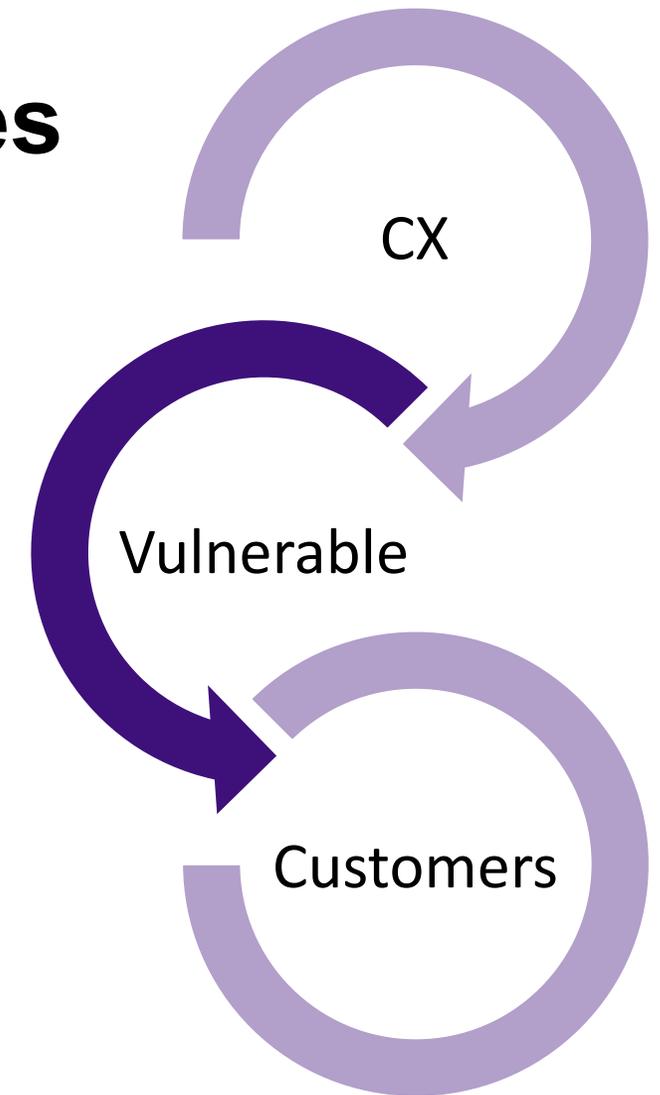


Other Vulnerable Customer Initiatives

Service Standards - Develop a set of Service Standards specifically aligned to vulnerable customers. Our service standards will be inclusive of needs of our vulnerable customers. Our service standards will set out our expectations to all staff in relation to their business area and ensure that everyone is customer focussed.

Champions Forum - A customer experience led 'Vulnerable Customer Champions Forum' will be established with the commission of setting and directing the vulnerable customer agenda, directing, and including co-ordinating vulnerable customer initiatives across the business.

Cross Government Working - Increased cross governmental working to share best practice and potentially adopt other government department initiatives and solutions better to support vulnerable customers.



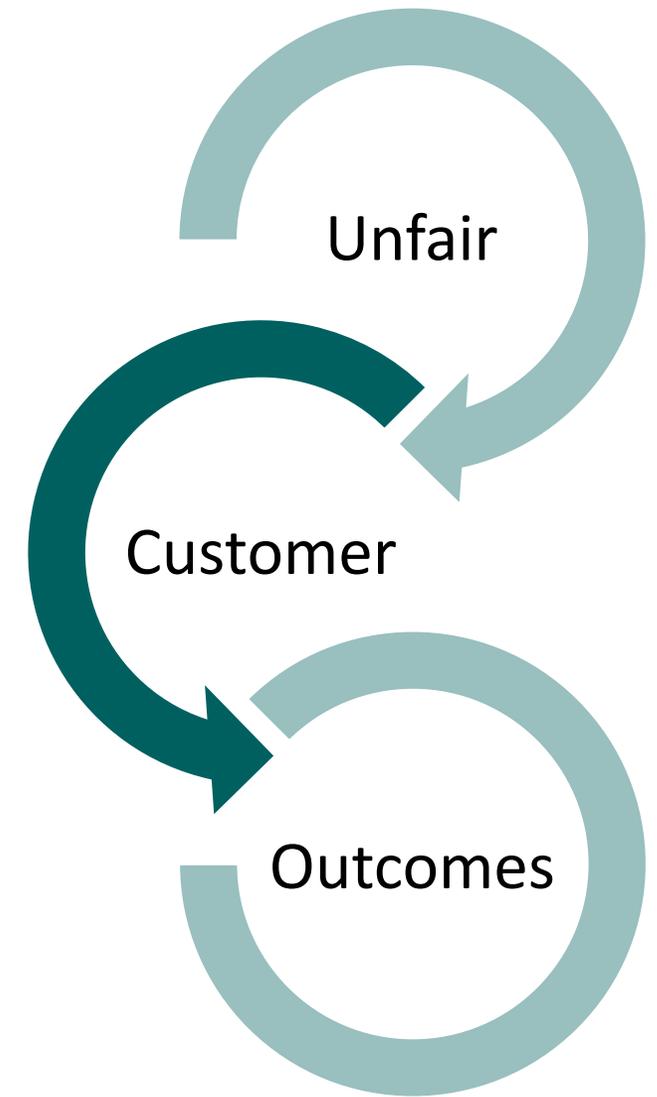
Unfair Customer Outcomes

Unfair Customer Outcomes

“SLC will be widely recognised for enabling student opportunity and supporting the future economic prosperity of the UK. We aspire to provide an outstanding customer experience, helping customers to invest in their futures by providing an intuitive, supportive and trusted service.”

To support the delivery of a ‘trusted service’, analysis of the customer journey has been undertaken with a specific focus on identifying **outcomes that are unfair**, disadvantageous or, under FCA guidelines, result in poor outcomes for the customer defined as ‘conduct risk’.

Options to remediate unfair outcomes have been identified and range from quick tactical responses, future system and process change and deeper consideration of policy design.



Approach To Unfair Outcomes

Under the sponsorship of the CX team, a cross functional team from across SLC considered unfair outcomes across the end-to-end customer journey. The Unfair Customer Outcomes (UCO) Oversight Group will have responsibility for providing coordination, advice and direction in relation to the outcomes which have been identified as being a top priority.

The group will support the implementation of tactical and long-term solutions to address the outcomes and will help ensure that there is an integrated approach to communication and engagement with key stakeholders. The group will also discuss and assess potential new unfair customer outcomes identified and provide steer on future priority.



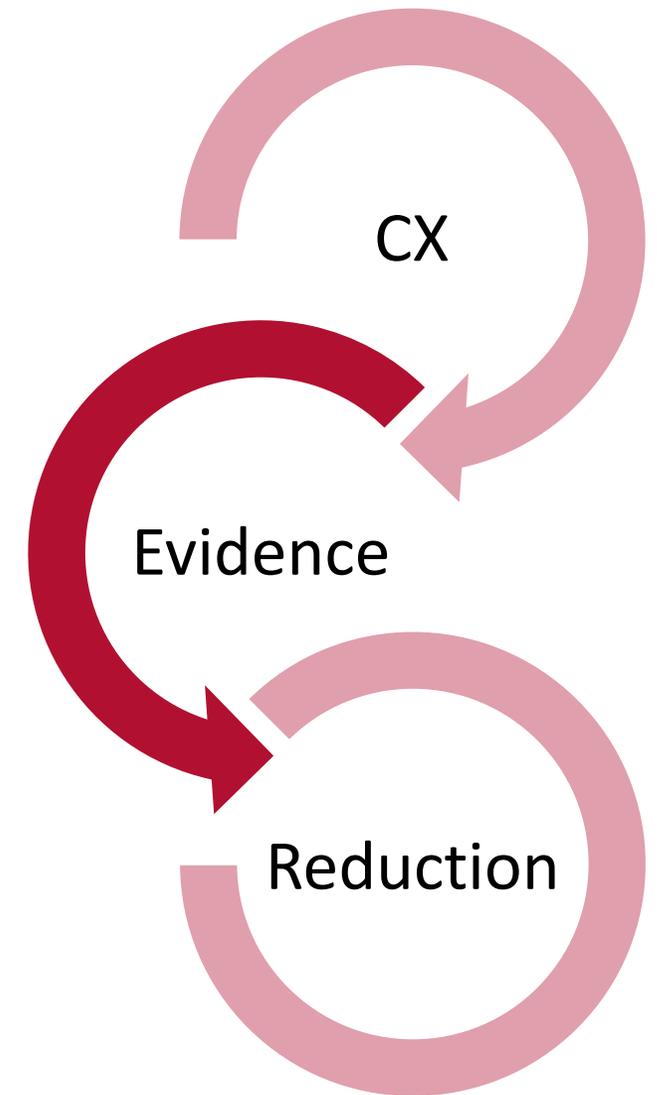
Evidence Reduction

Evidence Reduction

SLC needs to satisfy itself that customers meet the relevant criteria(s), minimising our exposure to fraud or incorrect funding being paid and enabling the CEO to fulfil their Account officer responsibility.

SLC recognises that customers are often unclear as to why further evidence is required and sometimes what information that is needed. Many customers are likely to perceive the need to send physical evidence documents, as an antiquated and outdated method which is not in line with other modern day financial services.

User research with the customer panel has also supported this conclusion and customer's feel this part of process is highly policy driven & not empathetic enough. To support the CX strategy, the **Evidence Reduction Working Group** will oversee the identification, analysis and implementation of any quick tactical responses, future system, process changes and/or changes to policy design.

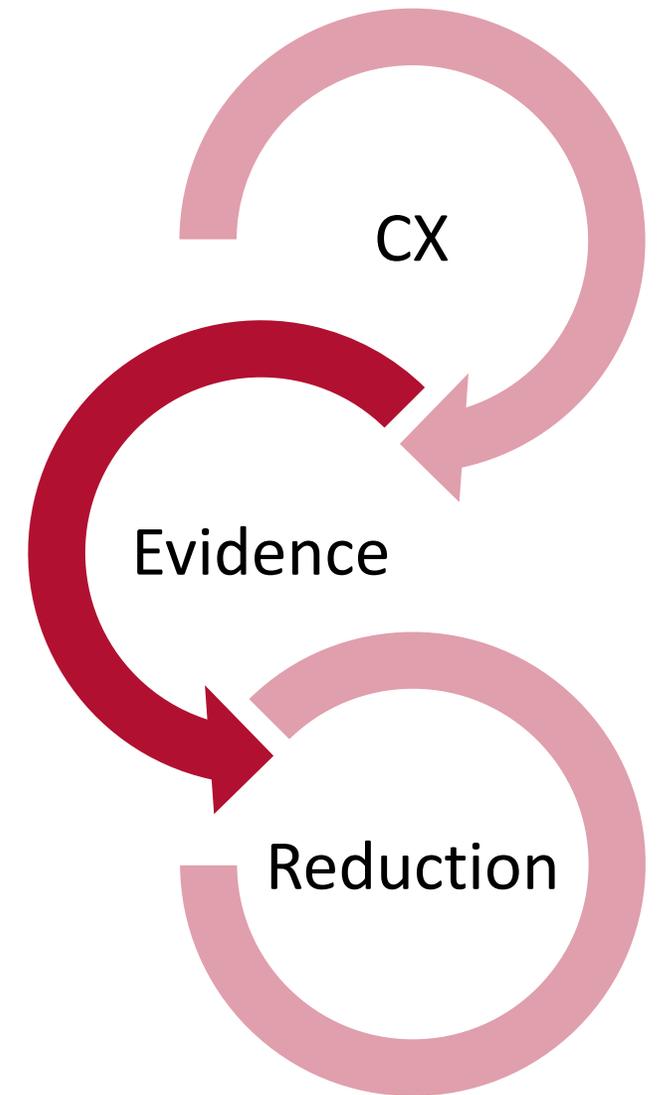


Approach To Evidence Reduction

The **Evidence Reduction Working Group** have corporate responsibility for providing analysis, coordination, advice and direction in relation to the proportionality and reasonableness of requests for evidence and for leading initiatives to reduce the evidence burden.

The group will support the implementation of tactical and long-term solutions in relation to reducing the requirement for original and physical evidence and will help ensure that there is an integrated approach to communication and engagement with key stakeholders. The group will also consider evidence more fundamentally, including finding anomalous calls for evidence and how we can reduce the evidence burden outside the realms of original identity evidence.

The group will also provide advice, guidance and direction to projects that generate new calls for customer evidence to ensure these are aligned to the wider approach taken in this area of SLC's work.

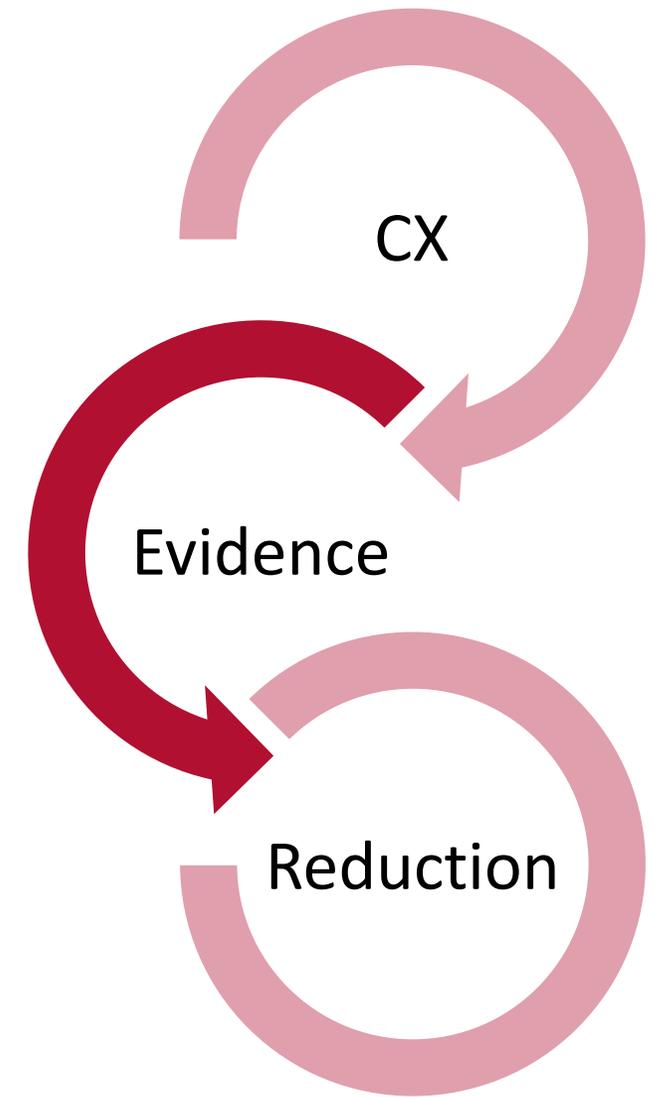


POLLING QUESTION

From your experience what customer journey do you think causes students the greatest burden in terms of evidence needed?

Answers:

Free Text



Telephony Improvements

The security of our customers data is critically important to SLC, and our telephone authentication process reflects this. However, we recognise that this can be lengthy and, where customers cannot navigate the automated process successfully, they must then do so manually with an advisor. This impacts the customer experience and also takes valuable advisor time, that could be better served in supporting other customer calls (approximately 50% of our customers have to manually ID&V).

Analysis has led to a number of improvements for 22/23:

- **Caller Line Identification (CLI)** – Callers can now be identified by the unique mobile telephone number used to contact us. This removes the need to provide a customer reference number, or be asked a series of identification questions before the customer is authenticated. With 92% of SLC's customers having a unique mobile phone number on their account, this will significantly improve the journey for many of our callers.
- **Tuning** – SLC has invested in further tuning and lookup technology to improve the speech recognition associated with the authentication process, to further support our diverse customer portfolio.
- **Best practice prompts** - Customers will be offered best practice prompts to support them when navigating our authentication questions to ensure the best possible experience e.g. suggesting taking the call in a quiet place, or referencing commonly recognised phrasing e.g. your name as it is shown on your passport.

Repayment CSAT CES and CX review

The CX Service Design team, in collaboration with colleagues in Repayments, undertook work to understand the end to end repayments journey from a customer perspective. This has provided valuable insight into the customer journey, and the opportunities available to SLC in this area.

During completion of this task, colleagues set out to:

- Collate and synthesise existing research on repayments
- Review of information and guidance from the point of application to repayment
- Review voice of the customer analysis, including review of satisfaction, complaints and Trustpilot verbatim comments
- Analyse data on channel performance (digital, telephony and mail)
- Experience the digital service from a customer perspective
- Call listening to understand transactional demand and reasons for contact
- Touchpoint mapping across the customer journey
- Exploratory research with customers to understand expectations, habits, workarounds and pain points
- Quantitative research with over 1k customers

Activities above have led to:

- Triangulation of all data and insights to identify key pain points and provide confidence that we have a more thorough understanding of what where our focus points and priorities are, to improve repayment user experience

Service maps/design

SLC Repayment E2E Journey



	GRADUATE	ENTER REPAYMENT	REPAYING	EXIT REPAYMENT
CUSTOMER ACTION What our customers do				
INSIGHTS & PAIN (Thinking/Feeling) Understanding of our users and difficulties or frustrations they face when interacting with our services				
SERVICES What customers are wanting to do				
TOUCHPOINTS-CHANNELS Points of interaction for customers				
DATA Quantitative insights to provide context on journey performance from a customers perspective				
SLC ACTIONS Processes initiated or undertaken by slc within the service				
CAPABILITIES Business capabilities systems & technologies used to deliver the service				

In collaboration with Service Design colleagues, work is taking place across CX to map the current end to end service offering.

Beginning with Repayments, the CX function will benefit from a set of service blueprints like the one shown here, which will then be utilised to commission research, gather insight, inform and prioritise CX interventions and service improvements.

Question time



Tim Battye

Customer Experience/Service Owner

