

Co-designing the future of remote debt advice services

Report prepared by 2CV for the Money and Pensions Service

January 2020



Money &
Pensions
Service



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A note from MaPS

At MaPS we believe it is important to design the best and most effective advice services for people who come forward for debt advice and the many more who, despite struggling with their debts, do not present for advice.

We want debt advice services to be shaped around the needs and perspectives of customers and to help achieve this, we have commissioned a series of participatory co-design projects centred around the voices of customers, potential customers, and advisers. This report builds on previous research with face-to-face clients (2018) and focuses specifically on remote advice provision.

This report outlines what clients need at different stages of their remote debt advice journey and it makes recommendations for changes which would enable the sector to better meet these needs. This work, in addition to other projects we are working on, is feeding into the design of PACE (Piloting Adviser Capability & Efficiency) – a new model for debt advice that was designed in response to recommendations by Peter Wyman regarding channel shift, creditor referrals and efficiency through technology and which is being piloted in 2020.

It is our hope that this report supports advice providers with the right tools and inspiration to create a customer-first experience across all stages of the debt advice journey.

Craig Simmons, Head of Debt Policy & Strategy

Acknowledgements and authors

MaPS and 2CV would like to thank all customers, advisers, advice centres and experts who took part in this important project. Your input has been invaluable in helping us understand what debt advice services could do to support, reassure and empower customers.

2CV would also like to thank our designers, Maisie Bowes and Andy Bolton for their help designing ideas and stimulus.

This report was written by **Chloe De Schryver** and designed by **Binal Patel**.

Executive Summary

Background and Objectives

Around nine million people in the UK are over-indebted, and supply of debt advice is struggling to keep up with the demand. To respond to this rapidly changing marketplace, services need to find new and innovative ways to serve customers. While face-to-face debt advice services remain crucial, people are increasingly using online channels for a range of services and experiences. Within this context, remote debt advice will play an increasingly important role in meeting the nation's debt issues. After commissioning a piece of co-design work exploring customer needs of face-to-face services in 2018¹, the Money and Pensions Service (MaPS) wanted to explore remote debt advice services (telephone and online) in more detail.

MaPS commissioned research and design agency 2CV to explore, through a customer-centric co-design process, how advice should be delivered through remote channels. This process aimed to:

- o Build on what is already working well in the sector and what can be improved – identifying the pinch points and highlights across the remote advice journey for customers and advisers;
- o Identify what services could change to better meet the huge variety of customer needs (and what the role of emerging technologies could be within this);
- o Understand how to maximise efficiency, service effectiveness and customer satisfaction;
- o Understand how each channel could be used as both a main and supplementary channel and how to encourage channel shift from face-to-face to remote debt advice services; and
- o Prioritise recommendations and ideas that would address the above objectives



¹Understanding user needs from face-to-face debt advice services: a co-design approach. Full report can be found here: <https://www.moneyadvice.service.org.uk/en/corporate/debt-publications>

Method and Sample

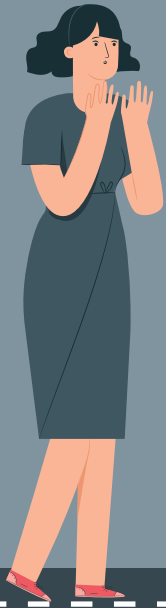
What is co-design?

A co-design process aims to build ideas and services *with* customers and service implementers, not *for* them. Customers and advisers were actively involved in all aspects of the research: helping us map user journeys; informing stimulus; building ideas with us and providing feedback across multiple iterations of ideas and prototypes. By centring this research process and its recommendations on the voices of over-indebted people and existing debt advice customers, it is our hope that the recommendations outlined in the pages to follow will help enable change in the sector and support advisers to better meet customer needs.



All methods were qualitative, combining a mix of exploratory depth interviews; observations; mystery-shopper challenges; group workshops; co-design sessions, and 'simulated debt advice sessions' with both face-to-face and remote advice customers and remote debt advisers across three phases of research. In total, we spoke to and built and tested ideas with 60+ debt advice customers, 25+ remote advisers and 10+ managers across three countries. The fieldwork for this research took place between October (2018) and March (2019).

Key Findings and Recommendations



Context



Customers don't know what to expect from debt advice or where to look for it.

- o Few customers choose a channel, they often simply 'end up' in a service without knowing much about what the journey entails or what is expected of them. This situation is often made worse if customers are transferred by a creditor with little explanation for why the transfer took place or even where they have been transferred
- o As a result, many customers are unprepared for the whole advice journey, know little of what is required of them or who they can trust
- o Many customers may be in crisis or feel overwhelmed when making first contact, making it more difficult for them to establish a clear path forward

Customers bring assumptions and expectations about debt advice from outside the sector.

- o Customer expectations are strongly influenced by experiences with other services, particularly remote services that are setting a new norm around speed of response, longer access hours and seamless switching between channels

The benefits of remote advice are unclear to customers and it can be harder (compared to face-to-face advice) to build rapport with customers and provide reassurance about quality and trust.

- o Many customers report being 'intercepted' by untrustworthy services masquerading as debt advice services, making it hard for customers to discern who or what to trust
- o Many face-to-face customers are unaware of the benefits that remote channels offer

Given this difficult landscape, it is important that:

- o The benefits of remote advice – anonymity, efficiency and flexibility – are communicated to customers more clearly and ideally before they engage with advice (through marketing materials and at first contact with the service)
- o There is better signposting and easier transfers between channels (and services, in the case of creditors) to create a more frictionless customer experience
- o Any remote service provides greater transparency and clarity for customers around what it offers and how the customer journey will look, to set expectations

Pre-Advice



Customers do not know what to expect from debt advice and have often done little or no research ahead of time – they are unsure which channels are suitable or available.

- o There is potential to develop the debt advice locator tool – to allow customers to input some information in advance and to direct to them to the most appropriate provider/channel
- o There might be value in some form of quality mark or accreditation to help customers identify legitimate providers

First Contact



Customers can spend considerable amounts of time in a queue/on hold, which can be frustrating and demoralising.

- o Time spent queuing to speak to an adviser could be used to 'fast-track' urgent cases and/or provide customers with information and set expectations
- o Technology such as IVR or chatbots could be used:
 - to provide information for customers who call out-of-hours. This could provide information and/or reassurance
 - as a triage tool
 - to help schedule appointments and direct customers to the right information
- o The choice of language would be very important and it would need to be clear that the bot is not intended to replace human adviser interaction (i.e. position as an assistant to the adviser)
- o It is essential that information is transferred between channels and the process is as seamless as possible; also any interactions should recognise that some customers may be in an emotional state

Receiving Advice



Customer journeys are often disrupted at this stage due to missing information and many customers can feel forced down one path in terms of how they engage with the advice channel.

- o Customers should be able to switch easily between channels during their journey and be offered choice in how they engage with debt advice. The different channels offer different advantages and may be more appropriate for some customers or some stages of the journey. Follow-up messages and case numbers can help customers switch between channels more seamlessly
- o Open banking can offer significant benefits, but many customers will be wary or unfamiliar with the implications of using open banking technology. The way in which the concept is framed (i.e. the advantages it offers customers) will be critical
- o For some customers, the idea of a debt advice app (that offers a one-stop-shop for all aspects of debt advice) has huge appeal and offers choice and flexibility in how they go through the journey. However, for some this idea is off-putting so offering choice will be key
- o Copies of case notes could help customers feel reassured that the conversations they had were captured, but these should be short and easy to understand. Visual aids could be helpful to explain solutions
- o There would be value in testing various 'nudges' such as text messages to encourage re-contact and ensure customers continue on the journey



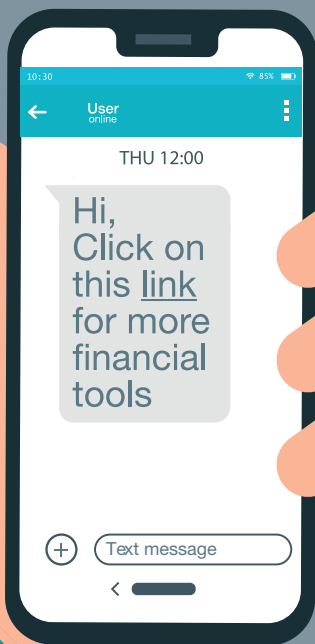
Post Advice



Customers often report feeling 'in the dark' about what is happening at this stage.

- o There is a desire for more transparency about any dialogue between advisers and creditors after the advice session
- o Customers would value regular updates, provided these are concise and salient

Post Solution



There is currently little adviser-customer interaction once a solution has been put in place.

- o Many customers are open to wider support such as budgeting tools, but it is essential that these are not perceived to be judgemental or 'Big Brother' like

For a comprehensive summary of our key findings and recommendations, we ask the reader to turn to page 61 of this report.



1.

Introduction

1.1 Background and context

The Money and Pensions Service (MaPS) is committed to putting the needs of its customers at the heart of its debt advice services. In doing so, it aims to not only design services for end-users and advisers, but with them – making them active agents in shaping what services look like and how they operate. This project follows on from recent 2CV & MaPS co-design work in London and the North West², a project that focused primarily on face-to-face provision.

This piece of co-design work focused exclusively on remote debt advice channels to understand how debt advice should be delivered remotely (through digital and telephone channels), exploring:



- o Customer and adviser needs, and how these can be better addressed in the remote debt advice journey
- o How to maximise efficiency, service effectiveness and customer satisfaction
- o How to encourage channel shift from face-to-face to remote debt advice services
- o How each channel could work as a main channel and a supplementary, multi-channel offer
- o How the broader debt advice sector can make the best use of emerging technologies to make remote channels better, more user friendly and ultimately more effective for customers

This research focused on existing debt advice customers (a mix of remote and face-to-face customers) as our experience indicates that co-design processes work best when customers have tangible experiences to draw from and compare new ideas to. We also incorporated the views of non-debt advice customers (i.e. people who might benefit from debt advice but had not approached anyone) to explore needs and expectations.

Our sample covered a spread of demographics³, the majority of whom had one or more of the following: dependent children, low household incomes, and mental ill health. We also sampled for a spread of 'debt situations' (e.g. size, type,

longevity) and a spread of geography, covering both urban and rural locations across England, Scotland and Wales.

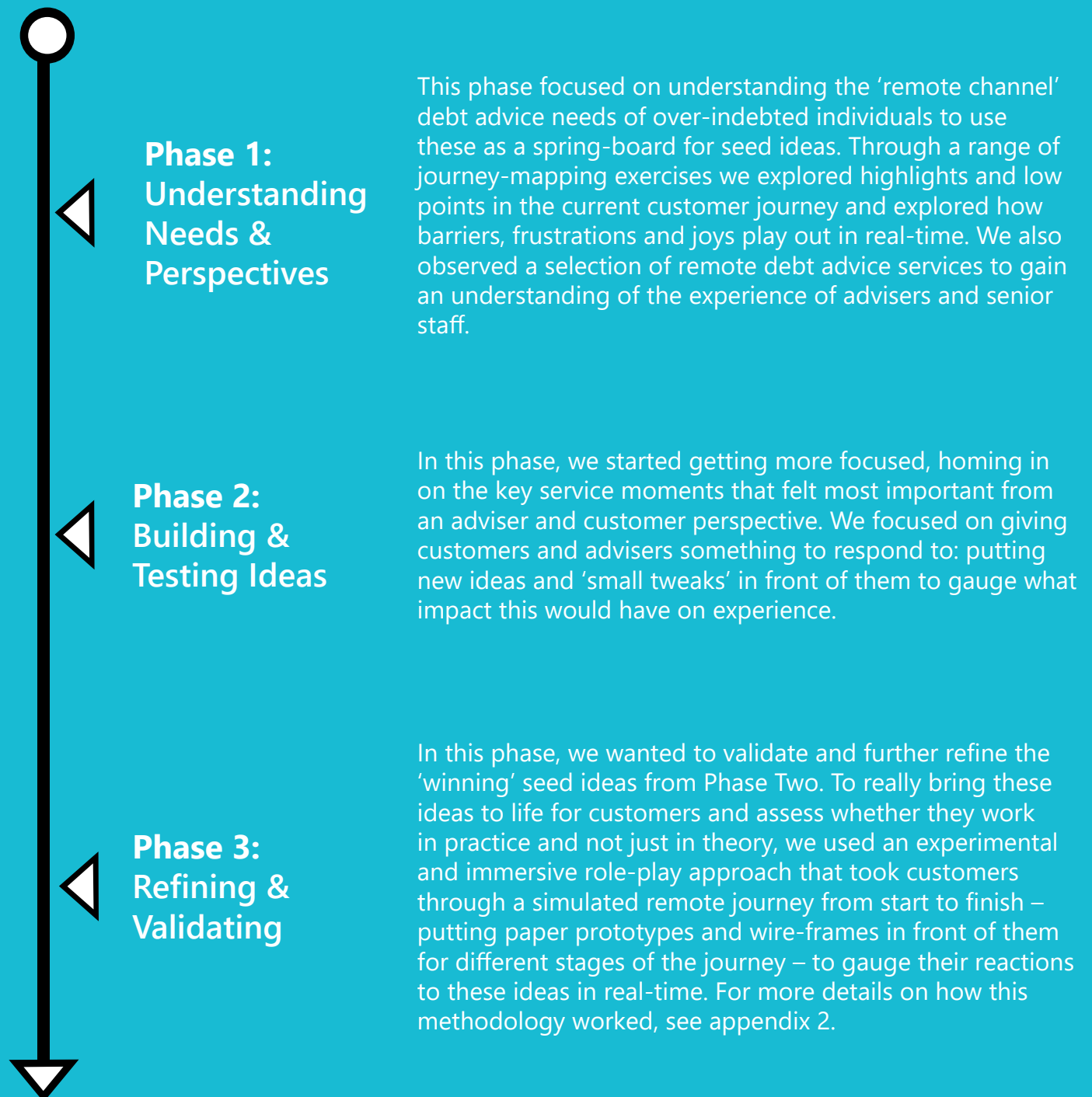
As with the previous round of co-design, 2CV and MaPS wanted a detailed understanding of what customers and advisers need from a service and how these needs could be addressed in practice. We also wanted to ensure that any proposed changes to the current remote debt advice journey were firmly grounded in customers' and advisers' needs – and would have an impact in terms of journey efficiency, satisfaction and overall customer outcomes.

²Understanding user needs from face-to-face debt advice services: a co-design approach. Full report can be found here: <https://www.moneyadvice.service.org.uk/en/corporate/debt-publications>

³Age, gender, working status, income, household status, housing tenure, ethnicity, mental and physical health status

1.2 Our research process and sample

This project was completed across three iterative phases, with insights from each phase feeding into subsequent phases in the form of seed ideas, more worked up prototypes or wireframes. Each phase included both customers and advisers and broadly covered the below elements:



1.3 Why include customers when designing solutions?

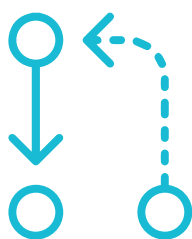
Across both the commercial and public spheres, there is a growing recognition that services work best when they are designed with the user at heart, with a clear vision of what the organisation is trying to achieve and via iterative methods that allow questions, methods and insights to evolve over time. Research that is built from the 'ground up' in this way is by its very nature more likely to place user needs and wishes at the heart of a service, as it starts by asking the user what they need and desire, instead of coming in with pre-existing assumptions and questions.

Whilst retaining many of the elements of traditional research techniques, co-design processes are uniquely:



Collaborative & Inclusive.

The voices and perspectives of MaPS stakeholders, service providers and customers were blended throughout the process. Debt advice customers helped identify the 'what', while advisers and MAPS stakeholders supported translation into practical and feasible 'how tos'. These ideas for service improvement were then customer-tested and validated.



Iterative & Adaptive.

We continually evolved our approach, thinking and insights, learning as we went, and adapting to fit the needs of our audience at each step. Insights from Phase One made their way into Phase Two in the form of seed ideas and scenario sketches⁴. Insights from Phase Two were translated into prototypes and wireframes to be tested and validated in Phase Three.



Creative & Engaging.

We put care and time into developing a range of stimulus materials that were easy for our audiences to interpret and use. Visuals like simple journey maps, comic-style scenario sketches and innovative 'debt advice simulations' ensured the co-design process was fun and engaging for participants and not burdensome or intimidating.

1.4 How to read this report

Debt advice does not exist in a vacuum. There are important contextual factors and influences that have a big impact on how customers experience the debt advice journey. We therefore start this report by outlining the bigger contextual factors that influence the customer journey. After setting the scene, we delve into the end-to-end customer journey, exploring the current state of play and friction points within each moment, and the ideas explored with customers and advisers to overcome these.

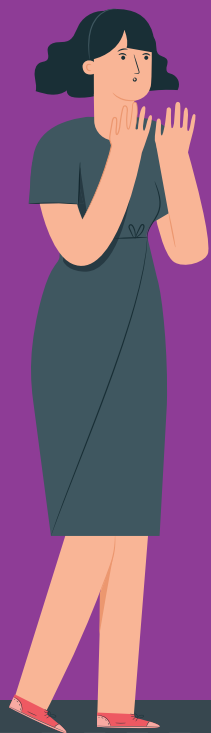
⁴A customer-friendly way to show how an idea might 'play out' for them by placing the idea in the context of a possible debt advice scenario



2.

Setting the scene

Important contextual factors that influence the customer journey



In this section we outline the important contextual factors that have significant implications for how customers experience debt advice and what they expect from the process. We discuss how other services are setting standards for what customers expect and outline the varying capabilities, emotional states and expectations customers and remote advisers bring with them into the debt advice journey.

The findings outlined below refer to the expectations and experiences of both face-to-face and remote customers, unless otherwise specified.



2.1

Customers arrive into debt advice full of assumptions about the experience



2.2

The way customers use remote debt advice varies greatly



2.3

Customers vary widely in their capabilities and expectations



2.4

Customers tend to feel overwhelmed and emotional when they engage with a debt advice service



2.5

Advisers report feeling that debt advice has become more complicated and that there should be a shift in how debt advice is contextualised



2.6

Remote advisers often have to work hard to build rapport with customers and persuade them of their legitimacy

2.1 Customers arrive into debt advice full of assumptions about the experience

“I’m so used to everything being quick now. We want that instant gratification”

Remote debt advice customer, London



“I’ll be sat on the sofa watching TV and I’ll be thinking about it and I just wish I could pick up the phone there and then and call someone but I always think it’s too late”

Remote debt advice customer, Bexleyheath (outer London)

A recurring finding throughout this co-design process was that debt advice customers are coming into the journey with a set of expectations and assumptions that are strongly influenced by other services they interact with. More and more services are being delivered remotely and this has significant implications for remote debt advice services. Whether speaking to their energy supplier on the phone or ordering food through an app – customers are influenced by the standard that is being set by other services and they expect the debt advice sector to keep up.

Customers expect remote services to be speedy and efficient:

The proliferation of digital services like Amazon have set expectations around speed and efficiency. This was especially the case among our urban sample, who were more likely to expect remote services to keep pace with the speed of life in bigger cities (and the abundance of ‘on-demand’ services these cities offer).

Customers expect remote services to be reachable beyond 9-5PM:

From a customer perspective, one of the big advantages of remote services is the ability to engage with them anytime, anywhere.

Customers increasingly expect services to be omnichannel⁵:

Customers are growing accustomed to brands and organisations that not only offer multiple channels through which to engage, but also integrate these channels in a way that enhances the customer experience. In other words, the different channels do not exist in silos but are in constant communication with one another, creating a more cohesive customer experience.

For example, retailers increasingly offer a mix of in-store, online and click and collect services that are fully integrated. The high quality of experiences across different channels is setting a new norm. This also means customers expect services to be optimised for mobile.

“I went on webchat to find out some initial information about what my options would be and then decided to call back at a later time to have a proper chat but the service had no idea I’d been in touch before. It’s a bit frustrating having to repeat yourself. It makes you feel deflated, like here we go again...”

Remote debt advice customer, Birmingham

“There is nothing worse than having to repeat yourself. I expect that if I’ve put in the work to give the adviser information they should at least be able to regurgitate that information back to me”

Remote debt advice customer, Birmingham

“I don’t believe they would empathise. They’d be sat in a call centre, rolling their eyes, judging me”

Face-to-face customer, Cardiff

Many customers (especially face-to-face customers) expect remote advice to be of inferior quality compared to face-to-face advice and are unsure of the benefits it offers:

Not all expectations set by remote services are positive. Negative past experiences with call centres and online chat tools have had a powerful influence on what customers expect of these channels. Many customers have a clear ‘channel hierarchy’ in their minds, based on personal experiences or what they have heard from others.

Customers who specifically sought out face-to-face debt advice tended to have a strong assumption that this was the superior channel, and that they would be dealing with more highly trained, more qualified and more empathetic advisers. For these customers, we consistently found there was a clear perception of hierarchy of quality, with face-to-face advice taking first place, followed by telephone, then webchat. These customers also tended to be unsure what, if any, the benefits of remote advice might be.

On the other hand, customers who had experienced remote advice (whether telephone or digital) were less likely to have such strong negative biases towards remote channels and had often, in fact, been pleasantly surprised by the experience.

It is worth noting that these assumptions about channel hierarchy are misplaced, as advisers told us that online positions (webchat) are often only offered to more skilled advisers who are deemed capable of juggling more than one customer at a time.

⁵Rather than treating channels as independent silos, omnichannel offers customers seamless experiences within and between channels. In the case of remote debt advice, we use the term ‘omnichannel’ to mean all channels through which debt advice could be delivered, including remote and face-to-face

2.2 The way customers use remote debt advice varies greatly

Remote service users are not necessarily remote service choosers.

The way customers enter remote debt advice services varies widely. Interestingly, quite a large proportion of our sample 'ended up' in debt advice rather than making the active decision to seek it out (e.g. they had been patched through by a creditor). A minority of people we spoke to had Googled their options and ended up with the first service they could find, without really understanding who they were engaging with or how advice works. This has clear implications for how ready or prepared a customer might be to go through the entire journey. In some cases, the customers who receive debt advice in these scenarios might not even realise they have a debt problem they need to address.

Remote services lend themselves to 'dipping in and out' and 'drop-out' behaviours.

Remote channels are anonymous and relatively easy to access from different locations. This is one of their greatest benefits but also has the unfortunate side effect of allowing customers to dip 'in and out' of advice relatively easily, or in some cases 'shop around' for better offers. Advisers told us that customers will often get in touch with the service, get to the stage of 'receiving advice' and then disengage. While drop-out from face-to-face channels is also common, remote advisers told us that the somewhat transient nature of remote advice allows customers to more easily disengage when things get hard; there is less 'social commitment' than with face-to-face channels.

Remote services are often used to 'fill in the gaps' in face-to-face advice.

At present, many customers (especially face-to-face customers) do not see remote advice as a viable option to take them through the 'whole' debt advice journey; rather, they see it as a supplementary channel to face-to-face to 'fill in the gaps'. However, many remote debt advice customers who had completed the whole journey remotely had been pleasantly surprised by the ease at which they could go through the entire process.



2.3 Customers vary widely in their capabilities and expectations

Given the varied customer base of debt advice services, it is perhaps unsurprising that these tend to differ in what they expect a service to deliver for them and how they wish to use it.

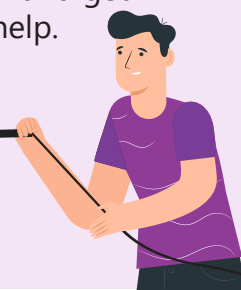
Broadly, the customers we met varied in the following ways:

Self-serve vs. 'Hand-holding'

Some customers expect a service to support them all the way from intake to solution, doing the leg work for them (this expectation is often driven by familiarity with certain face-to-face debt advice brands and attendant case-work models). Others prefer to self-serve entirely through remote self-completion tools.

Personal touch vs. Anonymous & practical

Customers varied widely in how 'personal' or 'human' they expected a remote advice service to be. While some liked the idea of an anonymous, practical and impartial person or even chatbot on the other end of the line/webchat, others felt it was important to be able to establish rapport with an adviser and get personalised and tailored help.



2.4 Customers often feel emotional when they engage with debt advice

This co-design process confirmed what a lot of previous research has uncovered regarding the emotional state of customers when they engage with a debt advice service, regardless of whether this happens remotely or face-to-face. This has been documented in detail elsewhere⁶, but it is worth reiterating here, as the emotional and mental state of customers has clear implications for their needs throughout the debt advice journey.

The customers we spoke to reported feeling:

Overwhelmed

They told us that even small acts like entering the words 'debt advice' into Google search could launch them into a state of panic, making them less able to decipher what was on the page and make rational decisions.

Head in the sand

The term 'head in the sand' was commonly used across this research. Customers reported long periods of time where they were ignoring the issue and the mounting bills and letters they were receiving. Many told us with regret that they wished they would have acted sooner.

At crisis point

As a result of the points above, many customers reported waiting until they were at absolute crisis point before contacting a debt advice service. Triggers for contact were often incidents like bailiffs showing up at the door or threats of court action.

⁶See Better Debt Advice: <https://www.moneyadvice.service.org.uk/en/corporate/debt-publications>

2.5 Advisers feel that debt advice has become more complicated

Dealing with a wide range of personalities, needs and expectations has always been a part of advisers' remit. Throughout our co-design work, advisers referred to themselves variously as 'plate spinners', 'jugglers' and 'therapists'. However, one thing that feels fairly new to debt advisers is the complexity of cases and interlinking issues customers are presenting with (e.g. debt combined with housing issues and a negative income shock). These cases are difficult for advisers to deal with and can take up a considerable amount of time.

Many advisers told us that historically, remote advice services have been overly focused on the adviser-customer interaction, without

giving enough consideration to the end-to-end customer journey and the wider customer context. Advisers told us they wished debt advice services asked themselves more questions, such as: how did the customer end up in the service in the first place? What service touchpoints have they encountered before speaking to an adviser? What other services have they been in touch with? What support might the customer need long term?

2.6 Remote advisers often have to work hard to build rapport with customers and persuade them of their legitimacy

Remote channels require subtle and powerful 'soft skills' from advisers to pick up on the cues customers might give about their emotional state and the type of customer they are (e.g. is the customer particularly vulnerable? Have they landed in the right service? Are they emotional?). Unlike face-to-face advisers, they cannot rely on social cues such as body language or eye-contact, and remote advisers told us this can make it more challenging to build rapport and discern what the customer needs.

Many advisers also reported having to work hard to 'sell' the service to the customer and persuade them of their legitimacy and their qualifications. This can make first contact with a service tiresome and inefficient for both customers and advisers.

The above contextual challenges present significant hurdles for customers and advisers. In the end-to-end customer journey in the next section, we detail how these challenges play out for customers and the specific points along the journey where they tend to cause friction. We present our co-created ideas for how these challenges could be overcome in the future, and detail how advisers and customers responded to the ideas.



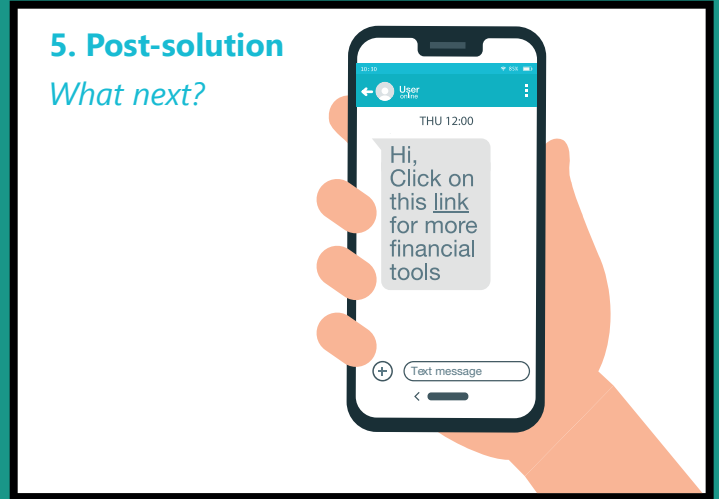
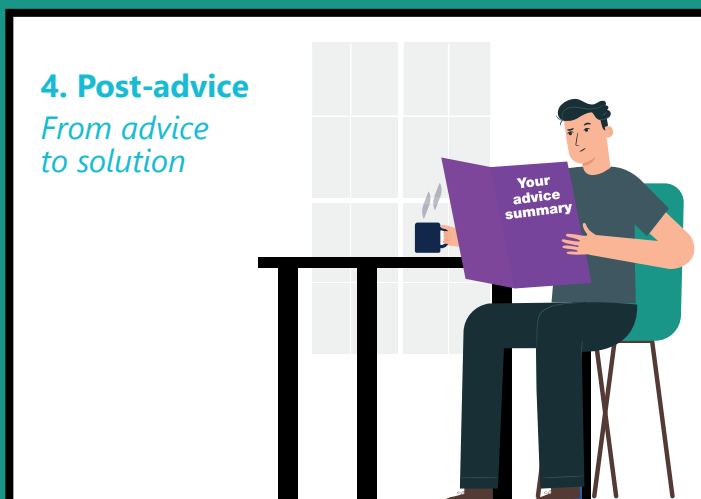
3.

The end-to-end customer journey

A snapshot of the journey

This service co-design process explored the end-to-end customer journey, from pre advice to post-solution. In our conversations with customers, we uncovered key hinge moments in the journey that felt particularly important from a customer perspective. In some cases, the ways these moments played out could be the determining factor in whether customers continued through debt advice and reported a positive outcome. We thus pay particular attention to these moments in this report.

The journey



The moments that felt important from a customer perspective and the moments that felt important from an adviser perspective tended to align. We therefore present the 'customer and adviser vision' as one. Often, improving a moment for the customer had the added benefit of making things easier and more efficient from the perspective of the adviser.

Where a moment was experienced differently by channel (e.g. webchat vs telephone), we highlight this. Where experiences were similar, it can be assumed that 'remote advice' refers to all remote channels.

Because this report focuses on improving the remote debt advice journey for both customers and advisers, we direct the reader's attention to the moments in the debt advice journey that do not always go smoothly and could benefit from improvement. This does not mean these moments are always experienced as friction points, but that these moments are currently vulnerable to friction. We thus ask the reader to interpret the 'current state of play' for each moment with this context in mind. That said, where specific moments tended to be highlights for customers, we also call this out.

The remainder of this report will outline the following for each moment in the customer journey:



The current state of play:

How are customers and advisers experiencing these critical moments currently? What is the potential impact or negative outcome when customer and adviser needs are not met?



The customer and adviser vision:

How would customers and advisers like to experience these moments in an 'ideal' world?



The ideas:

What did we create and how did customers and advisers respond?

- The ideas: what ideas did we create to address the discrepancy between the 'current state of play' and the 'customer and adviser vision' and why?*
- What's working: what elements of these ideas appealed to customers and advisers and why? What might the potential impact be on customer and adviser experience?*
- Watch-outs: what elements of these ideas were less appealing to customers and why? What risks (if any) do these ideas pose to the customer and adviser experience?*
- Considerations for future development: how might these ideas be developed in the future? What tweaks would services need to consider to ensure these ideas are effective in meeting customer and adviser needs?*

Throughout the co-design process, we ensured that our ideas for addressing customer needs and suggested solutions were firmly grounded in the best practice delivery principles identified in previous work⁷.

⁷For a useful overview of these principles, see: Better Debt advice: from a moment of crisis to a lifetime of resilience and Understanding user need from face-to-face services: A co-design approach

3.1 Pre-advice



The pre-advice ‘moment’ is less a moment and more a collection of influences that span:

Existing knowledge:

What they already know and assume about the benefits of remote channels affects how and whether they approach seeking advice through this channel in the first place

Research and Discovery:

The period from deciding they need help, through seeking debt advice to making first contact is not always straightforward and can feel confusing or worrying

This period is hugely influential in setting expectations for first contact and influencing the emotional state of the customer.

Existing Knowledge: Understanding the benefits of Remote Advice

Before the journey even begins, expectations are often set by experiences of other remote services and personal preferences for channel.

Current state of play:

One of the key insights from speaking to both face-to-face debt advice customers and remote service customers was that their impressions of what remote channels offer are very different. While existing remote advice customers could clearly articulate the benefits of these channels, face-to-face customers often struggled to think of any unique benefits (and often worried that remote advice would be more taxing than face-to-face advice).

This suggests that unless a customer personally experiences the remote debt advice journey, the benefits of doing so can remain opaque and their understanding of what the journey will be like is very limited. This is likely to be particularly the case for those who reject remote advice simply because they don't like it in other areas of their lives, or because this subject feels as though it can't be handled remotely.

In an ideal world, all would be aware of the key benefits that remote advice customers articulated:

Connection without compromising on anonymity: The ability to go through the debt advice journey anonymously, without face-to-face contact, was a huge motivator for some customers. This is an interesting counterpoint to those people who feel that such an issue demands face to face human interaction. The customers preferring anonymity tended to believe they were less likely to be judged remotely than they would be face-to-face. When remote journeys went well, it was often because the service offered the anonymity and facelessness that they hoped for (at first at least), and felt professional and efficient, yet managed to inject connectedness and empathy at the right points.

“

The best thing about this whole experience for me was that I spoke to this woman (referring to the adviser) very frequently for about a month, but if we had seen each other in the supermarket, we would have had no clue. That really gave me a lot of peace of mind

Remote debt advice
customer, Cardiff

”

Agency and flexibility without compromising on support:

The flexibility of being able to move through the journey in the comforts of their own home, in their own time and at their own pace was a huge perk for many customers. Interestingly, many remote advice customers who reported having positive experiences told us they had a feeling of choice throughout the process, even though in reality the solution pathways available may have been quite limited.

This suggests that offering customers a sense of agency in how they move through the debt advice journey (e.g. times of day, channel, etc.) can make customers feel more in control of the process and give the impression of greater choice than may be on offer. Importantly, customers who moved through the debt advice journey in this way still felt support was available to them when they needed it.

Efficiency without compromising on professionalism:

The efficiency some services offer customers (e.g. uploading documents digitally, online credit checks, e-signatures, etc.) is greatly appreciated. When the remote debt advice journey goes well, they applaud the professionalism and knowledge that advisers impart, without slowing down the process.

“It was quick, efficient, friendly, I just wish I’d done it sooner!”

Remote debt advice customer, Glasgow

“I have three kids so flexibility was key for me. I just don’t have time to go sit in an office for hours so I needed to get it all sorted on the phone after the kids were in bed. Even though I did it all remotely, I still felt like I had the support of the adviser. She was really there for me and had my back”

Remote debt advice customer, Bexleyheath (outer London)

“The adviser was professional and knowledgeable. I was sceptical at first, but they took the time to answer my questions and put me at ease”

Remote debt advice customer, Aberdeen

“It was so much less taxing than I thought it was going to be. I really felt like I had choice and flexibility in how I went through the journey”

Remote debt advice customer, Aberdeen

Many customers who went through a remote debt advice journey reported that it was much easier and less draining than they had expected. However, this is not clear to customers before they start the journey. To encourage channel shift from face-to-face to remote services, these benefits need to be made clear to customers and any assumptions about channel hierarchy need to be challenged by informing the customer about adviser training, professionalism and confidentiality.

Research and Discovery

When things go wrong during research and discovery, it can have repercussions for the rest of the customer journey. Fixing some of the most commonly encountered challenges in this moment will be crucial to ensuring that customers come into debt advice feeling confident and reassured about the journey that lies ahead.

Current state of play:

The period of activity before making first contact with an advice service can be a messy journey, with multiple potential in-roads. Below, we outline the different ways customers might 'enter into' debt advice and the most common challenges that can emerge within each route:

Internet research into remote services can result in 'interception' by untrustworthy companies.

The customers who come into advice via this route tend to be most 'advice ready' as they are looking for advice out of their own accord. However, we found that doing independent internet research is not as straightforward as customers would like it to be. In fact, many customers reported being confused by the sheer volume of search results and 'ads' and reported being 'intercepted' by organisations posing as debt advice services (when they offered loans or other potentially untrustworthy services, e.g. 'step & change').

Some told us they received calls, unwanted website 'pop-ups' and harassment from these companies after seemingly innocent actions like filling in an online form.

Some may also have ended up responding to unsolicited calls from organisations they might normally have ignored in the mistaken belief that they were continuing a conversation they'd already started remotely with a reputable advice provider.

Many customers reported feeling they were being preyed on in their most vulnerable state and that they subsequently struggled to discern what information they could trust.

In extreme cases, some customers told us they sought out face-to-face advice instead or gave up on the idea of debt advice altogether. This type of unwarranted harassment also raised questions about confidentiality and data protection, with many customers feeling that their personal data would be less secure in remote services.



Potential outcome

Customers can feel overwhelmed and their trust in remote debt advice services may be broken before the journey has begun.

"I was expecting a call back from the debt advice agency but then instead it was a different company and they were talking about loans and debt advice. It made me really suspicious"

Remote debt advice customer, Glasgow

Warm third-party telephone referrals, when done badly, may mean some customers don't know they are speaking to a debt advice service.

Warm referrals from third parties into debt advice are common. In fact, StepChange told us that over 50% of their calls are warm referrals from creditors. This means that many customers 'land' into the remote advice journey through other services. These customers often get patched through from one call (e.g. with a creditor) directly to a debt advice service. While best practice dictates that customers should be made aware of any transfer, some customers reported being unaware that a transfer had taken place, or that they were now speaking to a different company altogether⁸. Unsurprisingly, this results in a lot of confusion and frustration for the customer, as they have now been launched into a service that they may not realise they need nor want.

This frustration was echoed by advisers who expressed disappointment with the way some of the smaller creditors handle warm referrals. They told us that this lack of transparency from creditors makes their jobs harder, as they sometimes must deal with customers who do not understand how or why they have ended up there.

It is worth noting that our research also uncovered evidence of best practice, with creditors explaining the process to customers and customers feeling well informed. However, we feel that as this issue was raised multiple times by both customers and advisers, it is something that warrants attention.



Potential outcome

Customers are unaware they are speaking to a debt advice service, may not be ready to listen to advice, and are unsure what to expect.

Referrals from other advice providers are not always transparent to customers.

Referrals between advice providers may happen if a customer has presented through the 'wrong' channel (e.g. they require face-to-face support) or if the provider the customer has reached is not suited to the advice they need (e.g. the customer requires case work and the provider does not offer this). When this happens, the reasons for the referral are not always communicated to the customer, leaving some customers wondering why they were 'rejected' by a service. Ending up in the 'wrong service' is not uncommon, given customers' lack of prior understanding of the debt advice landscape and the options available to them.



Potential outcome

Customers may feel rejected by a service and feel they must start from scratch.

“Small creditors are the worst offenders – some customers don't even realise they are no longer speaking to the creditor! Some creditors will say: ‘I'll just pop you over to my colleague’. And I'm sitting there thinking – we don't even work for the same company! It's very confusing for customers”

Remote debt adviser

“Creditors don't tell customers what to expect, so often the customers don't realise they are now on the phone to a debt advice service and are not prepared at all”

Remote debt adviser

⁸It is unclear how accurate customers were on this point, but the confusion they experienced was undeniable regardless of its roots in poor referral practice or misunderstanding.

The customer and adviser vision:

There are multiple ways in which this initial 'pre-advice' stage can go wrong and leave customers feeling dejected before the remote advice journey has begun. However, customers and advisers have a clear vision of what this stage of the journey should look and feel like to meet their needs:



- o Customers can easily find the right service for them through online (or offline) search and are reassured that the service is legitimate and trustworthy
- o Customers are presented with options tailored to their needs at this initial research stage – so they are less likely to end up in the 'wrong' service
- o Customers understand the pros and cons of different channels and different services clearly
- o Advisers do not have to waste time reassuring the customer about their legitimacy

“I spend so much time reassuring customers that I have their best interests at heart. I would love to spend that time giving advice”

Remote debt adviser

“I think sometimes customers don't believe we are qualified and treat us like call centre staff”

Remote debt adviser

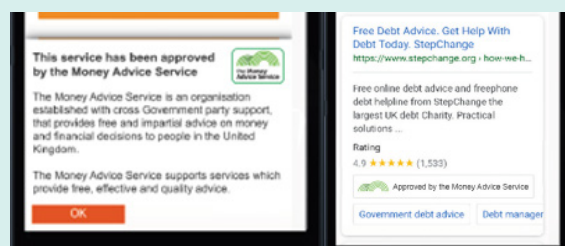


The ideas: What did we create and how did customers and advisers respond?

The ideas needed to prevent some of the potential negative outcomes listed above and deliver on the customer and adviser vision of a seamless and reassuring journey into the advice process. As one of the key challenges at this stage of the journey is distrust, we had to find a way to easily communicate the legitimacy of the service to customers. We created the following ideas:

1. The stamp of approval: to help potential customers find genuine advice providers with their best interests at heart⁹

The idea: When customers are browsing online, there is a clear visual marker that communicates whether a debt advice service is legitimate. This might look something like the ABTA logo on holiday firms. As a result, customers are able to make quick and confident decisions about the legitimacy of a service and no longer get confused by the vast array of information and different services.



What's working well: This idea was welcomed by both advisers and customers and seemed to overcome many of the issues encountered at the 'pre-advice' moment

- ✓ The idea reassures potential customers that a service can be trusted
- ✓ It makes customers feel there is hope at this point in the journey, and helps the best providers stand out from the 'sharks'
- ✓ Most customers are already familiar with these types of visual markers (e.g. kite marks and ABTA logos) and understand their meaning
- ✓ It has strong potential to eliminate some of the work advisers do to reassure customers about the legitimacy of the service

Watch-outs: Lack of awareness of the MaPS brand could be an issue

- ! If the design of the idea is too subtle, it may struggle to stand out in the 'cluttered' page of search results
- ! Lack of awareness of who MAS (Money Advice Service), let alone who MaPS are (especially in the context of the recent re-brand, at the time of this research) adds another layer of complexity to the search results
- ! In earlier iterations of this idea, we tested using the FCA logo, but customers had similarly low levels of awareness

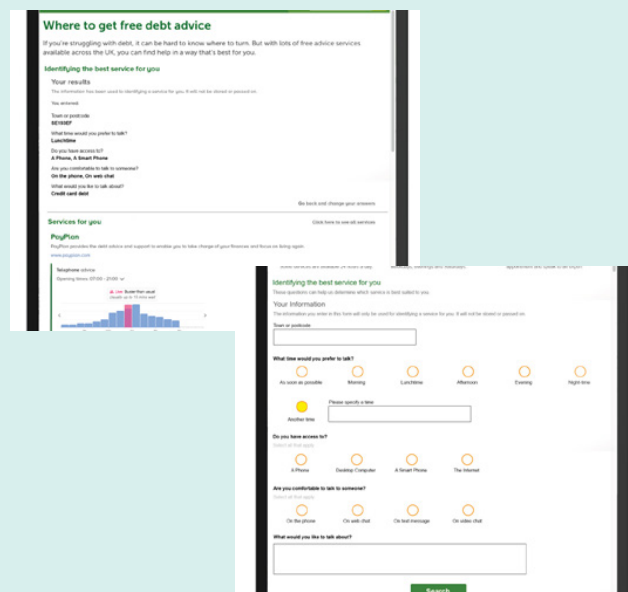
Considerations for future development:

- o The stamp will need to stand out from search results – it needs to be attention grabbing and be a shorthand for 'this is legitimate and genuine'
- o Consider using a stamp from another authoritative body (e.g. the government) to overcome lack of awareness about MaPS
- o Consider prioritising search engine optimisation (SEO) so that the big players in remote debt advice are presented at the top of the search results (which could improve the effectiveness of the above options)

⁹Note: At the time of fieldwork (October 2018-March 2019), the Money and Pensions Service did not yet exist

2. The remote debt advice locator tool: a tailored search engine to help potential customers find the right service for them

The idea: Building on the existing debt advice locator tool, this idea takes the existing tool¹⁰ a step further by allowing customers to input basic information about their advice preferences on the website (e.g. when they are available, whether they have access to a smartphone, how confident they feel using technology, etc.). The website then produces search results with debt advice services that are more tailored to the needs and preferences of individual customers. This centralised 'debt advice hub' also becomes a one-stop shop for customer's debt advice needs, removing the need to wade through lots of competing information online.



What's working well: This feels like an easy and empowering place for customers to start their journey and alleviates legitimacy concerns

- The idea increases customer trust that the services suggested are right for them
- It feels like an easy and encouraging way to start the debt advice journey
- The language used in the prototype is simple and reassuring, not intimidating
- Features like being able to view peak service hours are appreciated
- Advisers appreciate that this focuses customer attention on channel before they are exposed to different debt advice brands – it forces the customer to think about which channel is right for them (rather than being swayed by, for example, the familiarity of a widely known and trusted brand); it also offers an opportunity to establish the credentials of remote services as equivalent to the face to face services, rather than a poor second choice

Watch-outs: It needs to be very clear to customers how their information will be used

- The format of inputting information suggests to some customers that their information will be directly passed onto relevant services. If information is shared in any way, this needs to be made clear to the customer

Considerations for future development:

- o Consider transferring information inputted into this page to services automatically, given that this is what many assume is happening anyway. If this is not possible it needs to be made clear that this is not the case and that it is simply there to help them better navigate the landscape
- o Consider using a 'drop down' menu where customers can select the issue(s) they want to talk about, instead of an open-ended box
- o Consider giving customers the option to input their email address or phone number, so they can have their results sent to them to act as a reminder to take the next step in their journey

¹⁰<https://www.moneyadvice.service.org.uk/en/tools/debt-advice-locator>

“

“I like that there is nothing here about agencies but it’s just about channel. On the current website, customers are immediately exposed to the different brands and I think Citizens Advice sticks out because it is familiar to people. Doing it this way ensures that customers are not swayed by brands they recognise but they actually have to think about the channel that best suits their needs”

Head of customer experience, remote debt advice service

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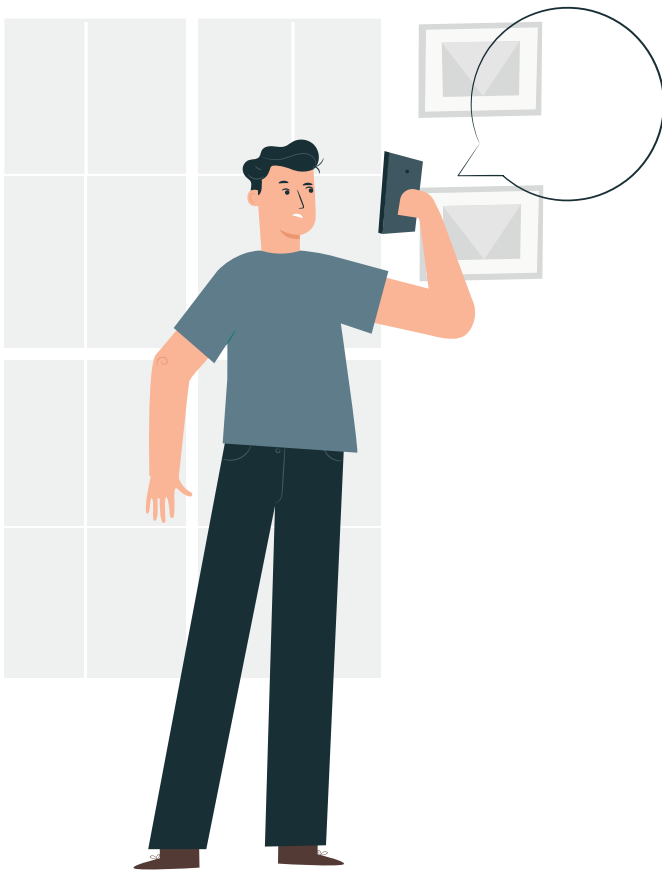
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“I really like this idea. It makes me think ‘okay this is an easy place to start, I can do this’”

Face-to-face debt advice customer, Glasgow

”

3.2 First contact



First contact starts at the moment of making contact with any public-facing aspect of the service (clicking the chat button, dialling the number) and includes the first interaction with an adviser.

There is often a lag between these two points which, at present, is often 'dead' waiting time for customers, where they are given little or no information and their anxiety might be building up, leading them to drop out if waiting times are too long. For many it is the anticipation of being on hold for an unknown amount of time that makes remote services, particularly phone calls, unappealing.

Yet the first interaction with an adviser is also a period riddled with uncertainty and doubt. As we found in our previous co-design work¹¹, first impressions are hugely important. Getting this moment right and making customers feel safe and empathised with is crucial to customer satisfaction, and likely, we would argue, customer outcomes.

Current state of play:

Customers often queue before getting through to an adviser – this 'dead' time can feel frustrating and anxiety-inducing for customers.

Customers told us that after having made the decision to get in touch with a debt advice service (which is a huge moment for many!) it can feel frustrating and anti-climactic to wait in a queue. At this moment, customers tend to be ready for action and the lag can make this sense of momentum disappear quickly. Most customers told us they'd wait up to 10 minutes to get through, before giving up (regardless

of channel). They also said that most services could do better to manage their expectations when they are in a queue. For example, many services do not give an indication of waiting times or progress in the queue (whether over webchat or telephone). In some cases, customers told us they didn't hear hold music – just a consistent beeping on the other side of the line as they waited to speak to an adviser.



Potential outcome

Customers drop out of the journey before they have begun or if they do wait to speak to an adviser, they may feel frustrated and emotional at first contact.

¹¹Understanding user needs from face-to-face debt advice services: A co-design approach. Report can be found at: <https://www.moneyadviceservice.org.uk/en/corporate/debt-publications>

Many customers are calling up in 'crisis' mode, looking for a quick solution or may be contacting the 'wrong' service altogether.

When customers call up during urgent circumstances (e.g. bailiffs are at the door) it can be incredibly frustrating to be met with a 'hold' tone or queue.

Advisers also expressed the need for better and more efficient triage of customers who were presenting to debt advice under these circumstances.

Many crises require much the same information which does not require the expertise of a trained adviser, so this lack of efficiency can feel like a waste of time for both parties.



Potential outcome

Customers who call about an 'emergency' do not get through to the right person immediately and may have to wait a while before their issue is dealt with.

Few customers know what to expect from debt advice at this stage in the journey.

One of the biggest frustrations we heard from advisers, related but separate to the above point, is that customers often get in touch with a service without having done much or any preparation.

An important part of an adviser's job is to paint an accurate picture of a customer's finances by filling in a Standard Financial Statement (SFS) that details the customer's incomings and outgoings and helps create a budget.

This is difficult without the aid of the customer's latest bank statements, bills, council tax statements, information on assets, etc., yet many customers come into debt advice unprepared, without any of these documents.



Potential outcome

The journey gets disrupted at this stage, with the adviser having to ask the customer to get back in touch once they have the right information.

Customer uncertainty requires a specific set of skills from advisers.

Because there are multiple in-roads into debt advice (see the pre-advice moment on page 25 for a comprehensive list) and because customers have their own set of expectations and assumptions about what remote debt advice will be like, the moment of first contact can involve a reasonable amount of questioning and adviser soft skills to establish both what type of customer the adviser is dealing with, and whether the adviser will be able to help the customer.

Advisers told us that too often, conversations with a customer start with the customer stating: "I have no idea if you're the right person to speak to but...". This need to establish what the service is, set customer expectations, and establish whether the customer will need to be referred onwards takes up valuable time that could and ideally would be spent helping the customer with their debt issue.

However, despite this somewhat clunky beginning, it is worth noting that many customers praise adviser empathy, professionalism, and skill in this moment.



Potential outcome

Advisers and customers spend considerable time 'figuring out' if they are in the right place.

The desire for privacy and confidentiality can present initial barriers to progress.

As referenced in the 'pre-advice' moment on page 25, the researching stage of the remote debt advice process can raise many concerns about confidentiality and privacy. The experience of being 'harassed' by companies can make customers fearful about who has their data and what they might be able to do with it.

While there are customers who choose remote services to maintain a level of anonymity and to feel 'socially safer', others told us that they felt awkward and uncomfortable disclosing personal information over the phone or over webchat. This feels riskier than it does face-to-face and customers can feel quite vulnerable sending their information to someone they have not met in person. While advisers certainly have processes in place to reassure customers about confidentiality, this can feel quite scripted and technical, leaving customers unsure how their data will be used and who it might be shared with.



Potential outcome

Customers do not feel comfortable disclosing personal information, making it harder for the adviser to build an accurate picture of their finances.

“It feels strange disclosing personal information to someone you have never met over the phone. It just feels safer face-to-face”

Face-to-face customer, Cardiff

“Talking about finances is hard enough as it is, talking about it with a stranger can feel very intimidating”

Remote advice customer, London

Tools that make first contact feel more efficient are appreciated by customers and feel like 'superpowers' for advisers.

Customers and advisers both reported appreciating any tools that made the moment of first contact feel more efficient. Advisers in particular praised customer credit reports (through contracts with services like Experian, for example) and e-signatures for making the initial 'data gathering' stage of remote advice more efficient



Potential outcome

Customers feel they can hit the ground running at first contact.

“The biggest change in terms of getting people through the process is the Experian credit report. The second biggest contributor to successful journeys is the language we're using. Third is probably optimising it for mobile – most people are now accessing our tools on mobile”

Remote debt adviser

“Being able to get customers' e-signatures on all the documents they need to sign to set up a solution has made our lives so much easier. It's all so much quicker and more efficient now”

Remote debt adviser

The customer and adviser vision:

Customers often risk having to queue/be on hold to speak to an adviser with no guarantee that they will have the right information with them to proceed or that they are in the right place. Customers and advisers are aligned in their vision for how this pain point in the journey can be addressed:



- o Wait times and queues are short and/or productive
- o Customers are efficiently triaged to the right place according to their needs- priority cases (such as bailiffs at the door) are fast tracked in an efficient way
- o Customers know what to expect and have the right materials in front of them by the time they speak to an adviser (it is worth noting that this is very much the adviser vision; customers do not always know what they will need, or do not even realise that they will need any materials up front)

The initial moments of the conversation can be a point where too much time is wasted trying to establish customer expectations, set roles and determine whether the customer is right for the service. Both customers and advisers are keen to get to the crux of the customer issue sooner. Ideally, when these conversations happen and go well:

- o Customers feel reassured and confident that their information is private and confidential
- o Customers feel cared for and empathised with by the adviser (something that is already happening in most cases!)
- o First contact feels relatively easy for customers and doesn't put them off continuing with the journey (e.g. they have the materials they need in front of them, they feel they are getting somewhere)



The ideas: What did we create and how did customers and advisers respond?

This co-design process revealed the need to make 'dead' time between contacting a service and speaking to someone/doing 'something' more productive for customers. It also revealed the need for better triage of customers calling with very specific and urgent needs.

1. Fast track advice: a triage IVR/chatbot that puts customers with urgent needs through to a priority adviser. While they wait, helpful information is shared.

The idea: The intention of this idea is to get customers to the right place, for the right advice, sooner. For example, if a customer is calling because they have bailiffs at the door, they would be able to communicate this to the service straight away (through voice recognition technology, IVR or a chatbot) and be fast-tracked to a priority adviser as a result. As they are waiting to be fast-tracked, they also hear an automated voice message (or receive automated text, if over webchat) that gives them standard legal advice about their rights when bailiffs are at the door.

Scenario



Client places voice/webchat

Thank you for getting in touch with our debt advice service. To make sure we assign you to the correct adviser, please say what you are calling about today








"Bailiffs"

We are putting you in touch with a priority adviser. As you wait, here is some key information.




You shouldn't let a bailiff into your home - it's always best to try and sort out your debt by keeping them outside and speaking through the door or over the phone.



What's working: Customers and advisers respond well to the idea of effective and relatively automatic triage

-  The idea empowers customers with crucial information before they speak to an adviser – potentially removing the need to speak to an adviser altogether if the customer receives the information they need. Receiving instant information makes customers feel reassured and hopeful
-  Being fast-tracked to a priority adviser gives customers confidence that their issue will be dealt with
-  The idea takes pressure off advisers to triage emergencies
-  The idea works well as a chat bot and IVR
-  It could conceivably encourage some customers to engage with advice after urgent needs are met (rather than being 'dragged' through the journey when they may not be ready)

Watch-outs: Adviser and customer definitions of an 'emergency' may not always align, and some customers doubt this process would work as smoothly as the prototype suggests

-  This system risks being misused by non-priority customers (e.g. someone may say they have a bailiff at the door to speak to someone sooner)
 - say they have a bailiff at the door to speak to someone sooner)
-  Speech recognition may be too risky/inaccurate (a concern raised by a host of our respondents, especially those with strong regional accents)
 - our respondents, especially those with strong regional accents)
-  Customers may feel frustrated that what they perceive to be an emergency or priority issue (e.g. being chased by creditors) is not on the list of 'emergency options'

“I worry a bit that our understanding of an emergency and a customer’s understanding is quite different – so it would need to be very clear!”

Remote debt adviser, Manchester

Considerations for future development:

- o Consider using an IVR instead of voice recognition, e.g. 'Press one if you are calling about bailiffs', etc.
- o Organisations that implement the above will need to ensure workforce is planned accordingly, e.g. priority vs non-priority advisers
- o Services will need to think carefully about how they introduce the triage before customers can say/select why they are calling, to avoid the system being abused by non-priority customers

2. Productive wait times (out of hours): an IVR/chatbot for when a customer accesses the service out of hours to reassure and prepare them for what's to come

The idea: Our co-design process suggests that there is appetite for service availability beyond 9-5PM. While it may not be possible for services to meet this customer need, this idea is a first step in ensuring customers get some information when they get in touch out-of-hours. We trialled a series of automated messages that customers would hear if they were calling the service out-of-hours. These messages included: giving customers advice about how to make an appointment; helping customers prepare by telling them what information they would need; and reassuring customers about how the debt advice journey works to set their expectations.

Scenario

Client gets in touch at 4am



"This makes me feel quite emotional actually. When they say 'we know it can be hard and we are glad you are here'...that's exactly what I would want to hear if I was calling. It makes me think, OK, maybe they want me to get help"

Face-to-face debt advice customer, Southend








Thank you for contacting the service. Our opening hours are 9am - 7pm. We know reaching out about debt advice can be hard and we are glad you are here. We've already helped 10,000 people sort out their debt problems this week and look forward to helping you when we speak within opening hours.

We are a debt service. This means we offer free impartial debt advice that is based on a thorough assessment of your financial situation.




We do this using a simple 3 step process:

- 1. We will help you work out your budget, income and debts*
- 2. We will use this information to find a solution to your debt that suits you*
- 3. We will give you whatever support you need to get your debt solution set up*

What's working: customers have helpful and actionable information and feel they have 'started' the debt advice journey, even when they are calling out-of-hours

-  The idea provides customers with helpful and actionable information in a critical moment
-  The use of encouraging language puts customers at ease and makes them feel less alone (e.g. listing how many customers the service has already helped makes customers feel hopeful and reassured)
-  A simple three-step overview of the debt advice journey is welcomed and helps customers better understand what is involved, without seeming too intimidating
-  The idea makes customers feel like they have 'started' the process and is a powerful tool in encouraging them to pick up where they left off when the service re-opens
-  Advisers welcome this idea, with several wondering why they hadn't considered something like this sooner

Watch-outs: if the tone does not strike the right note, there is a risk of intimidating customers

-  Giving customers a list of things to prepare risks intimidating some customers and making them feel the service is only for 'organised' people
 -
-  Customers are given a lot of information to take in – if the message does not strike the right tone, customers may lose interest after hearing the service is closed
 -
-  If customers are calling out of hours in an emergency (e.g. bailiff at door), customers may expect to be put top of the list to be contacted when the service opens – and might be disappointed if this does not happen
 -

Considerations for future development:

- o Consider making it clear that gathering materials is not essential, but a helpful suggestion, to avoid customers feeling like the service is not for them
- o Consider using empathetic language before stating the opening hours, e.g. "we know seeking debt advice can be hard..." to encourage customers to keep listening

3. Productive wait times (in hours): an IVR/chatbot for when a customer is waiting to speak to an adviser, to better prepare them for what's to come

The idea: This idea is very similar to the one above, except that it applies when customers are calling within opening hours and are placed in a queue. This idea uses customer 'dead' time to inform them about what they will need when they speak to an adviser and sets their expectations for the process.

Scenario



Client places voice/webchat

"I really like this. There is nothing worse than that annoying beep or hold music at the other end of the line. This is giving you really useful and practical information"

Remote debt advice customer, Aberdeen

Thank you for contacting our service. We expect an adviser to with you in 15 minutes.

Why not use this time to gather information on how much money you have coming in and how much money you spend.

Don't worry we won't go anywhere.

It is also useful to have any details of to who you owe money and information on any assets you have such as savings or cars.

This could be found in documents such as: bank statements, payslips and benefits letters.







All this information will help you receive the right advice sooner.







"One of the biggest frustrations for us is customers not having documents in front of them when they get in touch. So anything that helps them be better prepared is very welcome from my point of view"

Remote debt adviser, Manchester

What's working: customers know what to expect by the time they speak to an adviser and feel reassured and well informed about what the rest of the journey through debt advice will be like

-  The use of emotional and empathetic language gives customers reassurance and hope – 'We understand...you have done the right thing...we can help you...'
-  Information is easy to understand and customers feel encouraged to stay on the line/on the webchat
-  Sets the scene for 'what to expect' for customers, taking the pressure off advisers and saving them time
-  Customers feel they would be better prepared and more relaxed upon hearing/seeing the messages
-  Works well as a chat bot and IVR
-  Advisers welcome this idea and feel their work-load would be lightened if customers heard this message

Watch-outs: if the tone does not strike the right note, there is a risk of intimidating customers

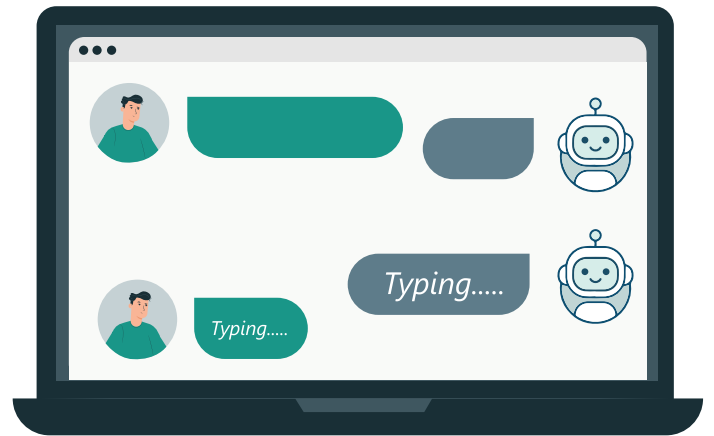
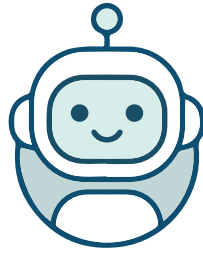
-  Can leave customers feeling they have to gather this information, which might scare them off, especially as they are in a queue to speak to an adviser
 -
-  Customer testimonials feel insincere and too functional
 -
-  Customers can become defensive when asked to gather information about their savings, and may not understand why this information is relevant
 -
-  Being asked to change channel can irritate customers and make them feel 'palmed off'
 -

Considerations for future development:

- o Avoid making customers feel pressured to gather information, e.g. 'if you can have this info to hand, great, but no worries if not, we can still have an initial conversation without it'
- o Suggesting a channel shift must be framed with a benefit, e.g. speak to an adviser sooner (web chat)
- o Make it clear to customers why having information on assets and savings is important
- o Avoid using customer testimonials at this stage in the journey, but consider using them in other communications (e.g. pamphlets, website, etc.)

4. Help-bot: An automatic tool to help schedule appointments and direct customers to the right information

The idea: The rationale behind this idea was to lighten the load of the adviser and use an automatic tool that could schedule appointments via webchat/websites and help to direct customers to materials for further reading or self-help tools while they wait to speak to an adviser.



What's working: Customers and advisers are open to tools that help to sign-post and educate customers

Overall the idea works well and:

- Feels convenient
- Promises increased speed
- Avoids waiting around
- Feels practical and simple

Watch-outs: Some customers and advisers are sceptical about the idea of a bot

- !
 - Concept of a bot is still somewhat new to customers – many are sceptical about how it would work in practice and whether it would be able to meet their needs
- !
 - If not executed well, it may damage expectations of the whole service ('will it only be chatbots?')

Considerations for future development:

- o Ensure it is clear to customers that this is a bot, not a human, and that it is not intended to replace a human adviser to give advice (i.e. position it as an assistant to the adviser)
- o Make the benefits clear – e.g. that it can help you speak to an adviser more quickly, more efficiently, etc.

3.3 Receiving advice

This part of the journey can feel very different depending on the advice channel customers are engaging with. Overall this step in the customer journey tends to be less tailored and less detailed than face-to-face advice. There is a big appetite and expectation for customers to switch between channels seamlessly.



Current state of play:



Telephone: Telephone advisers can struggle to give an overview of a customer's various options over the phone, without risking confusing them. Without the help of visual aids or the ability to easily send links (as with webchat), explaining options in a clear and concise manner over the phone can be difficult. Advisers told us they will often only discuss the option they feel is most appropriate for the customer, and task them to look at the other options that might be available to them in their own time.



Self-serve tools: Some of the online self-completion tools (such as StepChange's Debt Remedy tool) take no more than 20 minutes to complete. This means that customers can move very quickly from inputting initial information to the system producing a solution for them. Interestingly, this type of speed is not always desirable for customers – it can feel a bit too fast or scary.



Webchat: The way this channel is used can vary significantly from one provider to another. For many, webchat is used for light-touch 'tier 1' advice, but there seems to be an increasing feeling among advisers and customers that it has potential to be used for more hands-on casework, too. Webchat advisers tend to provide further reading by sending links and some might create their own summaries of information using language/tone that feels most suitable for the customer. At the end of the chat, some advisers summarise what was discussed and what they are recommending based on that. Some may also send a follow-up e-mail, but this is not always the case.



Video calls: These are currently rarely, if ever, used. They were a divisive channel among our sample. Some customers choose phone precisely because of the anonymity and flexibility it offers, an advantage that would be removed with video calls. However, some customers liked the idea of building more rapport with the adviser by being able to see their face. Video calls are definitely not for everyone, but offering customers more choice in how they engage with debt advice is important.

At present, many customers start their debt advice journey on one channel and continue on this channel throughout their journey. However, customers increasingly expect services to provide an omnichannel offering that allows them to pick up where they left off, across channels, in a seamless way.

Customers can feel forced down one path in terms of how they engage with the channel.

While customers report positive experiences with the adviser, they can feel quite bogged down by the process. Customers told us that when journeys started on a specific channel (e.g. telephone or webchat) they often felt constrained to this channel for future contact and that the adviser often did not make them aware of alternative channels.

Customers expressed wanting more agency and flexibility in how they engage with the service and the adviser after the moment of first contact. Greater offering of supplementary tools such as self-help tools, apps, video calls and e-mail would be appreciated by customers, in addition to reassurance that they would still be getting the same advice through these channels.

Offering customers choice at this stage of the journey can make them feel more empowered and more in control. It is worth noting that will be much easier for services with an omnichannel offering to do this well.



Potential outcome

Customers do not feel in control of their journey, and feel they are being led down a certain path.

Customer journeys are often disrupted due to missing information.

We highlighted how unprepared some customers can be in 'first contact' on page 34, as this co-design process suggests that an 'ideal' solution to this problem lies in ensuring customers know what to expect before they make first contact. This 'ideal' needs to be balanced with the need to avoid deterring customers who require advice but cannot face finding the necessary paperwork/information.

It is worth noting that the consequences of not having the right information / being underprepared often play out in this moment, resulting in frustration from both customers and advisers, as they are unable to complete the SFS – a crucial first step in the debt advice journey.

When the customer journey gets disrupted, as it often does, customers reported feeling that there is not enough proactive follow-up and nudging from the service. For example, if a customer call or webchat session ends because the customer does not have the right information, the customer often fails to get back in touch despite being encouraged to do so. When we explored potential reasons for this with advisers, they hypothesised that this might be because the customer is not quite ready for advice or is not ready to face their debt problem.

Advisers reported feeling hesitant to do too much chasing at this point, for fear that they would become "yet another company, chasing them for money or information". However, many customers told us they would like more proactive nudging and follow-up from advisers (provided they have a say in the channel of communication and are clear about who this follow-up is coming from). This type of gentle nudging might be just what they need to spring into action.



Potential outcome

The customer drops off because of missing information and does not get back in touch with the service.

Regardless of channel, this can sometimes be the moment where a customer decides to drop out.

In some cases, this leads to prolonged inertia; in other cases customers appear to 'shop around' for a better offer or solution (an activity that customers and potential customers have referred to both in this research and much of our other work in debt advice). In recent research we listened to a call where a customer dropped out of their solution because they had been contacted by a debt management company with 'a better offer'. It is important for the adviser at this stage to reiterate that the solution offered is in the customer's best interest and that they are unlikely to be recommended anything different if they go elsewhere.



Potential outcome

Customers do not understand why a certain solution is right for them and may be tempted to 'shop around' for better offers.

"I might not trust what they say. I think it's always wise to get a second opinion"

Remote debt advice customer, Manchester



The customer and adviser vision:

As the conversation progresses to actually providing/receiving advice, customers and advisers are both keen on a more seamless omnichannel offer and more supplementary tools (e.g. visuals, short text explanations) to help customers better understand the solutions available to them. Their vision of this is one where:



- o The service offering is omnichannel and customers can ask follow-up questions and clarifications through supplementary channels
- o Services are making use of tech (e.g. open banking, video calls, automatic credit checks, e-signatures) where appropriate to make the journey smoother
- o The adviser is relatively 'admin' light and can dedicate their time to helping the customer relatively quickly
- o Customers are presented with multiple options to progress (e.g. using an app, self-completion tools, etc.)
- o Customers understand why a specific option has been recommended to them
- o The benefits and drawbacks of the solutions are explained clearly, in a way that suits the customer's learning style (e.g. using more visuals where appropriate)



The ideas: What did we create and how did customers and advisers respond?

This co-design process revealed the need for more efficiency and greater customer agency at this stage of the customer journey. The ideas we created were thus geared towards reducing friction during the first moments of contact and ensuring customers can receive advice more coherently and fluidly as they progress.

1. Omni-channel: ways to seamlessly use different channels throughout the advice journey, encouraging customers to continue with debt advice


The idea: There is seamless integration between all channels – whether remote or face-to-face. For example, if a customer starts speaking to an adviser on webchat and the session gets cut short, they might receive a follow-up e-mail or text with a case number they can use to then pick up the conversation where they left off on the same or a different channel. Importantly, when we tested this idea, customers were given a choice in how they got back in touch – they could arrange a time for the service to call back, they could chat to an adviser online immediately, or they could download the app (mentioned above) to view any case notes.

Scenario



Client calls to talk about credit card debt but doesn't have time to do credit check.

You can call back later and we can start then. I will send you a message with how you can get back in contact.



Thank you for calling just now, your reference number is 1234567, with it we can pick up where we left off.

Reply A to arrange a time for us to call you back.

Click [Link] to chat to an adviser online now.

Click [Link] to create an account with us and see your case notes.

What's working: The idea gives customers greater confidence in the capacity for remote channels to take them through the entire debt advice journey



A follow-up message with a 'case number' is greatly appreciated, and helps customers feel they won't have to repeat themselves if contact is disrupted for any reason



An option to arrange call back is preferred by most, but having choice reassures them that they can do what suits them best for where they are



It boosts customer confidence in remote channels overall: they start to feel like a viable replacement of face-to-face channels (or if nothing else, a helpful supplement to them)

Watch-outs: Ensure that it is clear to customers that the service is omnichannel



Communicate to customers that different channels are fully integrated and that they can swap back and forth



Note: in the specific execution of this idea, many did not feel ready to create an account or download an app after only speaking to an adviser briefly – these feel like larger steps they might take once they have built trust and understood the possibilities the service offers. It is worth remembering that many will approach their first contact without any expectation of a longer relationship, so the idea of creating an account or downloading apps will feel not only surprising but perhaps far more of a commitment than they had intended

Considerations for future development:

Always give customers a choice of channels to get back in touch straight after ending the call/web chat - consider nudges if they do not respond

2. Open Banking: A way to make financial data more transparent and useful to customers

The idea: Open Banking requires the nine largest UK retail banks to let customers share their financial data such as spending habits and regular payments (bank, credit card or savings statements) with authorised providers offering budgeting apps, or other banks – with the customer permission. The hope is that this will encourage greater competition and innovation in financial services, which will in turn lead to the creation of better products to help people manage their money more effectively¹².

We wanted to share this idea with customers because it could be a useful tool in helping advisers populate the SFS and would allow customers to have more holistic oversight of their finances, giving them the capability, for example, to have a visual overview of all their debt in an app and allow them to track their progress over time.

As mentioned above, customers are prone to dropping off during the first moments of contact because they do not have the right information (e.g. bank statements or bills) to fill in this information – a big hurdle in the customer journey. With open banking, however, the SFS could be populated automatically.

It could also give them access to financial tools that could help them better manage their finances in the future.



¹²See <https://www.moneysavingexpert.com/banking/open-banking/> for a useful description of open banking

What's working: When the benefits are framed in terms of cutting down the amount of work customers do in the debt advice journey, the idea of open banking appeals



The broad idea of open banking and the financial oversight and agency it provides to customers is appealing, if explained clearly



When open banking is presented in the context of the 'debt advice app' (an idea we discuss below) it has huge appeal to customers – they respond well to the new functionalities open banking could allow (e.g. being able to track their progress visually)



When open banking is presented in the context of helping populate the SFS, it appeals to customers as this form is often viewed as a hurdle or an effort and the idea of having to do less work is appealing (however, as we'll see below, there are some concerns about how their data will be used)

Watch-outs: The term 'open banking' sounds scary to customers – many have quite strong privacy and confidentiality concerns



The idea of open banking is unfamiliar to most – as a phrase this is not something that they would necessarily have come across. The ideas it embraces are still quite new and scary – there is likely to be push-back from customers until the concept becomes more embedded and 'normalised' in society



Customers are particularly concerned about the 'data permissions' they'd have to give to debt advice providers and other financial organisations to reap the rewards of open banking



Many do not respond well to the idea of advisers being able to view their itemised spending for fear of being judged or reprimanded



Some advisers expressed concern about having to ask customers for such personal details, fearing it would feel quite invasive

"I don't like the idea of someone being able to see every item I spend money on. They'd be like, 'oh here she goes again, buying an expensive coffee from Starbucks'". I think I'd feel quite judged and I'd be concerned about being hacked"

Face-to-face debt advice customer, Cardiff

Considerations for future development:

How the mechanism of 'open banking' is framed to customers will be hugely influential in determining how they respond; a balance must be sought between soliciting customer data and explaining the benefits and safeguards clearly. When it is framed as something that allows a debt advice service better access to their data there is immediate push-back and fear. However, when it is framed as something that makes their life easier and will ultimately allow them better oversight of their finances, it is more appealing.

3. Copies of Case Notes: Customers are given easy-to-understand copies of case notes (with visuals where relevant)

The idea: The aim of this idea is customers understand the conversations that have happened and have supporting materials (in a format that suits them) at their disposal that they can refer to for further information. They are aware of next steps and upcoming actions.

What's working: Customers feel reassured knowing that any conversations they have are captured and can be re-visited



Customers welcome the idea of comprehensive notes about what was discussed with the adviser – often receiving advice can be overwhelming and knowing it will all be captured on paper is reassuring for many



Customers and advisers welcome the idea of having more 'visual' aids to help explain and understand different solution – this is especially important for customers who might struggle with English or who are visual learners

Watch-outs: Avoid overwhelming customers



Avoid giving customers too much to read – comprehensive notes are helpful but if they cover more than 5 pages customers are likely to give up or not read them at all

Considerations for future development:

- o Ensure all case notes are easy to understand: use customer language, avoid jargon, use visual aids where possible, etc.
- o Explore the option of automating customer friendly notes so that there is no duplication of work (ie advisers creating both 'technical' and 'customer friendly' versions)

“We have recently updated all our written customer communications. We have re-designed our guide to dealing with debt. I think historically we have been quite good at providing technical information, but what we had not accounted for is the emotional state of customers. We’ve made our communications less cluttered, and incorporated quotes and case studies. We acknowledge that debt advice can be tough and encourage them to take breaks. In short, we have made our communications more human and less technical”

Head of customer experience, remote debt advice service

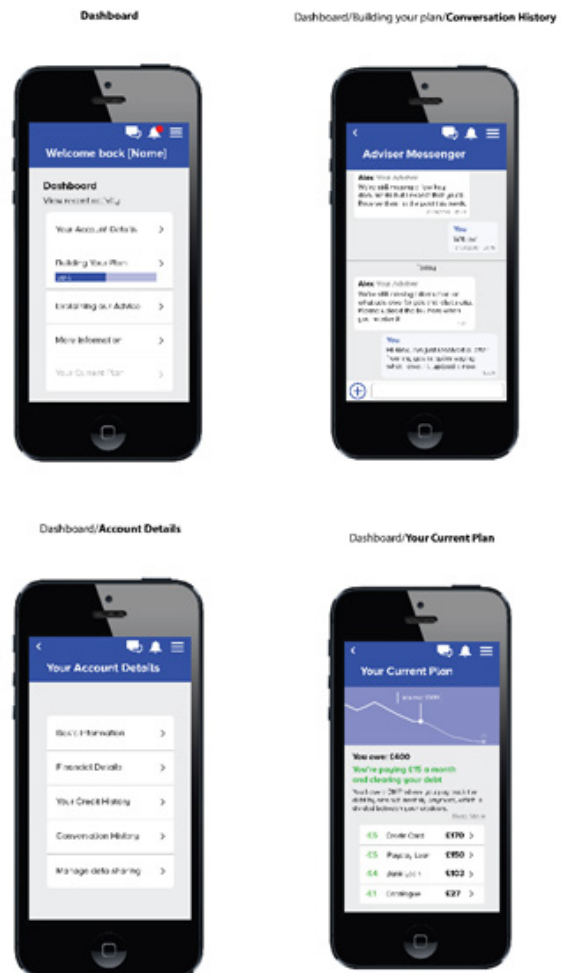
4. The debt advice app: an app where customers and their advisers can access and manage their account

The idea: A one-stop-shop app that allows customers to go through the entire debt advice journey through an intuitive and easy-to-use app. Customers might be introduced to this app at first contact and can continue the debt advice journey through this app should they wish to do so. Importantly, the app still allows customers to interact with the adviser throughout and remain in dialogue about progress and upcoming tasks.






We give a brief description of each of the app's different functionalities below. These were built with customers and capture all the important elements customers felt would be important in a full-service debt advice app:

- o A personalised dashboard with account details and details of 'your plan'
- o 'Upcoming' tasks assigned by the adviser that the customer can 'tick off' upon completion
- o A chat function that allows the customer to respond to adviser comments and queries in their own time, and enables both to view conversation histories
- o An 'upload' or 'scan' documents function to upload bills and other relevant documents
- o Easy-to-understand explanations (with visuals where possible) of different debt solutions and what these mean
- o The ability to view the current plan through a graph and easily visually track progress; this visual representation of progress could cover both their path through the advice solution or even the amount that they owe overall (using open banking functionality)
- o Useful links to other sources of information

We provide a few examples of the app wireframes below. Please see Appendix for a comprehensive visual of all the wireframes tested.








What's working: the idea of a 'one-stop-shop' for debt advice has widespread appeal

-  Helps customers visualise what needs to be done and their accomplishments in the journey
-  Makes the advice process more efficient as advisers are able to work on cases only when/where the client is read or has made some progress
-  Provides a sense of order and progress
-  Allows customers to go through the debt advice journey on their own terms, in their own time, privately
-  Priority features that are loved by both customers and advisers:
 - o To-do list
 - o Details of solution and visual progress (which would only be possible through open banking)
 - o Upload documents
 - o Chat to adviser

"I absolutely love this: it's simple, intuitive, easy-to-use...I wish I'd had something like this offered to me at the time"

Remote debt advice customer, Glasgow

Watch-outs: Might be intimidating for less tech-savvy customers – offering choice is key

-  Many customers need to be 'warmed up' by an adviser to use it – this initial human contact is important to ensuring customers feel confident using the app and feel comfortable about their data
-  Presenting too much information at once can be intimidating and overwhelming, especially for those who may be struggling with mental health
-  Being able to view credit history can be frightening and anxiety-inducing
-  The idea of having to rely on open banking to get accurate information into the app can raise concerns about security and confidentiality
-  Customers want to personalise the app to 'remove tabs' they are not interested in

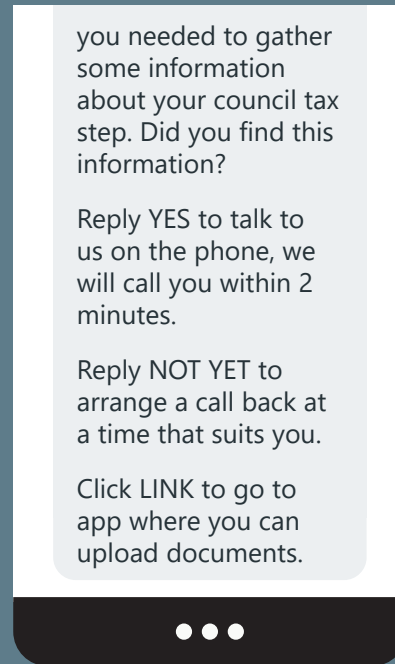
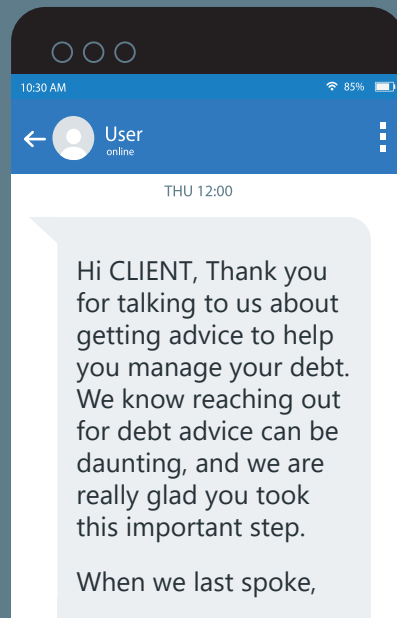
Considerations for future development:

- o This app has the potential to have everything in one place; this offers a large suite of features and functions for one app, therefore consider a phased deployment of features, starting with the essentials/priorities and build from there (monitoring demand and use)
- o Ensure that customers understand that it is private and confidential, and only viewed by a trusted adviser (or team of advisers)
- o Customers and advisers would welcome the ability to add any 'upcoming' life events (e.g. the birth of a child) that could impact their solution/progress, so that advisers can respond/adjust accordingly

5. Reminders and follow-up

The idea: Customers receive reminders in the form of text messages or e-mails (depending on customer preference) that urge them to get back in touch with the service and remind them of the benefits of receiving debt advice

Scenario



What's working: Customers feel encouraged to stay in the service after first making contact and feel encouraged to take the right steps to continue their journey

- ✓ Receiving 'check-ins' from advisers can make customers feel cared for
- ✓ Having agency in the channels of communications with advisers is important to customers, and makes them feel more in control
- ✓ Many customers feel they respond well to these types of 'nudges' and 'reminders' and increasingly expect this from services (e.g. NHS texts about upcoming appointments)

Watch-outs: Ensure customers do not feel hassled

- ! The balance between a 'reminder' and 'chasing' needs to be considered carefully – sending multiple reminders risks making customers feel harassed and might increase anxiety

Considerations for future development:

Consider testing how customers would like to receive follow-up contact, exploring what their needs are at first contact and how these change over the course of their experience

3.4 Post-advice

The lag between a solution being agreed and set up can be an uncertain and stressful time for customers. The reality of the impact the solution will have on their lifestyle might be starting to set in and many report feeling in the dark about what conversations and actions are being taken on their behalf. As a result, this is another common drop-off point for customers.

Current state of play:

For many customers, there is a tension between the relief of finally having a 'solution' to their debt problem and feeling more in control and the realisation that sticking to this solution will have consequences for their lifestyle and how they can spend their money.

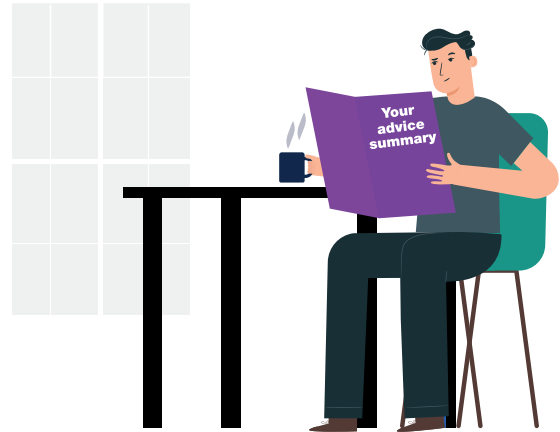
Customers also report feeling in the dark at this stage about the conversations that are happening between advisers and creditors, often on their behalf.

While we can't say with certainty that the above is why this is another common drop-off point for customers, our conversations with advice providers suggest that the above points are likely key contributing factors.

In one example of best practice, a customer told us that he had joined a conference call with his adviser and creditors to sort out his IVA. He was given the option for video, which he gladly accepted as he wanted to see the people who were making this important decision that would impact his life. As a result of being given this option, he felt more in control, respected and that he was part of the decision.

Potential outcome

Customers feel ill-informed about what is happening 'behind the scenes', and may drop out of the journey.



The customer and adviser vision:

Both customers and advisers agree that more transparency at this stage of the journey is crucial to ensuring better customer outcomes. The ideal is that:



- o Customers know how to contact the service with any questions or further support
- o The whole process of what 'happens now' has been explained to the customer and feels transparent, encouraging them to stick with the process
- o Customers are encouraged to be involved in any negotiations that happen on their behalf (should they want to)



The ideas: What did we create and how did customers and advisers respond?

1. Follow-up / regular progress updates: Customers are kept up to date about the process and any negotiations with creditors

The idea: The rationale behind this idea is to make the post-advice process more transparent to customers, ensuring they are aware of what has been happening 'behind the scenes'

What's working: customers respond well to any idea that increases ease of communication and transparency between them and the adviser



Customers imagine they would feel less nervous if they knew more about the conversations that were happening 'behind the scenes' and would be more likely to continue cooperating with the process



Many customers respond well to being given the option to be more involved in the process (as long as this is presented as a choice)

Watch-outs: Avoid 'over-sharing' ensuring customers only know the essential information, not all the technical conversation around it

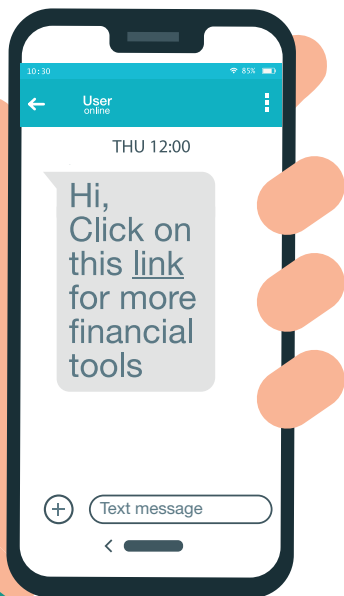


Many customers only want to know the essential information about how their case is progressing and fear they might be overloaded with information if there were to be more proactive follow-up

Considerations for future development:

As this idea relies on transparent conversations between the adviser and the customer, we have no concrete recommendations for how this should take place – the soft skills of the adviser will be important in making customers feel reassured and well informed.

3.5 Post-solution



“I would have been open to more support from the debt advice provider after my solution was put into place...you feel a bit on your own again when that happens and I could have benefitted from some extra support and guidance”

Remote debt advice customer, Glasgow

At present, there is very little interaction between the service and the customer at this point of the journey. However, customers are open to further support from debt advice services should they need it.

Current state of play:

There is little proactive follow-up with customers once a solution has been put in place (besides annual reviews, for DMPs for example).

While customers do not necessarily need more contact with a debt advice service at this point in the journey, many are open to further support from wider budgeting and money management tools that could be recommended by a debt advice service (and many would benefit from this, even if they are not necessarily open to it) – provided this contact is on their terms and they can easily opt out.

The customer & adviser vision:



- o Customers and advisers both welcome any tools that can support customers financially in the long-term, beyond the debt advice journey. The ideal is that customers know about and feel motivated to use wider financial support tools

Potential outcome

Customers avoid annual reviews and may need debt advice again in the future, as they lack the skills or tools to avoid risky situations in the future.



The ideas: What did we create and how did customers and advisers respond?

We tested slight variations of a core idea: helping customers manage their money more effectively post-advice. All these ideas require technology and for the customer to allow services access to their data.

1. Bill notification/ spend alert/ 'your budget': A selection of tools that share the aim of ensuring customers make better financial decisions

The idea:

Spend alert: A notification that alerts the customer (or a friend, with their permission) of a sudden change in spending habits

'Your budget': A tool that allows the customer to set a budget and places automatic restrictions on spending

Bill notification: A payment reminder for bills and other important outgoings

What's working: Most customers feel they could benefit from tools that help them monitor and control their spending



These felt like useful tools for those who struggle to stick to a budget or keep tabs on upcoming bills



Tools like 'spend-alert' are appreciated by those who struggle with mental health issues and may have a harder time controlling their spending – in the moment reminders like push-notifications feel particularly helpful



Taken together, these tools feel like they would be helpful to customers and many customers feel they'd be more likely to use these tools if they were recommended by a trusted debt advice service/adviser

Watch-outs: Some tools can risk feeling 'big brother-y' and put customers off



The tools risk feeling somewhat invasive and on the 'finger-wagging' side of authoritative and helpful



Customers would need flexibility built into the tools in case of emergencies (especially for 'your budget')



Some tools (e.g. bill notification) feel irrelevant to those who do not have direct debits



Some customers worry about giving their bank or other organisations access to their data – a prerequisite for the tools to work

Considerations for future development:

- o Data protection measures and the benefits of the tools would need to be made clear to customers for them to feel appealing and worthwhile
- o Customers should be able to discuss what feels appropriate/worthwhile to them with an adviser before committing to any tools



4.

Recommendations

Recommendations

This co-design process suggests the need for improvement across some key moments in the remote debt advice journey. We provide a concise summary of our key findings and recommendations below:

1. Services should ensure customers are prepared for advice at first contact

2. To encourage channel-shift away from face-to-face services, remote services should communicate the benefits to potential customers more effectively and consider an omnichannel offer

3. Remote debt advice services need a faster and more effective way to communicate their legitimacy to customers

4. Services need enough flexibility built into their service model to accommodate vastly different audiences

5. Customers should be offered more choice in how they engage with the service

6. There is appetite from customers for more support post-advice and post-solution

7. There is potential to use emerging technology to lighten the adviser workload and make the journey more seamless for customers



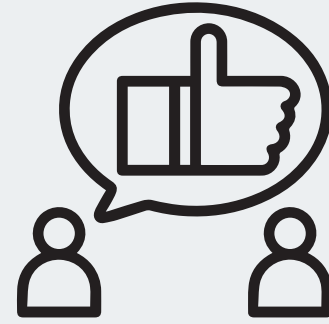
1. Services should ensure customers are prepared for advice at first contact.



Summary of key findings:

Many customers are, in their own words, 'burying their heads in the sand' about their debt for significant periods of time, and if they do decide to get help, they are often unsure where to look for information. As a result, they tend to know very little about remote debt advice services when they engage with or 'end up' in debt advice. However, as we've seen throughout this report, this lack of knowledge does not stop customers from having expectations and making assumptions. These expectations and assumptions are often set by other remote services they interact with, and are summarised below:

- o Customers expect remote debt advice to keep pace with other remote services – this is a space where lots of innovation is happening quickly, and customers expect debt advice to keep up
- o Customers expect services to provide fully integrated multiple channels that work together, not in silos
- o Customers expect services to be optimised for mobile
- o Poor past experiences with 'call centres' and 'webchat services' have set customer assumptions (especially for customers who naturally prefer face-to-face contact) that these channels will be inferior
- o Customers expect services to be available beyond 9-5PM
- o Some customers anticipate that they will get 'case work' and lots of hands-on support



Our recommendations:

Remote services need to develop a series of ways to reach customers prior to their engagement with remote debt advice in order to help form their expectations and better prepare them for the advice journey ahead. Services should consider:

- o Communicating to customers that all MaPS-funded debt advisers are trained to an industry-agreed standard regardless of the channel through which they provide advice
- o Investing in offering a seamless and connected multi-channel offering, as this is increasingly the standard other services are setting and debt advice is expected to keep up
- o Ensuring services are optimised for mobile, as this is increasingly how customers are accessing services
- o Dialling up communications around what a remote debt advice service entails and the benefits of taking this route (more on this in recommendation 2)
- o Turning customer 'dead time' (e.g. being in a queue/on-hold or calling out-of-hours) into 'productive time' through an interactive voice response (IVR) message that sets customer expectations about what the service offers and/or helps them prepare for advice. This can be a helpful way to ensure customers have some idea of what to expect and how to prepare by the time they speak to an adviser

2. To encourage channel-shift away from face-to-face services, remote services should communicate the benefits to potential customers more effectively and consider an omnichannel offer.

Summary of key findings:

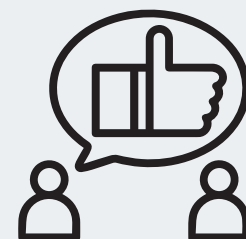


Customers who had experienced remote debt advice told us about a range of benefits and highlights across their experience. However, these benefits are not clear to customers who have not engaged with remote channels. In fact, many told us they had no clue what to expect from debt advice services until they interacted with them.

At present, many face-to-face customers see remote advice as 'filling the gaps' in their journey (e.g. to send a quick e-mail to their face-to-face adviser) – they do not see the potential of a remote option as a main channel.

Our recommendations:

Services need to communicate the benefits of remote advice to customers before they make first contact, ideally at the 'research/discovery' phase. Services should also consider an omnichannel offer, allowing customers to seamlessly switch between channels. Below we provide a summary of the key benefits:



Connection without compromising on anonymity: when remote advice journeys go well, it is often because services manage to offer the customer a sense of genuine human connection and empathy without compromising on privacy.

Agency and flexibility without compromising on support: the flexibility to move through the remote journey at their own pace was a big benefit for many customers. Customers who had positive experiences often reported feeling in control and having choice (e.g. in terms of speed, channel, etc.), even though in reality the solution pathways available to them may have been quite limited. Customers who moved through the debt advice journey in this way still felt support was available when needed.

Efficiency without compromising on professionalism: the efficiency some services offer remote debt advice customers (e.g. sending documents digitally; e-signatures; sending follow-up reminders) are big perks. Customers applaud the professionalism and knowledge that advisers impart, without

slowing down the process. It is important to communicate the efficiency of remote services, but also to stress the parity of skills of remote and face-to-face advisers.

True integration between channels (omnichannel): while this is not something many services currently offer, it is something customers expect. Firstly, it provides customers with reassurance that they will not have to repeat themselves and will be able to move between channels seamlessly (e.g. having a consistent case number they can use across channels) and secondly, it has the added benefit of suggesting to customers that because services are integrated, they will receive a similar level of professionalism across channels.

Service communications such as websites, pamphlets, or the revised version of the debt advice locator tool might be effective ways to educate customers about different channels and the benefits these offer.

3. Remote debt advice services need a faster and more effective way to communicate their legitimacy to customers.



Summary of key findings:

The journey into debt advice can be messy, with many different in-roads. For example, customers might get referred into debt advice by third parties without being aware of why this has happened or what to expect, or they might be 'intercepted' by untrustworthy companies at the research stage. This means that many customers get to the stage of 'first contact' with little knowledge of or trust in what is happening.



Our recommendations:

The following solutions would be powerful in alleviating a significant amount of distrust from customers:

- o Search engine optimisation (SEO): Working to ensure the 'right' services come up first in Google search would save customers significant time and frustration wading through search results
- o Stamp of Approval: A recognisable 'stamp of approval' when customers are researching debt advice services would provide greater confidence and reassurance
- o Revised debt advice locator tool: A centralised hub like the locator tool could become a trusted 'one-stop-shop' for debt advice. Initial triage-style questions in this tool could have the added benefit of making customers feel they have taken a positive and easy first step on their journey
- o Building better relationships with creditors: 'Incomplete' referrals from creditors contribute to lack of trust and are another area that customers and advisers are

- kept to tackle. While this research does not leave us in a position to make a recommendation for how exactly this could work, it is important for creditors to fully communicate to the customer that 1) they are being referred to a different service, 2) why this referral is happening and 3) a quick overview of the process and what to expect
- o Greater reassurance about privacy and confidentiality: Services need to ensure customers fully understand how their data is being used, who it is going to be shared with and why it is important for services to take this information in the first place (this is especially important when asking customers about things like assets or savings, something they are quite protective of)

All of the above would also have the added benefit of creating 'cleaner' pathways into debt advice for customers – so that more people become 'active choosers' rather than just 'ending up' in a service.

4. Services need enough flexibility built into their service model to accommodate vastly different audiences.



Summary of key findings:

As referenced in our previous round of co-design work¹³, there is not one 'type' of debt advice customer and thus no one-size-fits-all debt advice service that can cater to the needs of all customers. Where customers arrive via the wrong channel (e.g. they are particularly vulnerable and require face-to-face support) or to the wrong service (e.g. they need case-work and the service does not offer this) or they are calling up in a particularly urgent situation (e.g. they have bailiffs at the door), services need to be able to deal with all these customers appropriately, and in a transparent and efficient manner.

Similarly, where customers require additional support (e.g. mental health or housing support) services should ideally have some knowledge of the local landscape to be able to refer that customer to the right place.



Our recommendations:

Our co-design process suggested the need to better fast-track customers who present in genuinely urgent circumstances where they require advice 'straight away'. Being able to triage these customers automatically, with the aid of an IVR could make the process significantly more efficient. Of course, work force planning would need to be considered accordingly (priority vs. non-priority advisers).

It would also be beneficial for remote services to have a better understanding of the local landscape in which their customers are operating (and, for some at least, to be local in terms of knowledge and accent). While this seems idealistic, remote debt advice services could focus more attention on creating partnerships with more local community-based organisations, rather than just the big national players.

¹³Understanding user needs from face-to-face debt advice services: A co-design approach.
Report can be found at: <https://www.moneyadviceservice.org.uk/en/corporate/debt-publications>

5. Customers should be offered more choice in how they engage with the service.



Summary of key findings:

Currently, customers feel quite constrained by the channels they are using and want more choice and flexibility in the way they engage with the service. Offering a customer this type of flexibility is key to creating a feeling of being in control even if there might only be one solution available to the customer.



Our recommendations:

Services could do more to offer customers choice in how they engage with the service in the 'first contact' moment. Offering things like video calls, apps and self-help tools can make customers feel more in control and like they can go through their journey at their own pace – something that customers consistently told us is important to them. Ideas like the debt advice app were powerful in offering customers this agency and flexibility.

6. There is appetite from customers for more support post-advice and post-solution



Summary of key findings:

Customers are open to greater financial support and tips from debt advice services. They would welcome signposting to financial tools and apps and see this as sitting within the remit of debt advice services. Crucially, however, these tools should not be imposed on customers – giving them choice is essential.



Our recommendations:

Advisers could offer customers further support by recommending more tools (in the form of apps, websites, further reading, etc.) after they have received advice or when they are in or post-solution. Ideas like 'spend-alert', 'your budget' and 'bill notification' all felt to customers to provide the right level of support without being too invasive (given they have control over how and when they used these tools).

7. There is potential to use emerging technology to lighten the adviser work-load and make the journey more seamless for customers.

Summary of key findings:



Advisers who work in debt advice services that have integrated more technology solutions in recent years told us they felt this had made a big difference to their workload and made the journey smoother from a customer perspective. Simple things like being able to run credit reports for customers or use e-signatures on documents can make the process significantly more efficient. Advisers are keen to see more technology integrated into the debt advice process. Importantly, they don't see technology replacing their role, but see it lightening their workload at the points in the customer journey that do not require adviser expertise (e.g. triage, setting appointments, setting initial expectations, etc.).

Our recommendations:



The key with incorporating more technology and innovation into remote debt advice is to make it seamless and non-threatening for the customer, as many are easily put off by anything that suggests technical skill. It should also be emphasised that these tools are customer-centric, geared at making the journey more frictionless and efficient for them.

Our co-design process uncovered key moments that could benefit from technology to lighten the adviser workload and simultaneously benefit the customer:

- o Fast tracking: Use of IVR or voice recognition to fast-track 'emergency cases' to the right advice sooner (we've discussed the benefits of this above in recommendation 4)
- o Setting expectations/preparing for advice: Use of IVR to play pre-recorded messages or text-based messages (if over web-chat) to set customer expectations of the process and help them prepare for debt advice (we've discussed the benefits of this above in recommendation 1)
- o Help-bots: A 'help bot' or IVR that lightens the load of the adviser by scheduling appointments via webchat/websites, sending reminders, and helping direct customers to materials for further reading/self-help tools is appreciated by both customers and advisers. However, it needs to be made clear that the intention of this tool is not necessarily to replace human contact but help them to get there faster
- o Open banking: This has appeal when customers think about the benefit it could have in helping populate the SFS and helping them visualise their debt. However, this idea is likely to be met with some resistance initially, as customers worry about the confidentiality and privacy of their data
- o Debt advice app: Using an app as a 'one-stop-shop' for debt advice has huge appeal to many customers. This would allow customers to take more control of the journey, have clear oversight of their progress and upcoming tasks and allow easy communication between the adviser and customer.



5.

Appendix

1. Methodology & Sample

1.1 Detailed Methodology

PHASE 1: UNDERSTANDING NEEDS AND PERSPECTIVES

In phase 1, we focused on understanding the 'remote channel' debt advice needs of over-indebted people. Specifically, we needed to understand the highlights and lowlights of service experiences to use as a springboard for seed ideas.

Service Safaris.

How did they work?

We spent a half day of observations at selected advice centres. Each session consisted of:

A half day of observations of 'behind the scenes' arrangements as well as frontline 'advice giving', including observation of both phone calls and digital interactions.

Rolling pairs: Journey mapping sessions

The basics...

Rolling pairs approach: face-to-face

- 2 x rolling pair days total (1 x England; 1 x Scotland)
- 4 x 1 hour co-design sessions with two participants per sessions (for a total of 8 respondents per location, 16 in total)
- All have used a remote debt advice service - Approx. 50% positive experiences; 50% negative experiences

Mystery Shopper Challenges

The basics:

- 8 x Mystery shopper challenges with representation across England, Wales, and Scotland
- Focused on non-customers who are non-rejecters of telephone/digital advice
- Included a few customers who had experienced face-to-face (but not remote advice) as a point of comparison
- This sample was challenged to seek advice from a remote debt advice service a non-debt related digital/telephone platform and report back on their experiences
- Conducted over telephone

PHASE 2: BUILDING AND TESTING IDEAS

In Phase Two, we started to home in on the key service moments that felt most important from a customer and adviser perspective. This focused on giving customers something to respond to: putting new ideas and 'small tweaks' in front of them to gauge what impact this would have on their experience.

Co-design workshops with customers.

- 4 x customer/non-customer workshops, in two locations (2 x England; 2 x Wales)
- 4 customers per workshop
- With customers whose main channel was telephone/digital advice (including a mix of digital channels) and face-to-face advice (approx. half of each)
- Moving from exploration to tangible concepts, supported by wireframes and other 'mock ups'

Adviser Workshops.

- 2 x adviser workshops, (1 x England; 1 x Wales)
- 4-6 advisers in each workshop
- A mix of telephone, webchat and other remote channels represented in each session.

Follow-up tele-depths (with sample from phase 1).

- 8 x 1 hour tele-depths
- With customers and non-customers from Phase One
- All were sent materials (prototypes, wireframes, etc) a few days ahead of the call

PHASE 3: REFINING AND VALIDATING IDEAS

In phase 3, we wanted to validate and further refine the 'winning' seed ideas from phase 2. To really bring these ideas to life for customers and assess whether they work in practice and not just in theory we used an experimental role-play approach that took customers through a simulated remote customer journey from start to finish – putting paper prototypes and wire-frames in front of them for different stages of the journey – to gauge their reactions to these ideas in real-time.

Further, we felt in addition to speaking to advisers, it was important to include the voice of remote advice centre senior staff.

The basics...

- 4 x rolling depth interview days across 4 locations
- 4 respondents per day for a total of 16 interviews each lasting 1.5 hours
- A mix of customers who had experienced f2f and remote advice; min 2 customers per location to be early tech adopters
- Colleagues from MaPS acted as advisers to take the customer through the simulated journey.
- Focused on exploring more 'worked up' seed ideas (wireframes, screenshots, audio recordings, etc) through a debt advice session simulation
- A post 'advice session' debrief with both the adviser and the customer to reflect on what worked well/less well

How did they work?

We recruited colleagues from MAPS who had previous experience giving remote debt advice, and conducted a briefing session with them to familiarise them with all the new ideas and prepare them for customer sessions. Each respondent was then briefed to get in touch with this 'adviser' (either through telephone or webchat (Skype)) and was given a 'scenario' to speak to the adviser about. This included things like:

- Fast track advice: A simulation of a customer calling with an emergency issue (e.g. bailiffs at the door) and the adviser following up after the immediate issue has been dealt with to 'pull' the customer into a broader advice journey
- Productive wait times: A simulation of a customer making contact
 - o a) out of hours and being signposted to other channels, things to do in the 'meantime' (e.g. financial statement, self-help tools, etc) or expectations being set or
 - o b) a customer making contact but ending up in a queue and being encouraged to try different channels, or setting expectations and 'preparing' for the service. The customer then gets through and goes through open banking, shared account, follow up etc.
- Continuation of another call: A simulation of a follow up 'nudge' after an initial advice session. The session would start with a follow up e-mail/text from an adviser and encouraging them to take action on a next step in the journey. The customer then goes through open banking, shared account, follow up, etc.
- Omnichannel: A simulation of a customer starting out on one channel (e.g. webchat) and then shifting to phone at a 'later' date and being taken through the entire journey through to follow up

1.2 Detailed Sample

Most participants in this co-design process were people who had previously experienced debt advice (face-to-face or remotely (telephone or webchat)). Our rationale for focusing our sample on existing customers was that we learned from previous experience that it is much easier for these customers to articulate their needs, as they have gone through the debt advice journey already.

For phase 1, however, we also included some customers who had not yet experienced debt advice but were open to doing so in the future. These individuals were all behind on payments or credit commitments.

In each phase, we included a spread of demographics such as: age, gender, working status, income, household status, housing tenure, ethnicity, mental and physical health status, having due regard to the inclusion of people with protected characteristics as set out in the equality act. We also ensured a spread of 'debt situation' (i.e., type of debt, longevity) and geography (to ensure a spread of urban and rural locations).

Phase 1.

Face-to-face rolling pair days

Workshop Day	Pairs	Advice experience	Locations
1	1	Had advice – negative experience	Glasgow
	2	Had advice – positive experience	
	3	Had advice- negative experience	
	4	Had advice – positive experience	
2	5	Had advice- negative experience	Bexleyheath
	6	Had advice- positive experience	
	7	Had advice- negative experience	
	8	Had advice- positive experience	

7 x tele-depth interviews

Depth	Advice experience	Locations
1	Had advice – negative experience	Wales
2	Had advice – positive experience	England (North)
3	Had advice- negative experience	Scotland
4	Had advice – positive experience	Wales
5	Had advice- negative experience	England (East Midlands)
6	Had advice- positive experience	Scotland
7	Had advice- negative experience	Wales

8 x mystery shopper sessions

Depth	Advice experience	Locations
1	<p>Most had no debt advice experience but two (MAX) to have had F2F advice</p> <p>All were open to remote debt advice experience.</p>	<p>Roughly equal spread across England Scotland Wales focusing on suburban and more rural locations with a good geographical spread across each country</p>
2		
3		
4		
5		
6		
7		

3x 'service safaris' (site visits)

Service safari	Location	Who we spoke to
1	Glasgow	<p>Spoke to a mix of volunteers, telephone and webchat advisers (at various levels of seniority). We also listened in on calls / observed Webchat sessions</p>
2	Leeds	
3	Edinburgh	
4	(remote listening)	
5	(remote listening)	

Phase 2.

4 x customer workshops in Cardiff & Birmingham

Customer Workshop	Resp.	Type of advice	Location	Additional criteria
1	1	Remote	Cardiff	All had advice in the last 18 months; mix of higher & lower affluence & mix urban/suburban, rural locations
1	2	Remote	Cardiff	
1	3	Remote	Cardiff	
1	4	Remote	Cardiff	
2	5	Face-to-face	Cardiff	All had face-to-face advice in last 18 months, mix of higher & lower affluence & mix urban/suburban, rural locations
2	6	Face-to-face	Cardiff	
2	7	Face-to-face	Cardiff	
2	8	Face-to face	Cardiff	

Customer Workshop	Resp.	Type of advice	Location	Additional criteria
1	1	Remote	Birmingham	All had advice in the last 18 months (with a skew towards online advice) mix of higher & lower affluence & mix urban/suburban, rural locations
1	2	Remote	Birmingham	
1	3	Remote	Birmingham	
1	4	Remote	Birmingham	
2	5	Face-to-face	Birmingham	All had face-to-face advice in last 18 months, mix of higher & lower affluence & mix urban/suburban, rural locations
2	6	Face-to-face	Birmingham	
2	7	Face-to-face	Birmingham	
2	8	Face-to face	Birmingham	

2 x adviser workshops in Manchester & Birmingham

Adviser Workshop	Location
1	Birmingham
1	Birmingham
2	Manchester
2	Manchester
2	Manchester
2	Manchester
2	Manchester

Phase 3.

4 x Debt advice simulation days across four locations

Debt Advice simulation	Location	Advice channel
1	Southend	A mix of remote debt advice and face-to-face customers
2	Southend	
3	Southend	
4	Southend	
5	Swansea	
6	Swansea	
7	Swansea	
8	Swansea	
9	London	
10	London	
11	London	
12	London	
13	Aberdeen	
14	Aberdeen	
15	Aberdeen	
16	Aberdeen	

6 x adviser tele-depths

Adviser tele-depth	Other details
1	A mix of advisers (min 5 years experience), supervisors and management
2	
3	
4	
5	
6	

2. Detailed Stimulus

FAST-TRACK ADVICE

1 CALLING IN AN URGENT SITUATION

“ Oh not a bailiff is on the way. Can you help me now? ”

“ Absolutely ... ”

2 The adviser helps them with their immediate situation ...

“ ”

“ ”

- A FEW DAYS LATER -

3 AT A MORE SUITABLE TIME

“ Hello. How are you? It's [Name] from [Example Service], you rang me about bailiffs last week. ”

I hope my advice was useful. ”

“ Yes it helped so much! Thanks again. ”

3 AT A MORE SUITABLE TIME

“ I'm calling you back because from what you told me last week, you would benefit some advice about your finances. ”

Do you have time to talk about it? ”

“ You're probably right. Ok sure, let's talk. ”

HUMANISING THE SERVICE - Telephone

1 EXPLAIN CIRCUMSTANCES

“ My partner has been in hospital. It has put a real strain on our finances ”

The adviser listens sympathetically and makes a record of the conversation.

2 They talk about his situation.

3 AFTER SPEAKING TO THE ADVISER

“ I want to assure you that we can help with your situation. ”

But before we can give you any further advice I need you to find [this information]. ”

You mentioned you'll be busy in the hospital for the next few days, so someone will call you back in a few days to give you a chance to find the information. Is that ok? ”

“ I understand. I can do that. Thanks, goodbye. ”

- END OF CALL -

- A FEW DAYS LATER -

3 THE CALL BACK

“ Hello? ”

“ Hello. A few days ago you rang (example service) for advice with your finances. I'm ringing to see if you've been able to locate the information you were missing. ”

“ Oh yes ... ”

4 ... CONTINUED

“ First of all. How are you? And how is your partner? I can see from my notes that they were in hospital? ”

“ I am well, thank-you. They were, they're recovering well. Thanks for asking. ”

“ I'm glad to hear it. So have you been able to find ... ”

SHARED ACCOUNT - Telephone

1 AFTER SPEAKING TO AN ADVISOR

“ Thank you for talking to me today. I am just sending through a link to your account. ”

2 YOUR ACCOUNT

“ It will show you, records of our conversations, summaries of your plan and the tasks we discussed that need to be completed. ”

3 LOOKING AT THE ACCOUNT

“ Great! I'll check back in later when I have that information to hand ”

SHARED ACCOUNT - Webchat

1 END OF WEBCCHAT WITH ADVISER

- END OF CHAT -

2 AFTER WEBCCHAT WITH ADVISER

3 YOUR ACCOUNT

OMNI CHANNEL

1 ... MID FOLLOW UP PHONE APPOINTMENT

“Ok, the next thing is, did you find [this information]?”

“Oh not I'm sorry I forgot to find out that piece of information.”

2 ... MID FOLLOW UP PHONE APPOINTMENT

“That's ok, can you look for it today and send it over before your appointment next week?”

“Yes I'll do it this afternoon.”

“Yes I'll do it this afternoon.”

- THAT AFTERNOON -

3 FINDS MISSING INFORMATION

“Found it! I'll just update it with an adviser chat online.”

4 USING WEBCCHAT

5 USING WEBCCHAT

- NEXT WEEK -

6 ON A PHONE APPOINTMENT

“Thanks for giving us all your information remotely. It means we can spend the time in this telephone appointment focusing on finding the right plan for you, and not searching through bits of paper.”

“I understand, thank you.”

MAS STAMP OF APPROVAL

1 SEARCHING ONLINE FOR ADVICE

“There are so many debt advice agencies, I don't know which one to choose or trust.”

2 SEARCHING ONLINE FOR ADVICE

“...These ones are advertisements.”

“Hang on, this one is approved by the Money Advice Service.”

3 AN APPROVED SERVICE

“This website is Money Advice Service certified.”

SETTING EXPECTATIONS

- 1 Explains the service and their role.
- 2 Explains that if the client is receiving any form of other support from any other services, it is important that they let them know.
- 3 Explains confidentiality and explains that signing the consent form will give the adviser permission to contact creditors for the client.
- 4 Explains the service is there to help clients, and how it's important to be transparent.
- 5 Adviser asks if the client is open to a free anonymous credit score check that helps the service understand what their finances look like and doesn't affect their credit score.
- 6 Explains that before they can proceed with the right debt solution for the client, it is important that together they build up an accurate picture of their finances.

To do this, the adviser will need to ask the client some questions about their finances and they will need to answer as honestly as they can. Depending on the complexity of their case, they may then pass the client over to a more specialist debt adviser who will give them advice on what their specific options are.

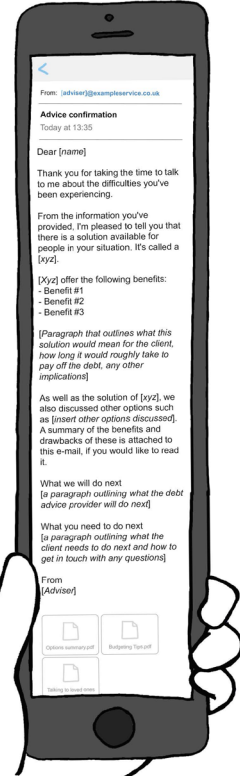
ADVISER

CLIENT

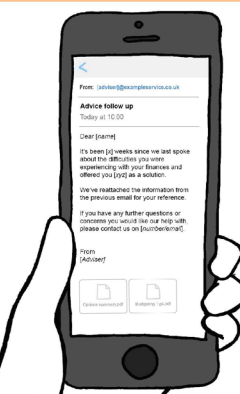
“Okay”

FOLLOW UP

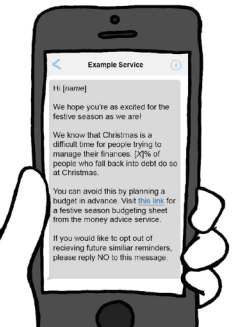
1 WITHIN A FEW DAYS CLIENT RECEIVES CONFIRMATION OF ADVICE



2 A FEW WEEKS LATER ADVISER SENDS PROGRESS CHECK UP




3 SEASONAL REMINDER TEXT A FEW WEEKS BEFORE CHRISTMAS

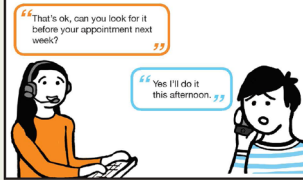


GENTLE NUDGES

1 ... MID PHONE APPOINTMENT

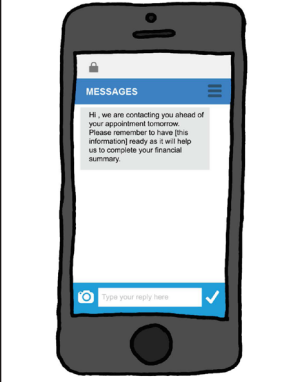


2 ... MID PHONE APPOINTMENT




- THE DAY BEFORE THE NEXT APPOINTMENT -

3 A REMINDER




COPIES OF CASE NOTES - Webchat

1 END OF WEBCHAT WITH ADVISER




- END OF CHAT -

2 AFTER WEBCHAT WITH ADVISER



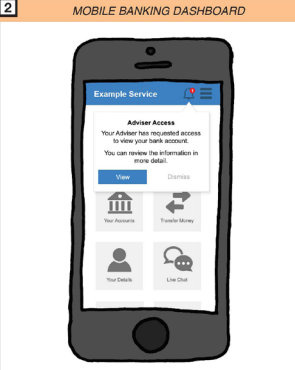
Open Banking - Mobile Application

1 ADVISER INTRODUCES OPEN BANKING

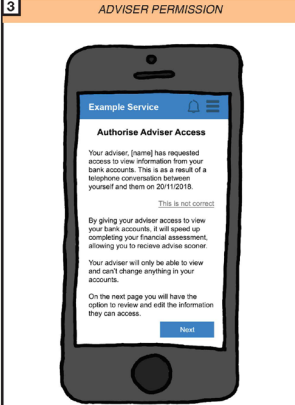


- SHORTLY AFTER -

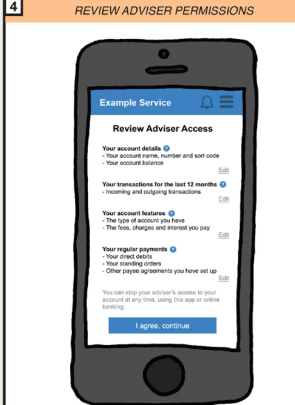
2 MOBILE BANKING DASHBOARD



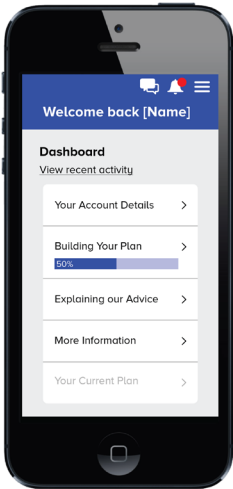
3 ADVISER PERMISSION



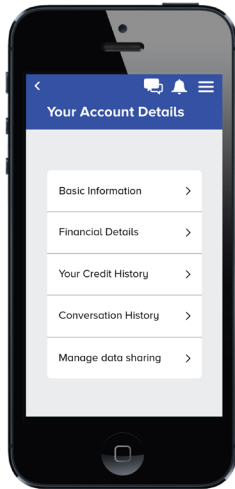
4 REVIEW ADVISER PERMISSIONS



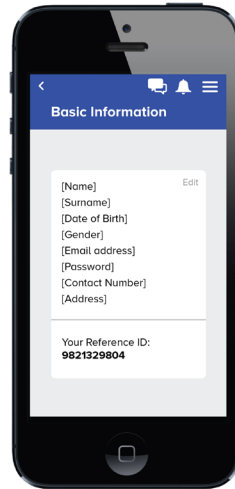
Dashboard



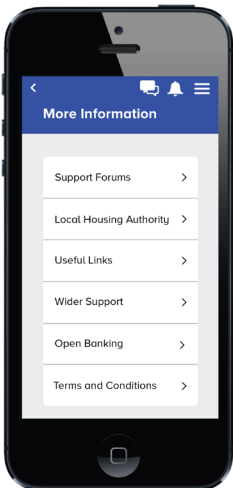
Dashboard/Account Details



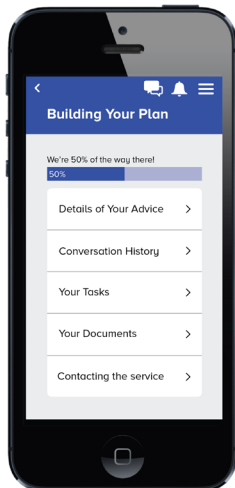
Dashboard/Account Details/Basic Information



Dashboard/More Information



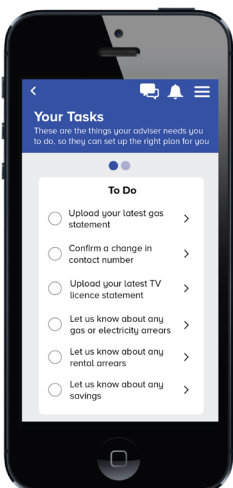
Dashboard/Building your plan



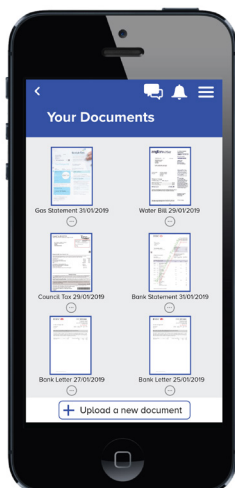
Dashboard/Building your plan/Conversation History



Dashboard/Building your plan/Your Tasks



Dashboard/Building your plan/Your Documents



Dashboard/Your Current Plan

