

Rolling Out Customer Engagement Management

Transcript



David Thomson

My name is David Thompson, I'm one of the senior managers in operations at SLC and for the last couple of years I've been working as the business lead on the CEM programme as it's known, customer engagement management. Those of you who have worked with SLC for a while will be fully aware we can't have something that hasn't got a three-letter abbreviation. I'm going to start off today by telling you a little bit about the background of what CEM is, why we set out to do it, what we're looking to achieve overall with the wider programme. And then Martin who is the lead product manager working on the Salesforce CEM implementation will take you through what we've actually delivered now for students in terms of functionality and new channels.

So, one of the things that I'll start off by saying is that CEM is not, this is more for our internal people actually to stress to them that CEM is not the introduction of a new system. Or it's not only the introduction of a new system. It's actually a chance for us to completely revisit how we do our work and how we think about our work.

So, the first part of that is improving the perception of things that we do to align them more to customer outcomes. So, at the moment the SLCs structures and processes are aligned to completing tasks. So, we have teams who are really good at opening the post and teams who are really good at indexing documents and teams that are really good at doing financial assessment and teams that are really good at answering the phone.

But if you think about those things, that's not what customers want. They don't want the phone answered well, right, they want their whole thing delivered properly, they want somebody they can talk to who can answer their questions appropriately. So, what we first of all have to do is change that structure of work away from these tasks and into cases. A request or an issue that has arisen for a customer that we are going to take to conclusion for the customer and that we can track and explain to the customer clearly all through the life of that issue. And I'll say a little more about how we then manage those cases in a future slide.

We then need to change how we organise ourselves because as I mentioned we have mail handlers and indexers and assessors and contact staff and so on and that's not helpful. What we actually need to have been people who are trained in all of those activity types for particular customer groups so that when you contact us or when your case arrives with somebody, they are fully capable of managing case end to end for users.

To give you an example of that, in future when somebody applies for core funding maintenance and tuition fee loans, that would move to somebody who's capable of managing those two products, any aspect of those two products. If that customer then applies for DSA as well later, we'll then start looking for somebody who can do all three of those products so they always get that holistic experience.

There's some part of it is the technology as Salesforce which is the platform we've put in place to manage this and the reason for that is the SLC has a huge range of legacy systems, some of which were built 20 years ago. Martin has reminded me earlier today that one of the really awful ones, I was responsible for its design 20 years ago remember when we were talking about that. And these systems don't have the whole picture in them of what's wrong with the customer, they all know different parts. Some know about assessing, some know about workflow with evidence and so on. So, what Salesforce likes to do is take all of that data into one system and give one view of all of that to the customer and lets us show application status, lets us show estimated review dates for documents and so on.

So why are we doing it, there was all those reasons I'd touched on earlier but there's also a big efficiency drive. So, we have very long handle times. That says 11 minutes, that's driven up slightly now, it's now 17 minutes. Because it takes so long to navigate multiple systems, customers have limited self-serve options, there's limited functionality in the desktop platform that they used to use so we're now moving on to the new one.

We also have 1.3 million at least necessary calls, and those are calls where it's have you got my evidence, have you processed my evidence, when will you process it, have you sent mail back and they didn't want to have to phone us about that, they just wanted to know and there's a whole lot of stuff in there about notification and trackers that let them see that. And at the bottom here just touches again, and this point I've been moving away looking at the tasks that we need to do to the outcomes that we need to develop for the customer.

And this is the target customer experience. There are four layers to it, the top layer, the eliminate layer is about they shouldn't have to ask questions at all. They should be able to go online, apply for the finance and have their finance arrive and during the process in between, its either so fast they haven't got time to think about an update or an update is sent to them without them even having to ask.

We do actually have quite a high proportion in that category already, 70-80 percent You log in on a Sunday afternoon with your mum and dad, you prove your identity with your passport and your parents put their income information and it matches with HMRC, you'll be automatically assessed that night and your entitlement letter will be on the post the next day. However, there are a lot of people who that doesn't happen for at the moment and we'd like to maximize that and I'll say a word about that later as well.

That middle section is about, we'll share, me and Martin will take you through it where we still have customers who need to contact and we always will no matter how good we get to that automation piece. Where we still have customers who need to contact is we want to offer a really rich sales service experience and Martin will share that with you.

And when you do still potentially want to contact us, we want to offer multiple channels, so not just telephone, but telephone, webchat, secure messaging and possibly other channels in the future. And in all those cases, route the, to somebody who is trained to deal with their case and the overall products that they have.

And finally with that framework in place, we can then pick the cases where actually we want to assign to an individual to own so that our customers, and the example we use was that GFD customer who phoned us 22 times in a single month about their case. We didn't know that until afterwards, but actually somebody who's phoned three times in the last two days, a singular case when we have the case owner contact and find out what problem is and get to deal with it. That is not only better customer experience, sometimes cheaper for us to do as well.

And just in summary what the Salesforce solution is providing for us. As I said, it's a way of taking all of the information from all of these backend systems all of which have a part of the story and pulling it all into one place and then being able to show that directly to our own staff so they get that consolidate picture that's much easier to understand. And showing that same information in a slightly different format directly to customers so the customers and other staff are seeing exactly the same thing. And Salesforce also gives us a whole range of capabilities around sending notifications and managing cases so we can handle it on top.

And with that, I'll hand you over to Martin who will take you through all we've delivered. Apologies, before I do hand over to Martin, just to stress to everybody in the room and those watching remotely, you can submit questions through the app and they'll come up in the right path and we'll get to those at the end.

Martin Grimason

Thank you, David. So as David said, my name is Martin, I've been a product manager working on the CEM programme for around about two years now, worked both on the agent view which is our internal systems as they've alluded to, giving the agents 360 customer view, but more recently we've worked on our new sales service platform which is the platform that customers engage with us on and one of the main goals of and visions of that was to try and fix some of these pain points which we'll talk through, but also keep our customers online, listen to them and give them what they need to actually have a good customer experience when they do have to contact us or log on.

So, on the slide here, I won't go through it all but the sort of green and red kind of tells its own story in terms of the as is customer journey. Some of the key pinpoints that we pulled out of research when we started pre-discovery in the project and look at long term effects were around long periods of silence. So, we can take quite a bit of time from when the customer hits submit to, it goes in a queue for an assessor to pick up, particularly in peak and getting them to the point of pay. But what we don't do very well is communicate to the customer, so those long periods of silence and then David touched on the drive, the calls that we don't want, so they pick up the phone, they ask where their applications are, is everything okay do we need anything. So that was one of the key things that we've pulled out of research that customers were telling us.

I touched on again there phoning just to check really we don't want those type of calls and neither does the customer.

So, it was about how do we engage with them better, manage that journey, even just reassure them, we'll touch on some stuff we've done on that. Having to leave what he's doing to ask a question, so there's a lot of feedback around actually, I don't want to be doing this but I can't find the information and we also have to call up and being unaware of outstanding actions which could lead to delays.

So, in the new world, and we're not there yet, I'll make the point that we went live with self-serve on Valentine's Day this year. but actually, our first job, and we'll touch on what the future view you looks like, but where we want to be is this, as you can see, the red has gone and we were doing things like sending proactive notifications to customers. We're giving customers the information they want in their account to be able to review. We're keeping them updated as they go through the journey and letting them know the tasks that they have to carry out to get to the end point which is when am I going to get paid.

So, some of the things that we've delivered as part of CEM job one in terms of features are the ability to view and update personal information, application status tracking which we'll cover off but again that's that piece of being able to tell the customer where they are in this journey rather than them just having this period of silence. Next expected date which is a feature we've built in and there's a lot of logic in our backend systems to be able to tell the customer when they can expect us to contact them next.

Next actions, view and update bank details, evidence upload, view correspondence, view payment statuses and we've introduced a digital form online which is the sponsor current year income form which until this year that's always been done on paper.

And some interactive channels which again is another big part of it and is part of David's strategy in operations was to introduce these new contact channels, so chat box, secure message, live chat, notifications that we've touched on and dynamic feedback links on online services so that customers can feedback directly to us.

So, what I'm going to do is I've got quite a few slides here, won't labour on them and like we said, there will be questions at the end but we'll go through some of the newer features that were built as part of the live service.

So, when a customer first comes in, we were going to do a demo but it sort of takes a bit, we'll take it in our own hands if we try to do it live and we can off their problems so we've got these slide decks.

And another point on one of the key bits of feedback we've certainly had is an engagement piece in terms of you guys having access to materials and seeing what students see. So again, we'll leave our email addresses up but we're happy to share anything that will be of use and we're definitely taking that action to be more proactive in our engagement and support among others to have the right materials to be able to share.

So, when a customer first logs in, they'll land in this, we call it a landing page, but it's basically the point where we stack segment and products. It is part of job one in self-serve, it was for undergraduate full-time and part-time student financing and student and sponsor. So that was the customer group it was built and developed for. And then there was a plan to roll on wheels and then other products in the future which again we'll touch on in the future road maps slide.

When a customer comes in here, as you can see, we segment the products of an undergraduate student protecting their undergrad tale. And then we then surface the academic year information that they want to view. So, it's been through quite various rounds of user testing and we've got to a place where it's really straightforward to get the customer to where they want to be.

This is pretty standard; this is where the customer will go to update their personal details. In terms of the look and feel of the style idea into our sort for GDS style guidelines and principles, so it won't actually look a few much different to the previous or existing service in the customer portal, but what it does do is it brings in these extra features and it is a bit more intuitive than our current platform. As you can see here, we've highlighted the bank details box and it's pretty standard where we star out the details for security reasons.

So, this is the main sort of page where we interact with a student and give the student the information that they need upfront. The application status tracker which we've touched on, so this is something we've been trying to do for quite a few years, we've kept it around in terms of how do we get rid of that period of silence and how do we make sure that the student knows whereabouts in the cycle their actual application is or if they need anything from us.

So, we've managed to build this tracker which is various steps through that application process and it will tick as we go along. It's all interacted with our backend systems so basically it maps out the assessors' platform daily portal in terms of where that application is. So, if an assessor takes an action, that will update in the application status tracker.

Above that, the top one is the customers next actions component, so this is where we tell them what we still need from them. So, as you can see in this example, we have the bank details as completed, so they've given us the bank details but there are still some other actions that they have to follow. If they click on any of those links, it will take them to the part of the portal that they need to go to actually take that action, and once they submit, that will then change to completed so they have a clear tick list. And it also enables us to highlight that. In terms of research, we did do a bit of moving around the page to a point where we got the sort of best feedback in terms of the messages that we needed to land to customers.

And at the bottom here, there's the estimated review date that I spoke of. Again, this looks really simply but it was a real sort of, a lot of work put in the backend to a point in terms of the logic and the queues that Dave's teams are working and the SLAs and turnarounds to a point where we were confident of a date range that we know that would get to that account. Now that review date doesn't say that's not when the application would be complete but it's a point where an assessor will eyeball as Dave said, a case that's sitting there that needs looked at. And again, it all ties back to that version of that period of silence trying to reassure the customer and make sure that they're not calling us just to check on stuff.

Evidence upload. So, I think you came to one of these seminars a few years back and I spoke and presented of the evidence upload feature that we built in the old platform customer portal. So, we have moved that over into Salesforce but we've not only moved it over, we've made it a bit more dynamic and we've taken all that rich feedback that we've had through customers and colleagues and made some improvements to it as well.

So these are the key schemes, as you can see on the left hand side, we managed the customer in terms of what they've told us in their application, we'll manage that to what evidence we're still waiting and again it all maps to our backend systems so we'll pull through and if an outstanding that we're waiting, and then manage that as the customer is uploading. They can upload multiple items and then upload them all at once and then route back in a queued for our operations colleagues to work.

And this is another scheme. So, as you can see here, we've got a confirmation page that will clearly list everything that the customer has uploaded, and there's also a link there to download it as a copy, as a PDF if they want to keep that for their own reference. which was something that customers were telling us they would like.

This page here is the customer's inbox. So again, pretty standard. As you can see from the red box, we now break it down into secure message which we'll touch on in a bit, which is one of the new contact channels that we've implemented. And also, emails, text messages and letters. And the text message bit is interesting because that feeds into this notification strategy that we've touched on. So right now, with this, we've got a few notifications built but there's a longer-term strategy to use that to contact customers. So, the more that we build out and the customers will be able to get access to those in their inbox.

This is the screen where they would view the payments. Again, we have the payments broke down both maintenance balloon payments, tuition fee and supplementary grants. And there's also a tracker, there just showing them what instalments have been paid and when.

And this is a zone to note to those contact channels that we spoke of and this has been a massive change because we haven't had those channels previously for our customers and also operational colleagues to handle. Dave will touch on it a bit, but they've proven extremely popular. So therefore, we're working around sort of resourcing and being able to maintain those channels for our customers. But what our customers are telling us is that they really like that channel of choice.

This is our Chatbot. So, when we spoke about doing a Chabot, I think a lot of people are a bit dubious of Chatbots, they're not quite sure how they feel about that only just to get to go and speak to a person. So, we did again do a lot of research and we got it to a place where people were quite confident in the information. And this is just the start of it. It's definitely an iterative process of looking at the customer experience and trying to build on these Chatbots.

So currently for going live in February, we've put in four floors which are just key bits of information that customers tend to contact us around, so we've got, they want to change personal details, change course or uni, and also a sponsor Chabot for understanding how to support the child or partner.

Following from Chabot, we've also got a live chat feature which is allowing our customers to engage with the agents live through chat. Again, proving extremely popular. You may, you may argue that we're just getting to the things we bear in the cuff but it is a big deal actually having that in place and having those different channels of choice and it will lead them in that leader strategy of case management and giving our customers the choice of how they contact us. So going forward, it's really important that we have these channels available.

And the final one is secure message, which basically they can email. But we're now, seven days a week, 24 hours a day, have the ability to message contact centre and we'll pick that up and get back to the customer. Again, it's a two-way messaging system, so the customer contacts us and the agent has to write back with follow up questions, they can keep that link in terms of coming back and forth. And that often their inbox, but we also notify them and tell them that they have a new secure message and they can go in and view that.

The other customer group that we've added into self-serve and made improvements to their services is sponsors. So, this is the sponsors account when you log in, as you see very similar to the student. And they also have next actions list. So again, we will update that in terms of what we need for the sponsor to do. They can update their personal details. And the main sort of feature that we've built out is the current year income form online. So, like I said previously, you could only do that and paper, but now the sponsor can actually log in and do a current year income digitally, which will come through to our queues and be worked by our agents, saving them having to sort of fill that form and print off and stuff.

And with that, I'm going to hand you back over to David who's going to talk a little bit about those channels and how popular they've actually been.

David Thomson

Yes, I'm only back briefly and then we'll be back with Martin. So, Martin mentioned that the new channels have proven incredibly popular and that's great news I think he also said a bit behind the curve and bringing these channels and you're right about that too.

And I don't think it was any real practical surprise about the fact that our student base were very keen on the use of digital channels. And we are keen to keep them in the digital channels and keep them in the online experience because that's part of what we're aiming at.

I would have sort of liked it to be slightly less popular because the overall plan was that we would see net the same level of contact from our customers that would just be different channels that they would use. And in actual fact, what we've seen is a 20 percent increase of overall contact, which is obviously a bit of a pressure for us in the short term to staff and resource.

So, in these graphs, the very light blue, which is actually a little bit hard to see is the telephone call volumes and the other colours represent the other channels. As you can see, telephone calls are still the single biggest channel and telephone calls have gone down. They just haven't gone down by as much as secure messaging and webchat has gone up. So that's what's giving us that overall pressure.

So, at the moment we're looking at a whole range of options around adding more features to the Chabot so that we can deal with more of the communication and our overall staffing model, how we staff things and manage things to make sure we can deal with this volume. But it's still absolutely the right thing to do, customers prefer it. Agents prefer working on that mode. And actually, I think the Secure Messaging model in particular, we are not the people's favourite people to talk to. They have questions they would like answered that I'm pretty sure most of the time they'd quite like to just send us a question and get an answer the next day, that's fine. And you know what, I think that's what's better for everybody. So, we should be encouraging that to take that up. Leaving phone and webchat them for the really urgent stuff that has to be dealt with.

The other thing that's come about as part of implementing these new systems is much greatly enhanced understanding of our customers. Because everything's now in Salesforce, all of the application data, customer data, data about their webchats and secure messages and telephone calls. Everything's on Salesforce now. There are standard tools that come with Salesforce that let you analyse that data in a way that we never could before. And there's a couple of interesting things to pull on these graphs that come from that new reporting tool. The one on the top left, the contact population versus overall population, what that's showing us, the grey bar is the percentage of the overall population of customers that group of customers makes up. And the sort of green blue bar is the percentage of calls that they make up.

So, if you look at the when further along that's labelled M.W, that's migrant workers. So migrant workers accounted for 0.58 percent of our customer base, but 6.69 percent of our contact volume. So that's obviously immediately for us thrown up a red flag that says the customer journey for all those people is not good.

The great thing about this tool is because it's integrated into our CRM platform, we can click on those bars and those chats and drill down into the details of those cases. Which universities are there, how many times did they individually contact us?

What's the spread of number of contacts from those customers, a little bit like the top rate diagram there for the whole customer base? So, it's hugely powerful for us.

The other big one that let down was DSA. DSA is a very complicated and difficult journey for the customer and for us. But as you can see the number of calls is broadly in line with the percentage of the population. So arguably, we're doing something right in there that we should look into to find out why that's working in that way. Okay, I know the answer, it's because we do need the case workers for people. So, you know that you can see the benefits now being clearly crawled out.

The graph on the bottom right, the one that says cases via inbound phone by type, obviously, the status of application bar is the highest. This system is allowing us to learn many things. One of the things it's allowing us to learn is that if you make a value the default setting, people don't change it. So, the status of application is the default core reason and I have a strong suspicion that our agents aren't changing it when they fill it in. So don't look at that one, ignore that one. However, you can see evidence entitlement and information and guidance, they're all up about a certain level and payment.

So, payment at this time of year, absolutely. How am I getting my third instalment payment? When am I getting it, how much is it, I have forgotten, etc.? We've had people webchat about that. And it slightly infuriates me because on the screen that are on when they start the webchat it shows them the payments. And we don't tell our agents to see just look to the left, we just answer the question. So that's all driving for us again. What are we actually getting calls about in a way that we can click on those bars and drill into that? So, what were they asking about entitlement? Is it a top question and can we do something about that and explain things better? So hugely powerful information we're getting from it.

With that, I'll hand you back to Martin for a bit about the customer's view and of the future. Thanks Martin.

Martin Grimason

Thank you. So, David's, obviously touched in the rich data that we now have in the new systems that were brought in place. And what that says is this is some feedback that we've got, through customer satisfaction surveys that we send out both surfaced at the end of live chat and secure message. So, we asked the customer for the feedback, they can rate the service and also give us verbatim feedback and also those links that we spoke around at the bottom of the portal. So far, so good, and we've had some really, really close to feedback.

Out of 1168 respondents using live chat, we're currently sitting at a satisfaction score of 94.9%.

With customer effort being 93.2, and clearly resolved 91.5 Secured message is a little bit lower, so out of 455 People that have completed, we have an 87.6% satisfaction score, with customer effort being 90.1 and query resolved being 81.3 The query resolved one is interesting, we think that's because it's not immediate, so you're not live and you're not getting an answer to your query. So, there may be that back-and-forth exchange between the student and the agent.

Here we have some sort of positive comments that have come through and some quite good trends. People tend to like the new channels as we would have thought. Like David said, I think the days of certainly picking up a phone and go through an IVR system and having to actually speak to a person isn't the most popular channel. So now that the customers can actually engage with us in different ways, they're really liking that. And some of the negative improvement opportunities are mainly our own sort of waiting times in queue times, which again, because we're really, really popular, we expected that. And we are working on, David's work in terms of forecasts and his teams and moving resources to try and get those wait times down. Because we expect it will only get busier as we get to a peak.

And this is the feedback that we had through surveys that we actually sent out. So, what we do is we select a group of customers and we send them surveys out to get some feedback back through. So, 75 percent said that was clear and what was happening with an application and when to expect the next update and described their experience when checking the status of the application. So again, that gives us some reassurance that the application tracker that we've put in place seems to be landing up pretty well. But again, when we do get this feedback, we're constantly looking at how we can iterate and make improvements and tweaks into the system.

47 percent of users who needed to contact us choose Live Chat. 86 percent of those user said their question was handled in a timely manner. 84 percent said the experience was good, very good or excellent. So again, that ties into your satisfaction scores as well where people are enjoying the new service. 93 percent of users understood when and how they would receive the payment and understood when payments would be made to the university and described the experience, best described their experience view and schedule.

So again, when we go into the payments, we showed the payment screens, we have been making tweaks and changes to that to what customers are telling us that they expect to see in there. We brought like maintenance payments up front. And originally actually, which should have been obvious, but we then have supplementary grants in there. So, people were telling us that they expect to be able to see those so we added them in.

And 85 percent of user said they've been able to do everything they expect to do using that account, which is great news, because that's what we're trying to do. We're trying to keep them online. And 86 percent rated the overall experience of using the account is good, very good or excellent.

So, what we have here in this slide, and again, we'll have some screenshots to show, but when we went live in February, as with any new system you put in, we didn't expect to be 100 percent perfect from the off. But what this does show is that we do have development teams stood up and we're working, my team are working on backlogs to try and get things fixed and improved as we get feedback through. And this was some of the teething problems we had when we went live.

Customers with applications before 2018 were in the wrong service. So, we made an informed decision in terms of data that we were porting into the new platform to only include customer data from 2018 forward. But what we found when we went live as we started to get people that should be in the repayment portal and people coming in trying to look for all data. So that was a bit of feedback that we've had.

Returner applications link not very clear. Again, we found that quite interesting because new students seem to sail through the new service, but I think that's because they hadn't experienced the old service. So now you've got returners coming back in and it all feels a bit jarring and different to them, so we had some feedback through that.

There was a payment issue, we were displaying duplicate under information. And unfortunately for the student, we weren't paying them twice, but it was an issue we had to fix. Some issues around correspondence and been able to view it.

Customers with new applications not being able to update personal information, single evidence items not been uploaded, sponsors not being able to upload. So those are some issues around the evidence upload feature. And there was some stuff around the Chabot as well.

So, this is the pre 2018 application issue. So, what we've done is we've put, it's not very intuitive but we've put a big bit of content on that landing page to basically say if you want data from before 2018 or you want to view your repayment info go here, so we send them off to the correct portals. And it does seem to have worked because the feedback of being in the wrong place has definitely slowed down.

For returning students, again, we've put this big box at the top with our top of the account that basically just gives them a link off to their application where they need to be.

And this was the issue with duplicate payments. As you can see this there's two payments shown as paid which did cause a bit of panic when we first went live but we've put in a technical fix for that and it's now working as we would expect. And some issues with the Chabot feedback links and we've fixed them.

So yeah what, again, I guess the key message we were trying to get out of that is, we are constantly getting feedback and it's super valuable. And that, again, we can leave our details but that's also that relationship with you guys as well. If you've got direct contact to students and you are getting feedback, we're more than happy to sort of get that through.

What we have here is a road map for CEM one, which we're call it. So basically, the remainder of this project is still running until June. And we are still building out new features and fixing stuff as we go. So, there are three releases left. So, some of the stuff that we're actually still working on in the team are working on releasing at the moment. They have this upload feature that add a file upload limit of three megabytes, and we've worked up 18% fails over an academic cycle and actually over that. So, if the customer tries to upload they will get an error message. So, we're actually in test at the moment with an improvement that will upload data up to 60 megabytes, which is more than enough to handle all the evidence that we're getting.

And updating next steps for non-UK national customers of the evidence flow was a bit confusing for that customer group because they send us in slightly different eligibility evidence. So, we're putting effects and they have to manage that and but what we are UX colleagues to test that out. The user part here, so track event transactions within Salesforce, that's not very exciting from a customer or anyone from the outside but it's for the data geek in me, it's really exciting because what that's going to enable us to do is be able to track how our customers are using our services better.

And to David's point with the new Tableau CRM system allow us to get that joined up view. So, if a customer's coming in and are using live chat, do they then drop out and foreigners why is that happening to allow us to make improvements to keep people online.

Some other sort of new features we're putting in as we're putting some improvements to feedback links and some IAG between platforms, because everything's at the new platform at the moment so there is a bit of a, we've got a janky journey in terms of coming out on one system and into the next. So, we're gathering that feedback and we're trying to improve on that insane post data as customers are going between our different systems.

And the ability to resubmit the current year income details and facts and feedback as sometimes sponsors want to do that more than once so we'll look into doing it online. And the big one for the June release is that we're ruling on student finance, those customers on to the service as well. So, the team are working throughout this period to build out for our Welsh customers as well.

And it doesn't stop there. So, we're now in section four, year two of CEM. And the main part of that is we're rolling out our postgraduate product. So that's another product set, and a new system, and the more products we get, and the more people we keep in the new system and get benefit of it, the closer we get to that end goal of actually having that rich 360-degree view of both customer and agent and allowing us to stay in the new the new services.

And we're also picking up some of the CEM 1 backlog that we've not managed to deliver. So, there's some improvements in there, like enable you to see change of circumstances in the new service and being able to cancel your application. Actually provide consent to share for your sponsor and the service. So, there's a bunch of stuff still to be delivered, and I guess again, the story here is that we're not stopping here. In terms of our strategic view and proven this new platform, it's going to be a continuous effort.

The next part about customer contact consolidation, and that's our agents currently use a multitude of systems as David alluded to, but one of them that they do use is agent desktop. So, what we're looking to do is decommission that. So, there are some features in that old platform that we're going to have to move over to the new world. And finally here, another product set as our FE customers. So advanced learner loan and email WGOG customers will also be moved on to the new service.

Now I'm going to hand back over to David, who's going to talk about some of the other projects that are coming that will be moved into Salesforce.

David Thomson

Thanks Martin. Well, the theme of these last few slides is it never ends. There's always something else coming along during the way. So, we've talked today about the customer engagement management projects and the customer engagement management philosophy. So, they KEM1 and KEM2 projects have a defined lifespan and will run out towards the end of this year. But in parallel with those, there are a number of other projects either entering or spinning up or waiting to further expand in the overall customer engagement, management philosophy new way of working and 360-degree view.

So, one of them is DSA assessment improvements. That's a really weak name for what is an amazingly transformational project. So, DSA service at the moment is not too well supported even by a complex legacy estate and a lot of it is done manually. A lot of it's done on spreadsheets and file shares, and by email and so on. What the DSA assessment improvements piece is doing is building a whole new fully automated and case managed model for DSA management on the Salesforce platform. and as part of that, bringing in the same sort of self-service functionality, that Martin has just shown for the DSA customer base. And that's more important for them because the journey is much more complex and there's much more steps. And so having that visibility of what's happening and where they are is much more important for them. That's coming pretty soon, the first improvements will be seen in summer 2022 with a private beta with a limited number of customers getting a chance to experience this.

Further improvements in the autumn, launching the B set of features to all the DSA customers. And then during the summer of next year, we'll be launching even more changes, including some changes to how we interact with our suppliers and anybody who went to Matthew's DSA update, we'll have heard more about that.

The other big one and my personal favourite is a called sponsor journey redesign. So, you will be aware that as part of the application process, if a student wants to be means tested, their parents or partner have to provide their financial information. We made that a lot slicker a number of years ago where we moved to a model where the all the parents or partner had to do was tell us what their income application was and we would then send that to HMRC who would tell us whether or not it matched. But that's still pretty complicated. That's still digging out all your documentation and filling out on the screen. And if it doesn't match, we have to read it out to you and ask you to send the evidence in for us to look at why it's not matching and get it fixed and all that stuff. So that's worked for us complexity for the customer. However, the way that link works is that we send to HMRC, the income that the student sponsors have told us, and they reply with the variance, so how much is that different from what they hold?

So, we said, why don't we just send you zero, and then the variance that comes back will be the actual income that you hold and we'll assess the customers based on that. After doing some fairly solid work with them on the accuracy of the data that they hold, that's what we're doing. So that's being built right now. So, this is the current sponsor experience, which is almost entirely red. It starts off well, when you're told you need to give your information. And it finishes up well when the daughter is paid in this case, but all the rest of it is a world of trying to find documentation and agreeing with your partner where their documentation is and the tales we find partners who don't tell each other what they earn so they don't want to be put in any of the same screens and the same forms and all that good stuff. Hoping that's what it moves to with what we're doing now.

You'll notice there's one red bit left, and that's because there are certain income types that HMRC don't come together through the link. I'm trying to remember the very complicated things to do with certain pension contributions and certain overseas income types. What we're able to do is ask, I think it's either three or five questions I can't remember about those income types. Do you have this kind of income, yes or no? Do you have a scheme, yes or no and so on? If you answer no to all of them, which 90 percent plus of people will do, then you give us your National Insurance number and date of birth and as a sponsor you're finished. There's no need to do anymore, we will pull the income information from HMRC carry out the assessment and provide the student with their entitlement. And there's no matching and exemptions and so on so it's much better for everybody. And the great news is that we're working further with HMRC because they believe they have that other additional information or much of it available. So, if we enhance the API we have | with them in future, we should be able to get those questions down to one or two or maybe even none at some point.

So, we're continuing to push on that vein. And you'll all be aware, that's one of the things that holds our students getting the money on time, recipients not knowing what they're supposed to do, and not saying the right things and getting all confused.

So, I've touched on that first one about continuing to enhance that HMRC improvement, I should have said sorry, that that's being implemented in September. You can imagine my face when they told me we're implementing it in September, just after everybody started for the first term, how helpful. But actually, it does mean we can try it out with low volumes through the winter. And it's there for the start of the next cycle and we can get the full benefit from it at that point.

Interestingly, that won't change on its own leads to a reduction in staffing requirements SLC of 125 FTE by doing that. So, you can see that even just on that basis is well worth doing, let alone the massive customer service improvement.

And we are continuing to develop and enhance CEM. So, the sort of stuff that Martin talked a bit about how we're looking at feedback that's coming in from anybody about how it works to take that on board and looking at what we can do to develop it. We're using, but also now we've got this really rich data set, and the system itself that we can see all, we can see the people moving from Chabot, to live chat and we can then see when the case is closed on live chat, we can see what the agent puts as the closure reason. So, we know the sort of cases that don't get dealt with by Chabot. And we can obviously sort that by the most common and do a Chabot for the top one. So, we can really start to drive efficiency and improvement there and get better service for customers.

And then a big one is the expansion of this 360-degree view to partners. So, one of the biggest issues in the Student Finance landscape is there's a whole lot of people involved in trying to get the students their money and get them paid and make them happy. There's the student, there's the parents and partners, there's the SLC, there's you guys, DSA suppliers, there's just so many people involved. And one of the big problems at the moment is we don't all have the same view; we can all see what's going on. And we almost end up relying on the student as an unreliable relay of information. So, the intention here is to expand this 360 degree view to all of our partners over time.

So, we're starting with DSA. So, for what we're building in the coming year for DSA, we're looking to have a portal available to DSA suppliers and DSA staff at HEPs to be able to see the customer's record and the details of what's going on, obviously, with the appropriate consent and security controls.

We then want to build on that to offer availability for all student information to everybody. That isn't happening tomorrow, don't update rush out and think, great, Dave said. The project for that is likely not to kick off until the next, not this financial year but the next financial year. So, we're looking at about a year and a half before that's really something that we'd be able to come and talk to you about any detail. But it is coming, it is a part of our strategy.

And that's it. Time for questions. We have a few from the app, which I think we'll do first, if that's okay. And then if there's any questions in the room, please wait until either Martin and I get to you with a mic before you speak so that the people who are watching remotely can hear.

So, the first one was, will the tuition fee loan, so this is from Katherine. Will the Tuition Fee Loan Request Form be something students can access through the portal? The short answer is yes but with a slightly longer answer. So, Martin mentioned that we built our current year income as a digital form. And what that was about was building the digital form capability. And the first one, which was with your income, because it was a useful trial, okay. So now that's working out intention is to put all forms online as digital forms, better for the customer better for us, no paper as well, much better. So that would be one of them, but I don't have a firm date as to when that would be.

And Michelle is asking, how long is the expected getting back to the student time? So that's about the, so there's two answers to that. So, there's, for secure messages it's up to 24-hour response. We guarantee to respond in the next working day effectively. For the estimated review date that you saw on the screen that is incredibly dynamic. So that's based on the queues that we have at the time and how quickly they are being worked and that's dynamically changed. So, it's just whatever it happens to be at that point.

There's one here from Katherine, will the applicant be told on their accounts page if there are any outstanding tasks for their sponsors? I don't know the answer to that one.

Martin Grimason

They will be told that we're still awaiting financial information. But it's a good point, because it got me thinking as well is do we make that clear that it's actually your mum or dad that need to do something or your partner. But one of the to do items would be that we're still awaiting that financial information from your sponsor.

David Thomson

Right, we don't tell which sponsor it is on the basis that we don't like those fights in families.

Martin Grimason

Yeah, and there has been discussions in the past from a data privacy perspective as well, what we can tell the student and what we need to keep for the sponsors, which is why we separate out both accounts and they have their own logins and stuff.

David Thomson

Cool, Julia asked about could there be scope for the system to be used between HGI and SLC for communications about the student with the operations team? Absolutely, so that whole idea of that sheer protocol in future is one thing, and hopefully we'll get some real learnings from the DSA one this year about how that works and what we need to do and we can build on that quite promptly. And as part of that secure messaging and web chat, channels will also be offered as well for communication purposes.

Your bloody mic wasn't working.

Martin Grimason

Yeah, I just noticed that one. Apologies.

David Thomson

Well spotted, did we catch that in case? There was a comment about the bloody mic not working, but I think there's an... hopefully we did. Is there anything that does not contravene confidential? So, this is from Chris. Is there anything that does not contravene confidentiality that HEP provider will be able to log on and see? Absolutely, so that's back to that having the 360-degree view extended out. As I say, it's not happening in the very near future but it's something that's definitely on our radar. And that question is a good one because it would be about then defining what actually you're allowed to see and how does that work. One of the things we're working on, I think Martin actually touched on is we want to give the student the ability to activate consent to share with their parents and partners on their online account. And I would see that as how this would work in future; it would be the student would be able to go in online and say I want to lose somebody out my university to see my information. And when they say that it would bring up a list of all the people University who have listed against it, and they can see that person, that person and that person. I mean, we're tracking monies that appropriately. And there may be certain data points that we just don't share at all because there's no value in them and they're not available.

So, there's a question here from Chloe and it's quite a long one. Something I made already, those with CPR, as applies to try and improve on this. I don't think we have any specific plans on CPR Martin, but that's an interesting one.

Martin Grimason

It's only manual at the moment.

David Thomson

It is very manual. Let us take that one away Chloe, actually it's a good call. We are looking at, there was a feature we didn't actually discuss which is customer indicators that we've built, which allows us to indicate against certain customer groups that are falling into certain categories. CPR would be one of them., so this customer is in receipt of CPR. And that would be least allow staff to respond more effectively to those customers and for us to do reporting and tracking on them most effectively. But we haven't taken it further to think about how we may offer them self service capabilities so that's a good one. But it does mean we can offer things such as better service levels for them, if you let them skip the queues on webchat for example, if you feel that's appropriate.

Yep, so this is from Julia. Will it update when the university has confirmed their funding and is it clear that they will receive payments until after that's been done in text five working days? It does clearly indicate to them whether or not the university has confirmed registration issuing for the payment to be released. This came up at a previous session. I'm not sure there's a lot in there about all the kind of caveats around that. I've been explaining yes, registration has been confirmed but that doesn't mean the money is going to be the other second, right? Don't immediately go to your bank. So, we took that from the last session to have a look at what we see in that space.

And then the last question here from Andrew, absolutely, Andrew, the slide decks of the application process, and portal pages and options would be helpful when assessing students, we've had a lot of feedback on that that it's very difficult to guide students because you're blind, you can't see what they're seeing and you know that they're able to do your thing but you can't tell them how or where they go to see it. So, we've taken another action to look at what information we can provide both directly and through all colleagues, at least you understand what we're doing. We were better at that in the past, we seem to have missed this this time. So, we'll make sure we do that.

And that was all the questions on the app, are there any questions in the room? I can't move that quickly. So, if you put your hand up, you have to wait till I get there. I don't mean, even with a microphone.

Female 1

Hello there, just in relation to everything that Derek Ross took us through this morning regarding the Lifetime Learning Entitlement. So, if your current system has all the touch points of this application process, are you going to have to redesign it all again for 2025 and the LLE journey, which will be totally different?

David Thomson

Yeah, we don't think we'll have to redesign it again.

Female 1

Just link it in?

David Thomson

Sorry, let me just grab that we can move back, we get a bit of feedback, hang on. So, if you think about the base capabilities we've built about showing the progress of the application and how we get parental income information, and all these things, they are the same, we just need to re-sequence how we use them. And actually delegate here because he invited me, is that the right word, he invited me to be on the steering group for lifelong loan entitlement for that reason, so we can make sure that we keep all this stuff lined up. I don't think from what I've seen so far that we need to massively change things. But the one that does catch my eye, Martin's talked about pre-2018 customers coming on, and a lot of them being repairs, who had somehow stumbled into this service.

I don't know that sustaining that, having repayment information in one system and you're in study information and another when actually you might be both in repayment and studying at the same time in the future is going to work. So, we need to think about that. And then there's the student Finance Northern Ireland implications and students Finance Wales and all the other complexities. But no, I think we're okay, I think the core functionalities are ripe, they just need to relate.

Any other questions?

Female 2

Well, you mentioned Wales and Northern Ireland, are there any discussions with SAS?

David Thomson

So, Ireland, just for the purpose of the remote people, Elena was asking about I mentioned student finance Wales and Student Finance Northern Ireland when I was talking to SAS, the student awards agency for Scotland. So, they're not really in this because we don't really get involved in the assessment management piece of it at all. However, they asked to speak to us, when was that, about months ago Yeah, about a month ago. They came to speak to us a month ago about the whole CEM model and the CEM concept and they are very interested and very supportive of it to the extent that they've asked if they can keep coming back and talk to us about it and see it. And obviously in the spirit of government digital services or CDDOs they're called now, sharing things we've built with them is something that we'd be very happy to do.

So, I don't think we'll end up doing it for them but they may end up with something very similar. Student Finance Wales will be identical because we run Student Finance in Wales too. Student Finance Northern Ireland, there is a lot of dialogue going on at the moment because obviously they still do the assessments and the education authorities in Northern Ireland using our old systems. So, we need, be but we are working out with them. How do we bring them on board with the new stuff because they're particularly interested in the DSA piece, probably getting that DSA journey better for their customers? We're talking to them about that.

And that was it so we're going to questions. And just to remind you again, if you've got a question in the room, can you wait until the microphone comes to you because otherwise our colleagues joining remotely won't be able to hear. But we do have some questions that have come in on the app, which I'll run through first. So, the first one is from Emma and she was asking about can HEPs be kept better in the loop about the things that we're doing with the application process and self-service.

Interestingly, Martin and I were buttonholed down by some SLC colleagues saying could they be kept more in the loop about what's going on with this stuff So I'm getting the general message that perhaps we're not sharing it as widely as we should. So absolutely, and obviously, this is packed and hopefully nothing stops that journey. But we can definitely provide more as things progress.

I think we've got a question at the back if you want to make it. While we're waiting for the microphone to get there, I'll do the second question, which is from Rachel. Are the plans ... platform for HEIs? Yep, just my final point on that last slide. Our intention is that 360-degree customer view with the appropriate controls and security and so on. We want that to be available to everybody involved in providing student support. because none of us like that bit where the student is fooling their university saying that we send something that we didn't say or vice versa. And it would just be nice if there was one view, we were obviously including the students because that would be pretty good.

So, there is a question in the room, I think.

Male 1

Hi, I'm Matthew from The Covenant. Just really fascinating for me, believe me. The current sponsor experience, I looked at that flow diagram and how you move to the new sponsor experience. I just really want to know if my team can reach out to you to see how we can fine tune it for our care experience population because there are young people that would struggle to get some of that documentation together from parents. So yeah, we'd really like to collaborate with you more closely, is that possible?

David Thomson

Absolutely, I'll catch up with at the end and give some contact details. Yeah, I mean it's one of the biggest issues from a Student Loans Company point of view with the student finance process is that involvement of the sponsor and trying to get that down to the absolute minimum would make a huge difference. I've seen that of course, we all know that the PMs, half of them do the actual application with us, but that's neither here nor there.

So, some more questions here on the app. This is a lovely comment, saying that there's a lot of positive development, it's good to hear. So, it's just a question about can we provide institution specific data to help you understand how your students are interacting with us. Actually, as it happens last week, I was looking at some information that had been prepared with that for that exact purpose that we're showing interactions by institutions. So let me take that back as a question and just see where that data is and the extent to which we can share it and make it available. It was quite powerful. I would want to be careful how we shared that, I wouldn't want to be shared on sharing everybody's with everybody, obviously, because I don't want to start any kind of league tables and stuff, It's just that we're just sharing individuals, but we can certainly do that.

So, a question came out and about since the system went live in February, have we surveyed every user of a new service? I guess we haven't told everyone.

Martin Grimson

Yeah no, so what we do is we work with data and analytics teams, and we just take a cut of customers. But they do have various sort of data sets in terms of we want a wide range of feedback, we're not just targeting one customer type or one customer set. But yeah no, it's usually a random cut. I think usually go to about between 3000 and 4000 customers at a time and be based on that feedback, but as a continuing process. So, we don't just asked for one set of feedback and then we're happy with it. We're constantly sending these surveys out.

David Thomson

And that was the question from Grant. Grant follows up with a question about the practitioner settling. That's a really interesting question, actually because we don't currently provide them with access to this solution. And that's something that we're looking at alongside a few other departments such as customer compliance teams and appeals and complaints teams. Let me rephrase that, they have access to it, they can see it, but it's not been customized for them to give them the best experience so they can get the most out of it. And that is something that is one on the list that we didn't touch on. So as an important one. And I don't know Grant about have we seen a drop in cost to petitioner helpline I'll go check that out and will get back to you on obviously not.

Julie's mentioned that it feels like a eureka moment, the changes in household income and HMRC, I agree. So, we've been pushing for it for a long time and it's really good to see it coming and it does make everything so much easier for us, students and their parents and partners.

Is there a message read? So, this is from Alison, is there a message re-maintenance loan payments that the student needs to be fully registered with their HEI before any confirmation will be sent to do these payments, I think there is.

Martin Grimson

Yeah, that as part of the status, both in the few payments, so if again, if you're scheduled payments are still waiting, and that registration we'll let them know. And also, as part of the tracker, if there's a task that's still outstanding there, it will bring that up front.

David Thomson

Yeah, one of the key data items that made sure was pushed down in Salesforce in real time and maintained in Salesforce in real-time was the confirmation of registration from SAS. As soon as that's action by a university, it appears immediately in Salesforce so that people can see right away that it's happened. Which I think that's step one, step two is then to get that wider share view so we can all see it, so you can see.

So again, off the mic just for a sec.

Female 3

Just while we're on that point, does it say that the message said to them that yeah, your confirmation is needed by university. Does it say this can't be done until the first day of term? Because we get students obviously whose courses start at the beginning of September, but our start date for term date might be the end of September. So, they're ringing is saying, well, Student Loan Company have told us that you need to confirm your registration, which is understandably what everybody gets asked. But if it did say they can't do it until the official first date of term, it would potentially stop all the calls to you and all the calls to us.

David Thomson

Yeah, we do that one already.

Martin Grimason

I don't think it currently does but as I said, really good point.

David Thomson

This is one from Isaac. Yeah, there are only currently four options on the Chabot model, okay one was to make sure we got the foundational platform deployed. So, build out Salesforce, put all our data into it, and build the capability to have a Chabot and the built forward to get it up and running. But as Martin alluded to that that's a platform that's there, so we can look to add to it. And we're looking to use that rich data shared with you to see what is their wanting to do next to either look at best service the customer needs and reduce our costs and avoid running out of staff. But actually, they're not in conflict. There was not conflict, the service the customer need better through the Chabot, great, everything everybody wants.

Yep, got that, Matthew's question. I'll make sure we have a general message here I think. You'd like to see more of Martin and I, which is totally understandable.

Martin Grimson

Yeah, our email addresses are in the pack and they should be available as well. But if anyone wants to share contact details, if you hang about at the end, we can do that and I'm all for engagement. And like they've said, we also get called on offer provide us earlier on as well. So, it's quite clear that there's an appetite for more information that we probably need to take an action and responsibility to engage.

David Thomson

There's a question here from Jason about when will the new sponsor experience be rolled out, will it be simultaneous with SFE and SFW? Yes, it will the same time. The current plan, a project people get very edgy about is hearing dates at sessions such as this, but let's just see our current expected date is September. Now you can imagine my disappointment when they told me they were launching in September because the ship sailed by then, you know. But that's a good thing in a way because it means it's end and working with relatively small numbers through the winter and then we're ready for the start the next cycle which I think is actually easier for sponsors, thinking we create a hard message to land if we launched it in June and we suddenly started telling people different things halfway through the year. But yes, SFW is included along with SFE in that release.

And the last question I've got in here is from Tracy. So, are you finding most of the feedback is from existing students not understanding the new system? I don't think so. I think, there's a couple that Martin touched on, the one about people looking for information pre-2018. So, we did a lot, as you said Martin, we did a lot of research on that to work out that no student and to start, well very few students are studying want to see stuff pre 2018 right, they want to see what they're applying for now, what they've been paying for the last couple of years. That's the kind of stuff they want to see. What we found out was, it's much easier to find our application and payment self-service system through direct through gov.UK than to find a repayment one. So, a lot of repayment customers were going in there and looking at the payment history on the old assess to pay view. And now we've had the chance to help them by saying actually you're in the wrong place. It's time to go to a different place.

I think other than the one about the returners getting a bit of news, was anything else that...

Martin Grimason

No, I wouldn't say more but there was a definite trend there where they were coming into the new platform and thinking that this looks a bit different and there was a bit of confusion I would say if I was getting asked were there more returners feeding that back than new students, I would say yes, I think new students fitted in the new system a bit more seamlessly because this was their first experience. They were coming in, we managed them through apply into the new self-serve account. But like I said, was keeping an eye on that, it's certainly the banner that we showed that we put at the top seems to be alleviating some of that feedback because it's there and in front of them.

Now in terms of finding how to apply, the new features, we deliberately and we have to sort of adhere to the GDS colleagues state partnering so the actual look and feel should still feel familiar to returners though because it's the same style we've always used.

David Thomson

Yep, get a microphone over here

John Ford

Hi, there, John Ford from UCFB. I just wanted to follow up about the outstanding evidence. Because we get calls from students sometimes saying I don't know what's happening with my application. Is there a flagging up system that maybe if a student's submitted something, and then maybe if they've not submitted it again, they will get a reminder sent to them within a specified time period?

David Thomson

Yeah, we have those reminders are in the system. And the other good thing that's in the system though is, in fact I don't think you were able to show that because it's part of the ECM integration isn't that there's actually no capabilities and a new document management system that we can actually show on the student's screen and on our agent screen, what we have received, what we're expecting, and for what we've received, when we expect that individual item to be worked as well. So, they'll be able to see all of that. And absolutely, there are reminders that chase for things are missing. But if not, then we couldn't do that in the past particularly well. Again, because the data to do it was in three different legacy systems and we couldn't quite get it integrated. But now it's all in one place in Salesforce, we can absolutely do that.

And that's one of the things that we're really focusing on here, which is try help the student to do the right thing at the start, but if they haven't made sure that the system is constantly making it really clear what they need to do. One of the things that we quite often comment on was, when we're asking for evidence, we'll quite often say something like, to prove your identity, you can send this or this or this or this. And a lot of students in the customer research sessions we see don't do that. Just tell me one thing, tell me one thing, tell me the thing you want me to send. And some of them send them all as well. And so, we're trying to take that a bit more seriously as well and make it a bit more prescriptive. And say, please send us X to confirm this. And if you see an ad have a box that says I don't have that, and only if you take the that do you then see okay, then do you have this and lead them through it that way, I think that's a little better.

I think you saw in the little graphs as well; evidence is one of the if we ignore my skewed applications status, this is one of the biggest by far. What do I need to send, have you got it, have you worked it, when will you work it, when have you sent it back?

Well, there's nothing else on the app. Has anybody else got any other questions? Right, well Martin and I are going to work on how to communicate more. Thank you.

Martin Grimason

Thank you very much.



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