

# Customer Experience- Led Design

Transcript



**Tim Battye**

My name's Tim [inaudible 00:00:06]. I've been given my Sunday name today, and I'm not sure why someone else put these slides together. I think I've been set up, to be honest with you. I'm a Service Owner and I work in our customer experience division within SLC. My intention today is- I don't know whether or not anyone in the room joined the online sessions last year, where my boss, a chap called Steven Darling, who's the Director of Customer Experience, walked through the CX strategy. It's a relatively new concept for SLC, is strategy focus just on what we're going to do to deliver for our customers. The intention today is to build on that really, to let you know what's happened since Steven went through the slides last year, how we started to build that function, and how we're working on supporting our customers going forward. I'm going to say it'll be a bit of an interactive session. There'll be a lot of me talking. There's a couple of questions for you. If you're on the polls or you're on your phones, that'd be brill if you can help me. I'm using it for a bit of insight in all fairness. I'll pick up some of those queries and questions. Yes.

**AM**

[inaudible 00:01:13] I must have missed it previously. How do you get onto the polling?

**Tim Battye**

I have absolutely no idea. I wonder whether or not any of our colleagues in the room can help. How we can get on the polling system.

**AM**

[inaudible 00:01:30]

**Tim Battye**

Sound all right?

**AM**

Yes, I think so.

**Tim Battye**

Okay, all right. Good news. Bits I'm going to cover off today, I'm going to talk you through customer experience. I'm going to talk you through the customer experience function, what it's doing, what work we've done so far, and what we're doing to design the services for our customers going forward. Then I'm going to talk you through a number of initiatives that have happened since this function has been pulled together. Hopefully, you'll find some of that really, really interesting. Like I say, I'm going to start by talking you through CX, and what it is, and what it's there for.

A couple of these slides, Steven went through last year. I'm not intending to go through in the same way but I'm going to kind of talk you through how the service has been shaped to deliver the strategy really for customer experience. You can see at the top, we've got a customer vision there.

[inaudible 00:02:30] widely recognized for enabling student opportunity and supporting the economic prosperity of the UK. That falls in line with the corporate strategy. It's pretty much what we're here to do, which is brill. This is where it starts to get a little bit more exciting. We're looking at providing outstanding customer experience. Quite a lot to ask for, particularly for a government organization, but it's something that we're going to strive to do. We'll be helping customers invest in their futures by providing intuitive, supportive, and trusted service. That's what we're meant to be living and breathing. Now, I've worked for Customer Experience as a Service Owner now since November. I haven't memorized that as best I can. I am going to go get the title in a couple of weeks to make sure it's there when I need it, but as it stands, it's the three main points that are covered there for you that we'd like to bring forward. What I'm going to try and do is talk you through how that customer vision that came in last year, we started to build a team and a function around to support it. When you think about the first word, intuitive, so it's making it easy to access, use and comply with our services. There's a number of benefits for our customers. There's reference there to guidance and services being easy to find and intuitive to use, which you know is massively important for our customers. That it's simple to comply with. That we're making it easy to understand complex policies I'll probably reference a few times as we've gone through today. I imagine everyone in the room knows how complex student finances and just being a student is. It's so important for us to make that as easy as possible for our customers, try and remove those regulatory barriers for example. Then there's reference there to consistently doing the basics well and keeping our customers informed. This is a really, really important point. When Steven rolled out this strategy last year, that wasn't a function really. What's happened is our marketing and communication teams that were already present within SLC, have now rolled themselves in this CX function.

Not only are they delivering marketing and communications, but they're doing so in line with our customer vision and sat in the right part of the organization to be able to pick that up. Moving onto supply then. It's that we're there when it matters the most to our customers, what it means for them, understanding the importance of what we do. That's really, really important in making sure that we're here to help when we're needed. To make sure our channels are easy to access and consistent when further help is required, and then taking ownership when the circumstances are complex, and customers need enhanced support. A lot of that is around the design of the service and we've got our service design teams and our business architects who map out the journeys for our customers and the expected journeys for our customers, are now working within CX.

So, they're doing so in line with that customer vision and a number of other aspects of our customer strategy. It's really important, again, building that function around that. Then finally, being trusted so that we're always authentic and we treat our customers with respect and act fairly. For our customers, it means delivering the best possible outcomes and providing the right answers while actively listening and continuously improving. Then when things go wrong, endeavoring to make sure that we make it right quickly. Again, a number of other areas have been pulled together, so our UX function or user experience function is now part of CX, and is part of that broader team to be able to listen to our customers, understand what is really, really important to them, and make sure we're delivering that.

Then we've got our service owners, and I'll touch a little bit on what a service owner is soon if you don't already know. But service owners are there to support in understanding that customer experience, driving it forward, and making sure that we're in the right place when things don't go right because they don't always do. It's fine having a CX policy if you like, but it needs to be underpinned by something that's real and is meaningful. We've got a series of CX principles that we're working towards and that we'll continue to build on. Fairly straightforward, but I'll run through. Include everyone so we're designing experiences for our customers, but we need to make sure it includes all customers and accessibility needs are considered right the way through. It's not just for the majority, that we're considering all of our customers challenges and making sure that we're designing our services around it. That's what we're keen to pick up. Obsessing about customer needs. This one's my favorite and the one that I do actually remember from the list when I am talking through with colleagues and peers. It's making sure we understand the context from a customer's perspective, not from SLC's, not from DFE and the devolved administration's, but why is it important to our customers? Why is student finance important? And making sure that we're offering the right level of support to meet all of our customers' needs. Minimizing customer efforts. I've talked about the complexities of the student finance journey. It's a bit of a nightmare but our customers shouldn't feel the pain of that. We should take the brunt of that and make it as easy as possible for our customers.

There's reference there to champion the customer's voice. CX is supposed to, and will be, and is making sure that what we learn from our customers is spread across the organization, is heard in the right places at the right time so when we're designing new services in this very dynamic, complex environment, that we're doing so in the right way. Omnichannel experience. Some of you may have been to one of the sessions with a colleague called David Thompson, and [inaudible 00:08:01] earlier on around the customer engagement management model. A few years ago, prior to COVID, one of the only ways you could contact Students Loans Company was by phone. That was it. There was a couple of email addresses floating around but it was primarily by phone. We introduced social media a couple of years ago, which created channels, but social media is such a complex area to be able to provide a bespoke answer to a customer in that environment. But with the introduction of the customer engagement model-and if you haven't been to David's session, I'd encourage you to go to it tomorrow. I think it's at 3 o'clock. We're introducing new channels, so customers can now talk to us. Our undergraduate customers can talk to us via chat through their online account and can contact us through secure message. There's not just one channel anymore.

We need to make sure that the customer can be pushed to the right channel or can be supported through the right channel at the right times. Collaborating in designing experiences, so it's not just SLC colleagues who are designing experiences. We need to listen to our customers. We need to engage with people like yourselves around what our customers want and need and designing the services around that. Actively listen and act. Don't just go out and gather all this information from our customers, but make sure we're using it in the right ways. Focusing on what matters- and I've touched on this, and this for me is really, really important. Why are our customers [inaudible 00:09:22] students reaching out and get student finance? Why is it important to them and how do we make sure we develop services that focus on that and absolutely surround the key bits? Don't worry, a couple more. It's quite a long list. Engaging with customers on their terms, so communicating with customers in the right way that suits them and identifying customers who are vulnerable for example, and how we need to communicate with them. Then finally, making customer compliance- well, or compliance customer focused. This is a policy driven area. There are certain hoops that our customers need to jump through, providing governance for example. We need to make sure that we work that in the best possible way so our customers can do it easily and it doesn't become a difficulty or a chore for them.

I mentioned my role, which actually wasn't covered on any slides, but as a service owner, it's quite a topical role at the moment and I'm wondering if any of you have heard of the role of the service owner and are able to articulate what it is that they do? Answers on your polls.

If it helps- and I mentioned it's an on-trend role at the minute, there are service owner roles across various government organizations. But when I applied for this role, towards the back end of last year, I didn't know what it was either. Is it not coming up?

**AM**

No [inaudible 00:10:52]

**Tim Battye**

Well, I'll tell you what then, it looks like our colleagues in the back don't have another question. That's fine. Hands up then. Who knows what a service owner is? Amazing. You're about the same position I was when I actually applied for the role at the back end of last year. I'll talk you through what a service owner is then. A service owner role, a bit that's not covered on the slide there if you are actively reading rather than listening to me as we're going along. A service owner is accountable for the end-to-end customer experience for the customers within their service. It's our responsibility to make sure they're getting an exceptional experience.

We do that through a number of means. One of the most formal routes to pick that up and support is by shaping and driving the service through formal service reviews. These roles are relatively new to SLC. They haven't existed before. The service reviews that we're putting in place will bring together senior stakeholders from across SLC where we focus on specific services.

For example, my service is a postgraduate service, and my service reviews are focused on everything that happens within that customer journey for my postgraduate customers. We use data and insight to identify what that service looks and feels like. Then we put in place interventions where there are pain points that have been identified rather than the previous wave of managed services. Our operations teams would look at their performance and how they're processing applications, for example. Our communications teams would look at the responses they get to comms. That's all being brought forward and put into one place now to allow us to actively manage the whole experience rather than just individual parts of it to give it the right flow. We also look at the change landscapes I've mentioned twice already- this is the third time now, about the amount of work that happens in the student finance area really. A lot of its policy driven. The government DFE, devolved administration's make changes to policy. We have to put them into place, but a lot's SLC driven as well. We do a lot of things. I mentioned about the customer engagement management systems, so we're putting in new tools to support our customers and I'll touch a little bit more on that in a minute. But actually, there's a lot of projects happening and if all of our colleagues and staff aren't aware of these things, then we can't make sure we've got the right customer journey. We use those forums to surface those things.

The service owner is there to provide leadership when things don't go right, because they don't always go right for our customers. The service owners are there to coordinate activities when things don't go right to make sure that we get the best possible outcome and the quickest resolution for our customers. We're there to make sure the voice of the customer is heard at the right places. I mentioned a lot of projects. These projects are typically rolled up in a portfolio board and we're there to champion that customer's voice. If someone's putting something in because it's quicker, it's easier, it's lower cost, we're there to challenge that, to say, "Hold on a second. No, you can't do that, and these are the reasons. These are the customer requirements. This is what we need our service to look like," so we're there at the right places. We lead the prioritization of work and initiatives. I'm going to touch on a few of them, and hopefully that'll bring it to light for you in a moment. Then we're there to do things like just do simple things to agree comms for our customers to make sure that where various interactions are taking place with people within our service, we can say "Right, yep. We're aware of why that needs to take place. We're happy with it, or actually no, we said something similar recently.

It didn't quite land and this is how we'd like it to go." Then finally, we're there as a point of reference for customer experience. So, being able to articulate the vision, which I still can't do. Like I said, I'll get the tattoo.

It'll support me, it'll help me on, but we need to be there to make sure we're championing what's picked up in

CX. I'm pretty confident we share the slides afterwards. There's a bit of reference to service owners across various government departments tagged on there as well if you want to take a look. Just to kind of build on this, there's five service owners now across in SLC covering a number of services. Just to give you an idea who they are and the level of experience really, and who's looking after the services for your customers. We've got Maddie Taylor. Maddie's worked for SLC for 16 years, so a really long tenure. Maddie's worked in a number of operational management positions across SLC. She's managed the LL service. [inaudible 00:15:20] from the Northeast, moved down to [inaudible 00:15:23] junction and looked after our wealth service for a couple of years, and has more recently been working as a business architect to deliver a project across SLC.

Maddie's looking after EMA, all the acronyms, EMA, WGLG, ALL, advanced learner loans and disabled students allowances and has a lot of experience in a number of those fields. We've got Linda Hamel. Linda has been at SLC for five years, has worked primarily as a business architect or a senior business architect involved in a lot of projects and initiatives. Linda for her sins, has the big one, the full-time undergraduate service that drives most of our customer interactions. Needless to say, Linda's getting a lot of support from the remaining service owners to help support that service. Luca, he's worked for SLC for nine years. He's been in the repayments directorate for the entire time and he's worked in a number of management positions and project management roles. Luca is a kind of Mr Repayments. If you cut him in half and looked inside of him, there'd be a ring of repayments in there. He's absolutely the right person to drive forward that repayment service. It's that service- the most important part of the journey for our customers is getting their funding to help them get through uni. But the longest interaction with us is when they leave university, and they go into that repayment vehicle. They're our customers for a really, really long time, so that service is massively important. Jonathan Newby, who some of you may have had interactions with. Jonathan's been with SLC for 10 years. He worked in partner services, so was regular at these kinds of forums over the past several years, and also used to work within operations. Jonathan's got an interesting service as a role. He's looking at short courses and lifelong entitlement, which isn't actually kind of shaped up yet. He's involved in the creation as a service owner, of the services and support and the delivery of them. Then Jonathan's looking after vulnerable customers, which is an interesting one because vulnerable customers cut across all of our services but they're such prominence as part of the CX ambitions, that we want to make sure that there is a real focus on them.

So, Jonathan's picking that up. Then you've got me. I'm actually referenced as Tim on here, which is good news, instead of Timothy. I've been at SLC for 14 years. A number of management roles across operations, including working with GFD customers.

Actually, the area I had the least experience with was postgraduate and that's the service I'm now picking up and running. It's been a very quick learning experience for me in that environment. That's us. You can see down the side there, there's a lot of cross cutting initiatives. It's important to look at our customers for a service and make sure that their journey is absolutely fine but there's a lot of things that happen that cut across all of our services. There's a number of themes there that we pick up as a group. Then just to highlight there, that's 54 years' worth of student finance experience, looking after our services now, which is obviously quite significant. How can we help you then? We're already starting to spend time with recognized stakeholder groups. We've been spending time with colleagues in the vulnerable students stakeholder group and the disabled student stakeholder group and we'll be interacting with partner services colleagues to get your feedback on our customer journeys. We'll be then taking that back into SLC to try and help shape the journeys using your experience as well, and we'll be doing that over the course of the future. Just jumping back to CX in general, the priority for over the past 12 months has been creating this strategy, building this function and these teams that I've mentioned already.

For 22, 23, the focus is on continuing to embed these into the organization. Brand new roles, service owners, for example, didn't exist and then out there and embedding themselves in project and challenging people on the customer vision, and what we're there for, and what we're doing for our customers. The remainder of this year is about embedding that further in iterating their omni channel strategy. I mentioned there's four or five ways customers can communicate and contact with us now. We need to make sure the customer is able to communicate at the right time, in the right way that suits them. Ideally, we'd like to move people away from needing to speak to us. Our user experience tells us that customers don't always want to speak to us. They don't want to talk to us over the phone. They want to communicate with us in a way that's more suitable and easy for them. We need to make sure that's accessible and move customers on mass really away from those telephony channels. Stop getting those queues over there, the kind of peak periods of the year and make sure we can support people quickly. There's reference there to providing strong leadership across all of our projects. And I've talked about what the service owner role is there and how we can help support those pieces of work. I'm going to touch on work we're doing around vulnerable customers in a moment and again, hopefully you bring that to life. We're looking to work with colleagues across the organization on cultural change. You don't just roll out a CX policy and a CX strategy and say, "There you go, that's it done." You need to bring that to life. There's 3000 employees across SLC, not just a number of service orders and a number of areas that are picking up and championing the customer experience. We have a culture lead and who will be training and working with enlightening our staff and training our staff on how to recognize and how we're pushing [inaudible 00:20:44] on our customers, and make sure that we've got the right customer agenda in place.

There's developing and implementing service reviews or end to end mapping exercises to really understand the entire journey for our customers.

I'll touch on that towards the end. It's a really, really- I suppose it's an empowering experience when you understand who our customers are, why they need to interact with us, why it's important for them. But again, I'll come to that. Continue to remediate unfair outcomes- and I'm going to touch on that a little bit further on in the presentation and what that means and why it's important to our customers. Continue to make sure that the insights we're getting on our customers drive new CX interventions across the course of the year. If our customers are telling us something, we need to be able to do something about it and drive that forward. That's an absolute priority. Then finally, procuring new functionality around testing or UX testing experience. We have a UX function now who is there to spend time with our customers to understand what they need. But that's people doing face-to-face conversations and you know how long that takes. We'd like to scale that up so we can get more insight on our customers to do more going forward. Did I miss any of them or are we covered? I think we're on track. We're all right. The less exciting bit is governance. I mentioned new area, new teams. You don't just drop them in and expect them to work. Now, this is the slightly boring stuff but the stuff that's really important, is putting in place some governance framework to make sure that the rest of the organization is able to work with the CX function to drive forward these experiences. I've talked a little bit already about the service owners having service review boards in place to be able to really surface where our pain points are in those experiences for our customers in those services, challenge our senior internal stakeholders on getting interventions in place. We're introducing an editorial board. The marketing comms team have been around as long as SLC has been around. When there's been a need to communicate with customers, they've been there.

But what we're doing through the editorial board is making sure that our communications are delivering the right outcome using data to prove that, making sure they're landing with our customers, that they're tested beforehand and making sure that there's cohesion across all of those new communication groups that we've got. You can't just send a letter anymore and expect that's it. There are new channels now for our customers to be able to speak to us and we need to make sure that they're considered. So, there's an editorial board that's in place now that will support that. There's a service design assurance board.

That will be for the design and the development of our services and making sure that the customer experience is pushed out at varying points. When a new project comes in and they want to develop a new service like LLE for example, that that's brought to that service design assurance board and that the service is designed in the right way and falls in line with the CX principles. Then finally, there's the CX board, and that's at an executive level to make sure that there's the right sponsorship in place for us, that there's that whole kind of cohesion around what's happening across each of the services. And to make sure that any new CX strategies are developed to continue on pushing forward for our customers. This is the final one on CX in general, just about being involved in the change landscape. The service owners, I've mentioned, will go to program boards, will hear what's happening with customers in postgraduate customers or undergraduate customers in the various projects.

But actually, in some of those projects, whilst we're challenging at a board level, we'll actively get involved and be there as subject matter experts to act on behalf of the customer. Can't cover all the projects. There's hundreds across the course of each year, but we can certainly go to the big ones that have the biggest impact. There's a number of initiatives that I work with at the minute. Maddie, who I mentioned as service owner for DSA, is looking at DSA improvements. Actually, there might be a session on at the same time as this so you might miss some of that one. I'll talk a little bit about what that's for. That's to introduce an online experience for our DSA customers. That's an end-to-end online experience that also has communication points regularly throughout that journey, not only for our DSA customers but also for our providers and suppliers as well. There's a lot of work going on in that space and Maddie's heavily involved in designing those services and designing those journeys for our customers to make sure that they're delivering what we need. Customer engagement management, which I've talked a little bit about and suggested if you haven't been already to the session today, you can go tomorrow to learn about that. It's two parts really. It's new technology for our colleagues who deal directly with our customers that pull together all of our systems, some of the archaic systems that have been around since local authorities delivered student finance, as well as some of our new systems to pull them into one place to make it easier, quicker, more efficient to support our customers, whether that's in a contact center space, or whether that's working with some of their applications. That's in place for our undergraduate customers now.

But it's also provided additional self-service functionality for our customers through their online accounts, so customers can now find out a bit more information about when they're going to get paid. They can find out through an application tracker where their application is at so they don't have to phone us to find out the status for example, and they can manage their communications through there as well. There's a lot of additional functionality that sits within that. I'll be involved when we start to roll that out to our postgraduate customers. We'll make sure that we look at the nuances. We can't assume that two types of customers are exactly the same. What our undergraduate customers need, our postgraduate customers don't or they might need something different. I'll be involved at that level. Then Luca is heavily involved- I talked about that extensive journey our customers have with us in repair. We're also improving the technology in that space as well and Luca's involved, making sure that we're picking that up. I'm going into move some of the work that we've been actively picking up as a CX function over the past 12 months and some of the work we'll be pushing forward.

You can see the corporate strategy and the corporate vision just at the top there. There's a couple of key parts to that that I would like to draw out. We need to make sure that our customers have that outstanding customer experience and that there's an awareness of student finance from the start to the end of their journey. But we realize that not all of our customers are the same

There are some customers who are deemed as vulnerable, who need extra support and we can't just [inaudible 00:27:25] customers all with the same brush for example. We're quite aware that vulnerable customers - it's not an exhaustive list. Vulnerabilities are quite dependent on the individual themselves. There's a real, real focus from a CX perspective on developing a vulnerable customer strategy. Now, part of that is starting off with a vulnerable customer policy. What are we trying to achieve? Now, SLC's had a vulnerable customer policy for a number of years but it's focused on vulnerabilities of customers in the repayment space. Why can't the customer pay their funds back for example? Why are they vulnerable in that respect? Less so about the start of their journey and the start of their student application journey. The vulnerable customer policy is being developed. Jonathan, as a service owner, is owning this and I'm pleased to say there's been a lot of work engaging with colleagues across SLC and working with the Money Advice Trust, who hopefully everyone's heard of, who have supported a number of other organizations, including government organizations in building out vulnerable customer policies.

That draft is now available. It's getting signed off by our executive leadership team this month and we'll be rolling that out across the organization in April, so we're in a really good situation to start supporting our vulnerable customers at the early parts of this cycle. A policy doesn't really bring it to life for our thousands of employees who are directly interacting with our customers on a daily basis. We need to support that with our vulnerable customer procedure. How do we get it so our colleagues, our colleagues in our contact centers, our colleagues who are processing applications through their interactions with a customer can recognize a customer who's potentially vulnerable and how do they know what to do about it? That's where that procedure will come in, to make sure we can support. Now, we've been working with the Money Advice just on this. Now, I love some of these acronyms by the way, but we're looking at building on existing things that are working within other organizations. Some of the examples are using acronyms to support our colleagues as they're working through. I'm just going to have to take Texas and Bruce out on this one because all I can think of is a cowboy and if those are the ones that I've chosen to support our customers, I'm just waiting for the infographics to come out because I think they'll be real. There's an absolute ambition for us, over the course of this year, to really bring that to life. I talked a little bit about bringing CX to life. This is very different. This is about how you actively support customers who are vulnerable. To build on this work then- and I'm going to ask for some thoughts on this in a minute and hopefully it's an interactive questionnaire that will work this time so I won't ask you to throw your hands up.

I mentioned it's difficult to identify what vulnerability is because it's quite specific to the individual and their circumstances. But there are common vulnerable categories that we talk about across SLC already. We've got our vulnerable students stakeholder group who focuses on types of customers, estranged customers or our grants for dependents customers for example. We already have a bit of a basis. We've spent some time coming up with common vulnerable customer categories.

Whilst that won't be exhaustive, it gives us a starting point to say, "Right, we know about these customers. We know what their challenges are. How can we put things in place to make it easier for them?" We've been doing that working with the vulnerable students stakeholder group and subject matter experts who've got tenure within SLC, who've seen the vulnerable customers coming through and have had to support and make sure that we've got provisions in place. I'm interested to know- and actually, this is stealing information from you, as opposed to a general discussion topic, but in your institutions, do you define vulnerable customers in that way? If you do, do you have certified lists of customers and customer categories that you would deem to be vulnerable? Does this one work? Yes, amazing.

Few seconds, and we'll see what comes through.

Okay, this is good. Quite a few yeses. Right. That's excellent news. We're covering all ground it seems like in defining our customers. The main thing is, we've got colleagues who we can reach out to. We're not the only organization who's looking at vulnerable customers and actually, if we know you and your institutions do that and you have categories for customers, then there's a big opportunity for us to reach out and try and look at that. Okay, thanks for answering that. What we're doing with the recognized customer categories that we do have, is we start to map up journeys. I've talked about mapping out end to end services, and I'll cover that in a little bit of detail in a minute. What we're doing at a vulnerable customer level is starting to pull together journeys and personas for our customers so we can really identify their pain points.

Identify what we can do about it and put mitigations in place. So, using an example, a homeless student for example. I can't even imagine how difficult that must go through a student finance application process, applying to university, but also sofa surfing at the same time. What is it we can do for those customers to make their journey easier? How can we have our colleagues in our contact centers recognize that and make sure that we're accounting for those individual circumstances? That's one of a number of examples that we're starting to look at. We're starting to map them out, identify those pain points and put mitigations in place. I've talked about policy, talked about procedure, talked about identifying customer categories. The next step is obviously training support and our colleagues in our various parts of the contact centers or in our processing areas on how to recognize our vulnerable customers, how to recognize those vulnerable categories and how best to support them in a way that's safe for our staff as well.

We'll be looking at building that in the near future. Then finally, I've mentioned the customer engagement management tool a couple of times. It's improved technology that can support our customers and along with that, comes the case management tool that we can use to support our vulnerable customers going forward and it is being considered to pick that up. The last thing a vulnerable customer needs is to be passed from one person, to another, to another. We're looking at the opportunities to case manage our vulnerable customers to be able to give them consistent support

with expert advice to make sure they're not having to go through their same story over and over again, and that's on the table to look at. But we're also looking at the possibilities of using flags and indicators to be able to identify our vulnerable customers on our systems, to make sure we can work through that. Now, that comes with its own challenges. It's quite difficult and actually, could potentially breach customers data protection if we have flags for them. It's quite an interesting area, which is why I was going to ask whether or not you put flags on your customer accounts or whether you have anything similar that helps to identify to your colleagues whether or not your customers are vulnerable. Answer it on a postcard for this one.

Okay. Right, so thank you very much. Okay, that's interesting. For those who answered no, does anyone know any particular reasons why? does not feel that we can use on our student management system.

**AM**

[inaudible 00:36:06] that we can use on our student management systems [crosstalk]

**Tim Battye**

Okay. Technology restrictions then

**AM**

It's an external customer database [crosstalk] designed in-house. I'm sure our wellbeing service will store that information, but it's not necessarily one thing that before students [inaudible 00:36:24]

**Tim Battye**

Thank you. Any other thoughts on reasons why we can't do it- or you can't do that within your institutions? Is it technology for other people as well? At the back.

**AM**

[inaudible 00:36:42]

**Tim Battye**

Okay, thank you. Do you think you would use it if you had the capabilities? Same question? Yeah. Okay. It's definitely our intention.

It's difficult ground, to make sure that we're protecting our customers. But we need to ask our customers their permission if we're able to flag them in such a way.

We're working through those challenges at the minute to see what we can do to allow our customers the ability to be recognized by our staff when they interact with them. Thank you for that. Moving on from vulnerable customers but on a similar theme, and I'm just checking for time. I think we're good.

Unfair customer outcomes. The piece of work that was picked up by the CX function to start to look at based on either complaints or feedback that we've had from our customers, things that they deem to be unfair. These are things where a process, or a policy, or an outside influence has impacted the customer journey and the outcome for that customer has been deemed to be unfair. We've managed to pull together a list through various bits of feedback on things that we want to tackle that, at the minute, allow our customers to have an unfair outcome which we want to challenge. Seems like a fairly straightforward thing that you'd want to pick up, but we don't want our customers to feel like they've been treated unfairly. At the minute there's- actually, under the sponsorship of the CX team, there's a working group in place with senior stakeholders across SLC to look at these unfair outcomes to try and see what we can do and put mitigations in place for them.

That'll include reviewing the existing list, identifying mitigations, and putting them in place and continuing to review and that group is a long term piece, not just to look at the initial list that's been pulled together as a result of complaints or independent assessor feedback for example, but to be able to continually identify things that our processes or policies have caused unfair outcomes for our customers. Just to give you an idea of one of them, it's in the repayment space so I'm not the best person to be talking about that. Luca would have been, had he been here. Our customers will finish university, which is brilliant. They graduate, excellent. They're going to work, fantastic. Now, then our customers aren't due to start going into repayment until a certain point in the following year. It's their SRFDD date which Luca has reminded me is their statutory repayment due date. Now, in some circumstances, they'll go in to work, they might have a good month with a bonus or do a bit of overtime and their employer, being slightly overzealous if you like, triggers something that puts them into the repayment route before their statutory payment due date. Now, that's something that can happen. We've got little influence over from SLC's perspective because actually, that runs through their payroll functionality and SLC are part of the end part of that result. But it doesn't mean to say it's good for our customers, it's what we want. Now typically, our customers would have to contact us and say, "You've taken some money from me. I don't know why. Can I get it back? I'm not due to start paying till next year." Just because we surfaced it through this route and given it the right lens, we're now able to say, "Actually, do you know what? We can identify those customers when repayment comes out.

Prior to that date, we'll be the ones who contacts the customer and we'll arrange the repayment for them." A simple thing that you wouldn't expect to be picked up unless it's got the right focus and the right lens on it, really. There's a number of these unfair customer outcomes that we've been picking up over the course of the year but this group's in there for the long-term. So, anything else that gets picked up or identified that we're not aware of, we'll be picking up and mitigating against going forward. Evidence reduction is another big, big focus for us. SLC's got a responsibility

to make sure that we're protecting the public purse, to make sure that our customers are getting the right funding, to make sure that we're not increasing fraud in student finance. That means our customers have to do a number of things and prove a number of things and have done for a number of years. We recognize that sometimes it's unclear for our customers on why they need to provide a piece of evidence, why something needs to be an original, rather than a copy or why we're asking for evidence at all when a lot of organizations just simply don't do it. User experience research with our customers has identified that customers think we're policy driven, and that actually we don't take into account their personal circumstances. What are we doing about it? Another working group- and we do enjoy our working groups, by the way, but it's a way of putting a control mechanism in place and the right people in the right place to be able to address a problem.

There's an evidence reduction working group that has been set up to start to look at all of our evidence touch points and really drill down and ask the question, why are we asking for this? What policy drives it? What is it that we actually need to ask the customer for and why is it important? Once we drill down and get that information, we can start to say, "Can we replace it with something else, or just get rid of it?" And we're doing that across all of our evidence strands. Hopefully, that'll see a huge reduction, which will improve the customer experience. At the end of the day, SLC don't want physical evidence coming in. There's the ability for it to be lost in the post, somebody opens the envelope and rips it. There's all of the things that we don't want to happen that can happen with this evidence. Question for you, another one and I think this is my final question. Based on your experience with customers who you deal with, what piece of evidence or what journey do you think causes the most burden for our customers? I'm going to tell you mine while you're looking.

As much as I've got a youthful complexion, I'm actually pushing 40, so it's the big 4 0 next year, and I still have my original birth certificate that was typed signed in 1983. I personally would not want to be sending that into an organization, just for sentimental reasons. It's still there with a coffee stain on the back in my documents folder. The last thing I want to do is send that to an organization and lose it. Just an example of, whether for personal reasons, or practical reasons, we want to be looking to reduce it as best we can for our customers. Passport, interesting one. We've obviously done a good job or hopefully done a good job with our UK based students who can key a passport number in. This is for non UK students, I'm assuming for those who've answered passport. Okay. Yep. Okay.

**AM**

[inaudible 00:43:23]

**Tim Battye**

That's helpful to know. Passport's a very interesting one but I'll highlight that one.

Anything else other than passport? Any other answers? I don't think there is. I think that's pretty much everything. Yes.

**AM**

[inaudible 00:43:42]

**Tim Battye**

All right. That's really, really helpful. I told you I was stealing information from you today, but I'll be taking what you've put down there back. If there's any other bits of insight or any other areas that you think that would cause that burden, just corner me at the end. I'll quickly jot them down on a worksheet and I'll make sure that gets passed to that group to start surfacing. But hopefully, we'll be aware of some of these points already. A couple more bits before I cover off questions, and we did start five minutes late so I think we're okay. I mentioned the evidence burden and the regulatory burden that we have for our customers. But obviously, the security of our customer's data is absolutely critical for us, and not more so than when a customer phones us and we need to make sure that they're correctly authenticated so we're speaking to the right customer and passing out the right information. But what we do know is it's a pain. It's lengthy. There's a lot of questions to go through. There is an automated route, which is brilliant because if a customer goes through that they're presented to an advisor who can immediately start dealing with their queries and support them. If they can't make it through that route. For whatever reason, whether it's because they don't know their details, or whether

It's the technology of the support team that can't recognize their accent for example, they have to then go through that journey manually with one of our advisors. That takes a couple of minutes, a couple of minutes that could be better spent supporting other customers. The figure there, 50% of our customers have to manually ID [inaudible 00:45:17] for one of those reasons. Now, when we're getting 4 million calls a year, you can imagine the amount of minutes that we're spending, taking customers through authentication when we could be dealing with genuine queries. A couple of things have gone in for 22, 23 are already in. We've introduced caller identification. This is a bit of a call for action for you guys. Customers can be identified if they have a unique phone number on their account. If that phone number only exists on that one account, we can identify the customer through those means if they call from that phone number. When you're speaking to your customers going forward, make sure their phone number, their mobile phone number that they will phone us from is up to date on their account, because it'll cut out a step for them when they come through.

We can automatically identify them and only take them through their verification questions, which is their password, or a couple of other questions if they don't happen to know it. That massively speeds up that journey significantly and it means they're getting ready to then be presented to an advisor, fully authenticated so we can support them in the best possible way. That's already in. It's been in for a couple of weeks and is already having a positive impact on our average handling times in the contact centers. We're tuning the technology.

In recognizing that we've got a really diverse customer portfolio, a bit like your car, you need to tune the technology that listens to what people are saying on the telephone, so we've invested a lot in the tuning of that for this year. Then we've completely reviewed the entire journey to put best practice prompts in. You can probably imagine where our students phone us from on their mobile phone. We get a lot of phone calls from the Student Union, a lot of them from Costa Coffee, and actually just simple prompts to say, "I can go somewhere quiet," we're more likely to pick up who you are then and be able to present you fully authenticated at the other end. Then using common terminology, so when we're asking for people's names, we're referring to the passport for example. Final piece from me is the repayment journey. I talked about mapping out end to end experiences and how important they are and how enlightening it is to understand what your customer's going through. Repayments- and Luca's has been working hard with our user experience teams to pull together a host of information on the repayments journey.

It's that journey that's really long, really extended with us. They've done a lot of UX, so sitting, speaking to people face-to-face, asking questions about their journey. Why did you speak to us? Why do you need to speak to us? Looking at all the previous data that we've had and work through the journeys themselves. Where do we start to talk about repayments? Where is it surfaced? Do customers know at the start of their student finance journey that they're going to have to start repaying, for example, and pulling together all of this really, really important information to put together a map. Now, it looks a bit rubbish on these screens, so I'm going to apologize, but- and I haven't put the detail in, but it's to give you a little bit of an idea. We are looking at really, really finite nuances to do with our customer experiences. No longer are we looking at a customer who's in repayment as someone who needs to pay us money back because that's absolutely important. But we're looking at the person underneath that. We're looking at the person who goes and gets their first job once they finish university. The person who goes on traveling and moves to another country, for example. The person who gets married, has babies, why that impacts their journey.

Why they need to contact us. Why it's important for them. What we're doing as a result of that. We're starting to really get to grips with what's happening with our customers. You can see the chap on there with the little- hopefully you can, with a little gray bubble above his head. Again, vulnerability within the repayment space. Why are our customers vulnerable in that space? What can we do and how can we support them? Actually, when you see this written up with those customer journeys, it's unbelievably insightful to say, "Actually, these are people, these are customers that we're taken on a journey, and we need to support at the right points." Now, this is being done for repayments at the minute but that will be picked up for each of the services that I referenced earlier on to really get to grips with what's going on with our customers, and that's it. Hopefully it gives you a bit of an idea of what we're doing in customer experience, why it's important and some of the impacts that we're trying to have on those customer experiences. Remaining time, we've got 20 minutes for questions, really. I think we might have some mics floating around. Yep.

I would say hands up for any questions on anything you've seen and anything customer experience related. Lady at the front, first hand I saw.

**AM**

Hiya. I wanted to ask about- you talked about lists of how you breakdown categories of what sits within the vulnerable categories. As far as I'm aware, our institution doesn't- we obviously categorize vulnerable students but we don't necessarily break it down within that category, [crosstalk] student. I was actually really interested to see what the SLC, how they break it down into what category sits within the categories that they break down.

**Tim Battye**

Okay. All right. I haven't memorized them, nor do I have a list with me, so I might not be able to go through that with you today. But we can look at the ability to be able to share some of those lists with our providers. I'm not sure whether we can, but we can certainly ask the question. You'd expect some of the common ones and I touched on them a little bit before. Customers who have children, for example, our customers who are either estranged or homeless, LGBTQ customers are picked up in there, for example. Our disabled students, so there are some of the common categories in there. But then we started to break that down a little bit further, but we'd need to probably link in to see how we can share that, is that something other institutions would be interested in seeing and understanding? nods. Yeah. Okay.

**AM**

Sorry, I do have another one.

**Tim Battye**

Okay no, that's fine.

**AM**

You talked about that you are engaging with the customer, so that it's a sort of a customer led design. Was just interested in how you've actually engaged. What sort of processes that you've done with the actual customer and with the students and how that's built upon the designs that you put forward?

**Tim Battye**

That's fine. I could talk about personal experience with it, with postgraduate customers for example. I'd mentioned that, about the customer engagement management project that's happened for undergraduate students and I'm in the process of looking at how we can roll out to our postgraduate students.

Our user experience function has arranged face-to-face interviews with our customers with two angles really. One is to walk them through the undergraduate process that we've introduced to see whether it works for a postgraduate student to make sure that the links and the prompts etc. are fine. That's one part of it. But then these are- well, it would probably be face-to-face, but these are on the screen. I'm sat there in my dining room, for example, with a UX person on the other end of the screen and a customer, and we're able to actually have proper conversation. I've been able to really drill down and start to understand things now. As an undergraduate student, how soon do you know when you're going into postgraduate study? Why is that important?

How important are our payment dates, for example, for a postgraduate compared to an undergraduate student, and learning a lot just by asking questions. I didn't know for example, that some institutions with postgraduate study, charge a fee before you actually start your course, which the postgraduate funding doesn't have a provision for because you don't get that until your until you've started. I'm wondering where on earth do my customers find this 25% fee from that we're not aware of. There's loads of bits in there. When I'm sat there going, "Oh my God," and I've got reams, and reams, and reams of notes down to say, "Right, how can I start picking up and tackling some of these things?" Some are dead straightforward, and you can just update our internal knowledge management systems to help those customers who've had maybe a poor experience over the telephone for example. But some of them are really, really high level where I'm thinking, "Right, how do we start in the conversations around policy to really start to say, 'is this right for our customers and should we be doing something else?'" Yeah, it's face-to-face stuff where I can say, "Hold on a sec, can I delve in?" That's helpful and lots of that's happening.

**AM**

That sounds great. Just finally, for me, you use the word customer quite a lot. What you've mapped out sounds great and I really like it. I would also argue that HEPS are customers. I'd really like to see something like that, that's actually mapped out for HEPS as well, rather than just for potential student applicants.

**Tim Battye**

Duly noted. I don't know what I'll do with that but absolutely, take that one onboard. Okay. Other questions? Chap at the middle table.

**AM**

Yeah. Mine's just to sort of add on from that last point there. Obviously, when we call the ATP helpline you go through your identification checks and again, that's just more time, like you say, which they could be spent answering queries. It's similar to I think it was one of the slides, that they've got these automated ID checks based off their phone number. Yep. Could we not have something similar perhaps? You might not be able to answer it, but is that something you could possibly raise?

**Tim Battye**

Notes are on the table. I feel if I say no to this I'm going to be pounced on, so I'm actually leading on that piece of work, and do you know what? I hadn't considered it. I haven't considered at that level from a customer and a customer account level. So, it's something to look into. There may be restrictions, because I don't know if I've got enough experience to know that you have individual accounts. What I do know is you've got all organizational accounts. Is that right? Leave that one with me. But yeah, this is about freeing up the time for our colleagues to do other things. Actually, those colleagues who answer your queries could be supporting other customers, whether it's you or whether it's you on behalf of our customers, it's still the same thing. Yeah, great idea.

**AM**

Definitely, and especially with someone who's perhaps calling three times a day or something, depending on what it is and you're going through that step each time.

**Tim Battye**

Other questions? None at all. Means I've nailed it, which is good. I'm quite pleased. All right, then. If you have any more, then please just catch me at the end. But otherwise, thank you for listening and I'm hoping we can come along next year to talk to you about some of the other amazing stuff that we've been able to do for our customers, and you as customers as a result of the feedback, so we'll see where we can get to. All right. Thank you very much. Thank you for your time.



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