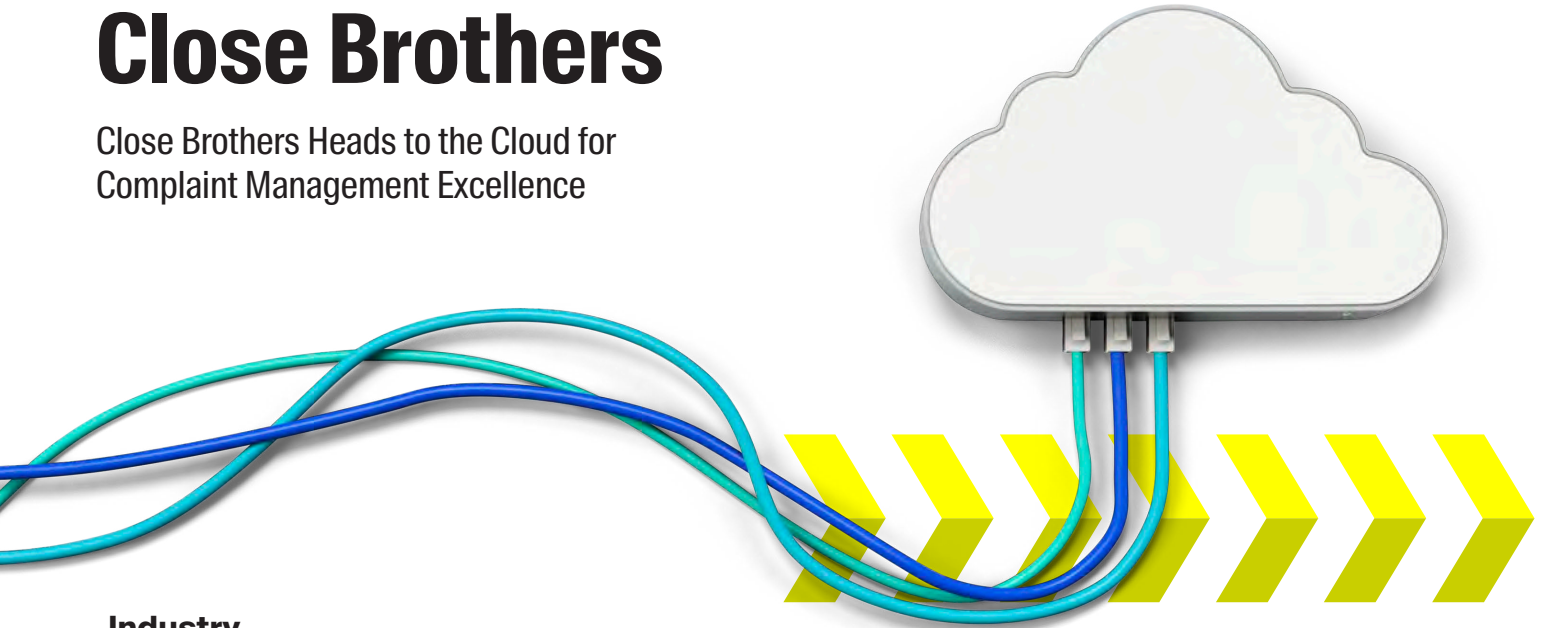


# Close Brothers

Close Brothers Heads to the Cloud for Complaint Management Excellence



## Industry

Financial Services

## Challenges

- » Needed to adapt to changing nature of complaints
- » QA challenges stemmed from using manual spreadsheets

## Benefits

- » Real time reporting and contextual QA with increased automation
- » Configuration flexibility
- » Savings from a switch to SaaS

Close Brothers is a leading UK merchant banking group providing lending, deposit taking, wealth management services and securities trading. Employing over 3,500 people, principally in the UK, Close Brothers Group plc is listed on the London Stock Exchange and is a member of the FTSE 250.

In July 2018, six businesses of Close Brothers, including Premium Finance, Motor Finance, Invoice Finance, Asset Finance & Leasing, Savings and Novitas, reassessed how they handled complaints as part of their continual efforts to achieve the best customer experience and service. The businesses were all using Aptean Respond to manage complaints, albeit an old version of the solution, which meant that the team couldn't easily adapt in-line with the changing nature of complaints. Additionally, an internal review highlighted some Quality Assurance (QA) process challenges, with existing processes conducted manually using spreadsheets.

Keeleigh Field, Retail Business Manager at Close Brothers, explains: "We recognised a lack of standardisation across business units, meaning it was difficult to secure a single view of complaint handling. While our handlers were using the same fields, they were using them in different ways, which made like-for-like data analysis much harder. We were also very aware that we weren't using the system to its full potential, and were keen to attain efficiencies, enhance root cause analysis and enable continuous improvement."



## Efficiency boost

The business wanted to ensure it had the latest, most efficient system in place, not only in terms of complaint logging, but achieving satisfactory resolutions too, which would reduce the number of complaints referred to the Financial Ombudsman Service (FOS). Real-time, contextual QA was a particular priority, as well as business-unit specific configuration capabilities and an increase in automation.

As Keeleigh continues: “We decided to upgrade to Aptean Respond 8.0, making full use of its integrated QA functionality and configuration flexibility. Moving to the cloud from on-premise was also key, having recognised the cost and efficiency savings to be made through a cloud approach.”

Close Brothers put in place a variety of quantitative measurements to compare pre- and post-project in order to gauge the success of the upgrade. These included: the logging time of complaints, the number of complaints referred to the FOS, system management costs and the frequency of QA checks. The business also wanted to achieve a real improvement in the quality of the data it collected, something that would be assessed through improved QA processes.

## Partnership working

The system upgrade to Aptean Respond 8.0 was a success, with Close Brothers working in partnership with Aptean to enhance the system configuration and leverage Aptean Respond's API capability. The upgrade was followed by the implementation of Aptean Respond's Quality Accelerator module to refine quality assurance processes.

As Keeleigh explains: "It was very much a team effort from the outset. The Close Brothers and Aptean teams worked together to ensure goals were aligned and key deliverables met, and the experience and expertise of the Aptean team was invaluable, ensuring a robust system was delivered, tailored to meet our specific business needs.

"Frontline engagement with the new, upgraded platform is excellent. We organised a comprehensive training programme for all 547 users across 24 locations, working closely with the Aptean team to design a bespoke training package for the different segments of the business."



**"Previously, complaints handlers had no access to office tools within Respond, but now, the tools are fully integrated, meaning a seamless transition to home working and no disruption for customers."**

**Keeleigh Field**, Retail Business Manager at Close Brothers

## Cloud benefits

The move to the cloud has proved financially beneficial for Close Brothers too. The business has saved £75,000 by upgrading to the SaaS version of Aptean Respond. This also ensures Close Brothers has the most up-to-date version of the software and modules, with frequent upgrades and updates carried out remotely by Aptean, meaning minimal disruption to the business.

Keeleigh adds: "There was some initial trepidation across the wider business with the move of this critical application onto the cloud. The benefits have not gone unnoticed and further business functions have continued to adopt more cloud services. When we switched to home-working in March 2020, the fact that we were already using the SaaS version ensured there was no change to working practices aside from location. Previously, complaints handlers had no access to office tools within Respond, but now, the tools are fully integrated, meaning a seamless transition to home working and no disruption for customers."

## Exceeded expectations

The success of the upgrade has totally exceeded Close Brothers' expectations in so many ways. Users now only see the fields that are relevant to them, reducing their choice and the time taken to log a complaint, resulting in a 30 second reduction in complaint logging time.

Keeleigh continues: "Our QA processes have improved considerably too. We now have the right tools in place to carry out in-the-moment quality assurance for all cases. When an error is spotted, it's addressed in real-time, meaning it's still very much front-of-mind for the complaint handler in question. This has had a significant impact on the quality of resolutions and we've achieved an average monthly reduction in the volume of complaints that are referred to the FOS of 21%."

Intelligent workflows within the system have improved performance across particular customer groups. The vulnerable customer field alerts the complaints team to customer vulnerability, putting in place the necessary workflow to ensure processes are adapted accordingly. All of these benefits have paved the way for improved outcomes for customers, as highlighted by the reduction in FOS complaints and auditable, traceable customer feedback that's gathered through in-depth root cause analysis monitoring.

## RCA codes projects

Following the upgrade, a Close Brothers employee survey identified Root Cause Analysis (RCA) codes as a blocker to efficient complaint logging. With over 1,000 RCA codes for frontline staff to choose from, the process was distinctly user-unfriendly, leading to delays in complaint handling and sometimes the incorrect allocation of RCA codes.

It was proving difficult to achieve the precise and contextualised root cause insight required to build strong arguments that would inform process and service improvements across the business. Reporting was complex and it wasn't easy to comprehend complaint trends or systemic issues, delaying the implementation of service and product improvements.

Using data from Aptean Respond, the team was able to assess the multiple RCA codes to ascertain which codes were most commonly used, which were the most important, which were the least important, which were under-used, which were over-used and which were irrelevant.

Close Brothers reduced the overall number of RCA codes to an average of 60 for each of the six businesses, down from 1,000 total pre-project. This has enabled more accurate, in-depth and contextualised insight to inform the continuous improvement of products and services. In combination with an enhanced training programme, these improvements have been instrumental in achieving a monthly drop in customer complaint volumes to between 2,000 and 2,500.

Close Brothers **reduced** the overall number of RCA codes to an average of 60 for each of the six businesses, down from 1,000 total pre-project. This has enabled more **accurate**, in-depth and contextualised insight to inform the continuous improvement of products and services.

## Continuous improvements

Aptean Respond 8.0 has facilitated a pipeline of continuous improvements for Close Brothers. The business now has an agile, easy-to-use, intuitive system in place to implement new ideas and initiatives quickly and efficiently. When it comes to new ideas, the team now has the ability to configure, test, implement and move on to the next, helping to adjust the business to suit not only changing customer demand but evolving market conditions.

As Keeleigh concludes: “Our Complaints Community has been reinvigorated since implementing Aptean Respond 8.0 and we’re committed to maintaining the momentum already achieved. We’re dedicated to ensuring continuous innovation in complaint handling and are taking full advantage of the tools we now have at our disposal to provide the best levels of customer service possible, identifying where improvements are needed and using Aptean Respond to implement the changes required to make this happen.”



## Are you Ready to Learn More?

Contact us at [info@aptean.com](mailto:info@aptean.com) or visit [www.aptean.com](http://www.aptean.com).



### About Aptean

Aptean is one of the world's leading providers of industry-specific software. Our enterprise resource planning and supply chain solutions are uniquely designed to meet the needs of specialised manufacturers and distributors, while our compliance solutions serve specific markets such as finance and life sciences. With both cloud and on-premise deployment options, Aptean's products, services and unmatched expertise help businesses of all sizes, across many industries, to scale and succeed.

For more information, visit [www.aptean.com](http://www.aptean.com).