

MotoNovo

MotoNovo Achieves Complaint Management Excellence with Aptean Respond

Industry

Financial Services

Challenges

- » Disparate complaint management functions across the organisation
- » Business wasn't recognising and recording all complaints
- » Over 10% of complaints referred to the FOS
- » 26% of complaints exceeded the FCA's 8-week timeframe

Benefits

- » FOS referral rate down from 10% to 2%
- » 26% of complaints get resolved at first point of contact
- » Complaints not resolved within 56-day timeframe down from 26% to 1%



Founded in 1972, Cardiff-based **MotoNovo Finance** is one of the largest lenders in the UK used car finance market. With a customer base of 500,000 customers, MotoNovo is part of the Aldermore Banking Group and offers a range of finance products, from Hire Purchase (HP) and Personal Contract Purchase (PCP), to digital products such as MotoClick and Quote and Propose to dealers.

In June 2017, Maria Vidler joined the business to head-up MotoNovo's complaints function, tasked with transforming how the business handled all complaints. It soon became clear that a complete overhaul of the complaint handling process was required.

Maria explains: "Complaint handling was very fragmented, with different departments handling different complaints. There were four distinct teams, none of which communicated with each other and all of which followed different processes and procedures. Also, high levels of staff absenteeism had a knock-on effect on customer service levels."

These issues were reflected in the high volume of complaints that were referred to and upheld by the FOS, with over 10% of complaints referred and a monthly uphold rate of between 45%-80%. Additionally, 26% of complaints went over the eight-week resolution timeframe as mandated by the Financial Conduct Authority (FCA).



Maria continues: “It was clear the business wasn’t recognising and recording all complaints accurately. With a customer base the size it was, it was unrealistic that there would only be 50 ‘general’ complaints each month, which was the total being recorded. What we needed was a combined complaints function with the right people, processes and technology in place to underpin more robust, effective complaint handling.”

A Team Approach

A team was set up to deliver the project, tasked with ensuring that all complaints were being captured and reducing the number of complaints referred to and upheld by the FOS. Additionally, the team wanted to reduce the staff attrition rate and unlock the untapped value in complaints, using complaints insight to drive real improvements to products and services to enhance the customer journey. Firstly, the team put together a comprehensive framework outlining the transformational change required.

Maria continues: “All complaint teams were merged into a single complaints department and a complaints management information (MI) team was created. Job descriptions were reviewed and amended, with salaries aligned to training and a new competency framework, and a bespoke training programme was implemented.”

A Technological Advantage

The project progressed as far as it could without the help of technology. Newly trained staff now had the skills to improve complaint handling, but not the tools required to make it a reality. After a thorough assessment of the market, the business chose to implement **Aptean Respond** as its dedicated complaint management platform across the entire business, due to its advanced functionality and ability to offer an end-to-end, business-wide complaint management solution.

Maria explains: “Aptean Respond allowed us to bring a commonality to processes and procedures that simply hadn’t existed before, replacing cumbersome and inefficient spreadsheets. We use it to log each and every customer complaint coming into the business, putting the necessary workflows in place to trigger the most appropriate course of action to expedite a successful complaint resolution, supported by accurate and timely customer communication. It also gives us a single version of the truth, with all customer information available in a single location, reflecting every customer interaction relevant to a particular case.”



“The FOS referral rate is down from **10% to just 2%** and the 12-month rolling average FOS uphold rate is down from between **45-80% to 24%.**”

Maria Vidler, MotoNovo

Complaints Transformed

This new approach to complaint handling has certainly made a huge difference. The business has seen an increase in complaint volumes from a monthly average of 50 up to 1,056 customer service/general complaints logged each month, but recognise this as a major positive as they know it means complaints are being captured accurately.

Maria continues: “The FOS referral rate is down from 10% to just 2% and the 12-month rolling average FOS uphold rate is down from between 45-80% to 24%. 26% of complaints get resolved at first point of contact, quality assurance is consistently ‘green’ and the number of complaints that aren’t resolved within the 56-day timeframe has decreased dramatically, going from 26% to just 1%.

“The quality and quantity of management information keeps us one step ahead when it comes to identifying any looming issues too, highlighting any complaints on the cusp of exceeding the eight-week timeframe and pinpointing any systemic issues that can be addressed before they become problems.”

The staff attrition has also massively reduced, from a worrying 52%, down to just 3%. Staff are visibly more positive and engaged with their day-to-day roles, providing a consistency of approach to complaint handling that was missing before. MotoNovo is keen to build on this success and has implemented monthly QA checks for each case handler to identify any training needs and to highlight best practice that can be shared with the wider team.

Maria points out: “Respond makes QA much easier. Before the project, everything was done manually, but the digital record of all customer interactions and system updates makes it much more straightforward to implement thorough and accurate QA processes.”

Continual Improvements

The entire team is committed to maintaining the momentum, using the winning combination of people, processes and technology to continue to provide the best complaint handling service for MotoNovo customers.

Maria explains: “Our people on the ground speaking to our customers report back directly to our monthly Complaints Forum. The increased complaint volumes have provided a base line to drive meaningful MI which has already led to significant changes. As colleagues continue to see the benefits of root cause analysis and the improvements that have been made, complaints are now seen as a positive rather than a negative.”

The success of the transformation hasn't gone unnoticed externally either and MotoNovo was the recipient of three awards at the 2021 UK Complaint Handling Awards including the prestigious Overall Winner Award.

Maria concludes: “Implementing Apteian Respond was a pivotal moment for MotoNovo, as it provided us with the technology we needed to make our customer experience a competitive advantage. It's empowered us with new capabilities, helping us on our journey to guarantee complaint handling excellence for each and every customer.”

Box-out – COVID initiative

As the global pandemic took hold in March 2020, MotoNovo recognised the impact on key workers and vulnerable customers and wanted to do what it could to help. Lockdown meant unacceptable and lengthy delays for customers who needed their vehicles fixing, posing a significant problem for key workers who needed to travel to work. Additionally, many previously non-vulnerable customers were rendered vulnerable almost overnight, an issue highlighted by the fact that MotoNovo received 52,000 payment deferral requests in just three weeks.

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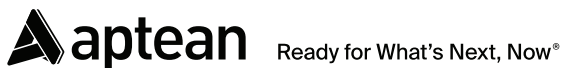
MotoNovo decided to take a substantial financial hit and provide vehicles (either hire cars or taxis), free of charge, to key worker customers to transport them to and from their places of work. At the same time, the team worked closely with the collections team to ensure a robust handover process for customers requesting payment deferrals. 150 additional colleagues were put into the collections team, monitoring complaints data every day to ensure the right approach for these newly vulnerable customers.

Thanks to the efficiency of its teams and Aptean Respond solution, MotoNovo was able to quickly and accurately identify all the relevant customers in super-quick time, enabling the team to offer the right support and advice at the right time, tailored to that particular customer.



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