



The Insolvency  
Service

# Customer service research

## Executive Summary

**An executive summary of the quantitative findings from the annual Customer Service survey 2017-18**

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## 1. Overview

This research was conducted to assess and measure customer satisfaction with the service provided by the Insolvency Service (the 'agency'), as well as to gain a better understanding of customer expectations.

The research was conducted with nine key customer groups and measured performance against three areas:

1. **Contact:** ease of getting in touch, professionalism of staff, effectiveness at keeping customers informed
2. **Process:** ease of process (e.g. *is easy to deal with, satisfaction with online services*), speed of resolution, getting it right (e.g. *information provided is accurate*)
3. **Quality:** quality of information/communications, satisfaction with final outcome (e.g. *clearly explains decisions, overall satisfaction*), confidence in the agency (e.g. *acts fairly, takes action where appropriate*)

The research allowed the agency to explore:

- variances in performance for each of its key customer groups
- changes in satisfaction since the 2016-17 survey
- key drivers of satisfaction across customer groups
- areas for improvement to communications, products and services

N.B. On a sample of 820, a change of +/- 4% is considered statistically significant and as a result, across the majority of slides, only changes of more than 5% are shown. The smaller the base size, the bigger the % change needed for something to be considered statistically significant: +/- 10% for a sample of 100, and +/-14% for a sample of 50

## **2. Research objectives**

The key objective of this research was to track and measure customers' views of the Insolvency Service's performance and services in order to help the agency gain a better understanding of its customers' expectations and perceptions.

The survey was aligned against three key areas, namely contact, process, and quality.

### 3. Methodology & sample

Populus conducted 820 Computer Assisted Telephone Interviews with customers of the Insolvency Service between 9 February and 7 March 2018. Interviews typically lasted between 12-15 minutes, depending on the answers given.

Samples for all customer audiences were provided by the Insolvency Service, and all interviewed customers had had contact with the agency in the 12 months preceding the survey. The table below shows how many interviews were conducted with each customer group.

Audience	Number	%
Institutional Creditors	100	12%
Non-institutional Creditors	100	12%
Insolvency Practitioners (IPs)		
Licensed IPs	50	6%
IP staff	50	6%
Debt Relief Order (DRO) Debtors	100	12%
Bankrupts		
Creditors	50	6%
Debtors	50	6%
Approved Intermediaries (AIs)		
CAB	35	4%
Others inc. Advice UK and IMA	35	4%
Redundancy Payments Service (RPS) claimants	100	12%
Directors of insolvent companies		
Compulsory liquidation	50	6%
Non-compulsory liquidation (NCL)	25	3%
Disqualification action completed	25	3%
Witnesses		
Pre	25	3%
Post	25	3%
<b>TOTAL</b>	<b>820</b>	<b>100%</b>

This year's methodology is comparable to a study conducted by Populus in 2016-17. Where appropriate, comparisons to last year have been made.

## 4. Main findings

Overall satisfaction with the Insolvency Service is high and remains broadly consistent with last year. 84% of customers are satisfied with the service received, compared to 86% in 2016/17.

As in previous years, there continues to be differing levels of satisfaction among audience groups. This variation is not unexpected given the range of customer types included in the survey and the variety of customers that use the agency's services.

Approved Intermediaries continue to be the most satisfied audience; all those interviewed (100%) reported feeling satisfied. Directors are the least satisfied of all customer groups – seven in ten (69%) are satisfied. Of all groups interviewed, Directors, RPS Claimants and Non-institutional Creditors were the customer groups who were less positive towards the Insolvency Service than compared to last year (a drop of 8%, 8% and 7% respectively).

Customers are positive towards all aspects of the service received from the Insolvency Service. A majority (84%) agree that it is easy to get through to someone at the agency, that staff are professional (79%), and that the agency acts fairly (76%).

A majority of customers are positive towards the communication received from the Insolvency Service (72%), though customers are less likely than they were in 2016/17 to agree that the information provided is accurate (75%, down from 79%). Customers are also less likely than they were in 2016-17 to report feeling satisfied with the official GOV.UK website (down 6% to 69%).

Over the last year, use of the GOV.UK website has increased (76% vs 70% in 2016/17). As with last year, usage is highest among Approved Intermediaries (only 4% this year say they have not used it). This year, Witnesses are the least likely customer group to have used the website; only a third (34%) say they have used it. Overall, the most commonly cited reason for not using the website is lack of need (55%).

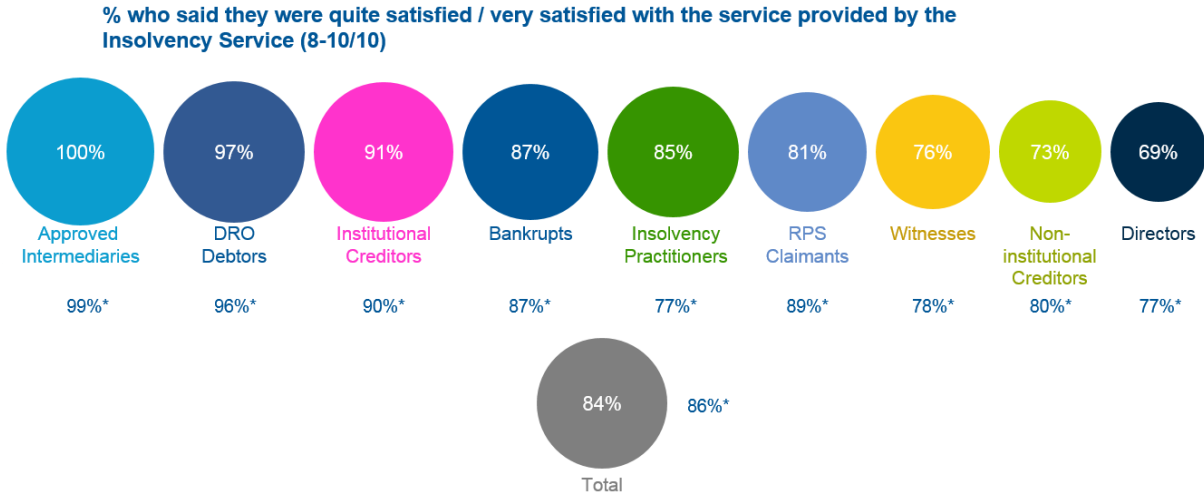
Different factors continue to drive satisfaction among each customer group, and changes that improve the experience for one group won't necessarily help another. This means that driving a higher level of satisfaction among all customer groups will continue to require an improvement in the service across a number of different measures.

When asked for ways that the Insolvency Service can improve, common suggestions across customer groups included:

- quicker and more frequent updates
- greater clarity of the process involved
- being more reassuring
- having a direct person to contact

# 4.1 Overall satisfaction with the Insolvency Service

Chart 4.1.1: Satisfaction with the Insolvency Service among customer groups



Overall satisfaction with the Insolvency Service is high. 84% of customers describe themselves as satisfied, down slightly from 86% in 2016-17 but up from 82% in 2015-16.

Approved Intermediaries are the most satisfied customer group with all (100%) describing themselves as satisfied. Non-institutional Creditors and Directors are the least satisfied audience groups, though a majority still describe themselves as satisfied (73% and 69% respectively).

Satisfaction has increased most among Insolvency Practitioners (85% vs 77% in 2016-17). RPS Claimants, Directors and Non-institutional Creditors are, however, less satisfied than they were in 2016-17 (a drop of 8%, 8% and 7% respectively).

\*2016-17 results

## 4.2 The Insolvency Service’s performance on key satisfaction measures

Chart 4.2.1: The Insolvency Service’s 2017-18 performance on contact, process and quality measures

	Measure	Total	AIs	DRO	Institutional Creditors	Bankrupts	IPs	RPS Claimants	Witnesses	Non-Institutional Creditors	Directors
	<b>Overall satisfaction</b>	<b>84%</b>	<b>100%</b>	<b>97%</b>	<b>91%</b>	<b>87%</b>	<b>85%</b>	<b>81%</b>	<b>76%</b>	<b>73%</b>	<b>69%</b>
CONTACT	Ease of getting through	84%	93%	92%	87%	88%	71%	77%	87%	85%	79%
CONTACT	Has professional staff	79%	93%	93%	84%	86%	62%	78%	74%	71%	72%
QUALITY	Acts fairly	76%	97%	96%	83%	82%	65%	73%	75%	60%	60%
PROCESS	Information provided is accurate	75%	87%	94%	79%	87%	64%	76%	61%	60%	64%
QUALITY	Satisfaction with case specific communications	72%	86%	95%	77%	79%	65%	74%	63%	51%	55%
PROCESS	Is easy to deal with	71%	89%	92%	75%	84%	50%	68%	64%	54%	62%
PROCESS	Dealt with me in a timely fashion	69%	96%	90%	71%	79%	50%	68%	56%	49%	63%
QUALITY	Clearly explains decisions	69%	79%	94%	72%	80%	57%	65%	64%	49%	63%
QUALITY	Satisfaction with GOV.UK	69%	79%	95%	77%	83%	43%	77%	59%	58%	45%
QUALITY	Take action where appropriate	66%	84%	90%	66%	77%	44%	68%	58%	47%	60%
CONTACT	Effectiveness at keeping me informed *	59%	78%	80%	64%	65%	46%	63%	40%	35%	55%

The Insolvency Service performs well on all its main contact, process and quality measures. The vast majority (84%) think the agency is easy to get through to and four fifths (79%) think the agency’s staff are professional. Fewer, though still a clear majority, think the Insolvency Service takes action where appropriate (66%) and that it effectively keeps them informed (59%)\*.

Approved Intermediaries and DRO Debtors consistently rate the Insolvency Service’s performance against the main satisfaction measurers higher than all other audience groups. Non-institutional Creditors and Directors are the least positive audiences, giving the agency the lowest scores across all measures.

*\*Please note that this year a new answer scale was used in the wording of this question*



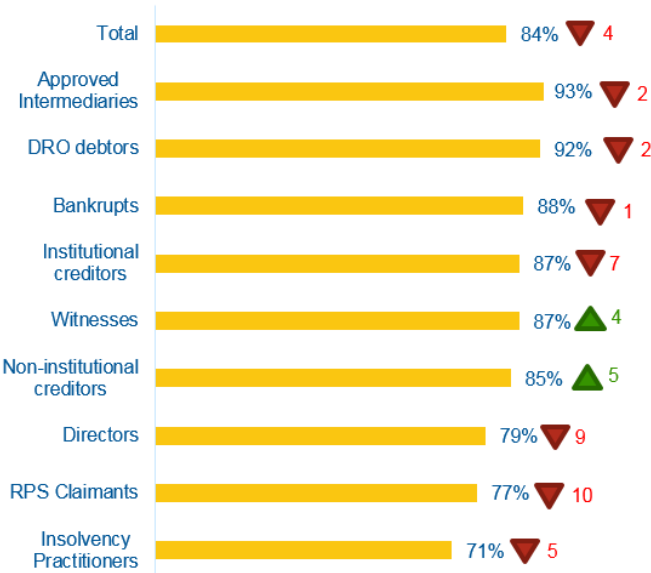
### 4.3 Satisfaction with contact and communication

Overall satisfaction with the communications received from the Insolvency Service is high; this year 72% are satisfied with written communications received relating to their case/ query. DRO Debtors are the most satisfied (95%) while Non-institutional Creditors are the least positive (51%).

When asked specifically about the newsletters, press releases and technical notes received from the Insolvency Service, 63% described themselves as satisfied.

**Chart 4.3.1: Ease of getting through**

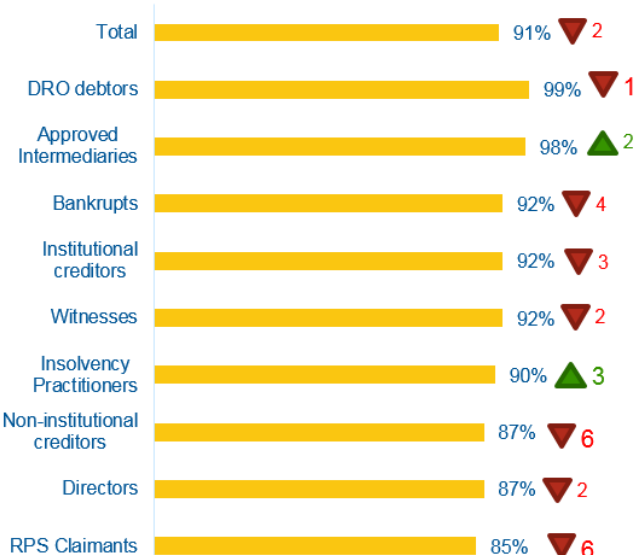
% saying very or quite easy to get through



Most customers (84%) find it easy to get through to the Insolvency Service. However, they are slightly less likely than they were in 2016-17 to agree with this statement (a drop of 4% from 88% last year). Indeed, all but two customer groups (Witnesses and Non-institutional Creditors) were less likely to say it was easy to get through to someone at the Insolvency Service.

**Chart 4.3.2: Helpfulness of staff**

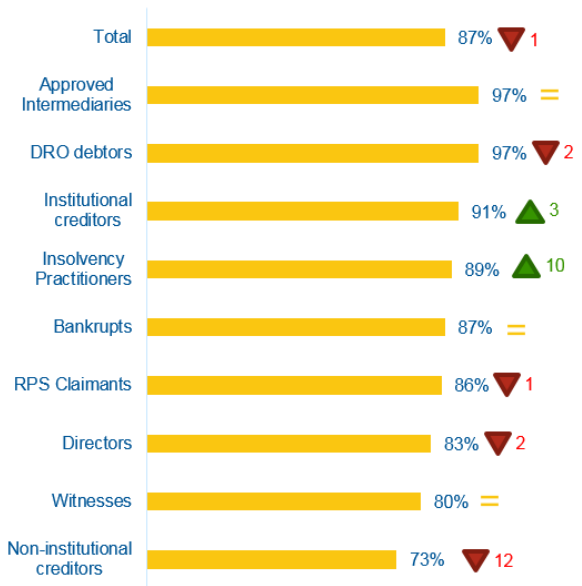
% agreeing Insolvency Service staff are helpful



The vast majority (91%) of customers agree that the staff at the Insolvency Service are helpful. DRO Debtors are the most likely to agree that staff are helpful (99%), while RPS Claimants are the least likely to agree. While the overall satisfaction was broadly in keeping with last year, RPS Claimants and Non-intuitional creditors were less likely than in 2016-17 to agree with this statement (both with a drop of 6%).

**Chart 4.3.3: Effectiveness of contact**

% rating the effectiveness of contact positively



87% of customers find the Insolvency Service’s contact to be effective. Of all customer groups, Approved Intermediaries and DRO Debtors are the most positive towards the contact, with 97% of both audiences rating the contact received from the agency as effective. Non-institutional Creditors are the least likely of all customer groups to describe the contact received from the Insolvency Service as effective (73%). While they are still more likely than unlikely to describe the contact as effective, they are much less likely than they were last year to do so (a drop of 12%).

## 4.4 Customer groups summaries

### Institutional Creditors

Institutional Creditors generally rate the Insolvency Service's performance as higher than the average for all customers: 91% are satisfied with the service provided, compared to 84% of customers overall. Institutional Creditors are more likely than they were last year to agree that the Insolvency Service 'acts fairly' (83% vs 79% respectively), and that it 'clearly explains decisions' (72% vs 69% respectively). They are, however, less likely than they were in 2016-17 to feel 'kept informed' (64% vs 82% respectively) and agree that the Insolvency Service 'is easy to get through to' (87% vs 94% respectively).

When asked what one thing the Insolvency Service could do to improve its overall service, institutional creditors are most likely to suggest something relating to its communication (14%), and the speed (11%) of its updates.

### Non-institutional Creditors

Overall satisfaction among Non-institutional Creditors has dropped since last year (73% vs 80% in 2016-17) and they are less likely than they were in 2016-17 to rate the agency positively across key satisfaction measures. Indeed, Non-institutional Creditors are much less likely this year than they were in 2016-17 to agree that the agency 'keeps them informed' (35% vs 70% respectively), that it 'clearly explains decisions' (49% vs 69% respectively) and that it is 'easy to deal with' (54% vs 71% respectively).

The only area in which Non-institutional Creditors are more positive than they were last year is with regards to how easy it is to get through to someone at the Insolvency Service. 85% of Non-institutional Creditors think it is easy to get through to someone, compared to 80% in 2016-17.

### Insolvency Practitioners

85% of Insolvency Practitioners are satisfied with the overall service provided by the Insolvency Service, an increase from 77% in 2016-17.

While broadly positive towards the service provided, they are less likely than customers overall to rate the agency positively for its contact, process and quality measures. For example, 62% of Insolvency Practitioners agree that the agency has professional staff compared to 79% of customers overall, 64% think the Insolvency Service provides accurate information compared to 75% of customers overall, and 44% think it takes action where appropriate compared to 66% of customers overall.

As with last year, Licensed Insolvency Practitioners tend to be less positive than Insolvency Practitioner Staff across most measures.

## DRO Debtors

DRO Debtors are the second most satisfied customer group (97%), second only to Approved Intermediaries (100% satisfaction), and they consistently score the Insolvency Service highly for all customer measures.

Nearly all DRO Debtors think that the Insolvency Service acts fairly (96%) and a similar proportion are satisfied with case specific communications (95%), and the GOV.UK website (95%). Indeed, this customer group is more positive towards all of the Insolvency Service's quality measures than they were in 2016-17.

While scores for most of the satisfaction measures have increased among DRO Debtors since 2016-17, they are less likely this year to feel 'kept informed' than compared to 2016-17 (80% vs 88% respectively).

## Approved Intermediaries

In keeping with the last two years, Approved Intermediaries are the agency's most satisfied customer group; this year 100% describe themselves as satisfied with the overall service provided compared to 99% last year.

Nevertheless, while satisfaction is high and Approved Intermediaries are broadly positive towards all of the key contact, process and quality satisfaction measures, they are less likely than they were in 2016-17 to feel 'kept informed' (78% vs 94% respectively) or to feel that the information provided by the agency is 'accurate' (87% vs 93% respectively).

## Bankrupts

Overall satisfaction among Bankrupts is consistent with satisfaction levels in 2016-17 (both 87%) and is broadly in line with the average for all customer groups (84%).

Bankrupts are much likely this year than they were in 2016-17 to agree that the agency is 'easy to deal with' (84% vs 74% respectively), to agree that it 'takes action where appropriate' (77% vs 70% respectively) and that it gives 'timely' responses (79% vs 73% respectively). Similarly, Bankrupts this year are more satisfied with the GOV.UK website (83% vs 79% respectively) and the Insolvency Service's case specific communications (79% vs 72% respectively).

The only area where Bankrupts were less positive than they were in 2016-17 was in their opinion of how well informed the Insolvency Service kept them. This year, 65% of Bankrupts felt 'kept informed' compared to 72% in 2016-17.

## Directors

Directors of insolvent companies are the Insolvency Service's least satisfied customer group. Though a majority (69%) describe themselves as satisfied, this represents a drop of 8% since 2016-17 and is still lower than the agency average overall (84%).

Directors are, on average, less positive towards the Insolvency Service's key satisfaction measures than compared to customers overall. Indeed, Director scores for all key satisfaction measures have decreased since 2016-17. For example, this year Directors are much less likely to be satisfied with the GOV.UK website (45% vs 69% respectively), to agree that the Insolvency Service 'keeps them informed' (55% vs 66% respectively), and to think that the agency 'acts fairly' (60% vs 71% respectively).

## RPS Claimants

81% of RPS Claimants are satisfied with the service provided by the Insolvency Service (a drop from 89% in 2016-17).

While there has been an increase in RPS Claimants' scores across some of the Insolvency Service's key satisfaction measures (namely satisfaction with case specific communications – up 5% to 74% satisfaction), this customer group is much less likely than they were in 2016-17 to agree that the Insolvency Service 'keeps them informed' (63% vs 85% respectively) and to think it is 'easy to get through' to someone (77% vs 87% respectively).

## Witnesses

76% of Witnesses are satisfied with the service provided by the Insolvency Service. This is in keeping with levels of satisfaction seen in 2016-17 (78%) but is lower than the average for all customer groups (84%).

Witnesses are less positive than customers overall towards the agency's key contact, process and quality measures and are much less likely than they were last year to agree that they are 'kept informed' (40% vs 69% respectively), and to agree that the agency has professional staff (74% vs 94% respectively). Nevertheless, Witnesses are much more positive than they were in 2016-17 towards the GOV.UK website (59% vs 29% respectively).

When asked what one thing the Insolvency Service could do to improve its service, 20% of Witnesses suggested an improvement to the overall communication and 16% wanted quicker responses.