



The Insolvency
Service

Customer service research

Executive Summary

An executive summary of the quantitative findings from the annual Customer Service survey 2016-17

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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 eight 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 2015/16 survey
- key drivers of satisfaction across customer groups
- areas for improvement to communications, products and services

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 770 Computer Assisted Telephone Interviews with customers of the Insolvency Service between 13 February and 2 March 2017. 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	13%
Non-institutional creditors	100	13%
Insolvency practitioners (IPs)	100	13%
...Licensed IPs	50	6.5%
...IP staff (managers and administrators)	50	6.5%
Debt Relief Order (DRO) debtors	100	13%
Bankrupts	100	13%
...Creditor petition	50	6.5%
...Debtor petition	50	6.5%
Approved intermediaries (AIs)	70	9%
Redundancy Payments Service (RPS) claimants	100	13%
Directors of insolvent companies	100	13%
...Compulsory liquidation	50	6.5%
...Non-compulsory liquidation	25	3.25%
...Disqualification action completed	25	3.25%
TOTAL	770	100%

This year's methodology is comparable to a [study conducted by Populus in 2015-16](#). Where appropriate, comparisons to last year have been made.

4. Main findings

Customers are satisfied with the service received from the Insolvency Service with 86% describing themselves as either very or quite satisfied with the overall service. The proportion of customers who describe themselves as satisfied with the overall service has increased from 82% in 2015-16.

As in previous years, there continue 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.

Overall, customers tend to be positive about their contact with the Insolvency Service, describing staff as helpful (93%) and professional (83%). The majority also describe contact with the agency as effective (88%) and say it is easy to get through to a specific person or relevant team (88%).

Overall satisfaction with communications received from the agency has increased since 2015-16 from 65% to 70%, and satisfaction with case specific communications is also high (71%). Most customers agree that the information provided by the Insolvency Service is accurate (78%), that the agency clearly explains its decisions (70%) and that it acts fairly (78%).

Use of the Insolvency Service's website is at similar levels to last year (70% vs 72% in 2015-16). As in 2015-16, website usage is lowest among directors (63% say they have not used it) and highest among approved intermediaries (only 3% have not used it).

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.

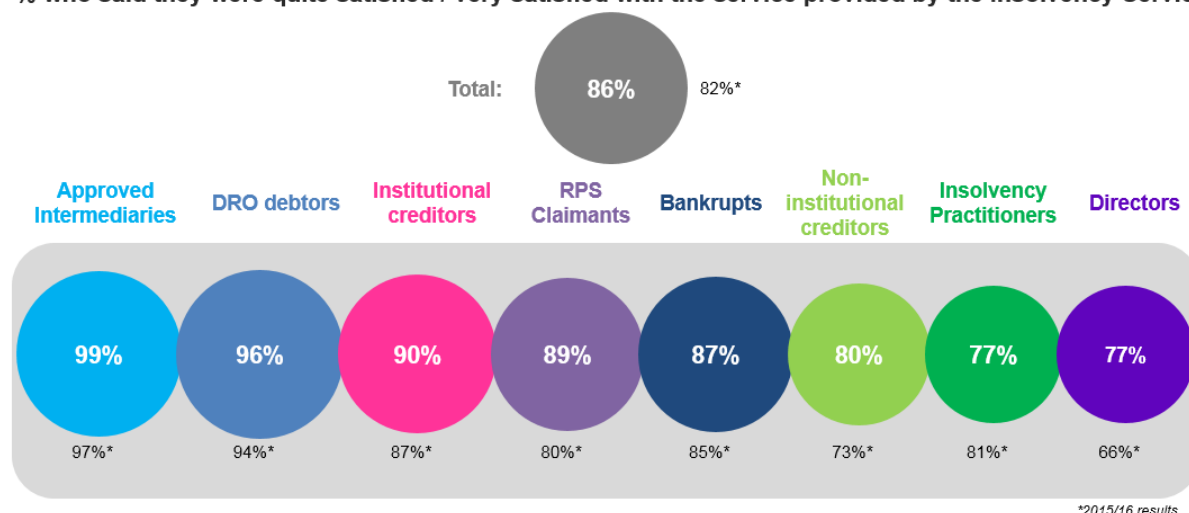
When asked for ways that the Insolvency Service can improve, common suggestions across customer groups included:

- quicker and more frequent contact
- providing all necessary information
- greater clarity of the process

4.1 Overall satisfaction with the Insolvency Service

Chart 4.1.1: Satisfaction with the Insolvency Service among customer groups

% who said they were quite satisfied / very satisfied with the service provided by the Insolvency Service



*2015/16 results

Overall satisfaction with the Insolvency Service is high. 86% of customers describe themselves as satisfied, up from 82% in 2015-16. Approved intermediaries are the most satisfied customer group with almost all (99%) describing themselves as satisfied. Insolvency practitioners and directors are the least satisfied audience groups, though a majority still describe themselves as satisfied (both 77%).

Satisfaction has increased most among directors (77% vs 66% in 2015-16) and satisfaction among all but one of the customer groups has increased since last year. Insolvency practitioners are the only group to report feeling less satisfied than they did in 2015-16 (77% vs 81% in 2015-16).

4.2 The Insolvency Service's performance on key satisfaction measures

Chart 4.2.1: The Insolvency Service's 2016/17 performance on key satisfaction measures

Key satisfaction measures

	TOTAL	DRO Debtors	Approved Inter-mediarities	Institutional Creditors	Non-institutional creditors	Directors	Bankrupts	Insolvency Practitioners	RPS Claimants
Is easy to deal with	72%	90%	89%	74%	71%	71%	74%	53%	63%
Clearly explains decisions	70%	89%	81%	69%	69%	65%	77%	48%	63%
Dealt with me in a timely fashion	72%	92%	99%	73%	63%	70%	73%	46%	72%
Takes action where appropriate	66%	89%	82%	71%	62%	68%	70%	28%	65%
Acts fairly	78%	95%	96%	79%	77%	71%	83%	61%	67%
Information provided is accurate	78%	89%	93%	78%	76%	74%	87%	59%	75%
Professional staff	83%	95%	97%	86%	84%	80%	87%	62%	76%

The Insolvency Service performs well on all key satisfaction measures. The vast majority (83%) describe the agency's staff as professional. Fewer, though still a clear majority, think the Insolvency Service provides accurate information (78%) and that it acts fairly (78%).

Approved Intermediaries and DRO debtors consistently rate the Insolvency Service's performance against key satisfaction measures higher than all other audience group. Insolvency practitioners are the least positive audience, giving the agency the lowest score for all but one of the key satisfaction measures.

Chart 4.2.2: Changes in satisfaction against key satisfaction metrics since 2015/16

Key satisfaction measures

	TOTAL	DRO Debtors	Approved Inter-mediarries	Institutional Creditors	Non-institutional creditors	Directors	Bankrupts	Insolvency Practitioners	RPS Claimants
Is easy to deal with	+7	+6	+5	+5	+20	+19	-4	+5	+2
Clearly explains decisions	+8	+2	+4	+4	+25	+11	+9	-2	+4
Dealt with me in a timely fashion	+6	+4	+10	+7	+12	+14	-6	+6	+8
Takes action where appropriate	+6	+4	+3	+10	+15	+19	+6	-12	+1
Acts fairly	+7	+4	+6	-1	+20	+19	+5	+1	=
Information provided is accurate	+5	-4	+3	-1	+14	+18	+12	-1	+4
Professional staff	+9	+5	+8	+9	+25	+9	+2	+3	+12

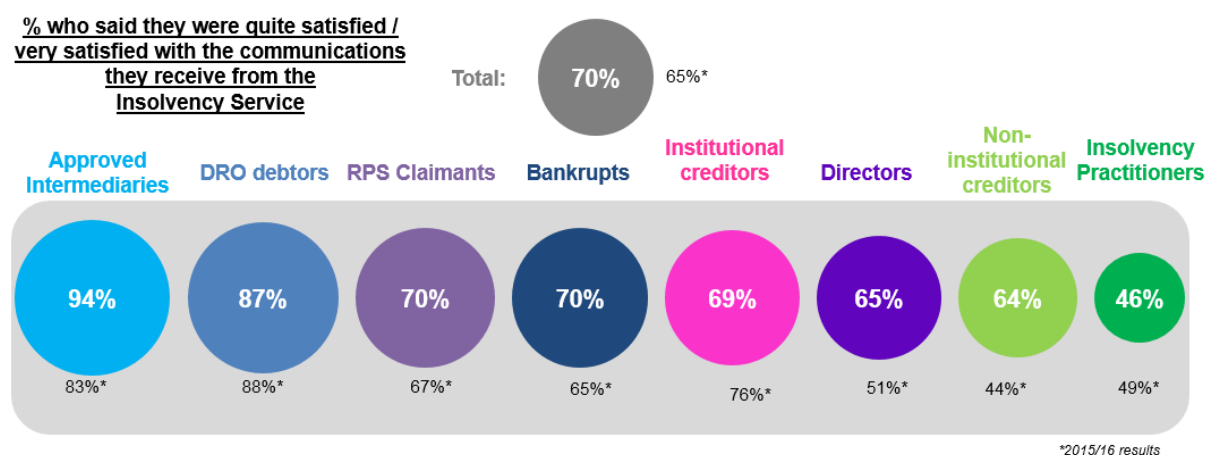
The Insolvency Service's performance has improved since 2015-16 on all key satisfaction measures. Overall, customers this year are much more likely than last year to think that the Insolvency Service has professional staff, it clearly explains decisions, acts fairly and is easy to deal with.

Among all audience groups and across all measures, scores from non-institutional creditors and directors show the biggest improvement since 2015-16. Conversely, insolvency practitioners are the group most likely to be more negative than they were in 2015-16.

A key driver analysis was conducted to explore which measures most closely correlate with satisfaction and which should have the greatest impact on overall satisfaction. This type of analysis gives an indication as to which measures should be prioritised for each audience group. These priorities can be found in section 4.4.

4.3 Satisfaction with contact and communication

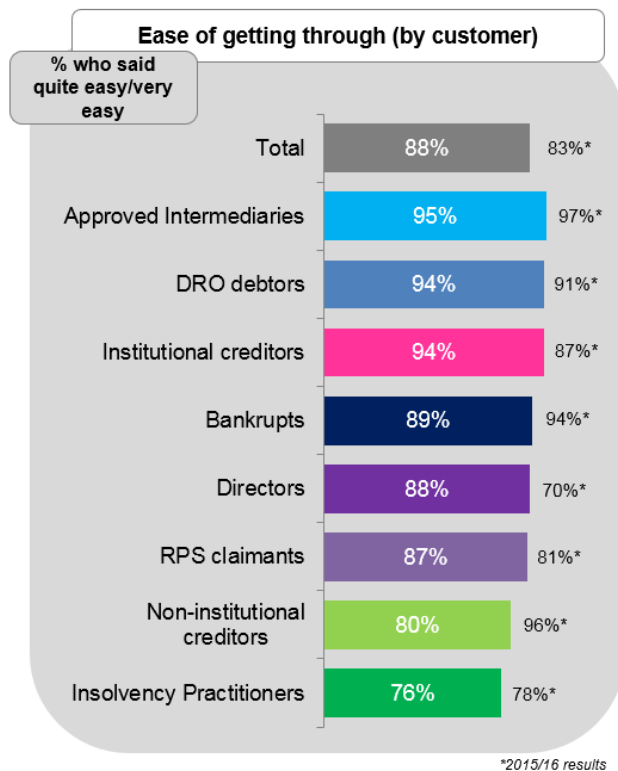
Chart 4.3.1: Satisfaction with the Insolvency Service's communications



Overall satisfaction with the communications received from the Insolvency Service is high and has increased since 2015-16. This year, 70% describe themselves as satisfied, compared to 65% in 2015-16. Once again, approved intermediaries are the most satisfied with communications from the Insolvency Service (94%) and insolvency practitioners are the least satisfied. Fewer than half (46%) of insolvency practitioners describe themselves as satisfied with the communications they receive.

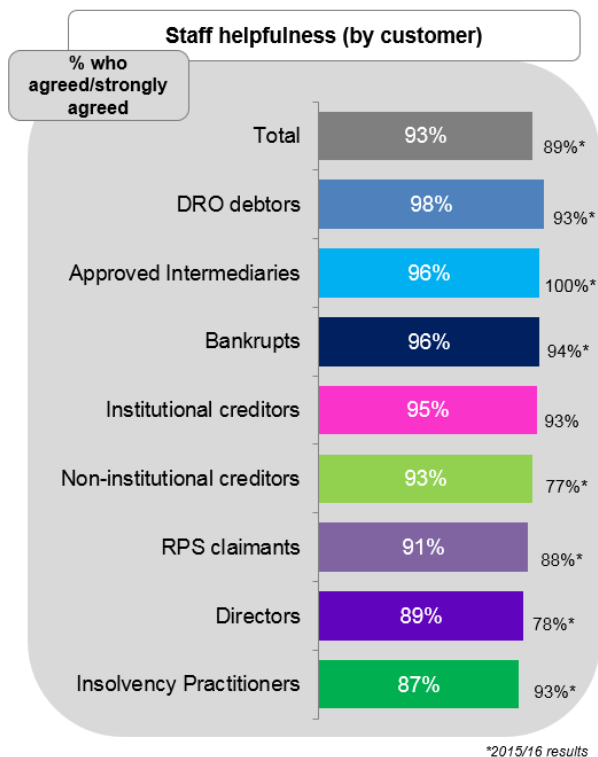
Satisfaction among non-institutional creditors has seen the greatest improvement, up from 44% in 2015-16 to 64%. The greatest decrease in satisfaction was among institutional creditors (a drop from 76% in 2015-16 to 69%).

Chart 4.3.2: Ease of getting through



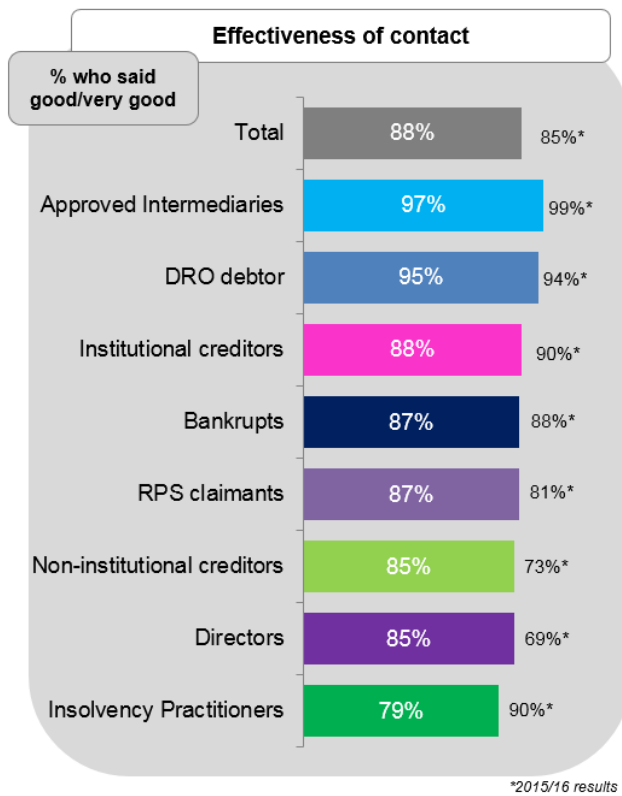
Most customers (88%) find it easy to get through to the Insolvency Service and are much more likely than they were in 2015-16 to say it is easy to get through (an increase of 5% from 83% in 2015-16). Indeed, the majority of customers from all audience groups describe it easy to get through.

Chart 4.3.3: Helpfulness of staff



When thinking about staff helpfulness, the majority (93%) agree that Insolvency Service staff are helpful. Non-institutional creditors show the greatest increase in satisfaction, up from 77% in 2015-16 to 93%. Conversely, the greatest decrease in satisfaction is seen among insolvency practitioners – a drop from 93% in 2015-16 to 87%.

Chart 4.3.4: Effectiveness of contact



88% of customers find the Insolvency Service's contact to be effective. Of all customers groups, approved intermediaries are the most positive towards the contact, with 97% rating it as effective. While 79% of insolvency practitioners describe the effectiveness of the agency's contact as either good or very good, this proportion has dropped from 90% in 2015-16.

4.4 Customer groups summaries

Key driver analysis was conducted to explore which measures most closely correlate with satisfaction for each customer group.

Key driver analysis is a technique which isolates and measures the impact of each customer measure on satisfaction. By comparing the impact of each measure with its current satisfaction level, we can identify the most powerful areas to focus on in order to have the most significant impact on overall satisfaction.

Below are summaries of the priority areas for each customer group based on these findings.

Institutional creditors

Institutional creditors generally rate the Insolvency Service's performance as higher than the average for all customers: 90% are satisfied with the service provided, compared to 86% of customers overall. Institutional creditors are much more likely than they were last year to agree the Insolvency Service takes action where appropriate (71% vs 61% respectively), and dealt with them in a timely fashion (73% vs 66% respectively). They are, however, less likely than they were in 2015-16 to be satisfied with overall communications received from the Insolvency Service (69% vs 76% 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 communications (13%), and the speed (7%) and frequency (5%) of its updates.

Key driver analysis suggests four areas that are likely to improve satisfaction for this group, specifically being timely, being easy to deal with, having helpful staff and providing accurate information.

Non-institutional creditors

Overall satisfaction among non-institutional creditors has increased since 2015-16 (80% vs 73% respectively), and this customer group rates the agency much higher across key satisfaction measures. Indeed, non-institutional creditors are much more likely this year than they were in 2015-16 to agree that the agency clearly explains decisions (69% vs 44% respectively) and to describe staff as professional (84% vs 59% respectively).

Not only has overall satisfaction increased among non-institutional creditors since last year, this customer group is much more likely than in 2015-16 to describe themselves as satisfied with communications received from the Insolvency Service (64% vs. 44% respectively). Of those non-institutional creditors able to suggest a way the Insolvency Service can improve the quality of its communications overall, 11% suggest more communication, 10% suggest more updates and 8% suggest faster updates.

The key drivers of satisfaction for this group are communications, the effectiveness of contact, being easy to deal with, and the helpfulness of staff. Improvements across these four areas will likely increase satisfaction with the Insolvency Service.

Insolvency practitioners

Though over three-quarters of insolvency practitioners (77%) are satisfied with the overall service provided by the Insolvency Service, satisfaction has dropped since 2015-16 (81%). Insolvency practitioners are joint least satisfied of all customer groups.

Insolvency practitioners are also the least satisfied with the agency's contact and communications. Insolvency practitioners are less likely than they were in 2015-16 to agree that the agency takes action where appropriate (28% vs 40% respectively) or to be satisfied with the agency's overall communications (46% vs 49% respectively). When asked what the Insolvency Service could do to improve its overall communications, insolvency practitioners are most likely to suggest more communication (10%) and faster responses (9%).

Across most measures, licensed insolvency practitioners tend to be less positive than their staff.

To improve insolvency practitioners' satisfaction with the Insolvency Service, key drivers analysis indicates the agency should focus on showing that it takes action where appropriate and is easy to deal with. The agency should also work to improve the quality of its case specific communications.

DRO debtors

DRO debtors are one of the most satisfied customer groups, second only to approved intermediaries (96% satisfaction), and they score the Insolvency Service highly for all customer measures. Of all audience groups, they are most likely to agree the Insolvency Service is easy to deal with (90%), clearly explains decisions (89%) and takes action where appropriate (89%).

While scores for most of the satisfaction measures have increased among DRO debtors since 2015-16, they are slightly less likely this year to agree that the information provided by the Insolvency Service is accurate (89% vs 93% in 2015-16).

While 59% of DRO debtors are unable to suggest anything that the Insolvency Service can do to improve its overall service, 11% think improving its communications would improve the overall service, and a further 7% suggest it should give more updates.

Key driver analysis reveals that the main driver of DRO debtor satisfaction is being easy to deal with.

Approved intermediaries

As in 2015-16, approved intermediaries are the agency's most satisfied customer group. In fact, 99% describe themselves as satisfied with the overall service provided compared to 97% last year.

Approved intermediary satisfaction with overall communications has also improved (94% vs 83% in 2015-16), as did their scores for all key satisfaction measures. Particular increases in satisfaction include: deals with me in a timely fashion (99% vs 89% in 2015-16), having professional staff (97% vs 89% in 2015-16) and acts fairly (96% vs 90% 2015-16).

While very positive towards the Insolvency Service, approved intermediaries are most likely to suggest that improving the GOV.UK website (6%) or making it easier to contact the agency by telephone (6%) would improve the overall service provided by the Insolvency Service.

Key driver analysis indicates that approved intermediary satisfaction is most likely to be influenced by the Insolvency Service being easy to deal with, the effectiveness of their contact and by whether approved intermediaries feel they are being kept informed.

Bankrupts

Bankrupts' overall satisfaction with the service provided by the Insolvency Service (87%) is in line with the average for all customer groups (86%). Satisfaction has increased across five of the agency's key measures. Bankrupts are much likely this year than they were in 2015-16 to agree that information provided by the Insolvency Service is accurate (87% vs 75% in 2015-16), that the agency clearly explains decisions (77% vs 68% in 2015-16) and that it has professional staff (87% vs 85% in 2015-16).

A majority of bankrupts agree that the agency is easy to deal with (74%), dealt with them in a timely fashion (73%) and is effective at keeping them informed (72%). However, satisfaction scores for all three of these measures have dropped since 2015-16. Last year, 78% of bankrupts agreed the agency was easy to deal with, 79% thought it dealt with them in a timely fashion, and 77% thought it was effective at keeping them informed.

Bankrupts most often think that the Insolvency Service's overall service could be made better by improving its communications (14%), by providing more updates (9%) or by providing more information (8%).

Key driver analysis suggests there are four drivers which will most affect satisfaction with the agency. The first priority is the effectiveness of contact, the second is satisfaction with case specific communications and joint third are clearly explaining decisions and dealing with them in a timely fashion.

Directors

Directors of insolvent companies are the Insolvency Service's joint least satisfied customer group. Though 77% describe themselves as satisfied with the overall service received (an 11% increase from 66% in 2015-16), this is still lower than the agency average (86%). Directors going through disqualification action are the least satisfied of all directors.

Director scores for all key satisfaction measures has increased since 2015-16. For example, this year directors are much more likely to agree that the Insolvency Service is easy to deal with (71% vs 52% in 2015-16), takes action where appropriate (68% vs 49% in 2015-16), acts fairly (71% vs 52% in 2015-16) and the information it provides is accurate (74% vs 56% in 2015-16).

These improvements bring most director scores in line with the average scores for the Insolvency Service overall. Directors are, however, less likely than Insolvency Service customers overall to agree that the agency clearly explains decisions (65% vs 70% overall), acts fairly (71% vs 78% overall) and provides accurate information (74% vs 78% overall).

When asked what one thing the Insolvency Service could do to improve its overall service, directors are most likely to suggest improving communications (10%) and the speed of service (10%).

Key driver analysis shows that the most significant drivers of satisfaction among directors are the effectiveness of contact and that the Insolvency Service acts fairly and is easy to deal with.

RPS claimants

89% of RPS claimants are satisfied with the service provided by the Insolvency Service. This is higher than the average for all customer groups (86%) and is a 9% increase from 2015-16 (80%).

RPS claimants' scores either improved or remained the same across all key satisfaction measures. The biggest change among RPS claimants is their perception of the Insolvency Service's staff. They are much more likely than they were in 2015-16 to agree that staff are professional (76% vs 64% respectively). RPS claimants are also more likely than they were in 2015-16 to agree the Insolvency Service dealt with them in a timely fashion (72% vs 64% respectively), clearly explains decisions (63% vs 59% respectively) and provides accurate information (75% vs 71% respectively).

Though over half (52%) of RPS claimants are unable to name a way in which the Insolvency Service could improve its overall service, 12% think improving its communications would help.

Key driver analysis shows four drivers of satisfaction which are most likely to affect RPS claimants' satisfaction. These are acting fairly, followed by being easy to deal with, keeping them informed and finally the effectiveness of contact.