



The Insolvency
Service

Customer Satisfaction Research 2014/2015

Executive Summary

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Preface

This document is an executive summary of the quantitative findings from the Customer Satisfaction Survey undertaken by Quadrangle who were commissioned on behalf of the Insolvency Service.

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1 Overview

This research was conducted to enable the Insolvency Service to gain a better understanding of customer expectations and perceptions of the services it offers. As part of measuring satisfaction with its services, the Insolvency Service was keen to understand its performance against three key pillars; contact, process and quality. Examples of areas that fall underneath each of these three key pillars are shown below;

Contact: Ease of getting in touch, performance of staff (*professionalism, politeness and helpfulness*), effectiveness at keeping customers informed/ supported.

Process: Ease of dealing with the Insolvency Service and speed of resolution of query or case.

Quality: Quality of information/ communications provided by the Insolvency Service and satisfaction with final outcome of query or case.

The customer satisfaction survey and its content was aligned against these three key areas.

The results cover a range of the Insolvency Service's customers, whose views were obtained through telephone interviewing during the period 22nd January to 19th February 2015.

Customer interviews were conducted with:

- Institutional Creditors;
- Non-Institutional Creditors;
- Insolvency Practitioners;
- Directors of companies in compulsory liquidation
- Bankrupts;
- Debt Relief Order (DRO) debtors;
- Approved Intermediaries;
- Redundancy Payments Service (RPS) claimants;

1.1 Terminology

'**Customers**' is a general term encompassing all audiences interviewed in this study.

The term '**sub-group**' refers to a sub-set of the customers spoken to, such as Institutional Creditors, Insolvency Practitioners, DRO debtors, etc.

2 Background and research objectives

2.1 The role of the Insolvency Service

The Insolvency Service is an executive agency of the Department for Business Innovation and Skills. It is the regulator for the insolvency sector in England and Wales.

The purpose of the Insolvency Service is to provide a framework to deliver public services that deal with personal and corporate insolvency and misconduct that can accompany, or lead to it.

Specifically, it:

- administers and investigates the affairs of debtors, bankrupts and companies in compulsory liquidation;
- establishes the reasons for the cause of insolvency;
- deals with the disqualification of unfit directors in all corporate failures and the extended restrictions of debtors and bankrupts for misconduct;
- tackles wider corporate abuse which can lead to market distortion;
- pays statutory redundancy from the National Insurance Fund to ex-employees of insolvent employers.

2.2 Research objectives of this survey

The key objective of this study was to design and implement a quantitative piece of research to track and measure customers' views of the performance and services offered by the Insolvency Service.

This work will be used by the Insolvency Service to help it become a more customer-centric, effective and efficient organisation. These objectives will be realised through the development of a customer strategy which uses customer evidence to support a stakeholder/customer approach, and identify areas where services and communications products could be improved.

3 Methodology & sampling

A total of 602 Computer Assisted Telephone Interviews were conducted by Quadrangle between 22nd January and 19th February 2015. Interviews typically lasted between 12 and 25 minutes, depending on the answers given.

As some groups, namely Institutional Creditors, Non-Institutional Creditors and Insolvency Practitioners, are both stakeholders and customers, these groups were interviewed as part of our Stakeholder Confidence Survey. However, these groups were asked a set of customer specific questions, which were identical to those in our Customer Satisfaction Survey, in order to make best use of the limited supply of sample and to avoid these groups participating in two separate surveys.

A breakdown of the final customer sample interviewed is as follows:

Table 3.1: Completed interviews

	2014/15*	
	Number	% sample
Institutional Creditors	77	13%
Non-institutional Creditors	76	13%
Insolvency Practitioners	77	13%
DRO debtors	91	15%
Bankrupts	91	15%
Approved Intermediaries	60	10%
RPS claimants	80	13%
Directors of Co. in compulsory liquidation	50	8%
TOTAL	602	100%

4 Main findings

Overall satisfaction with the Insolvency Service is high. 8 in 10 (84%) describe themselves as either very or quite satisfied with the service they receive – and for five of the eight main groups this is even higher, rising to 9 in 10.

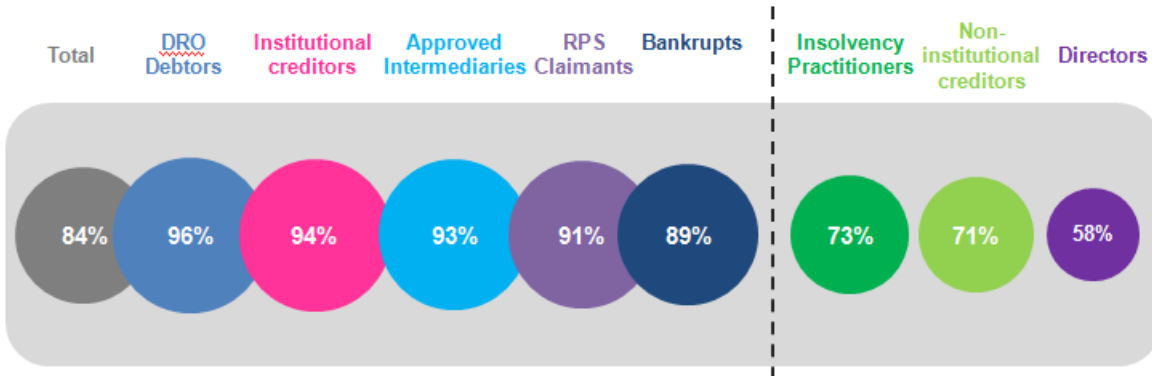
Drilling down into the satisfaction numbers there are disparities between one audience and another. In particular, Insolvency Practitioners, Non-institutional Creditors and Directors all tend to be less satisfied with the service they receive. This ranges from 73% among Insolvency Practitioners to 58% among Directors of companies in compulsory liquidation.

Satisfaction with overall contact, being kept informed, case specific communications, guidance material and website are all measures which receive lower satisfaction scores from Insolvency Practitioners, Non-institutional Creditors and Directors of companies in compulsory liquidation.

4.1 Satisfaction in the service provided by the Insolvency Service

Chart 4.1: Satisfaction in overall service provided by the Insolvency Service

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



Customer Survey: Q15A / Stakeholder Survey Q11: Considering the overall service provided by the Insolvency Service, how satisfied are you? All customers (602)

Satisfaction is high and relatively even across DRO Debtors, Institutional Creditors, Approved Intermediaries, RPS Claimants and Bankrupts. Satisfaction however is lower amongst Insolvency Practitioners, Non-Institutional Creditors and Directors of companies in compulsory liquidation.

4.2 Key metrics

Chart 4.2: Key metrics

KEY METRICS	TOTAL	DRO Debtors	Approved Inter-mediaries	Institutional Creditors	Non-institutional creditors	Directors	Bankrupts	Insolvency Practitioners	RPS Claimants
Overall satisfaction (top 2 box)	84%	96%	93%	94%	71%	58%	89%	73%	91%
Overall satisfaction with contact (top 3 box)	63%	96%	85%	61%	26%	42%	78%	26%	75%
Effectiveness of initial contact (top 2 box)	86%	98%	93%	84%	68%	68%	91%	83%	90%
Effectiveness at being kept informed (top 2 box)	73%	82%	80%	75%	57%	54%	80%	64%	85%
Overall satisfaction with communications (top 3 box)	66%	94%	85%	63%	36%	44%	85%	39%	75%
Satisfaction with case specific communications (top 3 box)	63%	83%	88%	58%	46%	*	72%	38%	76%
Satisfaction with guidance material (top 3 box)	66%	*	67%	*	*	*	86%	46%	77%
Satisfaction with website (top 3 box)	65%	*	75%	69%	35%	*	80%	47%	*
Satisfaction with online services <i>e.g. the Individual Insolvency Register, online forms (top 3 box)</i>	73%	n/a	82%	80%	*	n/a	n/a	58%	n/a

*base size <35

Top 2 box scores = two highest ratings on a 5 point scale e.g. quite or very satisfied

Top 3 box scores = scores of 8, 9 or 10 on a 10 point scale, with 10 indicating the strongest level of agreement

Key observations

Customer groups which have the lowest satisfaction scores with the service they receive from the Insolvency Service, namely Insolvency Practitioners, Institutional Creditors and Directors of companies in compulsory liquidation also see the lowest scores across all key metrics. Scores for satisfaction with communications and contact, are lower amongst these three customer groups. Scores across key metrics for the remaining five customer groups are notably stronger.

4.3 Customer groups summary

Bankrupts

From a comparative standpoint, scores across all the key metrics for this group are high. In order to understand the key drivers of satisfaction an analysis technique called driver analysis was conducted. It revealed that satisfaction with contact and communications are key drivers of overall satisfaction and are areas that could be improved. Verbatim comments from this group suggests there is need to provide more effective on-going contact and greater clarity around how decisions have been reached. Outside of the overarching key metrics, this group report high levels of satisfaction with how their interview was conducted.

Directors of companies in compulsory liquidation

This group is among the least satisfied and see some of the lowest scores across the key metrics. Through conducting driver analysis to understand the key drivers of satisfaction amongst this group, both contact and communications emerged as key drivers of satisfaction and areas that have room for improvement. Analysis of verbatim comments revealed a perception of a lack of clear resolution to cases or queries, and an absence of on-going contact.

Approved Intermediaries

Alongside overall satisfaction, scores across all the key metrics for this group are also comparatively high. Measures related to satisfaction with being kept informed and guidance materials are comparatively lower.

DRO debtors

Overall satisfaction amongst this group is the highest of any group surveyed. Scores across all the key metrics are also comparatively high, with the highest scores across groups for satisfaction with contact and communications. Analysis of verbatim comments reveals satisfaction with the information and explanations provided.

Institutional Creditors

While overall satisfaction for this group is high compared to the other customer groups, scores around contact and communications, specifically case specific communications, are lower. Both contact and communications emerged as key drivers of satisfaction, and areas which could be improved. Through analysis of verbatim comments it emerged that activities and communications related to process and outcome could be improved.

Non-Institutional Creditors

Non-Institutional Creditors have one of the lowest satisfaction scores among all sub-groups. This group also sees comparatively low scores on other key metrics; satisfaction with contact, communications and website. Driver analysis revealed that both satisfaction with contact and website as key drivers of overall satisfaction and areas with potential for improvement. Analysis of verbatim comments identified room for improvement with contact, communication, and enforcement action.

Insolvency Practitioners

Just as with Non-Institutional Creditors, Insolvency Practitioners demonstrate lower satisfaction scores and lower key metric scores compared to most other customer groups. Driver analysis revealed contact as a key driver of satisfaction and an area that could be improved. Analysis of verbatim comments revealed a level of dissatisfaction with investigation and enforcement, which feeds into a lower level of confidence in the Insolvency Service's enforcement regime.

RPS claimants

Overall satisfaction amongst this group is high. Satisfaction scores for both contact and communications are comparatively lower for this group and show potential for improvement. Analysis of verbatim comments suggests a need for clearer case specific communications.