



The Insolvency
Service

Customer Satisfaction Survey 2022 Executive Summary

Prepared for: The Insolvency Service
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Contents

1. Introduction

- 1.1 Background
- 1.2 Research objectives
- 1.3 Methodology
- 1.4 Calculating customer satisfaction
- 1.5 Report interpretation

2. Main findings

- 2.1 Summary
- 2.2 Derived satisfaction scores
- 2.3 Performance on key satisfaction measures
- 2.4 Satisfaction with contact
- 2.5 Satisfaction with communication
- 2.6 Customer groups summaries

1. Introduction

1.1 Background

The Insolvency Service commissions an annual survey of its customers to measure and track levels of satisfaction with the service that the agency provides. The 2022 survey was conducted by IFF Research, an independent market research company.

This document summarises the key findings that emerged from the survey.

1.2 Research objectives

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

1.3 Methodology

IFF Research carried out a quantitative survey consisting of 684 interviews conducted using Computer Assisted Telephone Interviewing (CATI). Interviews lasted an average of 20 minutes and fieldwork took place in January and February 2022.

The 2022 survey used the same approach as the 2021 survey. Interviews were conducted with four key customer audiences. Table 1.1 provides a breakdown of the interviews achieved for each group.

Table 1.1 The profile of interviews achieved for each customer audience

Customer Audience	Achieved Interviews
DRO debtors	200
RPS claimants	200
Bankrupts	200
<i>Creditors</i>	(100)
<i>Debtors</i>	(100)
Non-institutional creditors¹	84
Total	684

Samples for all customer audiences were provided by the Insolvency Service. Those who participated in the survey must have had contact with the Insolvency Service on or after 1 January 2021 to be eligible to take part.

¹ With many offices closed and without named contacts in the research sample, it proved difficult to reach the target of 200 non-institutional creditors in 2022, as was the case in 2021. It is worth noting that some of this group are creditors relating to Breathing Space, a new service which has not been included in previous years.

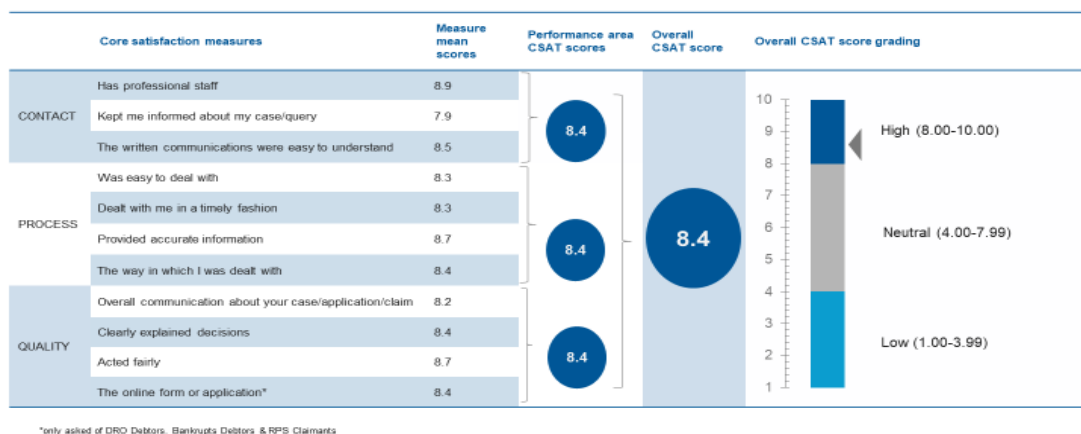
1.4 Calculating customer satisfaction

Customer satisfaction is a published target for the Insolvency Service. In the run up to the 2022 survey, the agency decided that they would like their customer satisfaction score to be based on a new derived measure, rather than a single satisfaction score that was previously used. The derived satisfaction measure provides the agency with a more rounded understanding of the expectations and perceptions of their key customer groups.

The new derived customer satisfaction score is aligned to the three core areas that affect every Insolvency Service customer: **contact**, **process**, and **quality**. Views on the key customer measures in each of these areas were used to produce the derived satisfaction measure – see Figure 1.1 for details on the full calculation used.

Figure 1.1 Methodology for calculating the derived satisfaction measure

An overall customer satisfaction (CSAT) score was generated for each performance area: contact, process, and quality. These were an average of the mean scores for the core satisfaction measures relevant to that area. An overall derived CSAT score was then calculated as a mean of the three performance area scores. Scores were then converted and reported as a percentage.



1.5 Report interpretation

Where possible, this document compares results from the 2022 survey with those from the 2021 survey. Arrows are used to highlight where changes between 2021 and 2022 are meaningfully comparable and statistically significant. Green arrows indicate where there has been a significant increase and red arrows indicate where there has been a significant decrease.

Most of the figures reported in this document exclude 'don't know' responses. This mirrors the approach to analysis taken in previous years to ensure that results are directly comparable.

2. Main findings

2.1 Summary

Overall derived satisfaction remained high in 2021/22 at 84%, an increase of one percentage point compared to 2020/21 (83%).

Already high, levels of satisfaction among DRO debtors, bankrupts, and RPS claimants stayed consistent between 2021 and 2022.

Satisfaction levels among non-institutional creditors increased considerably between 2021 and 2022. This has altered the pattern of satisfaction established in previous years. Non-institutional creditors have historically been the least satisfied group, but their derived satisfaction score was third highest in 2022.

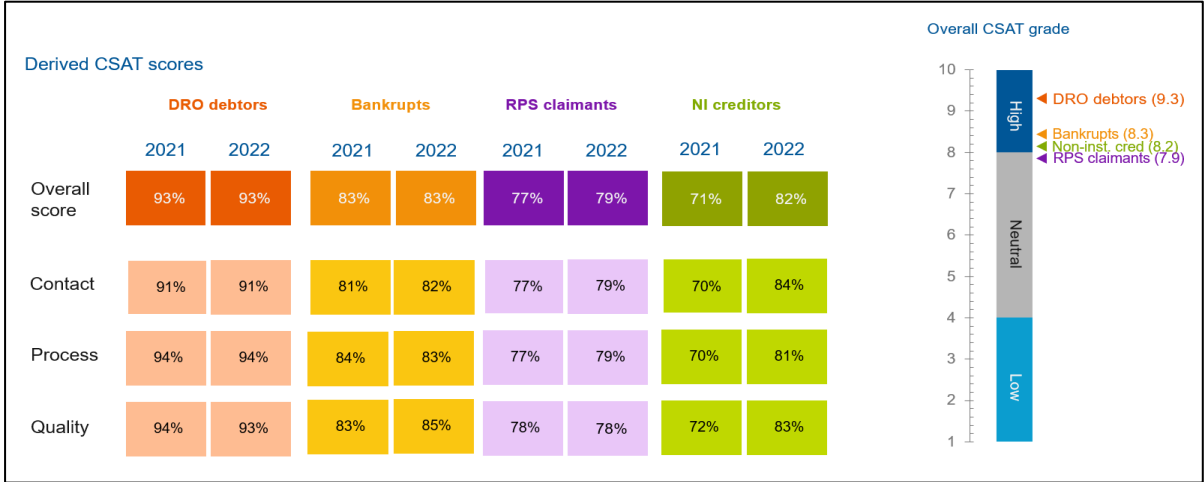
The 2021 survey identified keeping users informed as the service element with the greatest scope for improvement. The results from this year's survey indicate that perceptions in this area have improved across all audiences (with the proportion of increases in this area ranging from 5% to 27% for each audience).

Most suggestions from customers for an improved service focused on the agency continuing to improve its communication going forward.

2.2 Derived satisfaction scores

As shown in Figure 2.1, the derived satisfaction scores for all customer groups were high in 2022.

Figure 2.1 Derived satisfaction scores – mean score reported as a percentage



Base: All excluding 'don't knows', 2022 - DRO debtors: 163-200; Bankrupts: 97-199; RPS claimants: 160-198; Non-institutional Creditors 76-84.

The highest derived satisfaction score was seen among DRO debtors (93%). On the other hand, the lowest score was from RPS claimants (79%). Under the Insolvency Service’s CSAT score grading system, this counts as a ‘neutral’ CSAT score (albeit at the very top end of that category).

Within each audience there was very little variance in the derived scores for contact, process, and quality.

2.3 Performance on key satisfaction measures

During the survey, customers were asked a range of questions to explore whether they were satisfied with the Insolvency Service’s core satisfaction measures.

Figure 2.2 illustrates the proportion of customers who were satisfied with each measure (to be classed as ‘satisfied’ an individual had to give a score of 8-10 out of 10 for that measure).

Figure 2.2 Performance against core satisfaction measures - % scoring 8,9 or 10

	Core satisfaction measure	DRO	Bankrupts	RPS	NI Creditor
CONTACT	Has professional staff	94% (-1pp)	88% (+1pp)	79% (-1pp)	86% (+27pp) ↑
	Kept me informed about my case/query	83% (+5pp)	67% (+9pp)	60% (+6pp)	59% (+27pp) ↑
	Written communications were easy to understand	87% (-3pp)	73% (-7pp)	74% (+9pp)	84% (+28pp) ↑
PROCESS	Was easy to deal with	92% (-1pp)	77% (no change)	62% (+4pp)	67% (+20pp) ↑
	Dealt with me in a timely fashion	91% (-1pp)	75% (-1pp)	66% (+5pp)	61% (+18pp) ↑
	Provided accurate information	93% (-3pp)	81% (-1pp)	79% (+5pp)	70% (+9pp)
	The way in which I was dealt with	88% (-6pp) ↓	75% (-4pp)	67% (+3pp)	76% (+21pp) ↑
QUALITY	Overall communication about your claim	89% (-1pp)	72% (-4pp)	62% (+1pp)	67% (+26pp) ↑
	Clearly explained decisions	92% (-2pp)	78% (+1pp)	69% (+11pp) ↑	68% (+24pp) ↑
	Acted fairly	93% (-4pp)	82% (no change)	72% (-2pp)	84% (+18pp) ↑
	The online form or application	83% (-10pp)	86%* (+7pp)	65% (-7pp)	N/A

Base: All excluding ‘don’t knows’, 2022 - DRO debtors: 163-200; Bankrupts: 97-199; RPS claimants: 160-198; Non-institutional Creditors 76-84. Green arrows indicate where there has been a significant increase since 2021 and red arrows indicate where there has been a significant decrease since 2021.

There were few significant changes in satisfaction across the core satisfaction measures among DRO debtors, bankrupts, and RPS claimants. However, the following changes were exceptions to this:

- the proportion of DRO debtors who were satisfied with the way in which they were dealt with by the Insolvency Service was significantly lower in 2022 than it was in 2021 (88% vs. 94% respectively)
- the proportion of RPS claimants who were satisfied that the Insolvency Service clearly explained decisions was significantly higher in 2022 than it was in 2021 (69% vs. 58% respectively).

The increase in the overall derived satisfaction score for non-institutional creditors (from 71% to 82%) is due to the significant increases in the satisfaction scores for the core satisfaction measures. The 2022 results show a statistically significant increase in 9 out of 10 core measures for this customer group.

2.4 Satisfaction with contact

Customers were largely positive about their last experience of contacting the agency. See Figure 2.3 for how customers felt the Insolvency Service performed against its seven contact measures.

Figure 2.3 Customer views on their last contact with the agency²

% Agree (4-5 out of 5)	DRO	Bankrupt	RPS	NI creditor
The Insolvency Service provided me with all the information I needed	94%	80%	85%	77%
The Insolvency Service gave clear information / explanation	95%	81%	86%	75%
My query was resolved	94%	76%	84%	77%
The next steps were made clear	93%	77%	84%	67%
The Insolvency Service responded to me quickly	94%	87%	80%	75%
It was easy to get my query resolved	92%	72%	77%	71%
Overall, the Insolvency Service handled my query well	96%	81%	79%	75%

Base: All excluding 'don't knows', 2022 - DRO debtors: 140-143; Bankrupts: 180-189; RPS claimants: 149-152; Non-institutional Creditors 70-73.

Again, DRO debtors reported having the best experience of contacting the agency, with over nine in ten agreeing with each of the satisfaction measures on contact.

Non-institutional creditors were the group least satisfied with their experience of contacting the agency. Although a majority agreed with each statement, non-institutional creditors' scores were lower relative to the other customer groups. Customers in this group were least likely to agree that the next steps were made clear (67% agreed) and that it was easy to get their query resolved (71% agreed).

² These results are not directly comparable with those from the 2021 survey because the scales for these questions were re-worked in 2022.

2.5 Satisfaction with communication

As shown in Figure 2.4, satisfaction with core measures across communication was mixed among the different customer groups that participated in the survey in 2022.

Figure 2.4 Customer satisfaction with communication

% Satisfied (8-10 out of 10) / **% Easy (4-5 out of 5) ***% Easy (8-10 out of 10)	DRO	Bankrupt	RPS		NI creditor
Overall communication					
The online form or application	83%	86% (Debtors only)	65%		n/a
Giving timely updates (RPS claimants only)	n/a	n/a	61%		n/a
Frequency of updates	n/a	44% (Creditors only)	n/a		61%
The way in which you were dealt with	88%	75%	67%		76%
Overall communication about your claim	89%	72%	62%		67%
Written communication					
*Emails	80%	83%	83%***	75%****	85%
*Letters	87%	75%	81%***	43%****	80%
**How easy the written communications were to understand	87%	73%	74%		84%

*Base: All excluding 'don't knows', 2022 - DRO debtors: 163-200; Bankrupts: 96-200; RPS claimants: 7-200; Non-institutional Creditors 79-84. Green arrows indicate where there has been a significant increase since 2021 and red arrows indicate where there has been a significant decrease since 2021. ***Claim Accepted. ****Claim Rejected.*

Again, DRO debtors were the most satisfied with communication, with between eight in ten and nine in ten giving a positive score for each of the areas they were asked about. It is worth noting that the proportion of DRO debtors who were satisfied with how they were dealt with and the proportion who agreed that email communication was easy to understand both fell significantly between 2021 and 2022.

On the other hand, non-institutional creditors' scores increased across several measures between 2021 and 2022. In 2022 this group was more likely to be satisfied with the frequency of updates they received (61% compared to 29% in 2021), the way in which they were dealt with (76% compared to 55% in 2021), and the overall communication about their claim (67% compared to 41% in 2021). Similarly, they were more likely to report that the written communications they received (letters and emails) were easy to understand.

2.6 Customer groups summaries

DRO debtors

DRO debtors remained the most satisfied of the agency's customer groups. Almost all (93%) were satisfied with their overall experience of dealing with the agency in 2022, which is consistent with results from previous years.

DRO debtors posted the highest levels of agreement and satisfaction across all of the key satisfaction measures. They were also the most satisfied with their last contact with the agency and with the communications they received from the agency.

The proportion of DRO debtors who were satisfied with the way in which they were dealt with by the Insolvency Service was significantly lower in 2022 than it was in 2021 (88% vs. 94% respectively). Despite this, DRO debtors were still more likely to be satisfied with this measure than any other group included in the research.

Bankrupts

Most Bankrupts continue to be positive about their overall experience of dealing with the agency. The overall satisfaction score among this group was 83%, which is consistent with 2021 (when 83% were satisfied overall).

Bankrupts saw the professionalism of the agency's staff and the accuracy of the information that the agency provides as positives. Those who were dissatisfied tended to cite poor communication, which aligns with this groups' lower satisfaction levels with the agency's overall and written communication.

RPS claimants

The proportion of RPS claimants who were satisfied with their experience of dealing with the agency overall stayed consistently high in 2022 (79% vs 77% in 2021).

Those who were satisfied cited the professionalism of the agency's staff and the accuracy of the information provided to them. Again, those who were dissatisfied cited poor communication, errors being made, and a lack of clarity over how things were calculated as reasons why.

Notably, nearly seven in ten (69%) RPS claimants felt satisfied that decisions had been clearly explained to them, significantly more than was the case in 2021 (58%).

Non-institutional creditors

Non-institutional creditors were far more satisfied with their experience of dealing with the agency in 2022 than they have been in previous years. The overall derived

satisfaction score for this group increased by 11% between 2021 and 2022 (from 71% to 82%).³

The increase in overall satisfaction seen among this group appears to be driven by improved scores across almost all the agency's core satisfaction measures. The 2022 results show a significant increase across 9 of 10 core measures and across all communication measures.

It should be noted that the profile of non-institutional creditors who participated in the 2022 survey differs to the profile of customers in this group that participated in previous years. For the first time, Breathing Space creditors were included in the non-institutional creditor group. Breathing Space is a new service introduced by the Insolvency Service in 2021. Half the completed interviews were done with Breathing Space creditors.

Nevertheless, a review of the satisfaction data indicates that the change in profile of the non-institutional creditor group was not the driver behind the increase in satisfaction scores this year.

³ However, it is worth noting that this group had a smaller base than others (84 in 2022 and 58 in 2021), meaning conclusions drawn in relation to their experience of this group should be approached with more caution.