



The Insolvency
Service

Customer Satisfaction Survey 2023 Executive Summary

Prepared for: The Insolvency Service
By: IFF Research

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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 2023 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, to help it gain a better understanding of its customers' expectations and perceptions.

1.3 Methodology

IFF Research carried out a quantitative survey consisting of 687 interviews conducted using Computer Assisted Telephone Interviewing (CATI). Interviews lasted an average of 22 minutes and fieldwork took place between January and March 2023.

Mirroring the approach adopted in the 2022 survey, interviews were conducted with four key customer audiences. Table 1.1 provides a breakdown of the interviews achieved by each group.

Table 1.1 The profile of interviews achieved by 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	87
<i>Standard non-institutional creditors</i>	(48)
<i>Breathing space users</i>	(39)
Total	687

Samples for all customer audiences were provided by the Insolvency Service. To be eligible to take part, participants in the survey must have had contact with the Insolvency Service on or after 1 January 2022.

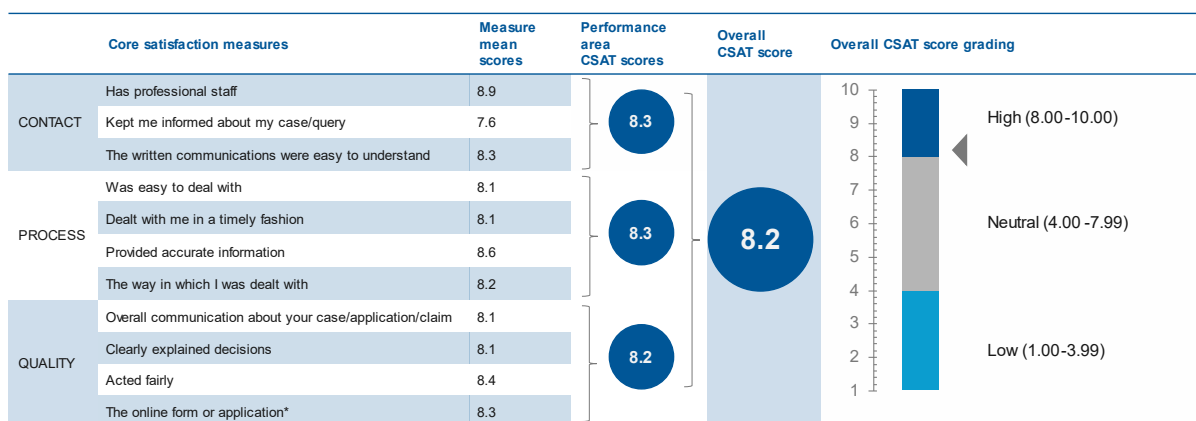
¹ As Non-institutional creditors are a group which are difficult to reach, a lower target of 80 was set due to the lower number of completions in this group. However, the overall number did increase from 84 completions in 2022.

1.4 Calculating customer satisfaction

The Insolvency Service publishes its customer satisfaction target every year. As per the 2022 survey, the Insolvency Service used a derived satisfaction score to measure overall customer satisfaction. This derived score is aligned to the three key areas of contact that the Agency has with its customers: **contact**, **process** and **quality**. Views on the key customer measures in each of these areas are 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.



*only asked of DRO Debtors, Bankrupts Debtors & RPS Claimants

1.5 Report interpretation

Where possible, this document compares results from the 2023 survey with those from the 2022 survey. Arrows are used to highlight where changes between 2022 and 2023 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. Where 'don't know' responses have been excluded, results have been re-based on the remaining responses. This mirrors the approach to analysis taken in previous waves to ensure that results between waves are directly comparable.

2. Main findings

2.1 Summary

Overall derived satisfaction remained high in 2022/23 at 8.2 (82%), a slight but not significant decline from last year’s score of 8.4 (84%).

Levels of satisfaction stayed consistently high for DRO Debtors (9.2), Bankrupts (8.4) and Non-institutional creditors (8.0) this year.

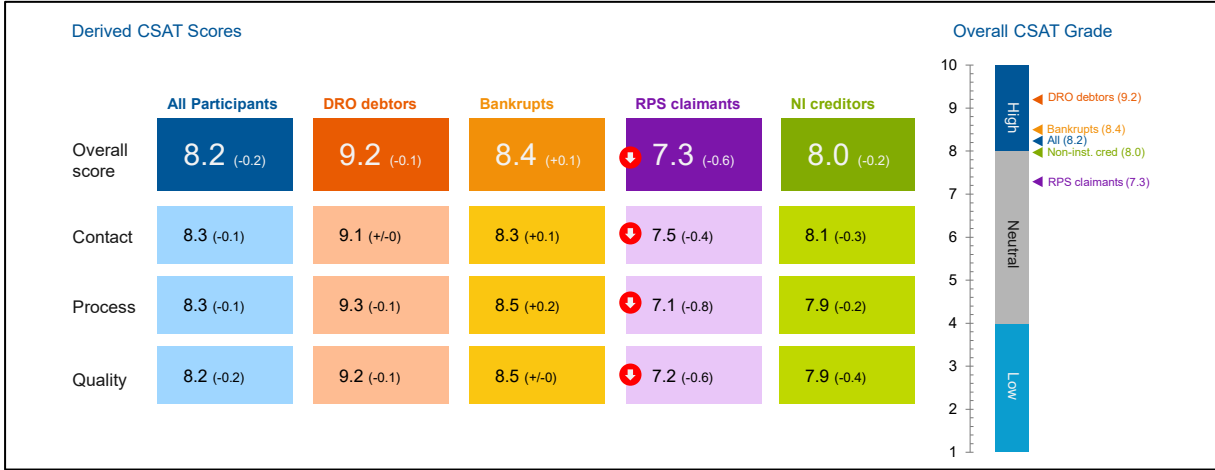
Satisfaction levels among RPS claimants decreased significantly between 2022 and 2023 (7.6 to 7.3). RPS claimants are the least satisfied group overall and while this was also true last year, there is now a larger gap between the satisfaction levels of RPS claimants and other groups.

Last year’s survey indicated that the Agency could make improvements to how it communicates with customers, specifically keeping customers updated about their case / claim / application. While results show that people are happy with the Agency’s communication overall, as they were last year, it is still frequently mentioned as one of the main things to improve on.

2.2 Derived satisfaction scores

The derived satisfaction score for all customers was high in 2023 (8.2). However, this is a slight decrease (i.e., not a statistically significant decrease) from the 2022 figure (8.4). As shown in Figure 2.1, three out of the four key customer groups surveyed also had a high derived customer satisfaction score.

Figure 2.1 Derived satisfaction scores



Base: All excluding ‘don’t knows’, 2023 – All: 441-680; DRO debtors: 156-200; Bankrupts: 93-200; RPS claimants: 176-200; Non-institutional creditors 76-87.

In line with the satisfaction measures already discussed, the highest derived satisfaction score was among DRO debtors (9.2). On the other hand, the lowest score was posted by RPS claimants (7.3). Under the Insolvency Service’s CSAT score grading system, this counts as a ‘neutral’ CSAT score.

While Bankrupts’ satisfaction score has increased slightly (although not significantly) since 2022 (8.3), satisfaction scores for DRO debtors and non-institutionalised creditors have decreased, again not significantly (from 9.3 and 8.2 in 2022 respectively). The derived satisfaction score for RPS claimants has decreased significantly, from 7.9 to 7.3

Within each audience there was little variance in derived score across each of the three core areas of contact, process, and quality.

2.3 Performance on key satisfaction measures

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

Figure 2.2 illustrates the proportion of customers who were satisfied with each measure (for example, they gave a score of 8-10 out of 10 for that measure).

Figure 2.2 Performance against core satisfaction measures

	Core satisfaction measure	Total	DRO	Bankrupts	RPS	NI Creditor
CONTACT	Has professional staff	85% (-7pp)	95% (+1pp)	87% (-1pp)	74% (-5pp)	82% (-4pp)
	Kept me informed about my case/query	64% (-4pp)	78% (-5pp)	71% (+4pp)	47% (-13pp) ↓	53% (-6pp)
	Written communications were easy to understand	73% (-6pp) ↓	86% (-1pp)	68% (-5pp)	62% (-12pp) ↓	78% (-6pp)
PROCESS	Was easy to deal with	71% (-5pp) ↓	89% (-3pp)	77% (no change)	53% (-9pp)	60% (-7pp)
	Dealt with me in a timely fashion	71% (-5pp) ↓	90% (-1pp)	79% (+4pp)	49% (-17pp) ↓	56% (-5pp)
	Provided accurate information	79% (-4pp)	94% (+1pp)	79% (-2pp)	65% (-14pp) ↓	79% (+9pp)
	The way in which I was dealt with	75% (-2pp)	94% (+6pp) ↑	77% (+2pp)	55% (-12pp) ↓	72% (-4pp)
QUALITY	Overall communication about your claim	71% (-3pp)	88% (-1pp)	79% (+7pp)	50% (-12pp) ↓	65% (-2pp)
	Clearly explained decisions	72% (-6pp) ↓	90% (-2pp)	78% (no change)	51% (-18pp) ↓	65% (-3pp)
	Acted fairly	76% (-7pp) ↓	94% (+1pp)	77% (-5pp)	60% (-12pp) ↓	70% (-14pp) ↓
	The online form or application	75% (+1pp)	89% (+6pp)	88%* (+2pp)	58% (-7pp)	N/A

*Debtors only

Base: All excluding ‘don’t knows’, 2023 - DRO debtors: 156-200; Bankrupts: 93-200; RPS claimants: 176-200; Non-institutional creditors 76-87. Green arrows indicate where there has been a significant increase since 2022 and red arrows indicate where there has been a significant decrease since 2022.

As Figure 2.2 shows, satisfaction has significantly decreased for RPS claimants across a number of measures relating to contact, process and quality. There were few significant changes in satisfaction scores across the core satisfaction measures among DRO debtors, Bankrupts, and Non-institutionalised creditors. However, the following changes were exceptions to this:

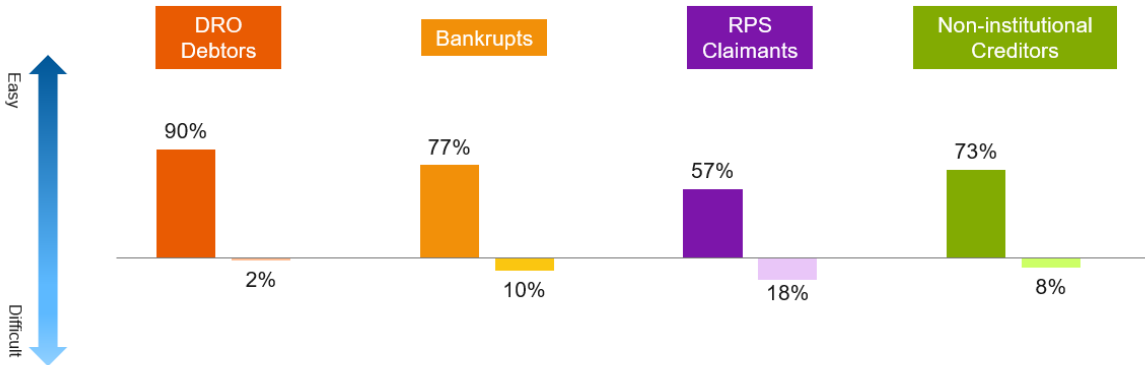
- The proportion of DRO debtors who were satisfied with the way in which they were dealt with by the Insolvency service was significantly higher in 2023 than in 2022 (94% vs. 88% respectively), marking a return to 2021 satisfaction levels (also 94%); and
- The proportion of Non-institutionalised creditors who were satisfied that the Insolvency Service acted fairly was significantly lower in 2023 than it was in 2022 (70% vs 84% respectively).

The decline in derived satisfaction for RPS claimants is driven by a decrease in scores across all core measures, most of which are significant decreases compared to 2022/23.

2.4 Ease of dealings with the Insolvency Service

Customers were asked how easy or difficult it was to deal with the Agency as part of the survey - results from this question are illustrated in Figure 2.3.

Figure 2.3 Ease of dealing with the Agency



Base: All excluding 'don't knows', 2023 - DRO debtors: 197; Bankrupts: 200; RPS claimants: 197; Non-institutional creditors 75.

DRO debtors found it easiest to deal with the Agency, with nine in ten saying they found it 'easy' (21%) or 'very easy' (70%). Bankruptcy debtors also seemed to experience high levels of ease, with seven in ten (72%) saying it was 'very easy' to deal with the Agency.

RPS claimants found it the most difficult to deal with the Agency, although proportions are still low; around 1 in 5 said that they found the Agency 'difficult' (11%) or 'very difficult' (7%) to deal with.

2.5 Satisfaction with contact

Customers were also largely positive about their last experience of contacting the Agency, although there has been an overall decrease in satisfaction about being responded to quickly. RPS claimants were significantly less satisfied this year compared to last (2021/22) across almost all measures. Figure 2.4 shows how customers felt the Agency performed against its seven contact measures.

Figure 2.4 Customer views on their last contact with the Agency

% Agree (4-5 out of 5)	Total	DRO	Bankrupt	RPS	NI Creditors
The Insolvency Service provided me with all the information I needed	82%	93%	84%	70% ↓	82%
The Insolvency Service gave clear information / explanation	82%	94%	85%	68% ↓	85%
My query was resolved	79%	95%	77%	70% ↓	76%
The next steps were made clear	80%	91%	78%	74% ↓	78%
The Insolvency Service responded to me quickly	80% ↓	94%	81%	70% ↓	76%
It was easy to get my query resolved	76%	94%	77%	64% ↓	67%
Overall, the Insolvency Service handled my query well	81%	97%	78%	72%	74%

Base: All excluding 'don't knows', 2023 - DRO debtors: 139-141; Bankrupts: 176-181; RPS claimants: 168-172; Non-institutional creditors 67-74. A red arrow indicates where there has been a significant decrease since 2022.

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.

RPS claimants were the group least satisfied with their experience of contacting the Agency, a change from 2022 where Non-institutional creditors were the least satisfied. Although a majority agreed with each statement, RPS claimants' scores were lower relative to the other customer groups, as well as lower compared to RPS claimants' scores last year. Customers in this group were least likely to agree that it was easy to get their query resolved (64% agreed) and that the Insolvency Service gave clear information / explanations (68% agreed).

2.6 Satisfaction with communication

As shown in Figure 2.5, satisfaction with core measures across communication was mixed among the different customer groups that participated in the survey in 2023.

Figure 2.5 Customer satisfaction with communication²

% Satisfied (8-10 out of 10) *% Easy (4-5 out of 5)	DRO	Bankrupts	RPS	NI creditor	
Overall communication					
The online form or application	89%	88% (Debtors only)	58%	n/a	
Giving timely updates (RPS claimants only)	n/a	n/a	41% ↓	n/a	
Frequency of updates	n/a	56% (Creditors only)	n/a	54%	
The way in which you were dealt with	94% ↑	77%	55% ↓	72%	
Overall communication about your claim	88%	79%	50% ↓	65%	
Written communication					
*Emails/correspondence were easy to understand	84%	78%	77%***	56%**** ↑	78%
*Letters were easy to understand	87%	71%	70%*** ↓	38%**** ↑	86%
**How easy the written communications were to understand	86%	68%	62% ↓		78%

² In the survey participants were asked about a specific letter that was relevant to their user group, but 'letters' is used here as a summary. DRO debtors were asked about the 'DRODEBNOT' letter.

Bankrupts were asked about the 'NTB2' letter. Successful RPS claimants were asked about the 'payment advice letter' and unsuccessful RPS claimants were asked about the refusal letter. Non-institutional creditors were asked about 'any letters they received relating to your case'.

*Base: All excluding 'don't knows', 2022 - DRO debtors: 156-200; Bankrupts: 93-200; RPS claimants: 16-199; Non-institutional creditors 79-87. Green arrows indicate where there has been a significant increase since 2022 and red arrows indicate where there has been a significant decrease since 2022. ***Claim Accepted. ****Claim Rejected.*

Again, DRO debtors were the group most satisfied with their communication with the Agency, with at least 84% giving a positive score on each of the areas they were asked about regarding the Agency's communication with them. Satisfaction with the way in which they were dealt with increased significantly since 2022, from 88% to 94%.

On the other hand, RPS claimants' scores decreased across several measures between 2022 and 2023. In 2023 this group was less likely to be satisfied with the Agency giving timely updates (41% vs. 61% in 2022), the way in which they were dealt with (55% vs 67% in 2022) and overall communication about their claim (50% vs. 62% in 2022). There was also a fall in agreement among those who had their claim accepted that letters were easy to understand (70% vs. 81% in 2022), and among all RPS claimants that written communications were easy to understand (62% vs. 74% in 2022).

2.7 Customer groups summaries

DRO debtors

DRO debtors remained the most satisfied of the Agency's customer groups. Derived satisfaction was again high for this group (9.2).

In keeping with previous years, DRO debtors posted the highest levels of agreement and satisfaction across all of the key measures, as well as satisfaction with their contact experience and the Agency's communication.

The proportion of DRO debtors who were satisfied with the way in which they were dealt with around communications has significantly increased from 2022 (94% in 2023 vs. 88% in 2022), returning satisfaction levels in this measure to 2021 levels.

Bankrupts

Most Bankrupts continue to be positive about their overall experience of dealing with the Agency. Derived satisfaction remained high again this year at 8.4.

Creditor petitioned bankrupts' and debtor driven bankrupts' views of their dealings with the Agency vary significantly. Debtors posted consistently higher levels of satisfaction and agreement with key satisfaction, communication, and contact measures when compared to creditors. Mirroring this, debtors derived satisfaction score was significantly higher when compared with creditors (9.0 vs. 7.7 respectively).

While Bankrupts saw the professionalism of the Agency's staff and the accuracy of the information that is provided as positives, those who were dissatisfied tended to cite poor communication.

RPS claimants

Derived satisfaction score for RPS claimants in 2023 was significantly lower compared with 2022 (7.3 vs. 7.9 respectively). This drop in satisfaction can also be seen across many key satisfaction, communication, and contact measures.

Notably, a minority of RPS claimants were satisfied with the way in which they were kept informed by the Agency (47%), given timely updates (41%), and that they were dealt with in a timely fashion (49%). They were also the group that was most likely to say that they found it difficult to deal with the Agency about their claim (18%).

There are no obvious reasons within the survey data that indicate why RPS claimants are less satisfied overall this year; the sample size is identical to last year and demographic proportions are similar. However, contact data indicates that RPS claimants were the most likely to have been in contact multiple times to discuss the same issue across most methods of contact (as opposed to multiple ones). This could be for many reasons given the complexity of the claims (such as, IP / Customer / Insolvency service errors) but highlights that resolution of queries is an area to investigate further.

Non-institutional Creditors

There has been a slight decrease in derived satisfaction this year for non-institutional creditors compared to last year (8.0 vs 8.2 respectively).

While most satisfaction measures have remained at similar levels to 2022, there was a significant decrease in the proportion of non-institutional creditors who thought that the Agency acted fairly (70% in 2023 vs. 84% in 2022).

Communication was highlighted as an area for improvement for this group with Non-institutional creditors scoring lowest for being kept informed (53%) and being dealt with in a timely fashion (56%) this year.