**Workshop outline**

Handling complaints through Covid-19 – Understanding consumer behaviour and what that means for us today

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| Pop out |
| *In this section, we want you to emphasis the issue/challenge facing member firms. Feel free also to state the expectations of the regulator, quoting a recent enforcement action or comment from a regulator themselves from the last 12 months for example….* |
| Over recent months there has been a shift in consumer behaviour.  At the beginning of Covid – 19, consumers were willing to cut firms a bit of slack, as we all got our heads around working differently. Consumers understood that things could take a little longer to sort out ‘than normal’.  But this amount of goodwill was time limited, and consumers are now starting to show increasing levels of frustration with ‘unhelpful’ policies and processes, and restricted levels of service, access and availability.  Because of the many social, economic and environmental pressures people are now (not by choice) living with, consumers are now reacting more negatively when things go wrong, or when they perceive things to be wrong or unfair. And with blanket financial support packages coming to an end for many, people are being pushed into a situation they did not ask for and did not want to be in. All building to (among many other emotions); resentment, anger and shame.  And all of which have a direct impact on consumer behaviour, levels of tolerance towards firms and frontline staff and the number of complaints being made. |

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| Overview |
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| Consumer behaviour has and is changing. And with that comes challenges in adapting and working around these changes.  In response to this challenge, we’ve created this live online learning session, focusing on:   * How consumer behaviour and attitudes are changing. * What’s frustrating consumers the most? * What’s the fallout for staff on the frontline and complaints handlers? * What this means when it comes to resolving complaints. * Preventing complaints - what’s frustrating your customers right now? * Finding the solutions sooner rather than later |

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| By the end of this workshop you will be able to: |
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| * Understand the shift in consumer behaviour and why * Uncover the most common pain points * Spot when customers are reaching the end of their tether * Consider the impact on complaint outcomes * Identify areas of your process, policies and service causing customer frustration |

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| Additional information |
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| This is a highly practical and facilitated live online learning session involving tutor led sharing of insight and group discussion. |
| Who will benefit from attending this workshop |
| *Testimonials if available* |
| * Complaint team leaders/managers * Senior leaders responsible for customer service, customer experience, compliance or complaints handling functions * Compliance, Quality Assurance heads and leads |

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| Workshop agenda: |
| *Insert topic headings* |
| * How consumer behaviour and attitudes are changing. * What’s frustrating consumers the most? * What’s the fallout for staff on the frontline and complaints handlers? * What this means when it comes to resolving complaints. * Preventing complaints - what’s frustrating your customers right now? * Finding the solutions sooner rather than later |

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| About the trainers: |
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| Caroline is an award-winning Customer Insight professional with over 25 years of experience across different regulated markets.  Having held a senior position at the Financial Ombudsman Service, Caroline has a deep-rooted knowledge of customer experience, diversity legislation, stakeholder engagement, complaints handling and consumer vulnerability.  In 2018, struck by the number of unnecessary complaints making their way to the ombudsman service and the things that continue to trip firms up, Caroline joined forces with ex-FOS colleague Sarah Lawrence to set up CWSL.  Caroline holds a number of appointed roles, including: Commissioner to Energy UK’s Customers in Vulnerable Circumstances Commission, an Advisory Board Member to the Money and Mental Health Policy Institute, Independent Advisor to the Kent Police and Crime Commissioner, Consumer Vulnerability Expert at the Money Advice Trust, and Member of CIVEA’s (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) Panel.  In 2020 Caroline won National Centre for Diversity Advisor of the Year.  Caroline Wells is an award-winning Customer Insight professional with over 25 years of transformational leadership in financial services. Caroline has a deep-rooted knowledge of customer experience, consumer vulnerability, diversity legislation, outreach and complaints handling.  Since leaving a senior position at the Financial Ombudsman Service in 2017, Caroline now advises businesses in and outside of financial services. She also works with The Money Advice Trust, is an independent advisor to several organisations, including the Civil Enforcement Association, and is a Commissioner on Energy UK’s Commission for Customers in Vulnerable Circumstances. Caroline is also a member of several professional bodies including, ICS and CIPR.  Sarah Lawrence has over 20 years of experience working on the front line in financial services. She has worked within call centres in various organisations and has over 17 years’ experience of working at the Financial Ombudsman Service.  During her time at the Ombudsman Service, she worked as an adjudicator, then moving to the outreach team, where she wrote and delivered training to small businesses. She was promoted to manager in this department, but in the last 4.5 years, she was the manager of the Technical Desk, which regularly had business approval rating of 94% and above.  Since leaving the Financial Ombudsman Service, Sarah has written and presented the training for CWSL for various organisations including UK Finance and the Finance and Leasing Association. She has also been consulting with several organisations, sharing knowledge and helping them adapt their complaints processes. |