IMPACT
FROM INSIGHT TO INFLUENCE

Customer Personas and Expectations Research Technical Report

Prepared for CCW

Prepared by Kayte Ashton, Associate Director Advanced Methods, Impact

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CCW
The voice for water consumers
Y corff sy'n rhoi llais i ddefnyddwyr dŵr

Contents

Glossary

Term	Definition
Attribute	Characteristic of the customer contact defined in the CRM system
CS	Customer satisfaction
CRM	Customer Relationship Management
Dummy variables	Attributes about a customers' case which have been turned into yes or no (it existed or it didn't)
Journey persona	A description of a unique journey type that previous customers have taken, defined using the attributes present on the CRM system such as number of interactions.
Journey pathways	A combination of journey personas and depth interview responses. They are refined personas, with suggested improvements to improve the customers' satisfaction.
Stage 1	A CCW definition for a case in its early stages
Stage 2	A CCW definition for a case that is more complex and requires back referral
TAP	CCW's CRM system
Top 2 box %	The percentage of respondents who give either of the two highest answers on Likert rating scale e.g. "Very satisfied" or "Satisfied" on a scale of "Very satisfied-Satisfied-Neither satisfied nor dissatisfied-Dissatisfied-Very dissatisfied"
WATRS	The Water Redress Scheme. This is operated by the Centre for Effective Dispute Resolution and offers a final option for redress to consumers who remain dissatisfied after following their water company's and CCW's complaints processes.

1. Foreword

Making sure every customer experiences a smooth path to resolving their complaint is something CCW strives for as we look to maintain high levels of satisfaction with our service. At the start of 2019/20 we decided to review our customer journey to see whether it was helping to achieve that ambition and what might need to be improved.

It became apparent that although the way in which we handle complaints made sense, our approach looked very similar for every customer – regardless of whether they were a household or business customer or the nature of their complaint. Although we made reasonable adjustments for people in vulnerable circumstances, we needed to show greater flexibility for other customers.

In order to improve satisfaction with our service we had to gain a better understanding of what it was customers needed and expected from CCW when they contacted us. That led us to commission this piece of research with Impact to delve into the minds, needs and experiences of customers.

The findings have proved insightful. It has revealed to us that the things we thought we were doing well - such as setting out clear expectations around customer contact and frequency of updates – were not matching some customers' expectations. The research also showed that domestic and non-household customers don't have vastly different expectations. More often what really shapes customers' expectations is the complexity of the complaint and how it is handled. Within the complex and more straightforward groups of complaints there are some other nuances that we must look to address to ensure every customer receives a service tailored to meet their particular needs and expectations.

We're already using this information to renew our customer experience in handling complaints; better understanding the level of detail and reassurance that customers in differing situations need, the speed they expect it at and delivered through the channel of communications they find most useful.

We have started work implementing the changes through a staged approach as recommended by Impact. The first step involves looking at the 'hygiene' measures – the factors for satisfaction that apply to all customers. We'll then move on to separating cases into complex and less complex complaint groups, making sure that we meet the differing needs of these customers.

Finally, we'll implement the nuanced customer journeys that would lead to the highest customer satisfaction among the complex and more straightforward complaint groups.

We'll be rolling out these changes over the coming months and constantly monitoring customer satisfaction to see if the action we're taking is effective in improving how people feel about our service.

Cath Jones

Quality and Information Manager

CCW

2. Executive summary

CCW wants to understand in more detail the journey that customers follow when they contact them with a complaint or enquiry about their water and/or sewerage service. This will allow them to provide customers with journeys that are much more specifically tailored to their particular needs, ultimately leading to an increase in overall satisfaction with CCW. This is particularly important as the number of complaints CCW receives has increased following deregulation of various aspects of the non-household water market.

CCW's research partner, Impact, conducted a five-stage study which incorporated extensive analysis of existing customer service data, and in-depth qualitative and quantitative interviews with 75 household and non-household customers, including those in a range of vulnerable circumstances. This identified five 'journey personas' which customers have taken in the past, two of which were followed by 'more complex' cases, and three by 'less complex' cases. The different personas also varied according to the level of CCW caseworker required to resolve the case, the time it had continued for, and the type of outcome.

As a result of the depth interviews with customers who had experienced each of these journey personas and further analysis, Impact produced guidance on how to identify what the most appropriate journey persona is for a new customer. This 'triage' process initially just identifies whether a case is more or less complex as this is the only distinction that can be made with the case attributes usually available at this point. As the case progresses, it can then be directed along a more specific journey pathway, for which identification is driven by the most likely outcome, and the length of time the case is likely to take to be resolved.

Impact also identified attributes of customer journeys which, if improved through changes to CCW's systems and procedures, will increase customers' satisfaction. Some of these are specific to the different journey personas while others apply across all customers, such as quicker response times, providing updates/regular communication (particularly by phone), impartiality, proactivity at the outset, and provision of quality information.

Overall, the research has given CCW actionable insights for how to identify the best journey pathway for each customer, and how to optimise that journey so that they will have a better experience and be more satisfied.

3. Background

CCW's Forward Work Programmes focus on the issues that matter to consumers of water and sewerage services. It has identified consumers' priorities from previous research and developed three key strategic priorities:

- Fair charges that everyone can afford
- Outstanding services that are always delivered right first time
- A safe and reliable service now and for the future.

This demonstrates how making consumer voices heard is at the heart of everything CCW does. Helping consumers to resolve complaints with their water companies is central to this.

Complaints are on the up

Complaints about water companies made to CCW increased by 11% from 2016-17 to 2017-18[1] to a total of 9,646. This aggregate figure masks a fall in complaints for 20 out of the 22 water and sewerage/water only companies with whom CCW has been working closely to improve their complaint resolution procedures.

However, changes to the water and sewerage landscape are also influencing the number of complaints made. In April 2017 it became possible for Non-Household (NHH) customers in England (which Ofwat refers to as 'business customers' although these include voluntary organisations and public sector bodies) to choose the company that

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1 CCW Year End Report on Complaints and Enquiries 2017-18: https://www.CCWater.org.uk/wp-content/uploads/2018/08/2017-18-Year-End-Report-on-Complaints-and-Enquiries.pdf

supplies their water and sewerage services[2] enabling them to save water and money. This has opened up the water market to licensed retailers (or new retail arms of incumbent water companies) who are encouraged to increase competition in the market by offering their own tariffs and service levels.

This change has required a period of bedding-in by these new retailers which has caused a wave in complaints about them to CCW. NHH retailer complaints accounted for 31% of the 9,646 complaints to CCW in 2017-18.

Improving the customer complaint journey

CCW uses a customer journey map for navigating customer complaints and believes that being able to tailor this map to the needs of different customer groups and complaint types will result in higher satisfaction with CCW's complaint handling. This concurs with best practice guidance from other sectors.

The objective of this study was to understand the customer journey in more detail, so that a small number of specific journeys could be identified that would drive up customer satisfaction. Once these new specific journeys are incorporated into the CCW system, customers will undertake a journey that is much more specific to their particular needs, ultimately leading to an increase in overall satisfaction with CCW.

To meet this objective, the study sought to answer the following questions:

- What are the high and low points of the customer journey?
- What improvements to the journey would have improved the customer's overall experience and their satisfaction at the end of the process?
- What variations on the existing CCW journey would increase customer satisfaction with their service?
- What are the broad underlying principles for what customer and/or complaint type would be best served by what journey type?

4. Methodology and sample

This research was undertaken in several stages, as set out in section 5, but there were two main points of data analysis and collection:

- Analysis of existing customer satisfaction data
- Semi-structured depth interviews.

Analysis of existing customer satisfaction data

CCW conducts an annual online customer satisfaction survey which asks a number of questions about the experience that the customer had when they contacted CCW. 1,661 cases from April 2018 to September 2019 (drawn from the 2018 and 2019 waves) were analysed. Cases prior to April 2018 were not included in this first stage, primarily because the survey had some marked differences in questions and code-frames prior to this, and secondly, because there was enough more recent data to permit robust analysis.

Analysis of this data showed that there were five main types of journeys which customers followed. The individuals who were most likely to take each of these could be identified from basic database characteristics.

Identification of journey type is discussed in greater detail in the section entitled 'Stage 2 – Identification of journey personas for new cases' below.

## Semi-structured depth interviews

A series of semi-structured depth interviews was conducted with a representative selection of customers. The findings from the analysis of existing customer satisfaction data was incorporated into the in-depth interview

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2 Open Water: https://www.open-water.org.uk/

methodology to ensure that interviews were conducted across the different journey types.

The sample for the semi-structured depth interviews was drawn from cases closed between May 2019 and November 2019. 15 in depth telephone interviews were conducted for each of the five journey personas identified during the existing customer satisfaction analysis (Stage 1a, as described section 5), giving a total sample size of 75. Each interview was conducted by a professional interviewer and lasted 25-30 minutes and followed a semi-structured format. This included a mix of closed and open-ended questions which enabled quantitative data to be collected whilst also allowing participants to explain their experiences of dealing with CCW in their own words. Details of the sample profile are summarised in Figure 4.1 below.

Figure 4.1: In-depth interview sample profile
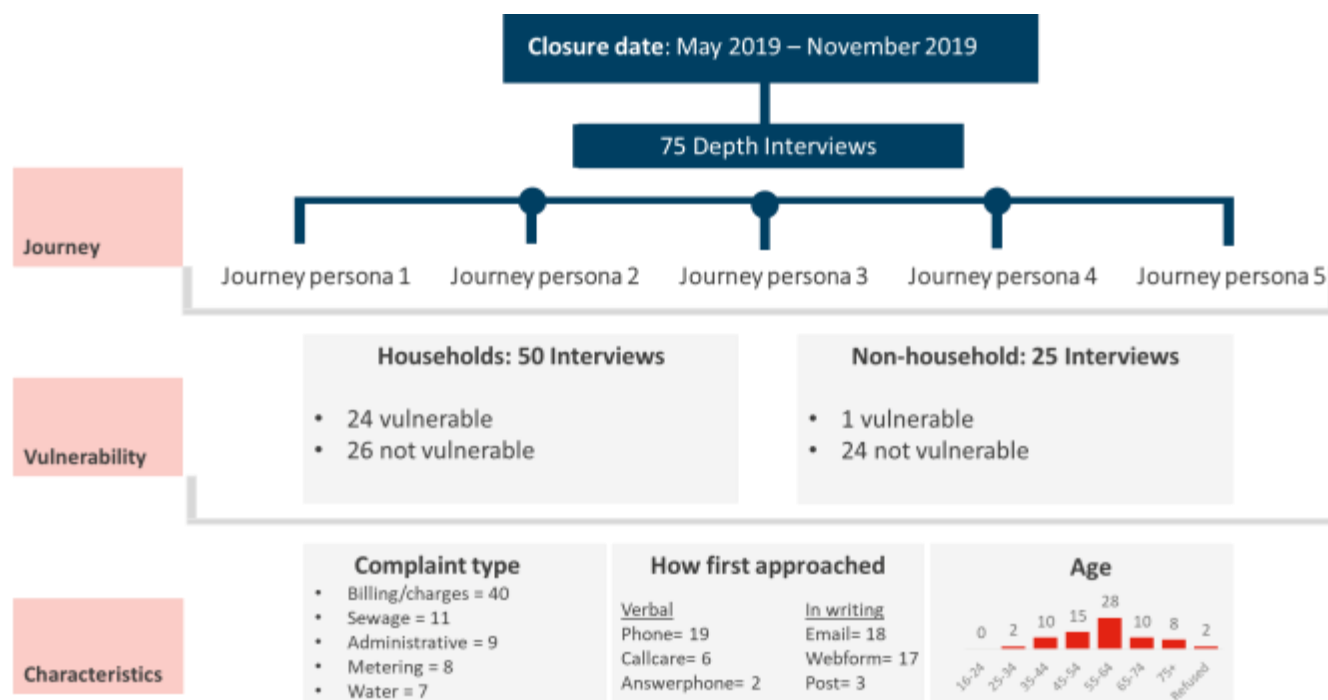
Quotas and incentives

There were equal quotas for household customers (HH), non-household (NHH) customers and vulnerable customers across the 75 interviews. Vulnerable customers were either HH or NHH and were identified during the course of the survey. The quotas are shown in Figure 4.2.

Figure 4.2: Quotas for in-depth interviews

Journey persona	HH (from sample) Minimum 25	NHH (from sample) Minimum 25	Vulnerable (from survey) 25	Total HH + NHH
Journey persona 1	Minimum 5	Minimum 5	5	15
Journey persona 2	Minimum 5	Minimum 5	5	15
Journey persona 3	Minimum 5	Minimum 5	5	15
Journey persona 4	Minimum 5	Minimum 5	5	15
Journey persona 5	Minimum 5	Minimum 5	5	15

Participants were offered the following incentives:

- Household customers: £25

- Non-household customers: £40
- Vulnerable customers: £25.

Vulnerable customers

Customers were defined as vulnerable if they or anyone at their property met any of the following criteria:

- Chronic/serious illness
- Medically dependent on equipment
- Oxygen use
- Poor sense of smell
- Physical impairment
- Unable to answer the door
- Restricted hand movement
- Of pensionable age (over 75 years of age)
- Children aged five or under in the home
- Blind or partially sighted
- Hearing/speech difficulties
- English not first language
- Living with dementia
- Learning difficulties
- Mental health condition
- Low or unstable income
- Temporary life change, for example, post-hospital recovery, unemployment.

Non-household customers could also be classified as vulnerable if the key contact fulfils any of the above criteria.

Pilot interviews

Pilot interviews were conducted to check the timing, flow, clarity, and ease of answering the questionnaire. Two pilot interviews were conducted for each journey segment.

Analysis of the pilot interviews revealed that they were taking almost double the amount of time anticipated, especially among those who had originally contacted CCW by telephone and those in the vulnerable quota. Reasons for this included:

- Confusion between their experience of dealing with CCW and their water provider, meant that sections of the survey had to be repeated
- Too many open-ended questions – there was also a perception of repetition
- Recall was often difficult if the contact with CCW was too long ago.

As a result of these learnings, the following changes were made:

- The sample was re-filtered to include only the most recent cases, and fresh sample was provided by CCW as several weeks had now passed since the project had started.
- Additional sample information was used to help participants recall their case and bring their CCW experience more to mind. This included date and method of first approaching CCW and a quick overview of what the query/complaint was about.
- Several of the less important open-ended questions were removed from the questionnaire.

The impact of these changes was to bring the average survey length down to the intended duration of between 25 and 30 minutes.

The transcripts of the first few real interviews were also analysed to ensure the interview process was providing the right results and was a positive experience for respondents.

Interview structure
The interview was structured in three sections as follows:

Section 1: Recent complaint
Participants were asked open and closed questions about the complaint or query with which they had contacted CCW.

Section 2: Journey type
Analysis of the 2018 and 2019 customer satisfaction data had determined that each journey type had specific drivers of overall satisfaction. The drivers for the participant's journey type were investigated in detail through targeted questions.

Section 3: Scenarios
Each customer was presented with one of three potential complaint scenarios and detail gathered about what they would like CCW to do in such a case. The scenarios were randomly allocated to the respondents. These scenarios can be found in the Appendix.

5. Stages of research
This research comprised five distinct stages which are outlined in Figure 4.1 below.

Figure 5.1: Overview of research stages

Stage 1	Stage 2	Stage 3	Stage 4	Stage 5
Analysis of CCW CS data – creation of journey personas and understanding the drivers of satisfaction	Identification of journey personas for sample database using a predictive model	Semi-structured depth interviews based on journey personas	Creation of enhanced journey pathways	Append model journey personas onto CRM database

The result of each stage of research fed into the next stage.

The use of past customer satisfaction data in stage 1 was crucial for identifying an appropriate structure to guide the customer research in stage 3. This meant that more insight could be obtained in a shorter amount of time.

The final stage identified what changes CCW could make to create a more efficient system that directs more customers with the right staff member so that customers' needs are met, ultimately leading to higher satisfaction.

The technical details of the methodology, results and insight for each stage is set out in the following sections.

Stage 1a – Creation of journey personas

Background
Segmentation analysis is a method of classifying individuals into distinct groups according to similar characteristics. Members of each group are similar to each other but different from the members of other groups. As the segments in this research are defined according to the different journeys their members take, they are referred to here as 'journey personas'.

Understanding the characteristics of journeys that have already happened and how they were viewed (i.e. overall satisfaction) has two key advantages:

- It gives unique insight into what particular aspect/s of each journey type can be improved
- New customers who contact CCW can be matched to the most likely journey persona and specific improvements and changes to this journey persona can be applied to improve the experience the

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customer has.

The customer satisfaction data used here was for 1,661 cases closed between April 2018 and September 2019. Using only data from closed cases allowed more complete journey personas to be identified because all of the customers were in a position to express a view on their satisfaction levels with every stage of the process i.e.:

- They had a query or complaint
- They contacted CCW
- They formed a relationship with CCW
- They had an outcome.

The journey personas were defined using data fields/attributes (see Figure 5.2) that were already part of CCW's customer relationship management (CRM) system so that, in future, customers can be matched with a persona at a very early stage in the process.

Figure 5.2: List of CRM attributes used to segment customers into journey personas

| Attribute	Description
Detailed category	The precise nature of the complaint
Main category	The category of the complaint (e.g. administration, billing)
CCW office	Type of caseworker (frontline caseworker or senior caseworker) and location
Company	Water company the complaint is about
Complaint stage	The stage the complaint is at when it reached CCW. Stage 1 is where a customer has made a complaint to the company. Stage 2 is where an issue has not been resolved following the initial complaint and the matter has been escalated. Company Procedure Exhausted is where a complaint remains unresolved following a company stage 1 and stage 2 response. All other stages are where no contact has been made by the customer to the company.
Complaint type	Type of response (e.g. where CCW answers the complaint without need to speak to the company, or complaints that are referred to the company for response),
Days old	How long the complaint had been going for (days) (both with the company in question, where appropriate, and with CCW)
Eligible for WATRS	Whether the complaint is eligible for the Water Redress Scheme (WATRS)
Household type	Household or non-household
Initial contact method	How the initial contact occurred (e.g, phone, email)
Interactions	Number of interactions with CCW
Month closed	Date of case closure
Outcome level 1	Outcome to customer (e.g. desirable to customer, proportionate to CCW, unacceptable)
Outcome level 2	Actual outcome of complaint

Technical detail
The technical detail for how the segments were created can be found in the Appendix.

Results and insight
The segmentation produced five journey personas which are summarised in 4.3 along with the proportion of complaints received that follow each one.

Figure 5.3: Overview of journey personas and percentage representation[3]
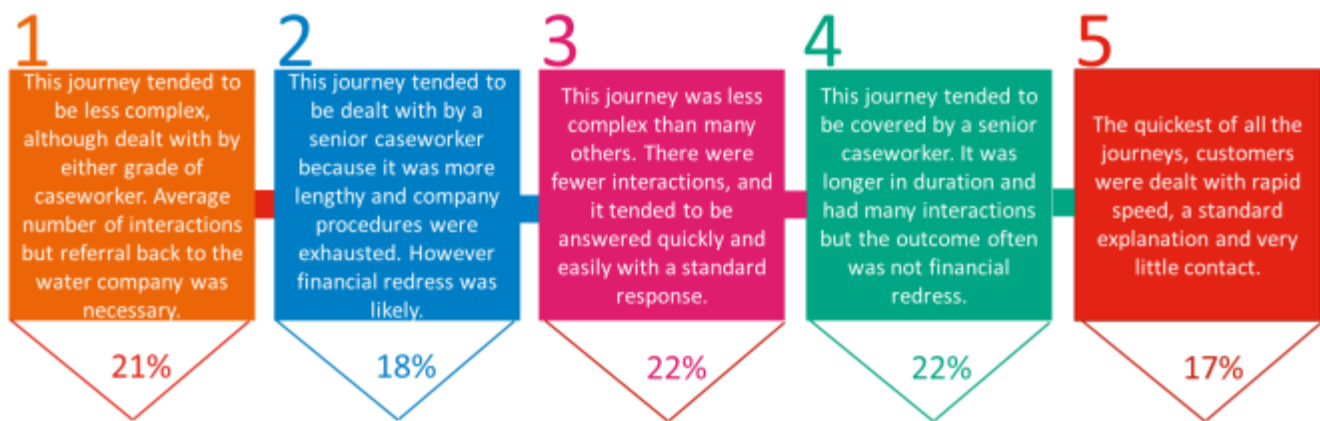
CCW were asked to validate these journey personas by considering the following questions:

- Do these journeys make sense?
- Can CCW visualise these customers as they come through to CCW?

Three of the journey segments (1, 3 and 5) were of a 'less complex' nature and two (2 and 4) were 'more complex' nature. As discussed in the Appendix, the key discriminating attributes were those which separated cases by complexity, for example, more complex cases tended to be dealt with by senior caseworkers and the number of interactions was more.

The percentages of each journey type found in the sample are remarkably similar in size, suggesting that all of them should be given equal attention in terms of process improvement.

Figure 4.4 provides more detail on how the journey personas differ, particularly the differences between the three simple journey types and the differences between the two complex journey types.

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[3] Number of interactions with CCW: Few interactions < 7, Average interactions 7-25, Many interactions 26+

Figure 5.4: Summary of differentiating attributes by journey personas[4]

1 LESS COMPLEX: Stage 1 (95%) – Either caseworker involved – Referral back to retailer required (64%) – Average number of interactions with CCW (83%) – Households (81%)

2 MORE COMPLEX: Company procedure exhausted (65%) – Senior caseworker (98%) – Referral back to retailer required (79%) – Lengthy number days (91%) – Many interactions with CCW (99%) – Financial redress more likely

3 LESS COMPLEX: Stage 1 (60%) – Caseworker (93%) – Direct reply (95%) – Short number days (90%) – Few interactions with CCW (89%) – Standard explanation response (84%)

4 MORE COMPLEX: Company procedure exhausted (58%) – Senior caseworker (99%) – Referral back to retailer required (64%) – Average number of interactions with CCW (87%) – Financial redress less likely/ more likely a bespoke reply

5 LESS COMPLEX: No referral necessary (55%) – Caseworker (98%) – Direct reply (100%) – Short number days (86%) – Few interactions with CCW (92%) – Proportionate outcome (92%) – Standard explanation (91%)

The journey personas were then profiled by attitudinal and satisfaction data which had been collected via the customer satisfaction questionnaire sent out when the complaint was closed. Analysis showed some differences between the journey personas on attitudinal and behavioural dimensions. For example, as shown in Figure 5.5, there were key differences in satisfaction levels between the journey personas, and this will become important for monitoring the incorporation of journey-specific changes into the CCW CRM system.

Figure 5.5: Overall satisfaction with complaint handling (Very and Somewhat satisfied) by journey personas

Satisfaction levels by segment[5]	
Journey persona 1	73%
Journey persona 2	74%
Journey persona 3	70%
Journey persona 4	64%
Journey persona 5	61%

Figure 5.5 also shows a 10% difference in overall satisfaction between the two more complex journey personas (2 and 4). This may partly be a result of the outcomes; segment 2 was more likely to receive a financial redress. In the case of the simpler journey personas, satisfaction with journey 5 is significantly lower (61%) than with journey 1 (73%). Customers following journey 5 also rated CCW staff poorer than other customers did (see Appendix); the procedure was too fast for them, they didn't feel listened to, and the case was often closed too soon. From CCWs' perspective, these were simple cases where they could only give a standard response and then close the case. However, as will be identified in the next stages, there are mitigation factors that can be applied along the journey that may prevent such a low satisfaction score in the future in this situation.

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[4] Number of interactions with CCW: Few interactions < 7, Average interactions 7-25, Many interactions 26+

[5] Satisfaction scores are measured as the top 2 box % - the percentage that are Very satisfied or Somewhat satisfied

Stage 1b – Understanding the drivers of satisfaction

Background

A second key stage is to understand what the drivers of overall satisfaction are for each segment. This provides a basis for future journey persona planning since overall satisfaction is a key measure of success.

CHAID (Chi-square Automatic Interaction Detection) is a technique used to understand drivers of a key outcome (in this case overall satisfaction). It uses the Chi-square statistic to determine which attributes are the best discriminators at showing up differences between those who are satisfied and those who are not. The results of CHAID analysis give invaluable insight into what could be incorporated into the customer journey to improve the customer experience. In most cases, these improvements are to the service provided by caseworkers rather than to the structure of the CRM system and can therefore be implemented by training staff appropriately.

Technical detail

The technical detail for CHAID can be found in the Appendix.

Results and insight

The drivers of satisfaction and dissatisfaction for each journey persona are shown in Figure 4.6.

Figure 5.6: Drivers of satisfaction and dissatisfaction by journey persona[6]

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[6] 'Easy to resolve' was asked in the following way: *"And to what extent do you agree or disagree with the statement: It was easy for me to get my complaint resolved by CC Water?"*. 'Ease' is likely to refer a number of factors leading to an overall assessment. These factors are aspects such as speed of resolution, number of interactions, level of escalation, knowledge of the CCW caseworker and customer effort involved. It will also depend on the customer's expectation of the process, and is therefore an indication of the perception the customer made of the process overall.

If customers are satisfied with the attributes listed above as 'drivers of satisfaction', there is a much greater chance that their overall satisfaction will increase. Analysing these drivers separately for each journey segment means that specific changes can be made that 'speak' to specific journey experiences. In theory, a more targeted approach will lead to a greater increase in overall satisfaction with CCW.

The 'drivers of dissatisfaction' also provide valuable insight. On occasion, these are the same as the drivers of satisfaction, but not always. CCW must also focus on ensuring these attributes perform well, to reduce the number of dissatisfied customers.

The key insight in this section of the research was an understanding of what should be improved in each journey persona. This was fed into section 2 of the depth interviews survey which asked detailed questions based on the results of the CHAID and drivers of satisfaction that were relevant to the particular journey persona to which each respondent was matched, based on why they called CCW (this is discussed in more detail in stage 3).

Stage 2 – Identification of journey personas for new cases

Background
The purpose of conducting the segmentation in stage 1 was to understand what journey types were already happening and to leverage this in the depth interviews.

The objective of stage 2 is to identify in advance of the depth interview the most likely journey that each depth interview respondent would have experienced. This was not known because the journey segments were formed using data from cases closed from April 2018 to November 2019 while the respondents included in the depth interview stage were from cases who had not been asked to complete a customer satisfaction survey. Therefore, the most likely journey they went on had to be identified from their CRM database attributes using a predictive model.

Technical summary
A model was developed using customer satisfaction cases from April 2018 to November 2019 which can accurately predict a customer's journey persona with a high level of certainty. The model can therefore be applied to the new sample data. There are several reasons for tagging the new sample with the likely journey persona:

- To add further understanding of why the customer may have responded as they did in their depth interview
- To ensure there is an even spread of journey personas in the depth interview stage
- To enable questions specific to the journey persona to be asked.

The detail for the models can be found in the Appendix.

Stage 3 – Semi-structured depth interviews

Background
A semi-structured approach to interviewing was recommended based on the objectives of the research and the information already at hand from CCW. This provided the flexibility to probe on a wide range of scenarios and dive deeper into specific journey personas. It also allowed for an efficiency in analysis and the drawing out of conclusions, as the qualitative data was split by persona and could therefore easily be grouped that way. Furthermore, some questions could be analysed using quantitative techniques although the sample sizes were often low.

Technical summary
Respondents were recruited by telephone from a sample list which CCW provided to Impact of customers who had contacted CCW and whose case was closed by November 2019. This sample *had not* been asked to do a customer satisfaction survey.

An experienced interviewer was used to probe respondents so that maximum specific detailed was extracted in a minimum amount of time. The objective of the study was to understand how the customers' journeys could have been improved. A detailed outline of what was covered in the depth interviews can be found in the Appendix.

Results and insight

This section covers the findings from the small number of 'closed' questions which were asked as part of the investigation into different scenarios. The results from the remaining, open questions will be discussed in section 4 when the quantitative and qualitative analysis is combined.

Respondents were shown one of three scenarios and asked a series of questions.

Scenario A – The bill is twice as much as usual

When respondents were asked how they would like CCW to behave in a situation where their bill was twice as much as usual but they had been unable to read their meter, the following insight was gained:

- Customers expect CCW to take up the matter with the water company
- Expectation for **speed of resolution** varies, but majority cite **up to 2 weeks**
- **Weekly updates** would be sufficient
- **Channel preference is email**, though some want CCW to use whichever channel they request
- Customers **expect multiple outcomes**, including an apology and a corrected bill, and an explanation from the water company.

Figure 5.7: Scenario A – Bill is twice as much as usual (n=25)

Scenario B – Discoloured water following interruption to supply

When respondents were asked how they would like CCW to behave in a situation where their water is discoloured following an interruption to supply, the following insight was gained:

- Customers are split between **expecting CCW to offer advice** or **take up the matter** with their water company (initially)
- There is no particular expectation for speed of resolution, though generally speaking the timeframe is shorter than for the other scenarios
- Updates are expected on a daily basis
- **Email then phone** is preferred channel
- Callers most often expect the outcome to be an **apology** from their water supplier or a **company explanation.**

Figure 5.8: Scenario B – Discoloured water following interruption to supply (n=25)
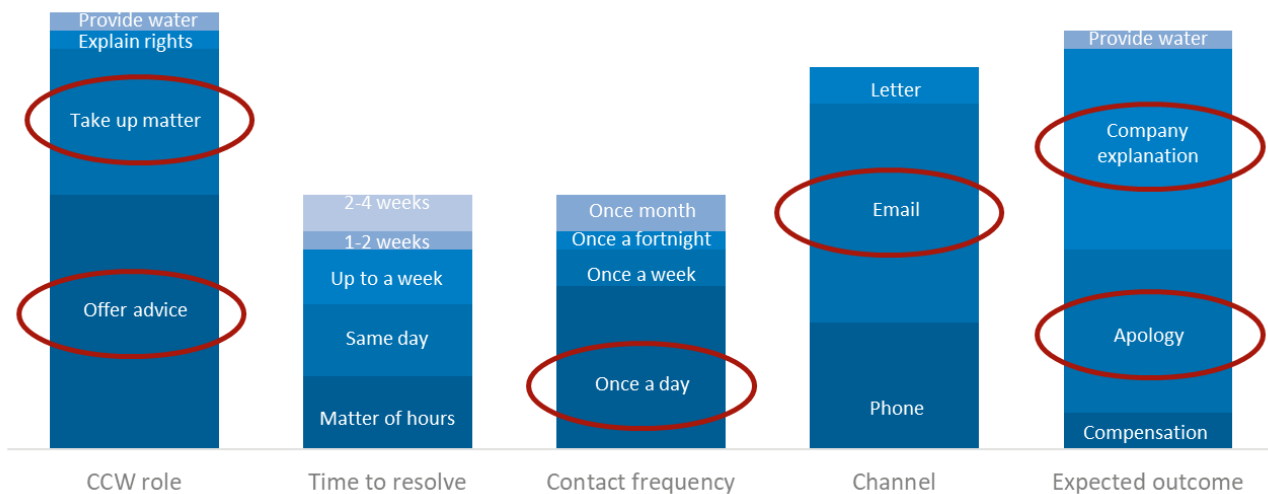
Scenario C – Recurring issue with overflowing drains in wet weather

When respondents were asked how they would like CCW to behave in a situation where there was a recurring issue with overflowing drains in wet weather, the following insight was gained:

- With the problem having persisted over time, callers expect CCW **to take up the matter** directly with the water company
- There is no particular expectation for speed of resolution, or contact frequency
- **Email** then phone is preferred channel

Callers expect CCW to persuade the water company to **mitigate the risk of repeat flooding** (e.g. regular cleaning of the sewer) or by having the water company **solve the problem long term (**e.g. by laying a larger sewer with greater capacity).

Figure 5.9: Scenario C – Recurring issue with overflowing drains in wet weather (n=25)
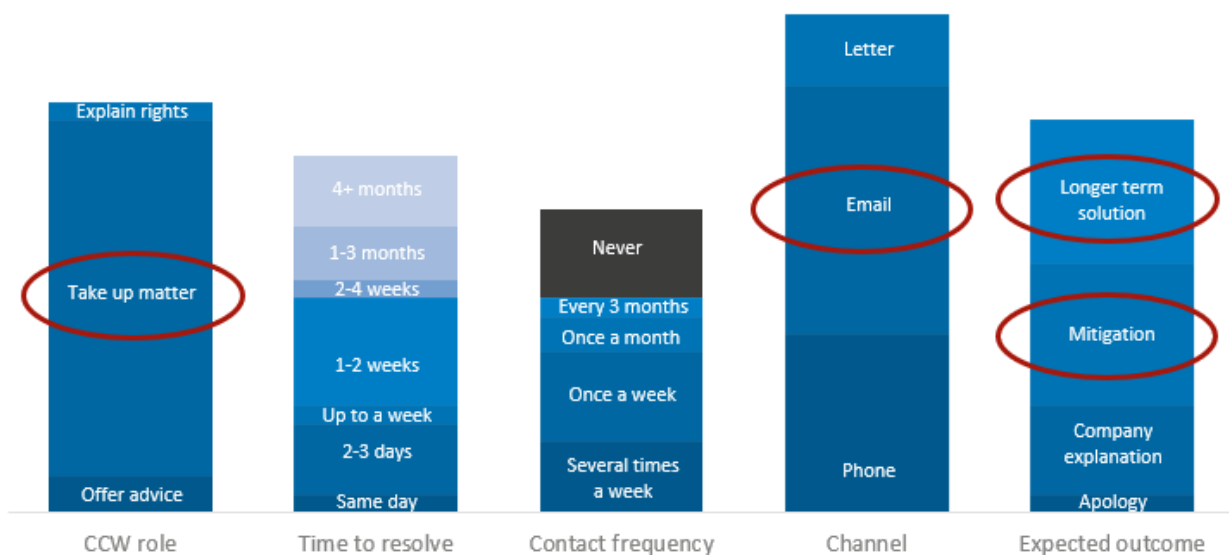
Stage 4 – Creation of enhanced customer journeys

Background

The findings from the stages 1 to 3 are drawn together in stage 4 where new journey pathways are created. These

are derived from a unique understanding of the sort of journey an individual should go on to improve their overall satisfaction and, more holistically, their experience with CCW. The journey pathways set out below combine the journey personas, the drivers of overall satisfaction, and the depth interview data. They identify the organisational changes which will need to be effected – both structural changes to the systems and processes, and service level changes. The enhanced journeys will lead to better outcomes for both employees and customers by providing more bespoke guidance.

Technical summary
The journey pathways were created by analysing groups of comments relating to sections of the semi-structured questionnaire administered in stage 3 and by journey personas.

Early in the analysis it became clear that 'less complex' journey personas 1, 3 and 5 had a similar pattern of responses, as did the 'more complex' journey personas 2 and 4. There were also a number of suggestions/comments that were common to all respondents, irrespective of what their complaint was.

When a customer first contacts CCW, the amount of information about their experience with CCW is inevitably limited. For example, the number of interactions with CCW they will have can't be known until the case is closed. Classifying customers at the outset is therefore difficult. However, given the common ground across less complex and more complex cases, it still makes sense to try to classify customers at this broad (less complex/more complex) level straight away. This allows choices pertaining to this macro split to be incorporated in their journey right away. As the case progresses, a more refined pathway split is possible. This is set out in more detail in section 6.

Less complex versus more complex cases
Cases can be defined as 'less complex' or 'more complex' using the following guidelines:

Figure 5.2: Detailed definition of less and more complex cases

Less complex cases	More complex cases
Stage 1	Stage 2
Frontline caseworkers	Company procedure exhausted
Usually <28 days since first raised with the water company	Senior caseworkers required
	Usually >28 days since first raised with water company
May require a referral but is usually a direct reply	Requires a referral back to the water company

In a small number of cases, a case will be defined as 'less complex', but will evolve into a 'more complex' case. It may not be possible to predict whether this is likely to occur – if there is any suspicion of this at the outset, this case should be classified as 'more complex' and thus treated in that way. If a case is defined as 'less complex' but becomes 'more complex' over time, its pathway should be re-defined as 'more complex' and thus appropriate customer handling should be introduced, as per the recommendations for a more complex case. One clear indication of this is whether a senior caseworker needs to be involved in a case that was assigned as a 'less complex' case. In this instance, it could be switched immediately to the 'more complex' pathway and the new caseworker can incorporate recommendations.

Cases which end up as a more complex case, but started as a 'less complex' case should be clearly documented. Over time, patterns may emerge, and this information can be used to update the 'less complex' and 'more complex' definitions. This will reduce the number of cases that are not assigned correctly in the first instance.

Stage 5 – Data append

Background
The final stage of the research provided guidance on how to classify customers into the appropriate journey pathway. This output exists as a set of rules that can be embedded into the CRM system. An introduction to this

procedure is outlined in section 6, and details of the algorithms for use can be found in the Appendix.

These algorithms are suggestions that are currently correct. However, after procedures are changed and the enhanced journey pathways have been implemented, it may be necessary to refine the algorithms. What is provided at this initial stage should be seen as a guide.

6. Key findings

The findings from this research suggest that the following specific changes could be implemented to increase customer satisfaction with CCW.

Change 1: Start incorporating all of the hygiene factors that are relevant to all customers

The changes set out in Figure 6.1 should be made to all customer journeys. Those in **bold** are also drivers of satisfaction. Improving these is expected to increase customer satisfaction overall. However, all those listed below should be incorporated into CCW systems and the service offering as soon as possible.

Figure 6.1: Hygiene factors to incorporate in all customer journeys

Structural hygiene factors	Service hygiene factors
Quicker response times **Provide updates/regular communication** **Regular phone interaction**	Impartiality Proactivity at the outset Provision of quality information Set expectations Take complaint seriously Clear written and verbal communication Willingness to take the complaint on

Change 2: As calls are entered into the CRM system (TAP), identify whether they are likely to be 'less complex' or 'more complex'

This can be achieved by answering the following questions:

- How long has the case been going for?
- Is it stage 1 or stage 2 (CCW definition)?
- Will it require a frontline caseworker or a senior caseworker?
- Is it more likely to require a direct reply or a referral?

The algorithms for allocation can be found in the Appendix.

Figure 6.2: Flow chart for level 1 pathway split to identify less complex and more complex cases
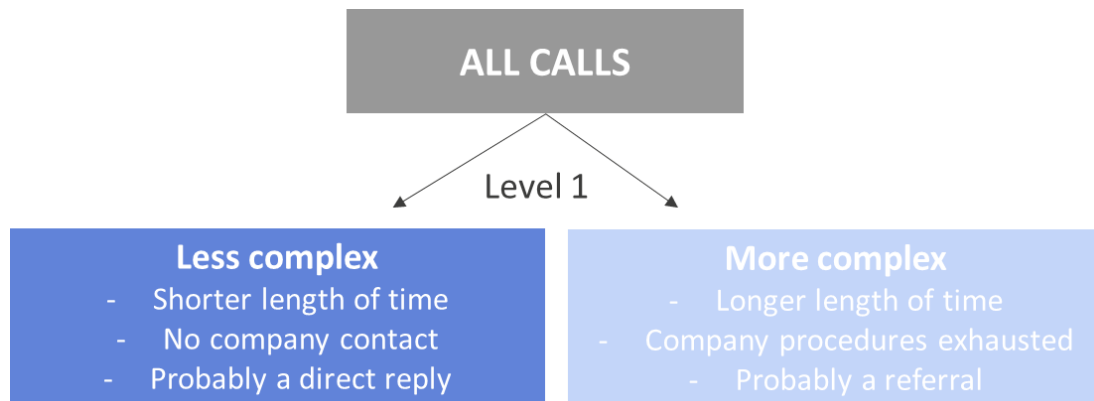
Change 3: Adapt systems and procedures to incorporate differences between how the less and more complex cases are handled

Figure 5.3 shows attributes that are important for less complex cases. Attributes shown in **bold** are also drivers of overall satisfaction, and therefore should be prioritised.

Figure 6.3: Attributes to incorporate into less complex cases

Structurally-driven attributes	Service-driven attributes
Regular communication **More email interaction** **General updates** **Get back to the customer quickly**	Meet all commitments Helpful in their advice Explain rights Discussion of claim outcome Proactive contact for claim outcome Explain process in full and next steps

Figure 5.4 shows attributes that are important for more complex cases. Attributes shown in **bold** are also drivers of overall satisfaction, and therefore should be prioritised.

Figure 6.4: Attributes to incorporate into more complex cases

Structurally-driven attributes	Service-driven attributes
Make resolving the query easy **Quicker response times** **Experienced staff** **More phone interaction**	Understood the complaint well Perception that CCW did everything they could Show sympathy and empathy Meet all commitments Set expectations Proactive contact Offer support Explain the process in full and next steps Proactive contact for claim outcome Take the complaint seriously

Change 4: After the level 1 pathway split i.e. identifying complex and less complex cases as they are created has become embedded in systems and processes (which could take 6-12 months), consider evaluating whether new customers can be mapped to a more specific journey pathway

This will require having some level of foresight – which may not always result in a complaint being allocated to the journey persona it ends up following, however, complaints could be assessed in terms of:

- How long does this type of complaint usually take to resolve?
- Will it require a direct reply or a referral?

Recommended algorithms for defining journey pathways can be found in the Appendix.

Figure 6.5: Overview of how journey personas can be identified
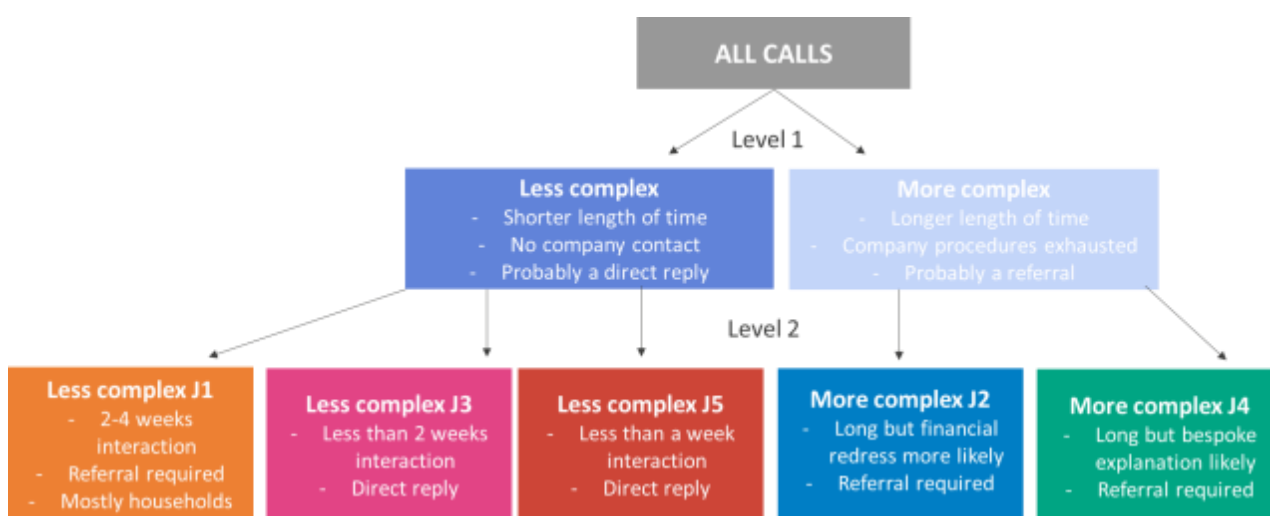
Customers can then be assigned to the most likely journey pathway and journey-specific recommendations applied accordingly. These recommendations are summarised as follows:

JOURNEY PATHWAY 1

Figure 6.6: Summary of actions and hygiene factors to include for customers on journey pathway 1 (Less complex, medium length and interaction, referral required)

CCW Stage 1	CCW Stage 2	CCW Stage 3
Explain processes in full Impartiality Quicker response times Provide good quality information Proactive contact at onset	Get back to customer in timely manner Provide regular updates and communication	Meet all commitments
Hygiene factors		
Take the complaint seriously Willingness to take up the case/act on their behalf Explain rights to the customer	More email interaction Helpful in giving advice Regular phone interaction Clear written and verbal communication	Discussion of claim outcome

JOURNEY PATHWAY 2

Figure 6.7: Summary of actions and hygiene factors to include for customers on journey pathway 2 (More complex, referral required, lengthy, financial redress more likely)

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously **Explain the process in full and the next steps** **Offer support** **Provision of quality information** **Proactive contact at onset** **Be impartial** **Understand complaint** **Set expectations**	Quicker response times Show sympathy/empathy Resolve the complaint easily Provide updates/regular communication	Meet all commitments Encourage the perception that CCW did everything they could
Hygiene factors		
Willingness to take up the case/act on their behalf **Experienced/knowledgeable staff**	Clear written and verbal communication	

JOURNEY PATHWAY 3

Figure 6.8: Summary of actions and hygiene factors to include for customers on journey pathway 3 (Less complex, direct reply, some interaction required)

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously **Explain the process in full and the next steps** **Provision of quality information** **Proactive contact at onset** **Be impartial**	Quicker response times Regular phone and email interaction Daily response/regular communication General updates	Meet all commitments
Hygiene factors		
Willingness to take up the case/act on their behalf **Explain rights to the customer** **General advice**	Clear written and verbal communication Helpful	Discussion/more information on claim outcome

JOURNEY PATHWAY 4

Figure 6.9: Summary of actions and hygiene factors to include for customers on journey pathway 4 (More complex, referral required, lengthy, financial redress less likely)

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously	Quicker response times	Meet all commitments
Understand complaint	Show sympathy/empathy	Discussion of claim outcome
Experienced/knowledgeable staff	Proactive contact	Encourage the perception that
Offer support	More phone interaction	CCW did everything they could
Provision of quality information	Provide updates/regular	
Proactive contact at onset	communication	
Be impartial	Ease of resolving query	
Hygiene factors		
Willingness to take up the case/act on their behalf	Regular phone interaction	
Explain process in full and next steps	Clear and written verbal communication	
Offer support		

JOURNEY PATHWAY 5

Figure 6.10: Summary of actions and hygiene factors to include for customers on journey pathway 5 (Less complex, very quick, standard explanation)

CCW Stage 1	CCW Stage 2	CCW Stage 3
General advice	Get back to customer quickly	Meet all commitments
Explain what their rights are	Daily response/regular	Discussion of claim outcome
Explain process in full and next steps	communication	
Provision of quality information	General updates	
Proactive contact at onset	Quicker response times/setting expectations	
Be impartial	Provide updates/regular communication	
Hygiene factors		
Willingness to take up the case/act on their behalf	More email interaction	
Take the case seriously	Helpful in their advice	

The recommendations set out above should be implemented into the CRM systems in two steps:

- Step 1: Implement generic changes applicable to all customers (Figure 6.1)
- Step 2: Implement journey-specific changes:
    a. Categorise the case as a 'less complex' or 'more complex' using guidelines as set out in the Appendix and implement attributes found in figure 5.3 and figure 5.4.
    b. After the case has progressed, determine the most likely journey pathway using guidelines set out in the Appendix and implement specific attributes as outlined in figure 5.6 to figure 5.10

Attributes in **bold** should be prioritised for all journeys.

7. Appendix

Scenarios

Scenario A

For the next few questions, I would now like you to imagine you are on a water meter and you get a bill which is twice as much as usual.

You call your water company to query this, and they ask you to check your meter reading. You aren't able to do this, so ask your company to send someone to read it. They make an appointment with you to show you how to read the meter, but don't keep it. A few days later, you get a reminder for the bill.

You call your water company again to ask what has happened. The call handler tells you that they think someone read your meter earlier this week, although they aren't certain, and it looks like the bill is correct and payable.

Concerned, you contact CCW.

Scenario B

Households

For the next few questions, I would now like you to imagine you wake up one morning and find that you have no running water. Fortunately, you have a full kettle and some orange juice in the fridge – but you are worried about your disabled neighbour.

The problem lasts for 8 hours. Another neighbour has offered to help by going to the local shop to buy some bottled water – but the shop has run out! The shop assistant says people have been rushing in to buy water because their water has been off – and believes the problem has been caused by a burst water main. What's more - your day has been disrupted as the schools and nurseries had to shut.

When the water comes back on, it looks cloudy and you are a bit worried.

You can't get through to the water company to check it is ok to drink the water.

Concerned, you contact CCW.

Non-households

For the next few questions, I would now like you to imagine you arrive at the office one morning only to find that you have no running water. Whilst there are plenty of coffee shops and such around, you're worried about health and safety at work – you probably shouldn't let your employees work in an office with no flushing toilet or running water and so you send everyone home for the day.

You check the water company website, which says its working to resolve a problem in your area "as quickly as possible", but doesn't give a time when the water will be restored by. You try to ring but the lines are engaged. You stay at the office for a couple of hours, but by lunchtime there's still no water so you go home.

The next day you come into the office and the water is back on. However, it looks cloudy and you are a bit worried.

You can't get through to the water company to check it is ok to drink the water.

Concerned, you contact CCW.

Scenario C

For the next few questions, I would now like you to imagine that during an extended period of heavy rain, you notice a manhole cover near your [HH: INSERT TEXT "property"; NHH: INSERT TEXT "business premises"] has water leaking out from under it. This isn't the first time this has happened. Concerned, you ring your water company to let it know.

The company says its network is being overloaded by the amount of rain and that leaks are happening around the region. It says it will send a team out once the weather improves to clean up but otherwise there's not a lot it can do right now.

The next day you see a gang of contractors doing a clean-up of the area. It's pretty horrible – there are wet wipes and cotton buds and all sorts of stuff in the road and on the pavement. The gang do a good job and the area is cleaned well. But you've seen this happen so often and you don't want to see it again. You call the company back to ask what it's doing to prevent this from occurring every time there's heavy rain. You feel like you're being brushed off by the company.

You decide to call CCW.

Technical detail: Stage 1a – Creation of journey personas

Dummy variables
The CRM system collected a number of basic attributes which described the nature of the customer contact. For example, whether they were household or business, the category of the complaint, who dealt with the complaint etc.

Each level within the basic attributes collected was split out into 'dummy variables'. For example, the attribute 'household type' (householdtype) had the following categories:

- Household (code 1)
- Non-household (code 2).

Dummy variables for household type were:

Householdtype1 = 1(Household) 0(Other) where; 1= (Householdtype=1)

Householdtype2 = 1(Non household) 0(Other) where; 1=(Householdtype=2)

In total, the following dummy variables were created.

Figure 7.1: Dummy variables used in the creation of the journey personas

Variable name	Description
complaintstage1	Stage of complaint - CCW not asked company
complaintstage2	Stage of complaint - Company procedure exhausted
complaintstage3	Stage of complaint - Stage 1
complaintstage4	Stage of complaint - Stage 2
complaintstage5	Stage of complaint - Customer not contacted company
complaintstage6	Stage of complaint - Customer telephoned company
ccwoffice1	CCW Office - Other
ccwoffice2	CCW Office - Customer caseworkers
ccwoffice3	CCW Office - Senior Customer caseworkers
categorymain1	Category - Admin
categorymain2	Category - Billing
categorymain3	Category - Metering
categorymain4	Category - Other
categorymain5	Category - Retail
categorymain6	Category - Sewerage
categorymain7	Category - Water
complainttype1	Complaint type - Direct reply
complainttype2	Complaint type - Investigation
complainttype3	Complaint type - Referral

Variable name	Description
complainttype4	Complaint type - Referral (CCW copied)
daysold1	Number of days old complaint is - Up to 7 days
daysold2	Number of days old complaint is - 8-14 days
daysold3	Number of days old complaint is - 15-21 days
daysold4	Number of days old complaint is - 22-28 days
daysold5	Number of days old complaint is - 29-35 days
daysold6	Number of days old complaint is - 36-42 days
daysold7	Number of days old complaint is - 43+ days
EligibleforWATRS1	Eligible for WATRS - Yes
householdtype1	Households
householdtype2	Non Households
initialcontactmethod1	Initial contact method - Answerphone
initialcontactmethod2	Initial contact method - Call care escalation
initialcontactmethod3	Initial contact method - Email
initialcontactmethod5	Initial contact method - Phone
initialcontactmethod6	Initial contact method - Post
initialcontactmethod7	Initial contact method - Web Form
interactions1	Number of interactions with CCW - 1-2
interactions2	Number of interactions with CCW - 3-4
interactions3	Number of interactions with CCW - 5-6
interactions4	Number of interactions with CCW - 7-10
interactions5	Number of interactions with CCW - 11-15
interactions6	Number of interactions with CCW - 16-25
interactions7	Number of interactions with CCW - 26+
outcomelvl1_1	Outcome level 1 - Desirable to consumer
outcomelvl1_2	Outcome level 1 - Proportionate/reasonable to CCW
outcomelvl1_3	Outcome level 1 - Unacceptable to consumer and CCW
outcomelvl2_1	Outcome level 2 - CCW bespoke explanation
outcomelvl2_2	Outcome level 2 - CCW standard explanation
outcomelvl2_3	Outcome level 2 - Company action
outcomelvl2_4	Outcome level 2 - Company explanation
outcomelvl2_5	Outcome level 2 - Company financial redress

These dummy variables are assigned to all customer cases that were given a customer satisfaction survey to complete. Splitting out the attributes in this way meant that a distance measurement could be applied to classify respondents into similar journeys. 141 cases that had no database information were removed.

Base analysis
Before using a cluster analysis algorithm to classify cases into 'journey personas', several pieces of initial analysis were conducted to understand how the final journey personas were defined. (This is important in understanding which attributes have the greatest impact on defining the journey persona):

- Several factor analysis solutions were used to understand what is correlated i.e. what tends to happen together (for example, cases eligible for WATR tended to be those taken by more senior staff members)
- Analysis of the key differentiating attributes: this was achieved by running each of the dummy variables above by 'overall satisfaction', producing a Chi-Square statistic. Those with higher F scores (and significant) are important differentiators.

The key differentiators of the journey personas were found to be:

- Complaint stage

- Complaint type
- Length of time since the complaint had first been made (to the water company or CCW)
- Contact method
- Number of interactions
- Outcome level
- Main category.

Cluster analysis

Once this basic understanding was achieved, cluster analysis (K-means) was used to create journey personas. The K-means method was chosen because all dummy variables were on the same scale (0 or 1) and its transparency in how it calculates differences in the journey personas was required in this instance. There were two possible solutions that could have been used – a four-journey persona solution and a five -journey persona solution. The five-journey solution was selected as an initial start point because it provided greater granularity. An initial profile against the attributes included is as follows:

Figure 7.2: Journey personas by dummy variables

ATTRIBUTES	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5
complaintstage1 Stage of complaint - CCWater not asked company	1%	0%	15%	0%	55%
complaintstage2 Stage of complaint - Company procedure exhausted	0%	65%	0%	58%	0%
complaintstage3 Stage of complaint - Stage 1	95%	2%	60%	0%	23%
complaintstage4 Stage of complaint - Stage 2	0%	34%	1%	42%	3%
complaintstage5 Stage of complaint - Customer not contacted company	1%	0%	8%	0%	6%
complaintstage6 Stage of complaint - Customer telephoned company	3%	0%	15%	0%	12%
ccwoffice1 CCWater Office - Other	1%	2%	3%	0%	2%
ccwoffice2 CCWater Office - Customer caseworkers	36%	0%	93%	1%	98%
ccwoffice3 CCWater Office - Senior Customer caseworkers	63%	98%	4%	99%	0%
categorymain1 Category - Admin	14%	11%	10%	8%	9%
categorymain2 Category - Billing	35%	50%	51%	51%	62%
categorymain3 Category - Metering	3%	3%	3%	2%	7%
categorymain4 Category - Other	1%	1%	2%	2%	3%
categorymain5 Category - Retail	4%	3%	4%	2%	3%
categorymain6 Category - Sewerage	13%	14%	9%	10%	4%
categorymain7 Category - Water	30%	18%	21%	25%	10%
complainttype1 Complaint type - Direct reply	17%	3%	95%	22%	100%
complainttype2 Complaint type - Investigation	0%	8%	0%	1%	0%
complainttype3 Complaint type - Referral	64%	79%	3%	64%	0%
complainttype4 Complaint type - Referral (CCWater copied)	19%	11%	2%	12%	0%
daysold1 Number of days old complaint is - Up to 7 days	2%	0%	62%	2%	86%
daysold2 Number of days old complaint is - 8-14 days	6%	0%	28%	9%	13%
daysold3 Number of days old complaint is - 15-21 days	17%	1%	5%	9%	1%
daysold4 Number of days old complaint is - 22-28 days	20%	3%	3%	17%	0%
daysold5 Number of days old complaint is - 29-35 days	12%	2%	1%	15%	0%
daysold6 Number of days old complaint is - 36-42 days	10%	4%	0%	13%	0%
daysold7 Number of days old complaint is - 43+ days	32%	90%	1%	33%	0%
EligibleforWATRS1 Eligible for WATRS - Yes	0%	98%	1%	99%	3%
householdtype1 Households	63%	34%	40%	45%	27%
householdtype2 Non Households	17%	34%	18%	18%	35%
initialcontactmethod1 Initial contact method - Answerphone	1%	0%	0%	0%	1%
initialcontactmethod2 Initial contact method - Call care escalation	6%	6%	6%	5%	8%
initialcontactmethod3 Initial contact method - Email	30%	53%	29%	45%	25%
initialcontactmethod5 Initial contact method - Phone	11%	6%	7%	5%	16%
initialcontactmethod6 Initial contact method - Post	12%	13%	9%	15%	7%
initialcontactmethod7 Initial contact method - Web Form	40%	21%	49%	29%	43%
interactions1 Number of interactions with CCWater - 1-2	0%	0%	0%	0%	14%
interactions2 Number of interactions with CCWater - 3-4	1%	0%	0%	0%	78%
interactions3 Number of interactions with CCWater - 5-6	3%	0%	54%	1%	3%
interactions4 Number of interactions with CCWater - 7-10	24%	0%	35%	12%	3%
interactions5 Number of interactions with CCWater - 11-15	33%	1%	9%	27%	2%
interactions6 Number of interactions with CCWater - 16-25	26%	0%	2%	60%	0%
interactions7 Number of interactions with CCWater - 26+	13%	99%	0%	1%	0%
outcomelvl1_1 Outcome level 1 - Desirable to consumer	15%	14%	6%	17%	8%
outcomelvl1_2 Outcome level 1 - Proportionate/ reasonable to CCWater	84%	82%	93%	79%	92%
outcomelvl1_3 Outcome level 1 - Unacceptable to consumer and CCWater	0%	4%	0%	3%	0%
outcomelvl2_1 Outcome level 2 - CCWater bespoke explanation	18%	13%	7%	27%	7%
outcomelvl2_2 Outcome level 2 - CCWater standard explanation	10%	3%	84%	3%	91%
outcomelvl2_3 Outcome level 2 - Company action	28%	18%	4%	12%	1%
outcomelvl2_4 Outcome level 2 - Company explanation	26%	24%	3%	29%	1%
outcomelvl2_5 Outcome level 2 - Company financial redress	17%	41%	2%	29%	0%

The blue and red shading represents attributes which the journey persona is particularly high and low on respectively. Using predominantly those attributes which the journey persona was high on, a description of the particular journey characteristics could be formed.

ANOVA and measures of discrimination

As part of the creation of the journey personas, an ANOVA table was produced. ANOVA shows which dummy variables have the greatest differences amongst the journey personas. It has been ordered according to its 'F – Value' which is akin to the level of significance. The higher the F Value, the greater the variable on its own separates the different journeys from each other. A significance level of <0.05 shows significance at the 95% confidence level. Overall, it shows that attributes such as eligibility for WATRS, number of interactions, the caseworker assigned, the stage of the complaint, and the outcome are key pieces of information for describing the journey persona . What

this really shows is a great separation between cases that are 'less complex' and those that are 'more complex', so this is a very good place to start the separation of journeys as customers contact in to CCW.

Figure 7.3: ANOVA

ATTRIBUTES	Journey personas		Error			
	Mean Square	df	Mean Square	df	F	Sig.
EligibleforWATRS1 Eligible for WATRS - Yes	94.612	4	.012	1656	7638.741	0.000
interactions7 Number of interactions with CCWater - 26+	56.234	4	.027	1656	2075.022	0.000
ccwoffice3 CCWater Office - Senior Customer caseworkers	77.052	4	.064	1656	1209.367	0.000
interactions2 Number of interactions with CCWater - 3-4	35.657	4	.033	1656	1092.003	0.000
ccwoffice2 CCWater Office - Customer caseworkers	74.573	4	.068	1656	1090.461	0.000
outcomelvl2_2 Outcome level 2 - CCWater standard explanation	66.571	4	.075	1656	887.061	0.000
complainttype1 Complaint type - Direct reply	68.630	4	.084	1656	815.442	0.000
daysold1 Number of days old complaint is - Up to 7 days	52.586	4	.082	1656	644.554	0.000
complaintstage3 Stage of complaint - Stage 1	57.011	4	.097	1656	586.280	0.000
complaintstage2 Stage of complaint - Company procedure exhausted	36.868	4	.095	1656	388.305	.000
daysold7 Number of days old complaint is - 43+ days	41.298	4	.112	1656	368.706	.000
complainttype3 Complaint type - Referral	44.743	4	.137	1656	327.583	.000
interactions3 Number of interactions with CCWater - 5-6	19.237	4	.069	1656	279.647	.000
interactions6 Number of interactions with CCWater - 16-25	23.434	4	.097	1656	241.186	.000
complaintstage1 Stage of complaint - CCWater not asked company	16.586	4	.073	1656	225.941	.000
complaintstage4 Stage of complaint - Stage 2	13.762	4	.101	1656	136.477	.000
outcomelvl2_5 Outcome level 2 - Company financial redress	9.813	4	.123	1656	79.909	.000
interactions4 Number of interactions with CCWater - 7-10	7.228	4	.117	1656	61.541	.000
interactions5 Number of interactions with CCWater - 11-15	6.983	4	.113	1656	61.533	.000
interactions1 Number of interactions with CCWater - 1-2	1.101	4	.020	1656	54.113	.000
outcomelvl2_4 Outcome level 2 - Company explanation	6.097	4	.126	1656	48.447	.000
daysold2 Number of days old complaint is - 8-14 days	3.676	4	.095	1656	38.859	.000
daysold4 Number of days old complaint is - 22-28 days	2.877	4	.078	1656	36.924	.000
outcomelvl2_3 Outcome level 2 - Company action	3.779	4	.103	1656	36.855	.000
daysold5 Number of days old complaint is - 29-35 days	1.752	4	.055	1656	32.058	.000
complaintstage6 Stage of complaint - Customer telephoned company	1.738	4	.055	1656	31.783	.000
complainttype4 Complaint type - Referral (CCWater copied)	2.084	4	.078	1656	26.767	.000
householdtype1 Households	6.156	4	.230	1656	26.725	.000
complainttype2 Complaint type - Investigation	.354	4	.015	1656	24.265	.000
daysold6 Number of days old complaint is - 36-42 days	1.226	4	.052	1656	23.724	.000
daysold3 Number of days old complaint is - 15-21 days	1.450	4	.063	1656	22.939	.000
outcomelvl2_1 Outcome level 2 - CCWater bespoke explanation	2.542	4	.119	1656	21.338	.000
initialcontactmethod3 Initial contact method - Email	4.585	4	.221	1656	20.761	.000
initialcontactmethod7 Initial contact method - Web Form	4.067	4	.224	1656	18.151	.000
complaintstage5 Stage of complaint - Customer not contacted company	.525	4	.030	1656	17.660	.000
householdtype2 Non Households	2.681	4	.175	1656	15.320	.000
categorymain2 Category - Billing	2.954	4	.244	1656	12.127	.000
outcomelvl1_2 Outcome level 1 - Proportionate/ reasonable to CCWater	1.326	4	.116	1656	11.476	.000
categorymain7 Category - Water	1.690	4	.164	1656	10.276	.000
initialcontactmethod5 Initial contact method - Phone	.642	4	.079	1656	8.092	.000
outcomelvl1_3 Outcome level 1 - Unacceptable to consumer and CCWater	.113	4	.015	1656	7.717	.000
outcomelvl1_1 Outcome level 1 - Desirable to consumer	.807	4	.105	1656	7.670	.000
categorymain6 Category - Sewerage	.487	4	.090	1656	5.442	.000
categorymain3 Category - Metering	.129	4	.035	1656	3.713	.005
initialcontactmethod6 Initial contact method - Post	.348	4	.098	1656	3.533	.007
ccwoffice1 CCWater Office - Other	.044	4	.017	1656	2.693	.030
categorymain4 Category - Other	.035	4	.018	1656	1.903	.107
initialcontactmethod1 Initial contact method - Answerphone	.009	4	.005	1656	1.617	.167
categorymain1 Category - Admin	.125	4	.094	1656	1.323	.259
categorymain5 Category - Retail	.035	4	.030	1656	1.171	.322
initialcontactmethod2 Initial contact method - Call care escalation	.029	4	.057	1656	.505	.732

Journey persona profiles in detail

Figure 7.4: Pen portrait for journey persona 1

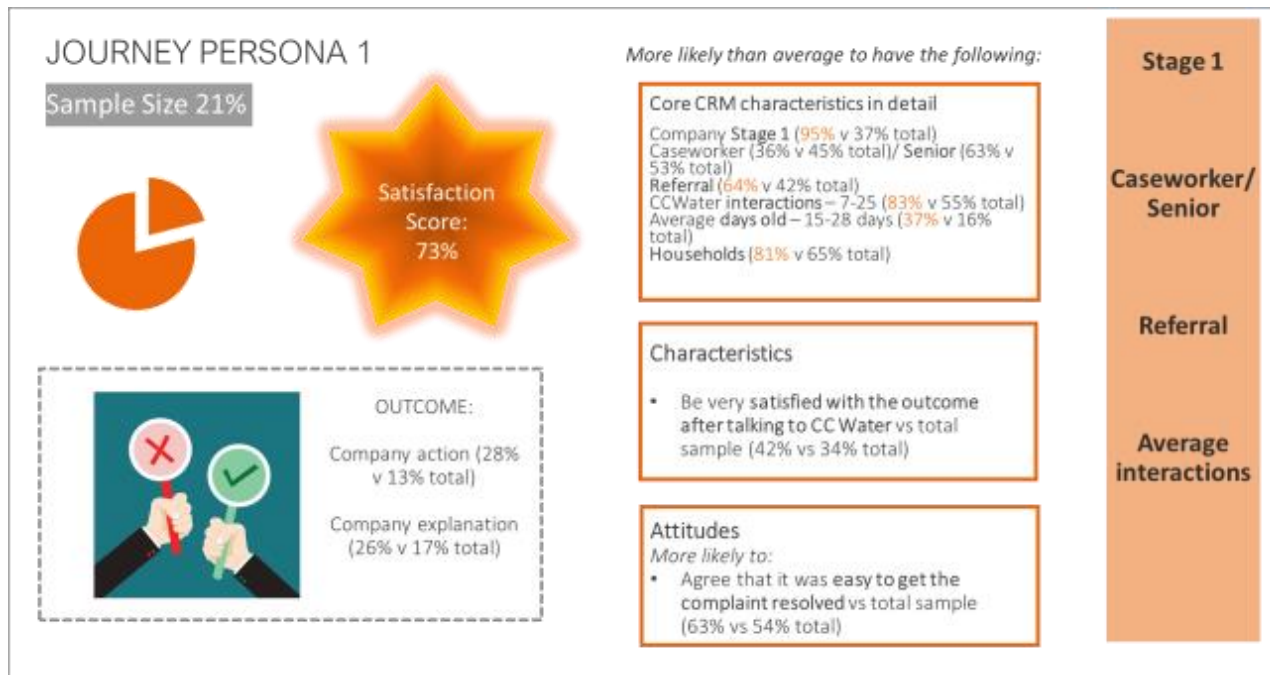*Figure 7.5: Pen portrait for journey persona 2*

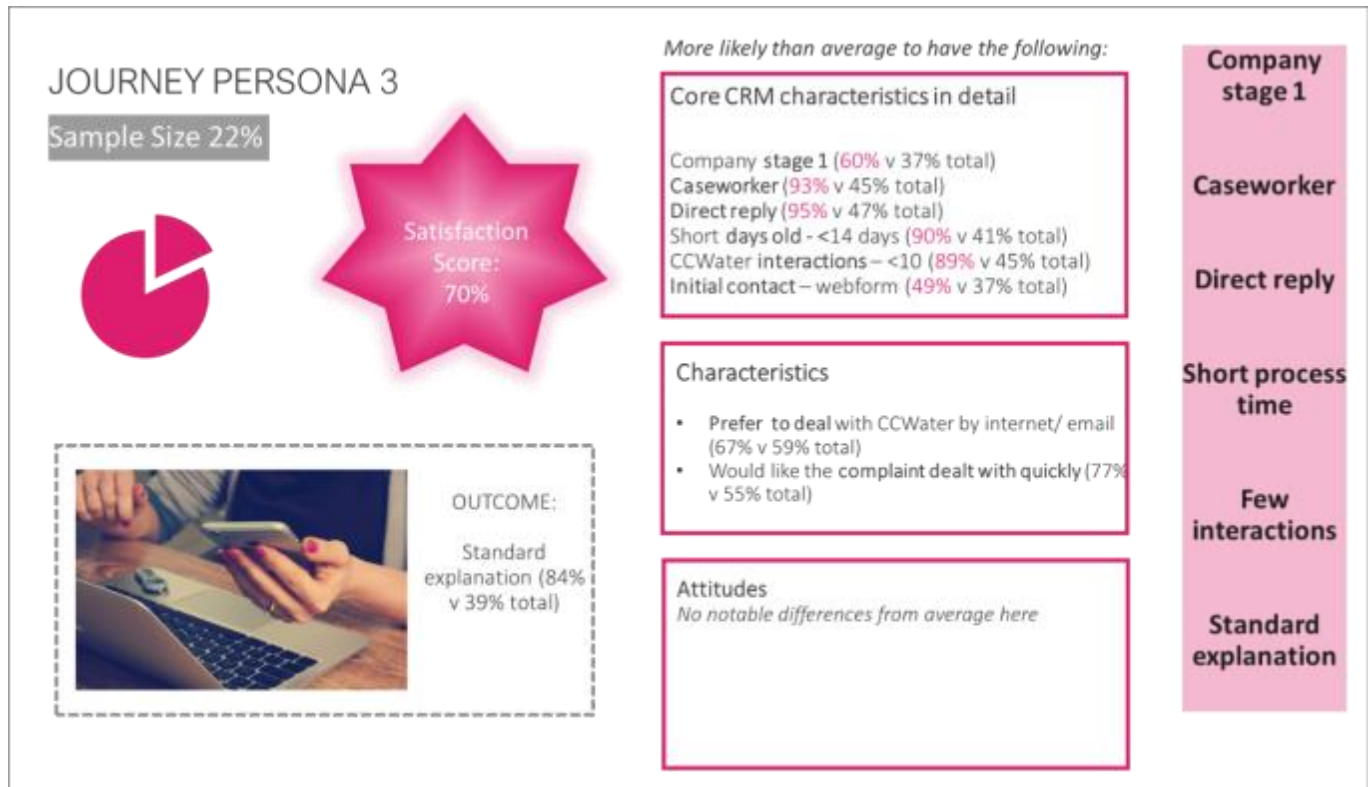*Figure 7.6: Pen portrait for journey persona 3*
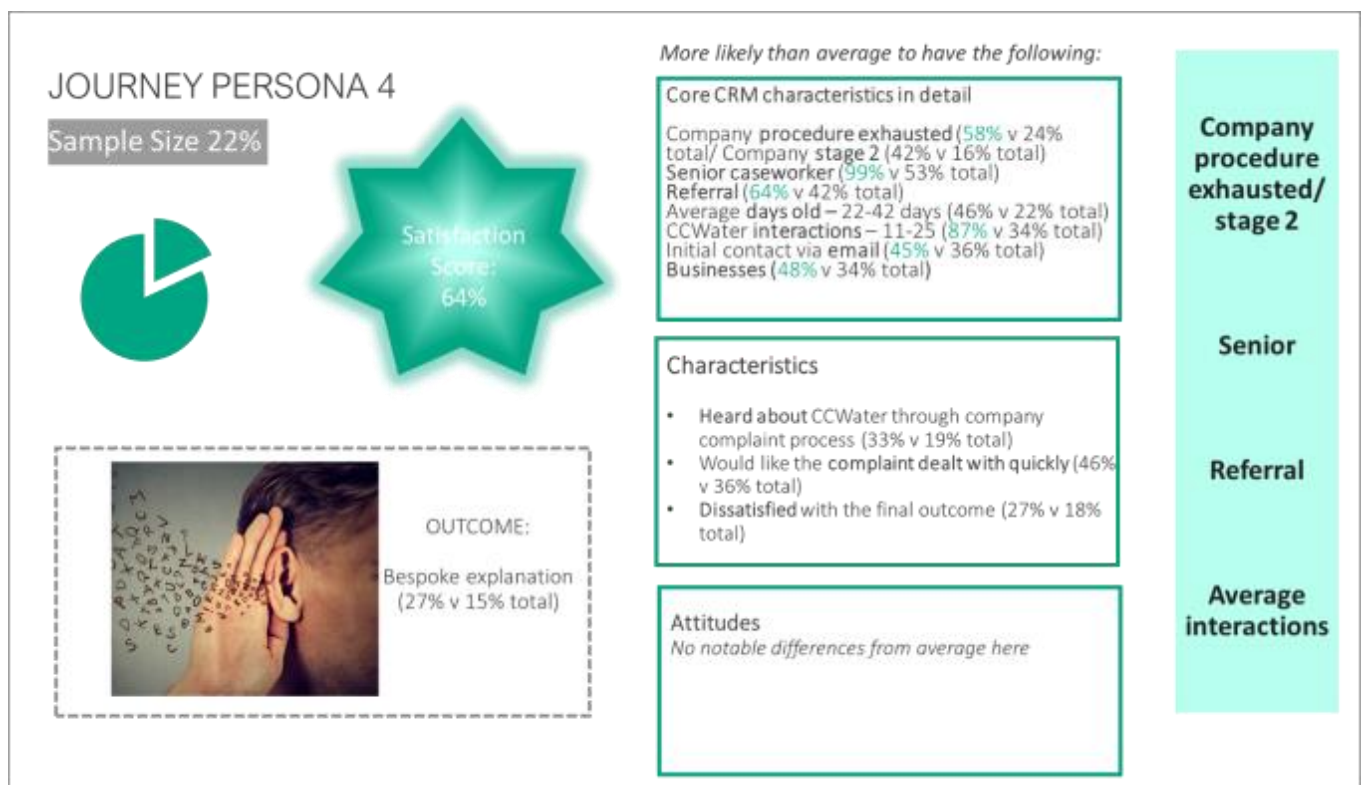

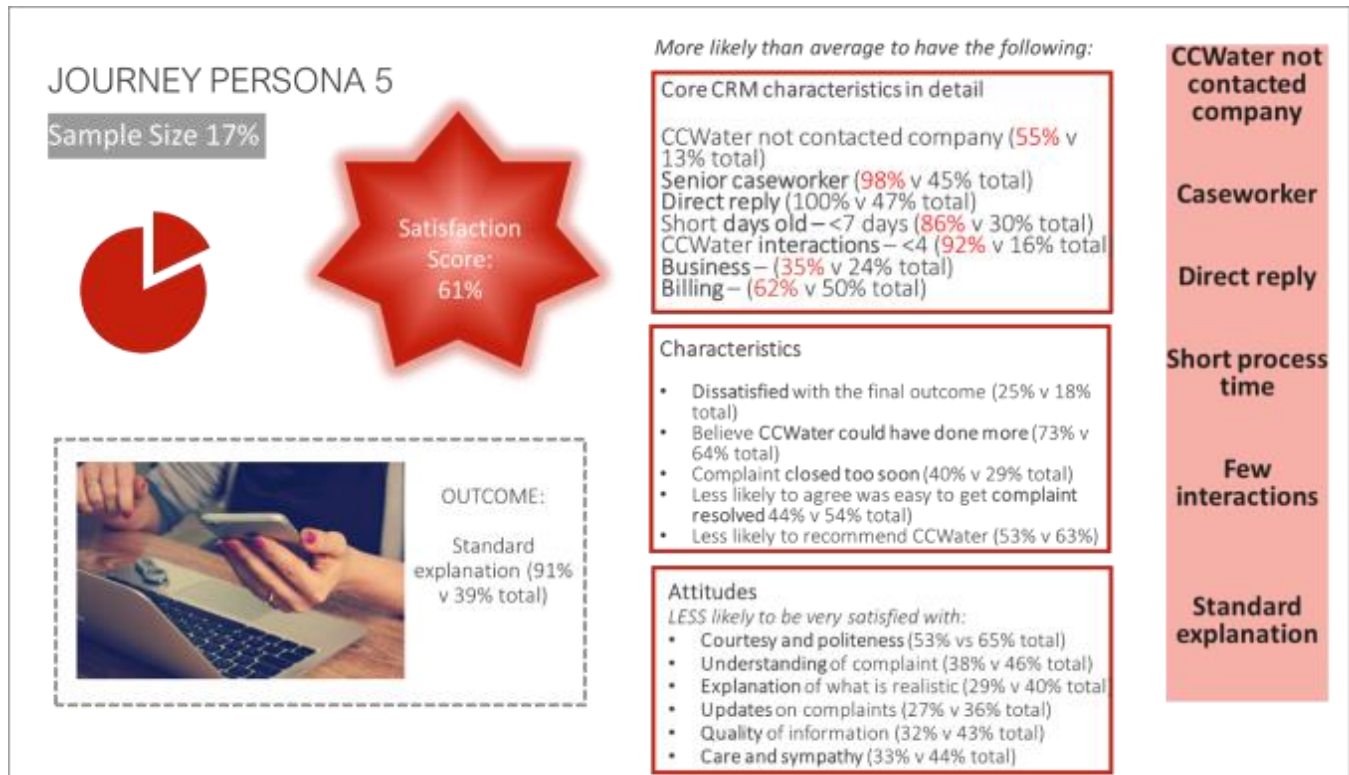
Figure 7.7: Pen portrait for journey persona 4

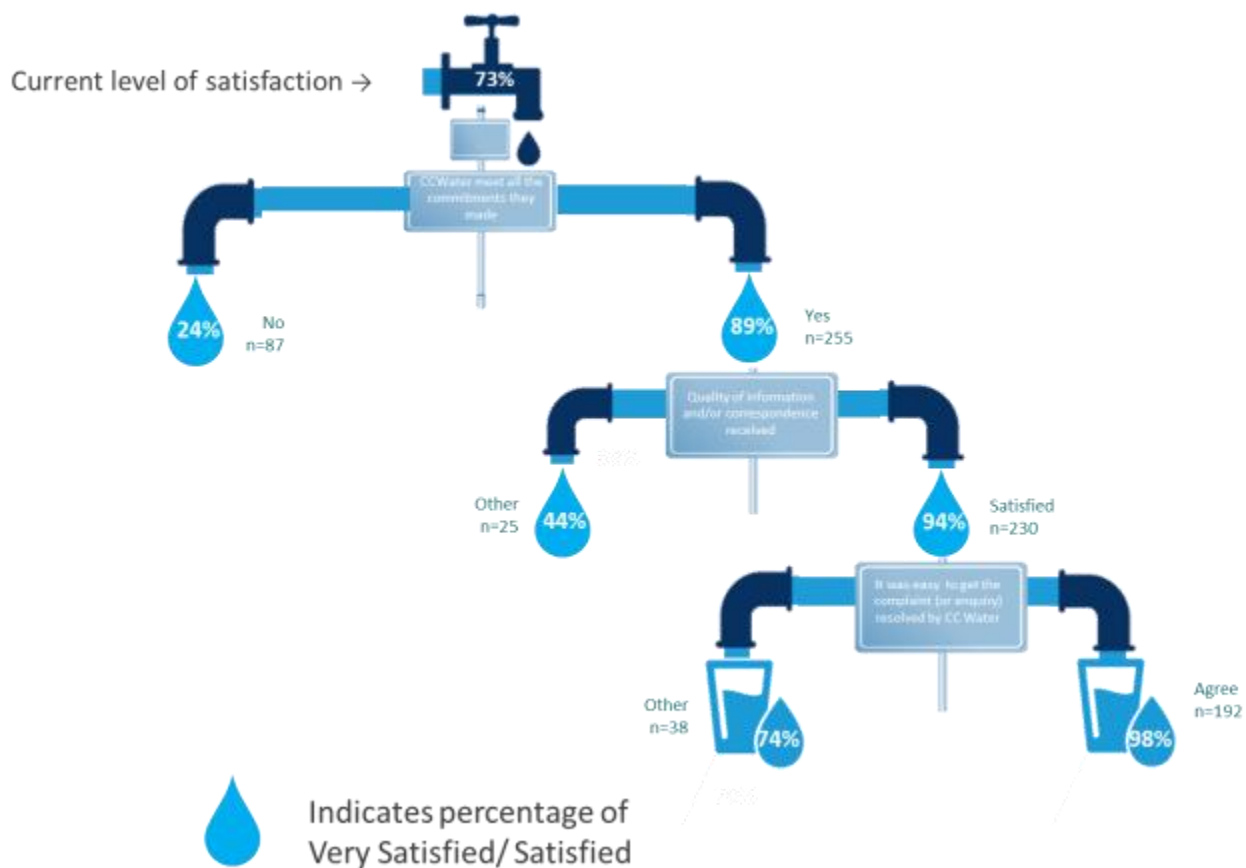*Figure 7.8: Pen portrait for journey persona 5*

Technical detail: Stage 1b – Understanding the drivers of satisfaction using CHAID analysis

Background to CHAID

CHAID (Chi Square Automatic Interaction Detection) is a partitioning technique used to understand drivers of a particular outcome. In this case the outcome is Overall Satisfaction. CHAID uses the Chi-square statistic to determine which driver variable has the biggest difference between those that are satisfied and those that are not. The data is then split by this driver variable, and the process starts again.

Figure 7.9: Drivers of overall satisfaction for journey persona 1

Current level of satisfaction → 73%

CCWater meet all the commitments they made

24% No n=87

89% Yes n=255

Quality of information and/or correspondence received

Other n=25 44%

94% Satisfied n=230

It was easy to get the complaint (or enquiry) resolved by CC Water

Other n=38 74%

Agree n=192 98%

Indicates percentage of Very Satisfied/ Satisfied

An explanation of CHAID for this journey persona is as follows:

The overall satisfaction (somewhat and very satisfied combined %) for those classified as journey persona 1 is 73%. The first split of the diagram is for the variable 'CCW meet all the commitments they make'. Those who agree with this statement have an overall satisfaction level of 89%, whereas those that disagree have an overall satisfaction level of 24%. Thus, meeting all commitments will increase overall satisfaction from 73% to 89%. Continuing on from those who agree, the variable that will discriminate best amongst those satisfied and those not is about the 'quality of information and correspondence received'. Those who are satisfied with this in addition to 'CCW meet all the commitments they make' is now at 94%. Continuing on, the next split is 'it was easy to get the complaint resolved'.

In summary, overall satisfaction for people who were classified as having experienced journey persona 1 was 73%. However, if:

- They believe CCW met all commitments
  and
- Are satisfied with the quality of information and correspondence received
  and
- Agree that it was easy to get the complaint resolved…

…they have an overall satisfaction of 98%. Driving up satisfaction in this segment can be done by ensuring the three attributes above are incorporated into procedures.

CHAID was also used to determine 'drivers of dissatisfaction' and this was summarised in figure 4.7.

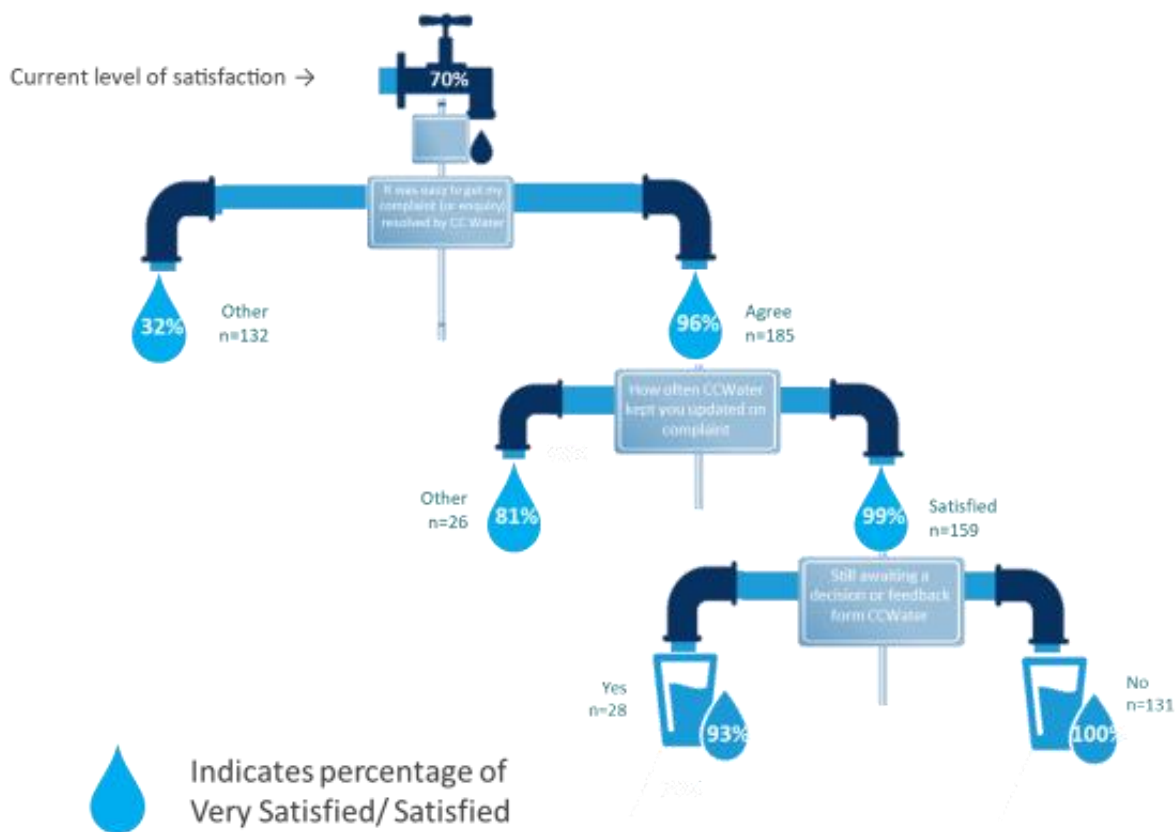*Figure 7.10: Drivers of overall satisfaction for journey persona 2*
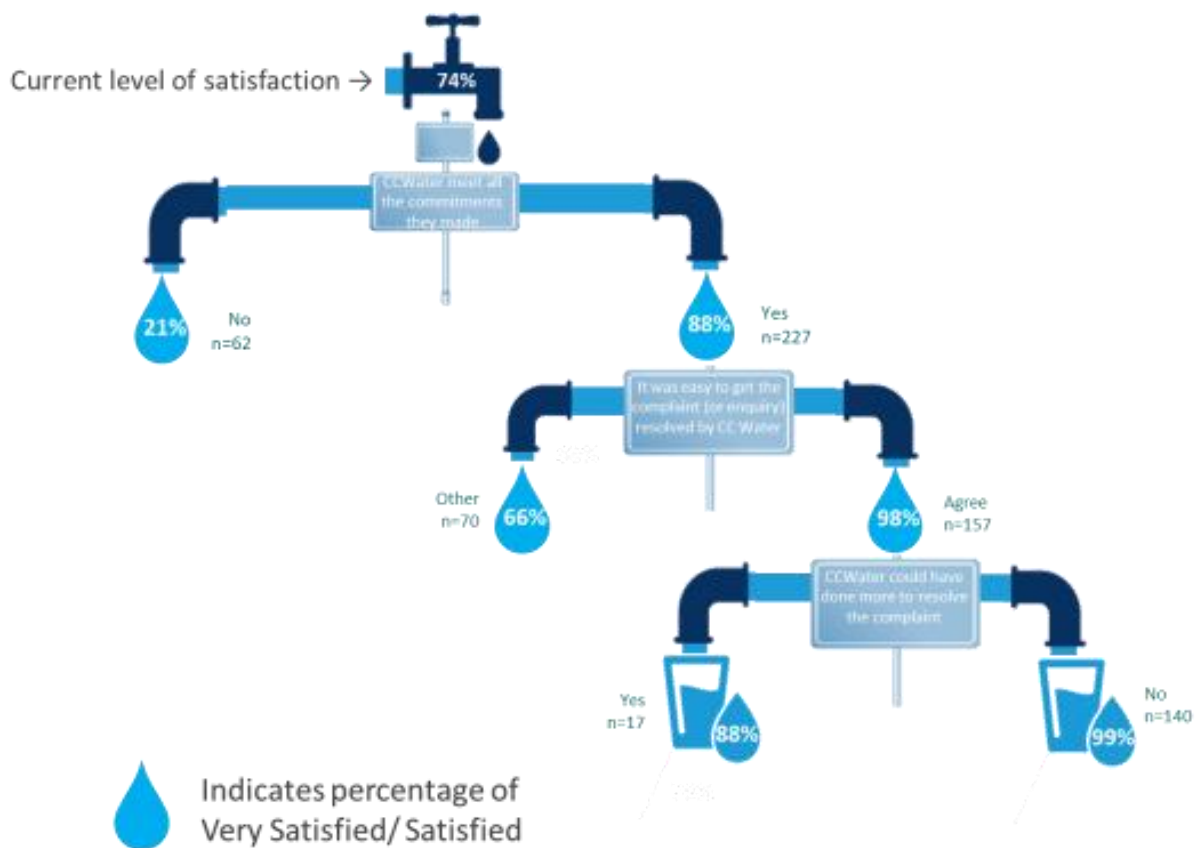
Drivers of overall satisfaction for journey persona 2 are:

- CCW must meet all the commitments they make
- CCW must make the complaint process as easy as possible
- CCW must be perceived as having done everything possible.

If all three of these criteria are fulfilled, overall satisfaction for those in journey persona 2 may increase from 74% to 99%.

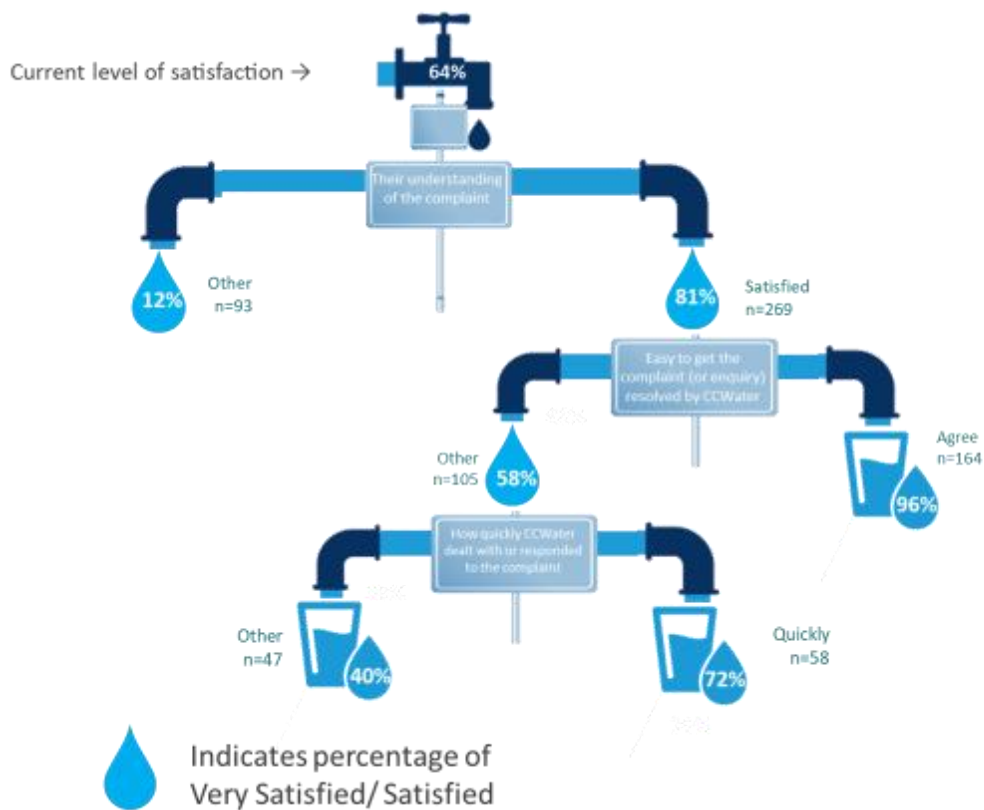*Figure 7.11: Drivers of overall satisfaction for journey persona 3*

The drivers of overall satisfaction for journey persona 3 are:

- CCW must make the complaint process as easy as possible
- CCW must update the customer regularly
- CCW must enable a decision to be made as soon as possible.

If all three of these criteria are fulfilled, overall satisfaction for those in journey persona 3 may increase from 70% to 100%.

Figure 7.12: Drivers of overall satisfaction for journey persona 4

Current level of satisfaction →

64%

Their understanding of the complaint

Other
12% n=93

Satisfied
81% n=269

Easy to get the complaint (or enquiry) resolved by CCWater

Other
n=105 58%

Agree
n=164
96%

How quickly CCWater dealt with or responded to the complaint

Other
n=47
40%

Quickly
n=58
72%

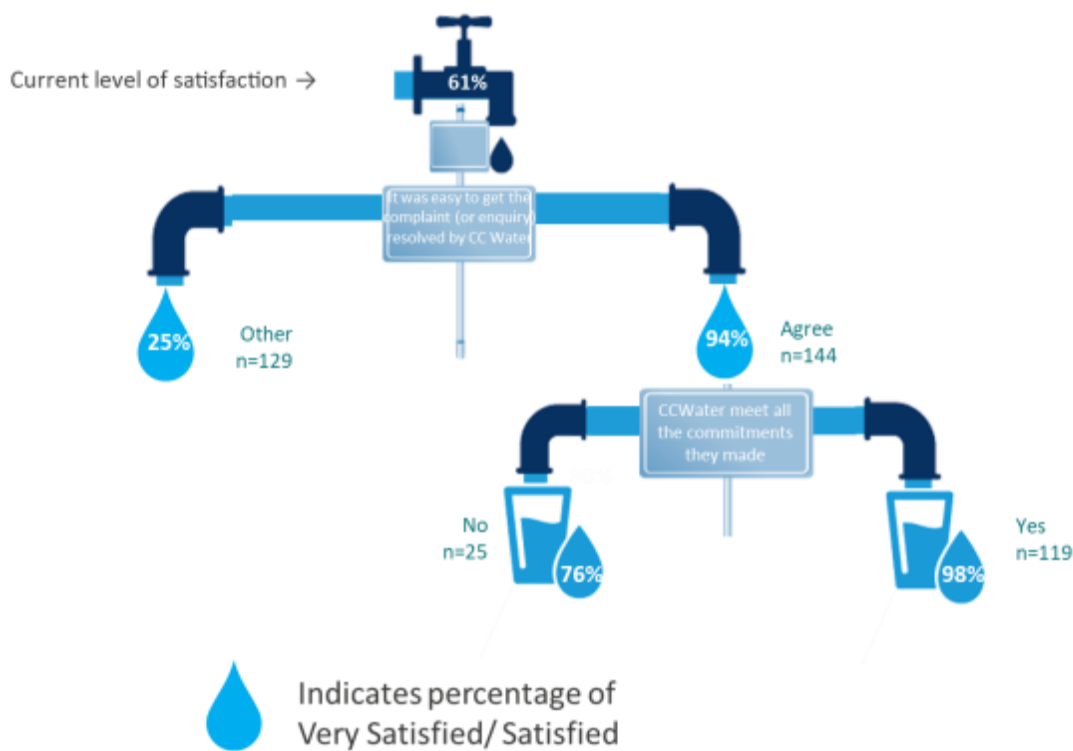Indicates percentage of Very Satisfied/ Satisfied

Drivers of overall satisfaction for journey persona 4 are:

- CCW must understand the complaint
- CCW must make the process as easy to resolve as possible
- CCW must resolve the complaint quickly.

If all three of these criteria are fulfilled, overall satisfaction for those in journey persona 4 may increase from 64% to 96%. In the case where the complaint is not easy to resolve, overall satisfaction can still increase to 72% if the matter was dealt with quickly.

Figure 7.13: Drivers of overall satisfaction for journey persona 5

Current level of satisfaction → 61%

It was easy to get the complaint (or enquiry) resolved by CC Water

Other
n=129   25%

Agree
n=144   94%

CCWater meet all the commitments they made

No
n=25   76%

Yes
n=119   98%

Indicates percentage of Very Satisfied/ Satisfied

Drivers of overall satisfaction for journey persona 5 are:

- CCW must make the process as easy to resolve as possible
- CCW must meet all their commitments.

If both of these criteria are fulfilled, overall satisfaction for those in journey persona 5 may increase from 61% to 98%.

Technical detail: Stage 2 – Identification of journey personas for new cases

The aim of stage 2 was to classify each case in the sample to a journey persona. In stage 1 the journey personas had been created using K means cluster analysis. Stage 2 involves initially using this same data to create a model which will accurately predict journey membership.

Figure 7.14: The process of predicting journey persona membership

New Sample → Model of Prediction → Journey persona
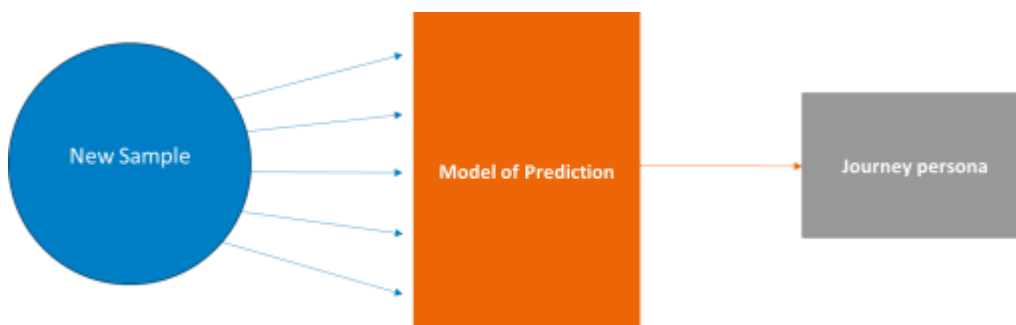
The technique used for this process was Discriminant Analysis. The following steps were taken:

- Using the data with the created journey personas in it (April 2018 – November 2019), randomly split the data

in half
  - o   Half the data set is used to create the model (test data)
  - o   The other half is used to test the model's accuracy (hold-out data)
- Create a model using journey persona membership (all customers fall into 1 of 5 personas) as the dependent variable and the CRM dummy variables as the inputs to the model
- Test the fit statistically
- Used the model to predict membership in the hold-out data
- Compare the actual journey persona with the predicted journey persona
- Use the model to assign a journey persona to new data provided for depth interviews (December 2019 onwards).

Figure 7.15: Model application to journey personas
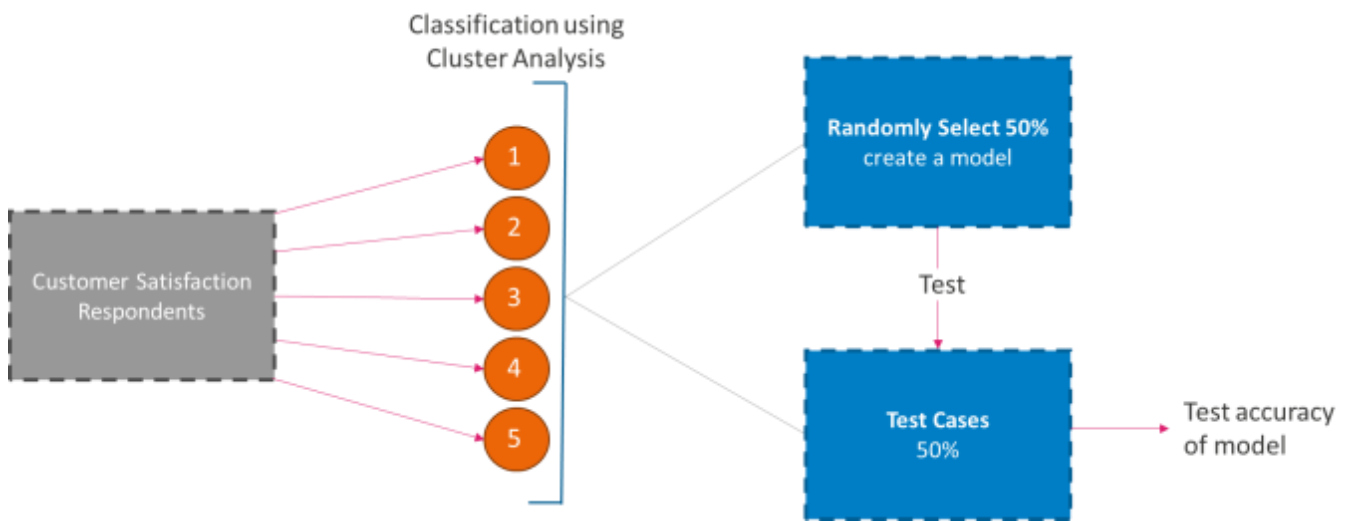
Model details

There were multiple iterations during the modelling process. Initially, all attributes were used in the model. Then an iterative process occurred where a smaller number of the best predictive attributes were entered in the following way. The best predictor, then the best two, then the best three and so on up until the best 15 attributes for prediction were entered. At each number of attributes incorporated, the model was tested for how well those predictor attributes could predict the correct segment membership.

Using this process, the best model was found when nine attributes were entered. The final set of attributes were found to be a combination of number of interactions, eligibility for WATRS, outcome, the caseworker and the stage of complaint.

The model used to predict journey membership is shown below.

	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5
Eligible for WATRS - Yes	.020	87.844	1.036	89.194	3.767
Number of interactions with CCWater - 26+	3.914	32.914	1.927	-.977	2.971
Number of interactions with CCWater - 3-4	1.007	1.056	1.438	-.091	59.626
Number of interactions with CCWater - 1-2	.829	-6.360	1.160	-7.379	56.942
Outcome level 2 - CCWater standard explanation	1.837	1.208	9.590	-.146	10.180
CCWater Office - Senior Customer caseworkers	10.489	15.897	-1.595	17.254	-1.965
Complaint type - Direct reply	.418	-.868	10.000	.573	9.257
Stage of complaint - CCWater not asked company	.152	4.814	.610	4.564	12.119
Number of interactions with CCWater - 5-6	.086	-.304	7.704	-.124	2.884
(Constant)	-5.199	-68.823	-12.459	-54.495	-41.843

Defining journey membership using the model is calculated in the following way:

- Define the new case as a yes (code 1) or a no (code 0) for each of the nine attributes above
- Multiply each coefficient in the table by the presence or not of the attribute
- Repeat for all five journeys
- Journey membership is the highest value achieved.

For example, a case has the following characteristics:

- Not eligible for WATRS
- Has had 1-2 interactions
- Received a standard explanation
- Complaint type was a direct reply.

Figure 6.17 below shows how the calculation is done. The 'case value' column is a representation of the example above. If the attribute exists (ie. has had 1-2 interactions), a 1 would appear on that row for this attribute. If an attribute doesn't exist, a zero would appear.

The first five journey columns show the coefficients derived from Discriminant analysis. The second of the five journey columns show the value when multiplied by the case value. Finally, the 'sum' row is the addition of all coefficients multiplied by the case value.

Figure 7.17: Calculation of segment membership using Fisher's equations

	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5	Case value	Journey 1	Journey 2	Journey 3	Journey 4	Journey 5
Eligible for WATRS - Yes	.020	87.844	1.036	89.194	3.767	0	.000	.000	.000	.000	.000
Number of interactions with CCWater - 26+	3.914	32.914	1.927	-.977	2.971	0	.000	.000	.000	.000	.000
Number of interactions with CCWater - 3-4	1.007	1.056	1.438	-.091	59.626	0	.000	.000	.000	.000	.000
Number of interactions with CCWater - 1-2	.829	-6.360	1.160	-7.379	56.942	1	.829	-6.360	1.160	-7.379	56.942
Outcome level 2 - CCWater standard explanation	1.837	1.208	9.590	-.146	10.180	1	1.837	1.208	9.590	-.146	10.180
CCWater Office - Senior Customer caseworkers	10.489	15.897	-1.595	17.254	-1.965	0	.000	.000	.000	.000	.000
Complaint type - Direct reply	.418	-.868	10.000	.573	9.257	1	.418	-.868	10.000	.573	9.257
Stage of complaint - CCWater not asked company	.152	4.814	.610	4.564	12.119	0	.000	.000	.000	.000	.000
Number of interactions with CCWater - 5-6	.086	-.304	7.704	-.124	2.884	0	.000	.000	.000	.000	.000
(Constant)	-5.199	-68.823	-12.459	-54.495	-41.843		-5.199	-68.823	-12.459	-54.495	-41.843
						SUM	-2.115	-74.843	8.292	-61.447	34.536

In this example, the highest of the Fisher's equations is journey 5, so this case would be classified as journey persona 5. This makes sense for what we understand about journey 5 – it was generally a quick interaction with a very standard response.

Model accuracy
The best way to test a model is to use it on a set of data where the journey membership is known. The 'hold-out'

sample, as described above is used for this purpose. The hold-out sample is half of the April 2018 – November 2019 customer satisfaction data for which all cases have a journey persona, as derived through the original K means cluster analysis.

The model is applied to the hold-out sample to predict journey persona membership. The predicted journey persona membership is then compared to the actual classification, as determined through K means cluster analysis. The figure below shows a cross tab of the original journey membership with the predicted journey membership. Journey personas 2, 3 and 4 all have extremely high hit rates of 97%, 97% and 98% respectively. Journey persona 1 is a respectable 94% and journey persona 5 appears to be the most difficult to predict, but is still over 90%. On average, the accuracy of the model is 95.8%.

This model is considered extremely accurate. Although in this case the model was used to ensure depth interviews were conducted across a spread of journey persona types, this model could safely be applied to any new customer satisfaction cases as they come in. A model like this should be refined in 1-2 years' time.

Figure 7.18: Original journey membership by predicted journey membership

		Predicted Group Membership					
		Segment 1	Segment 2	Segment 3	Segment 4	Segment 5	Total
Count	Segment 1	169	0	8	0	3	180
	Segment 2	3	146	0	2	0	151
	Segment 3	3	0	182	2	0	187
	Segment 4	1	2	0	191	0	194
	Segment 5	0	0	12	0	136	148
%	Segment 1	94%	0%	4%	0%	2%	100%
	Segment 2	2%	97%	0%	1%	0%	100%
	Segment 3	2%	0%	97%	1%	0%	100%
	Segment 4	1%	1%	0%	98%	0%	100%
	Segment 5	0%	0%	8%	0%	92%	100%

Technical detail: Stage 3 – Depth interviews

The following is the structure that was used in the depth interviews.

- Screener
  - Confirmation that they made a query or complaint to CCW in last six months
  - Confirmation of age (HH customers)
  - Establish whether they are a vulnerable customer
  - Confirmation of number employees in the business (NHH customers)
- Deep dive into complaint/query
  - Establish nature of query/complaint
  - Establish how customer first contacted CCW
  - Step 1: First contact deep dive (Written response and Verbal response)
  - Step 2: Further correspondence (pre-claim/query outcome communications)
  - Step 3: Claim/Query outcome communication
  - Overall satisfaction
  - Why dissatisfied/Why satisfied?
  - Whether there were stand-out moments where expectations exceeded
  - Whether there were stand-out moments where expectations not met
  - Tone of written correspondence /whether this could be improved
  - Whether CCW service could be improved

- Persona sections
  - One section for each of the five journey personas. Each respondent is asked 1 section only.
  - Question set for each journey persona differs based on what the data analysis identified as particularly important in determining overall satisfaction with CCW
- Scenario sections
  - Customers are asked to imagine one of three situations and what they would do in the circumstance
  - Scenario 1: Asked of 'metered' customers only: They are on a water meter and receive bill which is double the norm.
  - Scenario 2: Asked of any customers, with different wording depending on whether they are Household or non-Household: They wake up one morning/arrive at office to find no running water.
  - Scenario 3: Asked of any Household customers: Manhole cover overloaded (again) following extended period of heavy rain.
- Re-contact process and info
  - Collect email address for incentive payments (Amazon e-voucher), unless specified that prefer charity payment: £25 if Household | £40 if Non-Household
  - Questions about experience of completing the survey.

# Technical detail: Stage 4 – Creation of enhanced customer journeys

The new journey pathways below are an adapted version of the journey personas. Each journey persona, identified using K means cluster analysis is now considered a journey pathway, since all five personas have been combined with the depth interview data. This data is an indication of what customers in each journey persona need added to their journey, to improve their experience.

Hygiene factors – suggestions to apply to all cases
There were a number of suggestions which came out of the depth interviews that were also drivers of overall satisfaction. These were common to all journey persona types (1 to 5), so they should be considered as 'hygiene factors' and should be applied to every customer who contacts CCW.

In figure 6.19 below, all attributes in both the blue boxes and the grey boxes are important. However, those in the blue boxes are also drivers of overall satisfaction – as determined using CHAID and discussed in stage 1b above. They should therefore be given priority.

Figure 7.19: Hygiene factors and drivers of satisfaction for all customers
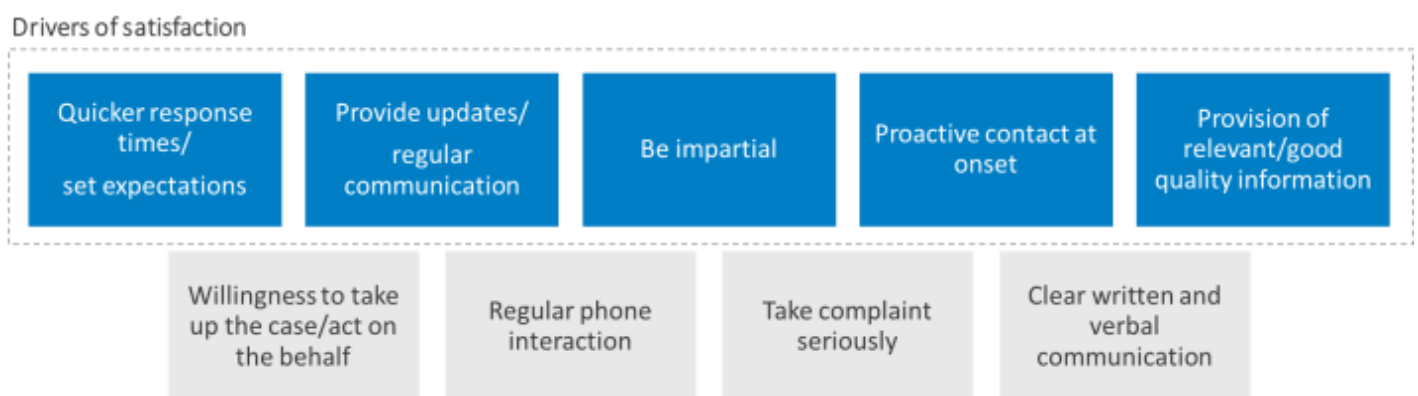
These additions could be considered 'structural' or 'service' related. Structurally-driven attributes may need some changes in the usual processes and systems to achieve inclusion, whereas service driven attributes may come down to training of staff.

Attributes in **bold** represent the blue boxes above and are highlighted because they are drivers of overall satisfaction.

Figure 7.20: Structural versus service driven attributes

Structurally-driven attributes	Service-driven attributes
Quicker response times	Impartiality
Provide updates/regular communication	Proactivity at the onset
Regular phone interaction	Provision of quality information
	Set expectations
	Take complaint seriously
	Clear written and verbal communication
	Willingness to take the complaint on

Less complex cases

There were a number of suggestions which were more specific to less complex cases than more complex cases. This should be but is not always possible to ascertain at the onset of the call. Of course, some less complex cases may evolve into more complex cases.

Again, all attributes are important. However, those in the green boxes are also drivers of overall satisfaction – as determined using CHAID and discussed in stage 1b above. They should therefore be given priority for less complex cases.

Figure 7.21: Hygiene factors and drivers of satisfaction for less complex cases

Again, these additions can be classified as structure-related or service-related.

Figure 7.22: Structural versus service driven attributes for less complex cases

Structurally-driven attributes	Service-driven attributes
Regular communication	Meet all commitments
General updates	Helpful in their advice
Get back to the customer quickly	Explain rights
More email interaction	Discussion of claim outcome
	Proactive contact for claim outcome
	Explain process in full and next steps

It should be noted that for less complex cases, success may be easier to achieve because the majority of attributes can be implemented by training and engaging the caseworkers in this knowledge.

More complex cases

There were a number of suggestions which were more specific to more complex cases than less complex cases. More

complex cases are signified by the stage the complaint is at (usually stage 2) and the length of time the case has been going for.

Again, all attributes are important. However, those in the orange boxes are also drivers of overall satisfaction – as determine using CHAID and discussed in stage 1b above. They should therefore be given priority.

Figure 7.23: Hygiene factors and drivers of satisfaction for more complex cases

Again, these additions could be considered structure- or service-related.

*Figure 7.24: Structural versus service driven attributes for more complex cases*

Structurally-driven attributes	Service-driven attributes
Make resolving the query easy	Understood the complaint well
Quicker response times	Meet all commitments
Experienced staff	Perception that CCW did everything they could
More phone interaction	Show sympathy and empathy
	Set expectations
	Proactive contact
	Offer support
	Explain the process in full and next steps
	Proactive contact for claim outcome
	Take the complaint seriously

For more complex cases, there is much more that CCW can do to mitigate the fact that these cases are usually more painful for the customer. Successful management of the more complex cases is about the relationship that is formed more often than the outcome. Meeting the customers' needs emotionally in such cases will go a long way towards increasing customer satisfaction in the short and longer term, irrespective of the outcome.

Understanding the needs of specific journey pathways

Each journey pathway has its own set of suggested actions which will drive overall satisfaction upwards. The following diagram identifies how these journey pathways can be identified. This has also been discussed in section 6.

Figure 7.25: Identification of journey pathways
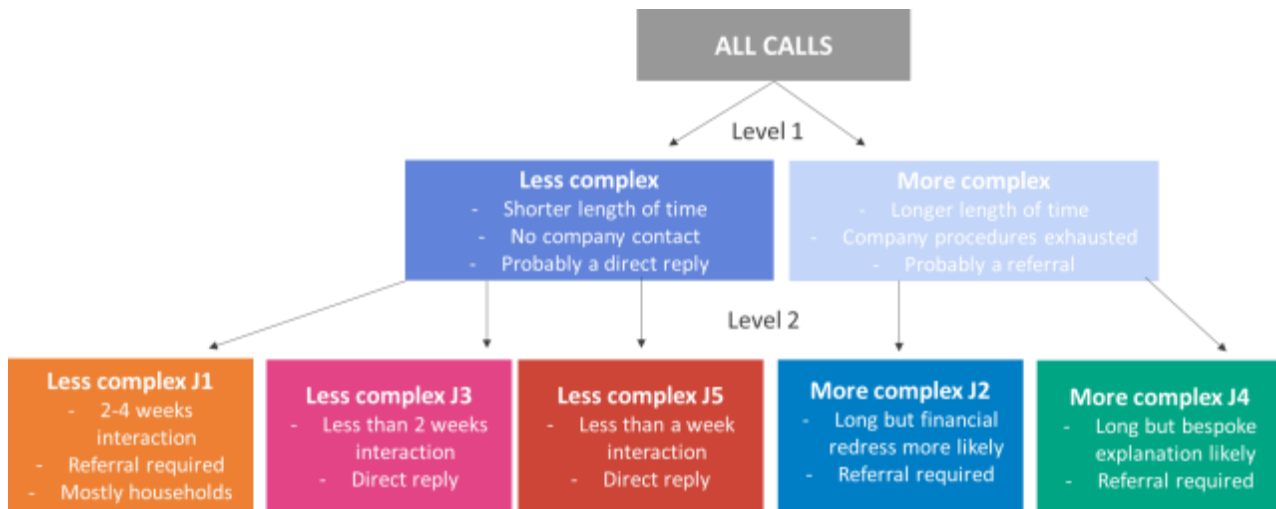
Once each case is identified as journey persona 1 to 5, a specific set of recommendations applies:

Journey pathway 1 – Less complex, medium length and interaction, referral required
The following diagram shows what actions to include for those entering journey pathway 1. The attributes in the orange circles indicate specific actions for journey 1 that were also drivers of satisfaction – these are a priority. Other attributes above the orange line are specific for journey 1 but weren't drivers of overall satisfaction. Attributes in the boxes at the base of the chart were important for all less complex cases. The stages are suggested stages for implementation.

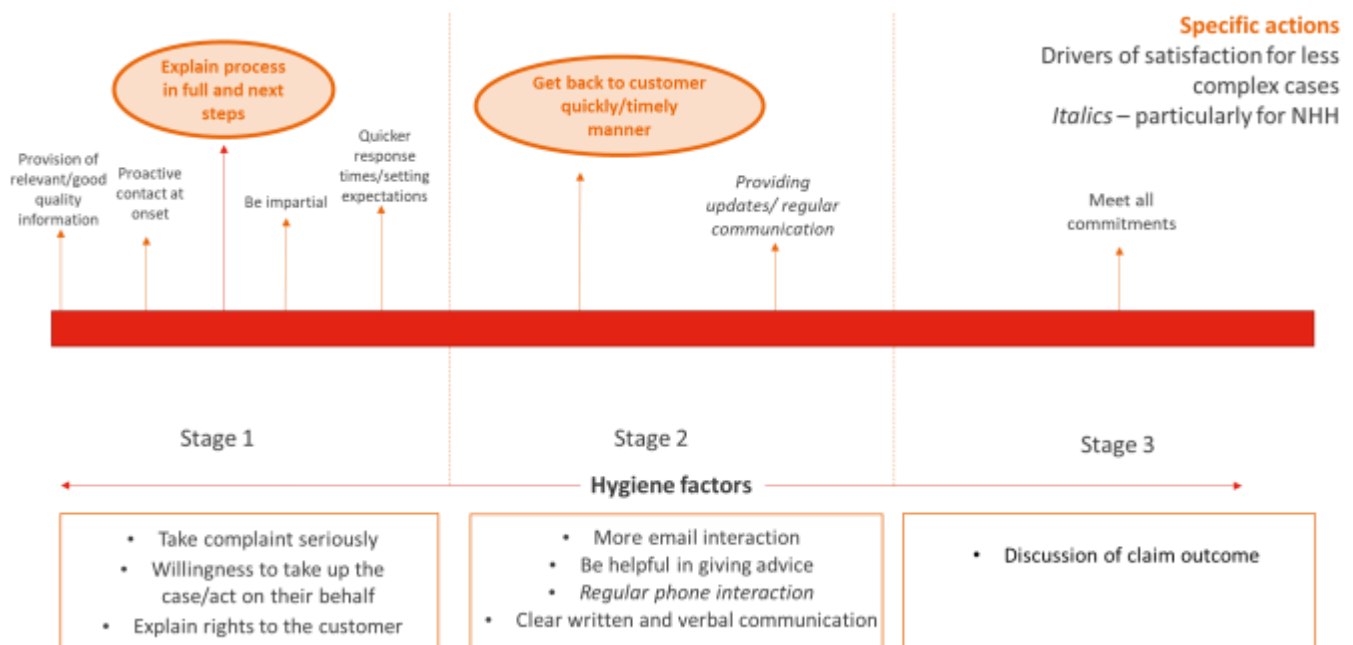*Figure 7.26: Actions to include for customers on journey pathway 1*

Figure 7.27: Summary of actions to include for customers on journey pathway 1

CCW Stage 1	CCW Stage 2	CCW Stage 3
Explain processes in full **Impartiality** **Quicker response times** **Provide good quality information** **Proactive contact at onset**	Get back to customer in timely manner Provide regular updates and communication	Meet all commitments
Hygiene factors		
Take the complaint seriously **Willingness to take up the case/act on their behalf** **Explain rights to the customer**	More email interaction Helpful in giving advice Regular phone interaction Clear written and verbal communication	Discussion of claim outcome

Journey pathway 2 – More complex, referral required, lengthy, financial redress more likely

The following diagram shows what actions to include for those entering journey pathway 2. The attributes in the blue circles indicate specific actions for journey pathway 2 that were also drivers of satisfaction – these are a priority. Other attributes above the blue line are specific for journey pathway 2 but weren't drivers of overall satisfaction. Attributes in the boxes at the base of the chart were important for all more complex cases. The stages are suggested stages for implementation.

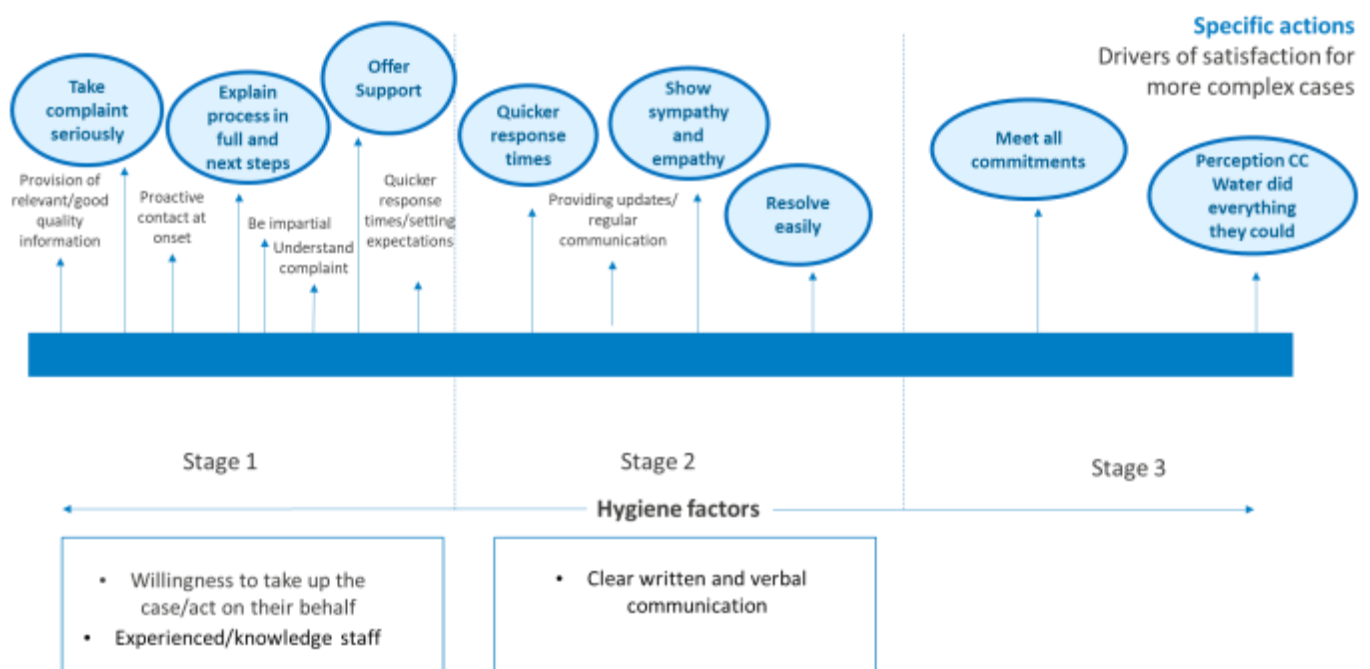*Figure 7.28: Actions to include for customers on journey pathway 2*

Figure 7.29: Summary of actions to include for customers on journey pathway 2

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously **Explain the process in full and the next steps** **Offer support** **Provision of quality information** **Proactive contact at onset** **Be impartial** **Understand complaint** **Set expectations**	Quicker response times Show sympathy/empathy Resolve the complaint easily Provide updates/regular communication	Meet all commitments Encourage the perception that CCW did everything they could
Hygiene factors		
Willingness to take up the case/act on their behalf **Experienced/knowledgeable staff**	Clear written and verbal communication	

Journey pathway 3 – Less complex, direct reply, some interaction required

The following diagram shows what actions to include for those entering journey pathway 3. The attributes in the pink circles indicate specific actions for journey pathway 3 that were also drivers of satisfaction – these are a priority. Other attributes above the blue line are specific for journey pathway 3 but weren't drivers of overall satisfaction. Attributes in the boxes at the base of the chart were important for all less complex cases. The stages are suggested stages for implementation.

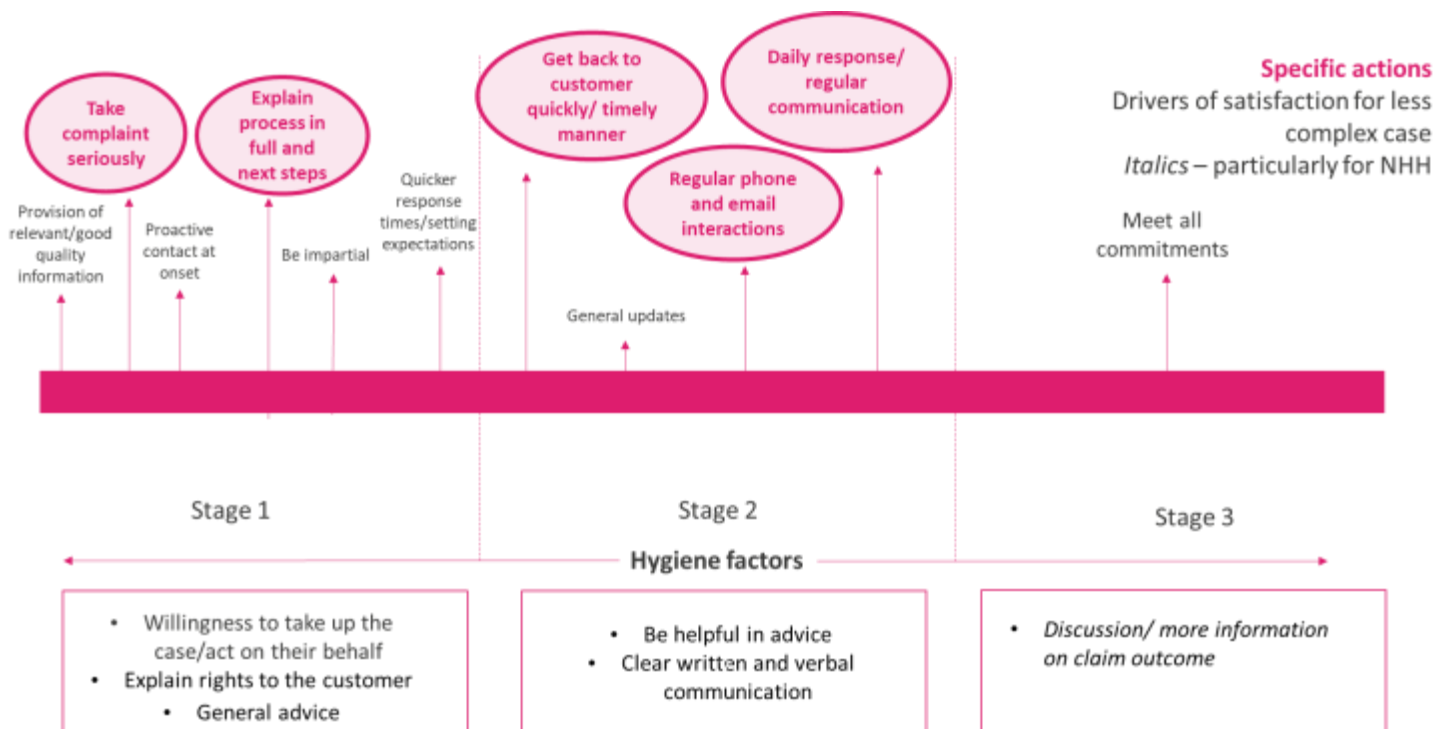*Figure 7.30: Actions to include for customers on journey pathway 3*

44

Figure 7.31: Summary of actions to include for customers on journey pathway 3

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously **Explain the process in full and the next steps** **Provision of quality information** **Proactive contact at onset** **Be impartial**	Quicker response times Regular phone and email interaction Daily response/regular communication General updates	Meet all commitments
Hygiene factors		
Willingness to take up the case/act on their behalf **Explain rights to the customer** **General advice**	Clear written and verbal communication Helpful	Discussion/more information on claim outcome

Journey pathway 4 – More complex, referral required, lengthy, financial redress less likely

The following diagram shows what actions to include for those entering journey pathway 4. The attributes in the green circles indicate specific actions for journey pathway 4 that were also drivers of satisfaction – these are a priority. Other attributes above the green line are specific for journey pathway 4 but weren't drivers of overall satisfaction. Attributes in the boxes at the base of the chart were important for all more complex cases. The stages are suggested stages for implementation.

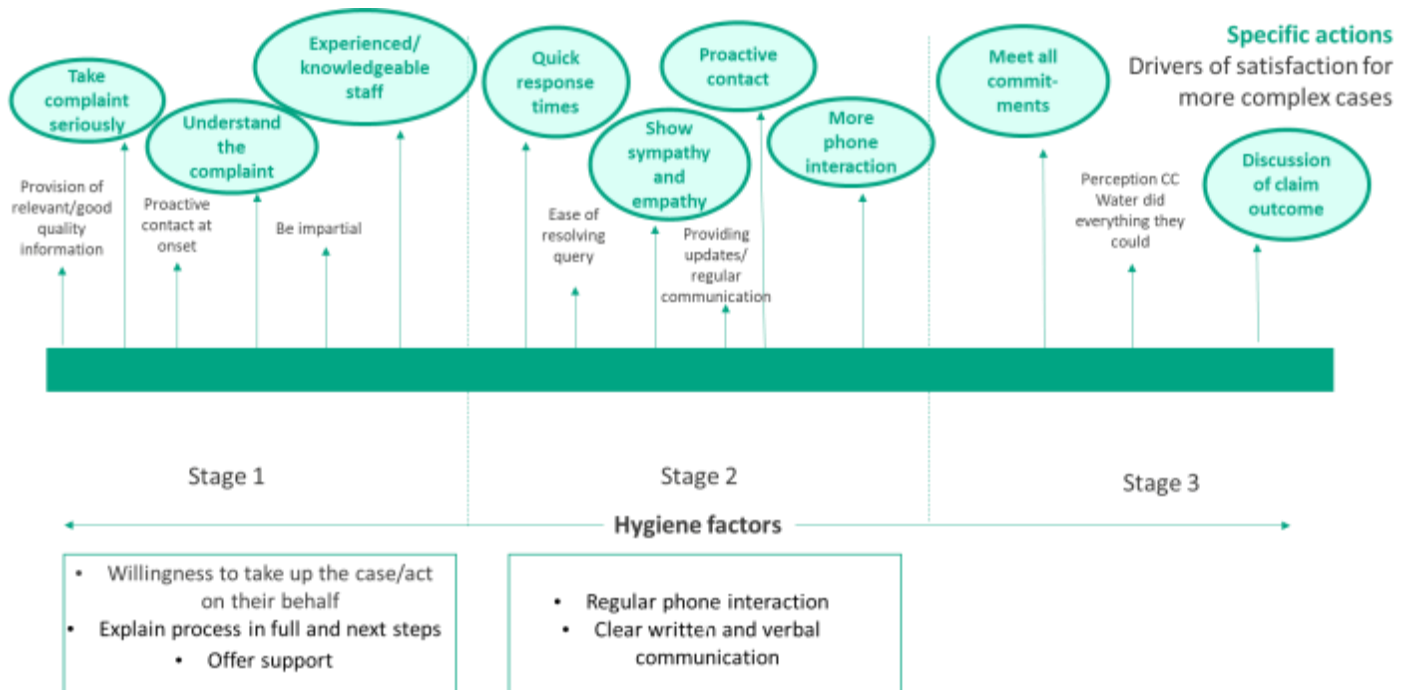*Figure 7.32: Actions to include for customers on journey pathway 4*

Figure 7.33: Summary of actions to include for customers on journey pathway 4

CCW Stage 1	CCW Stage 2	CCW Stage 3
Take complaint seriously	Quicker response times	Meet all commitments
Understand complaint	Show sympathy/empathy	Discussion of claim outcome
Experienced/knowledgeable staff	Proactive contact	Encourage the perception that
Offer support	More phone interaction	CCW did everything they could
Provision of quality information	Provide updates/regular	
Proactive contact at onset	communication	
Be impartial	Ease of resolving query	
Hygiene factors		
Willingness to take up the case/act on their behalf	Regular phone interaction	
Explain process in full and next steps	Clear and written verbal communication	
Offer support		

Journey pathway 5 – Less complex, very quick, standard explanation

The following diagram shows what actions to include for those entering journey pathway 5. The attributes in the red circles indicate specific actions for journey pathway 5 that were also drivers of satisfaction – these are a priority. Other attributes above the red line are specific for journey pathway 5 but weren't drivers of overall satisfaction. Attributes in the boxes at the base of the chart were important for all more complex cases. The stages are suggested stages for implementation.

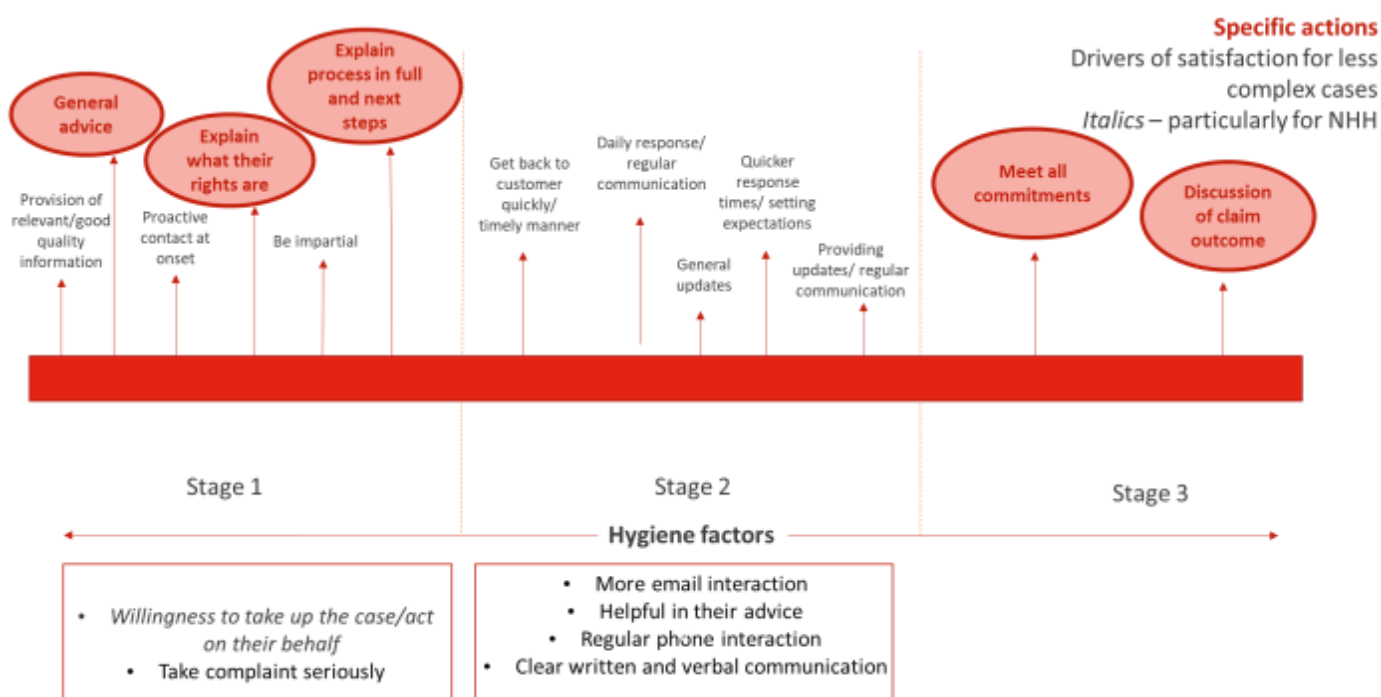*Figure 7.34: Actions to include for customers on journey pathway 5*

Figure 7.35: Summary of actions to include for customers on journey pathway 5

CCW Stage 1	CCW Stage 2	CCW Stage 3
General advice **Explain what their rights are** **Explain process in full and next steps** **Provision of quality information** **Proactive contact at onset** **Be impartial**	Get back to customer quickly Daily response/regular communication General updates Quicker response times/setting expectations Provide updates/regular communication	Meet all commitments Discussion of claim outcome
Hygiene factors		
Willingness to take up the case/act on their behalf **Take the case seriously**	More email interaction Helpful in their advice Regular phone interaction Clear written and verbal communication	

Technical detail: Stage 5 – Data append algorithms

The introduction of journey pathways should be done in two steps:

- Step 1 – Attributes and changes which should be applied broadly
- Step 2 – Bespoke attributes for specific journey pathways

Step 1 implementation
In step 1, there are two main changes to be incorporated into systems:

1. Implement all general attributes (ie. attributes which should be applied to everyone as described in stage 4 above
2. Define customer contacts as either 'more complex cases' or 'less complex cases'.

As defined in figure 4.11, the following algorithm should be used:

More complex cases:
If eligible for WATR (yes) OR;
Stage (Stage2 or Company procedures exhausted) OR;
Complaint type (referral) and Number days old (>28 days):

These cases should automatically be dealt with by a *senior case worker.*

Less complex cases:
If it does not fit the above criteria:

These cases should automatically be dealt with by a *frontline case worker.*

Step 2 implementation
As identified in figure 6.25, less complex and more complex cases can be further identified as a specific journey pathway. This more specific journey pathway implementation should be incorporated after a period of time. The identification is as follows:

More complex cases
- Take the customer down *journey pathway 2* if they are a more complex case AND a financial redress is likely.
- Take the customer down *journey pathway 4* if they are a more complex case AND a bespoke explanation is likely.

Less complex cases
- Take the customer down *journey pathway 1* if they are a less complex case AND interaction between CCW and the customer has been between 2 and 4 weeks AND a referral is required
- Take the customer down *journey pathway 3* if they are a less complex case AND some interaction between CCW and the customer is required (1-2 weeks) AND a direct reply is likely
- Take the customer down *journey pathway 5* if they are a less complex case AND no interaction is required with CCW other than a direct reply.