



Better reviews, better outcomes: bereavement & the customer journey

Customer journey reviews (CJRs) are an extremely valuable way for firms to explore how customers are being treated. Other assurance measures, such as quality assurance (QA) testing or second line reviews, can show where a process was not followed or a single step was inadequate. However, journey reviews provide a more holistic view of what occurred on the account.

Within our most recent piece for registered firms of the Lending Standards Board (LSB), we look at how to make the most of CJRs and their use when reviewing how the firm is treating bereaved customers. We focus on bereavement due to the importance of supporting customers empathetically and effectively during a potentially very difficult time.

This is an abridged version of the full thought piece available for registered firms. This is available [here](#) and expands on the points below, using case studies to provide examples of how CJRs can work in practice.

Considerations for firms

CJRs should show how the customer was treated, through what channels, the timeliness of service, and the outcome. This is done by piecing together the steps and interactions the customer made before mapping those interactions in a clear and documented manner. Below we provide considerations for firms in relation to delivering CJRs, with a focus on the bereavement journey.

Production and presentation

It should be clear within the firm which team is responsible for conducting CJRs and when reviews are going to take place. Firms can target their CJRs by taking a risk based approach and considering which parts of the journey or which segment of customers may face a higher risk of bad outcomes. Firms should also consider how they present CJRs internally to ensure they are delivered in the most impactful way.

Communications

During a CJR, communications should be reviewed across every channel that the customer used to interact with the firm. Only by looking across all channels, including calls, emails, letters, LiveChat etc., can firms understand what the customer has been told, whether it was accurate, and if the firm did what it said it would. Call reviews should consider the levels of empathy displayed by the adviser, whether all the information was gathered that was needed to accurately resolve the customer's needs, and whether correct information was provided.

Accuracy

It is always important that customers are given accurate information whether it be about account servicing, digital banking, or any other matter. But the importance of accuracy increases with bereavement, chiefly because of the potential stress and anxiety involved, and because of the customer's desire to get the administration side of the bereavement dealt with. Firms' assurance measures for bereavement should focus not just on whether the right process was conducted but also on whether the information provided to the customer was accurate. Firms want to avoid customers having to chase information or make repeat contacts with the firm due to a mistake or lack of clarity as a result of the adviser or process.

Information requests

Regardless of the stage of the journey, firms should always be interested in what information is being asked of customers. Considering what is asked of the customer will play an important part of the CJR. This includes that the information is actually required, that it hasn't been previously supplied by the customer, and that any information received is recorded and used. Bereaved customers will often be speaking to many different suppliers or service providers relating to the estate and the process should not be delayed by unnecessary or incorrect requests.

Expected timescales

Firms should consider how long the bereavement process should take for the customer. These timescales may be split depending on the task required, for example, from notification of a death until account closure or a transfer of funds. This is not to say that there should be hard and fast rules such as, within this time frame is acceptable and beyond is not. However, firms should be able to analyse how long bereavement cases take, what a good service timescale is, and monitor progress against this.

Actions

CJRs will occasionally identify examples of individual adviser error, for example, where a mistake has been made on an account which affects the end outcome. In these situations, feedback and coaching should be provided to the adviser. Because the CJR is looking at the process as a whole, it is possible that it will identify areas where the policy, process, design, or delivery of the journey is not providing good outcomes. In these situations, it is vital that the right steps are taken to mitigate any risks and continually develop the journey based on any learnings from the CJR.

Registered firms can access the full piece through [here](#).

If you have any questions about completing journey reviews, the bereavement process, or anything else, please contact us at insight@lstdb.org.uk or using the details below.

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