

Building Better Markets

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Abstract

Customer service systems have traditionally been clunky, opaque processes that serve neither businesses nor consumers particularly well. Consumers have had to engage in extensive research to find out where they stand when things go wrong, and this has made it harder for businesses to manage their issues – an ineffective system that has cost businesses £7 billion a year. How can businesses improve this expensive model – and also improve the market for their consumers?

Resolver occupies a unique place in the market, offering a free service to consumers that helps businesses build an insight into the behaviour of their customers. Resolver believes that trust is an important factor in building a cost-effective model of consumer resolution – not only trust in businesses, but trust in an effective market. By educating consumers as to their rights and empowering them to raise their issue in a concise, effective manner, Resolver believes that the market can benefit from increased consumer engagement and growth.

Keywords: complaints, customer service, claims, market growth, consumer engagement.

Recent years have seen a number of significant changes in customer experiences as the online market pushes ever closer to a model that promotes speed and efficiency of service above all else. With this drive towards streamlined customer experiences has come the concept of ‘friction’ – that is, the number of time, barriers and ‘clicks’ between the user and their desired outcome. It is friction that has caused many consumers to feel a sense of distrust and frustration towards dispute resolution, and it is friction that inspired the creation of Resolver.

I started Resolver after having an issue with my boiler insurance policy and finding that it was inexplicably hard to resolve my issue. I had spent hours searching the web for email addresses, my rights and letter templates – Why was there not somewhere that had all of these together? Why was there no single site that helped me record my case, told me what to do (and when to do it) and, if my issue remained unresolved, knew when and where to go to get independent resolution. The more I looked around, the more I realized that such a site did not exist and I could not understand why – it seemed like a concept for a simple and useful tool for consumers. The pre-existing model of consumer assistance lacked clarity and ease of access, often leading consumers in circles as they found conflicting advice on their rights about relevant complaint procedures. Complaining represented a

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prohibitively time-consuming activity – high levels of friction meant many consumers were discouraged from complaining, or lacked confidence in the ability of the existing systems to resolve their issues. Knowing that I couldn't be alone in my struggle to solve my issue, I worked out that there were over 135 million complaints each year in the United Kingdom alone – and that 45% of consumers were unhappy with their outcomes. This seemed amazing, especially as businesses were spending £7 billion to make almost half of their customers unhappy.

1 Helping Consumers

We launched Resolver in early 2014 and went fully live on September 14, 2015. In just over three years, Resolver has grown to a point where we may only handle 1% of UK complaints, but have been visited by over 20% of the adult population for advice and guidance (or for a consumer to raise an issue). In December 2014, we thought it would be a good day if we had thirty cases by 10:30 in the morning; we now only consider it to be a good day if we get thirty cases by half past midnight. Our service is rated by consumers on Facebook at 4.8 out of 5, and, best of all, we're free for consumers and for businesses. Despite being without a marketing budget, over 1.4 million cases will be raised in 2017 – up from 20,000 cases in 2015.

2 Consumer – Resolver

This is the heart of the business – Resolver.co.uk has become the largest consumer resolution site in the United Kingdom, and this year will help resolve £750 million of issues for free. The service builds on the principles of online dispute resolution and helps consumers to be more effective at raising, managing and resolving issues.

The service covers over 31,000 businesses across 100 sectors and assists businesses to resolve issues, but never acts on the consumer's behalf. Instead, it provides an effective tool to help consumers understand their rights, raise issues, and know what to do and when, including escalating their case to the appropriate Ombudsman or Alternative Dispute Resolution (ADR) Provider if it remains unresolved. Resolver focusses on providing consumers with quick and easy access to the tools and knowledge they need to raise their issues efficiently, and this approach has proven to be a successful one – consumers are particularly drawn to the speed, efficiency and outcome of the resolution process. At any time, over 150,000 cases are live in Resolver's system, with two customer support agents providing high-quality support for all consumers in the resolution process.

Resolver has a strong set of ethics including some fundamental principles of

- always being free for the consumer;
- featuring no adverts;
- allowing no sale or use of personal data; and
- not marketing to consumers.

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This approach means that a number of key regulators, Ombudsmen and consumer organizations recommend Resolver and that Regulators now approach us to ask about adding their sector into Resolver to help deliver a better and more productive market.

3 Assisting Organizations

For effective resolution, Resolver believes businesses need to be supported in better decision-making to help deliver better resolution. By assisting businesses to swiftly make the right decision (a decision that is personalized to the consumer and their issue), Resolver believes that confidence in the organization and, importantly, confidence in that market sector can be improved.

Trust in an effective market leads to increased consumer engagement and growth, and Resolver is delivering three key commercial services to support this.

3.1 For Corporations – Resolver for Business

While it is free for businesses to receive complaints from Resolver, Resolver also assists businesses in being more effective at managing and resolving customer issues – this is, however, a service we charge for.

Resolver helps corporations to understand how to deliver better resolution through insight and recommendations. When a consumer raises a case, Resolver delivers intelligent insights that will identify the severity of the incident, the socio-economic group of the complainant, their geographical location, consumer emotion and then auto-summarize their issue. With the experience of responses and associated outcomes, we are able to learn to predict the best response for a given issue type by any given customer. We are now beginning to predict the outcome and likelihood of escalation of any given case. This enables businesses to make better, faster decisions at a lower cost.

In addition to intelligent submission, Resolver automatically benchmarks an organization's services against their market, best in class and key comparable services. Combined with automated root cause analysis, we help organizations to understand what they need to do and how they should deliver service improvement and change to their business. These are focused on driving service improvement to deliver better outcomes and better services for consumers. Ultimately, this improved customer retention and average customer revenues.

3.2 Small Businesses – Helper

Small businesses have been underserved in their quest to resolve issues. Tools are available to support businesses in capturing and recording complaints but not to provide the support and guidance they need throughout the resolution process. As such, Ombudsman Services and Resolver are developing Helper, a tool to help small businesses to manage and resolve customer issues.

The tool will help small businesses understand their rights and the consumer's rights, and guide them through the process of how to respond and resolve the consumer's issue. If the issue cannot be resolved, then the platform,

based on integration with Ombudsman Services, will allow unresolved issues to be escalated for independent, low-cost, online issue resolution.

3.3 Ombudsman/ADR – Decider

Resolver has developed the Decider platform to assist markets in resolving issues that cannot be resolved by the consumer and business without additional intervention and independent support. The platform is focused on delivering an efficient and effective access to justice for unresolved issues, both consumer and business. In essence, the platform provides an online court environment with an asynchronous resolution process.

The platform allows one party to upload the case, the other to comment (in a controlled environment and under the management of the ADR Neutral administrator). Once information is captured from both sides and comments made (as appropriate), then the case is passed over to the Adjudicator for a decision. The decision process can be online, phone or face to face. A decision is then created and listed to the parties, and they can then login to read the decision. All activity is recorded by the platform in an auditable log where each action by date and user is recorded.

The platform is deployed with the Traffic Penalty Tribunal (TPT), which is the independent appeals processes for parking tickets and bus lane contraventions for England and Wales and the Dartford Crossing. About 96% of appeals are now online and the tribunal is delivering the fastest resolution processes for any court or tribunal in the United Kingdom.

Another instance of the platform will shortly be deployed to support resolution in the energy, telecoms and property markets in the United Kingdom as well as to support general market resolution in conjunction with the Helper service.

3.4 For Government – Reporter

Resolver is focused on delivering a ‘win-win-win-win’ scenario by helping consumers, businesses, ombudsman/ADR schemes and governments to deliver trusted markets that operate effectively. As part of that, we have created Reporter, a reporting platform that provides real-time data and market trend reports on what consumers are raising issues about, how well organizations are responding to them, consumer satisfaction, and issue outcomes. This supports governments and Regulators in building and operating better markets through insight and intelligence.

4 The Next Twelve Months

In three years, Resolver has become the leading consumer resolution website in the United Kingdom and deployed services that are assisting businesses, ombudsmen/ADR providers and governments to make better decisions and ensure consumers receive the right outcomes and to ensure markets work effectively. We now intend to expand the base and the knowledge we have built in resolution geographically, and over the next twelve months we will open another five ver-

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sions of Resolver in other countries to help deliver better outcomes for consumers – not only in the United Kingdom, but also in markets where we can help make a difference for the consumer.