

Managing complaints online - 2016 update on the survey of bank websites

Overview

Last year the Banking Ombudsman Scheme (BOS) evaluated participant bank websites against 25 best practice criteria, defined as those that made it easiest for customers to make a complaint and that reinforced a bank's commitment to valuing and addressing complaints.

In June, the scheme re-evaluated bank websites to measure the impact of our recommendations. Of the scheme's 19 participants, 18 were included this year. (One bank has not yet added a complaints section to its website, so was not assessed.)

Results

Attached as **Appendix 1** is a summary of this year's results, compared with last year.

The results are encouraging. Banks improved on 16 of the 25 measures and maintained perfect scores on two others (the complaint page invites or welcomes complaints and gives more than one avenue for making a complaint). The areas of greatest improvement were:

- Mentioning BOS helps resolve disputes (94%, up from 44%)
- Stating complaints will be acknowledged in five business days (67%, up from 38%)
- Mentioning BOS is independent (78%, up from 50%).

One participant raised the bar by not only meeting almost all best practice criteria, but by also implementing some of our supplementary suggestions, including displaying the scheme's logo and providing a link to our quick guides.

Banks did not perform quite so well on seven measures, largely due to the expansion of the survey. Across all banks surveyed, the areas in need of greatest improvement continue to be associated with the online complaint form:

- Providing a separate online form for complaints (22%)
- Asking customers if they would like a response from the bank (28%)
- Providing a form that is responsive for mobile phones (33%).

Appendix 1: Comparison of complaint information on bank websites

Best practice measures	Total “yes” responses	
	2015 (%)	2016 (%)
Homepage		
Complaint page or online form quick link on homepage	63%	89%
Website has a search engine	88%	78%
Complaint page or online form is listed when search 'complaint'	88%	78%
Internal complaint process		
Complaint page invites or welcomes complaints	100%	100%
Mentions importance of or improving customer service or satisfaction	81%	89%
Gives more than one avenue for making a complaint	100%	100%
Gives a toll free number for complaints	69%	83%
States complaints will be acknowledged (at least) in five business days	38%	67%
Sets out escalation process, including within the bank	69%	94%
Online form		
Website has an online form for complaints/feedback/enquiries	88%	83%
Separate form for complaints	25%	22%
Asks whether the customer would like a response	13%	28%
Asks for more than one contact method	75%	61%
Asks for preferred contact method	19%	39%
Free-form box which permits at least 2,000 characters	63%	78%
Is encrypted and/or warns customers about information security	56%	72%
Is responsive for mobile phones	25%	33%
Banking Ombudsman Scheme		
Complaint page mentions BOS	94%	100%
Mentions BOS helps resolve disputes	44%	94%
Mentions BOS is free of charge	56%	78%
Mentions BOS is independent	50%	78%
Lists contact details for BOS	56%	56%
Page links to BOS website	75%	94%
Code of Banking Practice		
Website mentions Code of Banking Practice	63%	67%
Copy available on website (as attachment or link)	56%	56%