

CASE STUDY

A new customer-centric approach to debt collection

How Echo engages and helps customers with arrears in the field for Northern Ireland Water.



Northern Ireland Water, a Government Owned Company (GoCo) was set up in April 2007 and is the sole provider of water and sewerage services in Northern Ireland, supplying 560 million litres of clean water as well as treating 320 million litres of wastewater per day. Echo has provided end to end customer contact management for Northern Ireland since 2006, with 160 team members delivering services to a population of 1.8million on a 24/7/365 basis.

THE CHALLENGE

Recovering complex aged debt

Northern Ireland Water needed to reduce both the value and volume of debt owed by its customer base. It was clear that a proportion of customers were not engaging with traditional communication channels and collection strategies. Also, customers with unresolved complex debt queries were creating repeat contact issues, and both situations were leading to the non-payment of bills.

Change would not be easy. Economic decline was affecting many industries and the company was well aware of local business pressures. In particular, Northern Ireland's large agricultural sector was one of the most difficult to maintain contact with and one where hefty water bills were really adding to the pressure. But, it was clear that in order to address the issue, improved customer engagement and a better understanding of customers and their issues were going to be critical to success.

ACTION

A new customer-centric approach to debt collection

Echo helped Northern Ireland Water to turn their traditional walk-in office and contact centre collections model on its head, creating a new approach and strategy in order to re-engage with the customer base.

Customer Liaison Officers



New field based Customer Liaison Officers (CLOs) were created, travelling to customer premises to discuss debt issues in person. Our accessible CLOs are true customer service ambassadors. Visits are made to all types of customer, with the agricultural sector and vulnerable customers key segments where our CLOs can really make a big difference.

Customer Engagement

The priority is to help customers facing debt issues as much as we can. Our CLOs are professional and eager to engage sensitively with customers who are often in situations of vulnerability. With an appreciation that every case is different, our CLOs treat customers as individuals, taking into account their personal circumstances. Our face to face approach means we really listen to disengaged customers, understand and reach appropriate agreements.

The success of the new customer-centric approach has meant an that initial trial of two CLOs has now grown into a dedicated team of five, supported by desktop agents.



"Introducing Client Liaison Officers (CLO) has been a real success story from a Northern Ireland Water(NIW), Echo and most importantly customer perspective. CLO's meet customers face to face, represent the NIW brand in a thoroughly professional manner and take ownership of customer issues, investigating and resolving them. This paves the way to help customers back onto a sustainable paying profile, creating a win-win for both customers and our client."

Jim White
Head of Operations,
Echo Managed Services

Echo Managed Services

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RESULTS – Echo engages business customers, building trust and reducing overall debt.



WINNER
Team Of The Year
- Customer Facing



Improved collection rates

- 98.1% of billed revenue collected
- A 25% reduction in aged debt



Repeat contacts reduced

- 150+ customer field visits per month
- £250k cash collection/debt reduction per month



Customers are more satisfied

- Customer satisfaction scores up from an average 4.52 in 2011 to 4.63 in 2013 and 4.72 in 2014



CLO insight informs and improves policy. A key change driver for...

- Recovery process timing
- Assessing rental property bill payment liability
- Bill reducing allowance timescales

What Northern Ireland Water said...

"Debt is a sensitive issue, with many reasons why customers don't pay. Introducing field based Customer Liaison Officers to meet customers face to face, discuss concerns, resolve issues and work with them empathetically to put in place sustainable payment plans, is often a relief to customers. This account management approach has led to tangible success for NI Water."

Geraldine Irwin - Head of Billing Revenue and Collections, Northern Ireland Water

How to contact us...

e: ask@echo-ms.com

t: 0117 344 1500

w: www.echo-ms.com/debt-recovery

in Our profile is on LinkedIn

Debt collection. Make a change for the better.

There are many debt collection providers in the UK, but there aren't many who truly understand customer service. **And that's where we're different.**

As customer journey specialists, our people **place customer service at the heart of our operation.** Engaging your customers, protecting your brand and most importantly collecting more.



**The Institute of
Customer Service**
MEMBER

The right people. The right processes. The right customer experience.