



Money Advice Customer Journey Mapping

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Introduction

Whilst it is an approach that is more traditionally associated with marketing, ‘customer journey mapping’ is increasingly used in a wider context to identify and record the sum of all the experiences that customers go through when interacting with an organisation.



A customer journey map tells the story of the customer’s experience: from initial contact, through the process of engagement and into a long-term relationship.

It may focus on a particular part of the story or give an overview of the entire experience. What it always does is identify key interactions that the customer has with the organisation. It talks about the user’s feelings, motivations and questions for each of these touchpoints.

www.improvementservice.org.uk/customer-journey-mapping.html

There is growing recognition that applying this methodology, which documents the actual experiences of service users, can make a significant contribution to customer/client-focused service re-design.

“Across all areas of government there’s a growing emphasis on getting closer to customers, to understand what really drives behaviour and attitudes in order to design and deliver services that meet the needs of people and businesses rather than the needs of government.”¹

The Improvement Service sought to explore a typical ‘customer journey’ in relation to the provision of money advice services in both urban and rural areas. By conducting an analysis of the pathways taken and channels used to access money advice, it was intended to identify which steps were most likely to contribute to positive outcomes for clients.

The analysis, which was undertaken from the perspective of the service user, sought to identify those elements of the process which were most likely to promote progression and those which acted as barriers or inhibitors.

1 http://webarchive.nationalarchives.gov.uk/+/http://www.cabinetoffice.gov.uk/media/123970/journey_mapping1.pdf

Background

1. Context

It is important to consider the number of people whose lives are affected by debt. One in six people across the UK are over-indebted, meaning that they find keeping up with bills and credit commitments a heavy burden and/or they have missed payments in three or more of the previous six months.²

By scaling up and weighting a YouGov survey of 2,041 people, Citizens Advice estimates that 11% of the UK population needed advice in the previous two years but did not receive it.³ The results further suggested that people would appreciate receiving a proactive offer of advice during key life events. For example, 40% of people say they would have accepted money advice when starting university or college, if it had been offered to them.

2. Channel Choice

The Money Advice Service evaluated the effectiveness of channels used to get advice by individuals with both manageable and unmanageable debt. This identified that popular channels used by advice seekers in the UK included telephone, face-to-face and websites.⁴ It should be noted, however, that some individuals prefer to use a number of different channels when seeking money advice and may not rely on one alone.

The report suggests that advice seekers with unmanageable debt are three times more likely to telephone the service (66%) rather than use the website (22%). It also found that individuals with manageable levels of debt and long-term support needs are more likely to seek face-to-face advice (50%) than individuals with unmanageable debt (38%). These findings are similar to those identified by IFF Research, in which individuals were asked to provide information about the advice channels they had used in the last three years.⁵ This concluded that 13% of advice seekers used more than one channel and,

2 www.moneyadvice.service.org.uk/en/corporate/a-picture-of-over-indebtedness

3 www.citizensadvice.org.uk/about-us/policy/policy-research-topics/debt-and-money-policy-research/the-free-advice-gap/

4 <https://mascdn.azureedge.net/cms/research-oct12-effectiveness-of-debt-advice-from-yougov.pdf>

5 IFF Research (2012) *User Needs from Debt Advice: Individual and Stakeholder Views*, Birmingham: Money Advice Service

similarly to the Money Advice Service report, found most individuals used telephone (49%) and in-person advice (46%), followed by online services (15%) and post (5%).

In addition, the research conducted by the Money Advice Service indicates that channel choices vary according to both age group and income level. For instance, online channels are more popular among individuals aged 35-44 (31%) than with advice seekers over 55 (25%), who prefer to communicate by telephone (34%).⁶ A survey of young people in Glasgow⁷ found that, whilst the participants suggested they would initially use the internet to access information, they would ultimately seek face-to-face advice. The Money Advice Service also indicates that individuals with higher income levels are more likely to use websites and online resources.

Citizens Advice Scotland (CAS) report that Citizens Advice Bureaux and the Citizens Advice Direct telephone advice line were contacted 495,971 times in the 2015-16 financial year, with 60% of this activity relating to benefits and debt advice.⁸ The majority (58%) of contact was carried out via face-to-face meetings. The second most popular channel was telephone, through which 30% of all contact was made. Other channels used by those seeking advice were letters and email/fax, which respectively made up 6% and 5% of all contact.

The Money Advice Service audits the supply of debt advice services across the UK. Data was returned from six local authority-funded money advice services in Scotland. Of the six, only one service reported significant usage of other channels aside from face-to-face provision. Three services reported that the vast majority of service users make face-to-face contact, with a very small percentage using other channels. The remaining two services reported that users accessed the service solely via the face-to-face channel. Therefore, based on the data supplied by the six services, 66% of service users access face-to-face advice, 31% use telephone channels, and 3% use webchat and email.

Each year the Improvement Service requests data from local authorities for the Money Advice Performance Management Framework. The framework aims to capture key performance indicators for money advice services funded by local authorities on both an in-house and commissioned basis. The returns for 2016-17 will, for the first time, provide information on the channel individuals use to access services. This will add to the existing body of evidence and allow trends to be identified.

6 *ibid* 3

7 www.improvementservice.org.uk/documents/money_advice/ma-case-study-young-people-glasgow.pdf

8 www.cas.org.uk/system/files/publications/scotland_staffing_funding_and_national_statistics_2015-16.pdf

It is worth highlighting that public awareness of advice providers and available channels is very limited. According to a report by Ellison and Whyley 'channel use is determined by the primary channel focus of the service provider first approached'.⁹ More importantly, the channel used for the initial advice meeting frequently remains unchanged for the whole duration of service use, even in cases when individuals prefer, or are able, to use another channel. Ellison and Whyley also suggest that about 70% of advice seekers choose face-to-face advice but the remainder do not have a channel preference. The report concludes that, whilst it is important to give clients a choice in line with their preferences and needs, it should not be forgotten that debt advice can be effective 'regardless of the channel through which it is delivered'.¹⁰

3. Provider Choice

The Money Advice Service (2010) proposes that the most popular service providers among people with unmanageable debt are Citizens Advice Bureaux (33%) and StepChange (32%). Although individuals may seek advice from more than one organisation, it should be noted that 70% of IFF Research respondents stated that they used only one service in the past three years. The choice of provider may also depend on individual income levels - advice seekers on low incomes are more likely to use Citizens Advice Bureau than other providers (ibid).

4. Conclusion

The channel used by advice seekers is heavily influenced by the type of organisation used. For example, face-to-face communication is consistent with the approach taken by Citizens Advice Bureau whilst StepChange offers mainly telephone advice. Ellison and Whyley (2012) suggest that advice seekers choose a particular provider as a result of their internet presence, branding and family/friend recommendations. This demonstrates that whilst the channel by which advice services are provided is influential in determining the provider chosen, other factors are also considered. Therefore, it could be argued that by influencing the channel choices of service providers, one could expect a shift in clients' preferences.

9 Ellison, A. and Whyley, C. (2012) *Debt Advice Channel Strategy Research: Volume One – The Client Experience of Channel Choice, Use and Outcome*, Birmingham: Money Advice Trust

10 StepChange Debt Charity (2014) *Review of the Money Advice Service: Response to Call for Evidence*

Process

The purpose of the research was to explore how individuals accessed money advice services using the main channels outlined above, namely, online, telephone and face to face.

Using a series of structured questions, it was planned to carry out one-to-one interviews with individual users and to hold focus group meetings with individuals who came from similar demographic backgrounds. It was intended that both individuals and groups would be drawn from a range of organisations and would have used a range of channels to access services.

This approach was adopted as it is recognised that the best way to design customer journey maps is one that includes different types of service users, as personalised services are more likely to improve user satisfaction rates. Future service design is most effective when it incorporates multiple perspectives. This can be done through group sessions with individuals discussing and agreeing how the service should be designed to best meet their needs. By using this engagement methodology, it was hoped to produce customer journey maps for each of the main channels through which services are delivered.

It was decided to focus the analysis in two areas, Fife and the city of Glasgow. Whilst there would have been benefits in including a rural area it was felt that, as a mixed geographical area, Fife could contribute to improving understanding of the rural customer journey.

The starting point was to identify the organisations that were delivering money advice services and to ask them to participate in the study.

In Fife, the main organisation providing money advice is Citizens' Advice and Rights Fife (CARF). Organisations that represented a range of providers were recruited in Glasgow, these were: Parkhead Citizen's Advice Bureau (CABx); Greater Easterhouse Money Advice Project (GEMAP); Money Matters and the Wheatley Group (not a provider, but able to access young people).

It was intended to conduct 2/3 focus groups with each organisation and, where relevant, to interview a range of individuals who had received advice or support through a variety of channels. Accessing clients willing to participate in both focus groups and individual interviews proved challenging and in the end it was only possible to have

focus groups in GEMAP and with young people facilitated by the Wheatley Group.¹¹

Structured interviews were conducted with service users who had accessed services on a face to face basis at CARF, Gemap and Parkead CABx. Interviewees were selected by a combination of open invitation and referral. As well as carrying out interviews, the process by which face to face advice services were delivered was observed at all three organisations.

Arranging individual interviews with a range of service users who had accessed services using a variety of channels proved problematic and it was not possible to conduct interviews with a sufficient number of individuals who had received advice either on line or by telephone.

As a result, it was not possible to produce customer journey maps for these channels and this has limited the scope of the analysis. In order to provide an overview of the customer journey in relation to these channels contact was made with organisations which deliver services all or in part by phone. In relation to telephone contact, on either an initial or ongoing basis, StepChange Scotland, CAS and Moray Council provided information. It must be pointed out that whilst not reflecting the direct testimony of clients obtained using a customer journey approach the information provided should improve understanding in relation to service delivery. Unfortunately, it proved impossible to get any detailed information on online usage.

The findings by channel used to access services are outlined below. Customer journey maps for each service which outline the referral pathway and also the channel used to access each service are included as separate appendices.

11 www.improvementservice.org.uk/documents/money_advice/ma-case-study-young-people-glasgow.pdf

Channel

1. Telephone

(a) Moray Council

The council has a contact centre through which service users make initial contact and are advised about self-help options, other available agencies; e.g. StepChange, and asked if they would prefer to see a local adviser. The contact centre keeps statistics on which 'exit route' clients choose. Records suggest that most clients want to see a local adviser however there are a few who are supported to self-serve. Over 96% of service users said it was easy or fairly easy to access information. On an unrelated point, a majority of service users, in relation to access points value privacy over proximity.

(b) Citizens Advice Direct

While telephone remains the preferred method of contact for the majority of customers (92%), 2016 saw a steady increase in the number of customers using other digital methods of contact such as webforms, e-mail and social media and livechat. It is anticipated that this will continue.

(c) StepChange

In 2016,¹² 17,000 individuals contacted StepChange. Of these roughly equal numbers sought phone debt advice or accessed the online debt remedy tool. About 9% of service users successfully completed the debt remedy tool online – with around 5%-10% requiring some online assistance. Around 10%-15% of clients who started on line could not complete and were transferred to telephone advice. Customer surveys suggest high levels of service user satisfaction with both streams.

2. Face-to-Face

(a) Citizens Advice and Rights Fife (CARF)

Citizens Advice and Rights Fife (CARF) is part of the Scottish Citizens Advice Bureau service. CARF provides free information and advice on a wide range of subjects, including welfare benefits, debt and money, employment, and housing issues.

12 www.stepchange.org/Portals/0/documents/Reports/scotland_in_the_red_2016.pdf

CARF offers a combination of pre-arranged appointments to deal with complex and/or time-consuming enquiries and a drop-in service where no appointment is necessary. A drop-in service is available in eight locations across Fife including Buckhaven, Cowdenbeath, Cupar, Dunfermline, Glenrothes, Kirkcaldy, Leven and St Andrews. In addition to 'core' services CARF also deliver several projects across the region - many in partnership with local and national charities.

Sixty-six per cent of interviewed service users had been aware of the service for years, or had heard about it through family or friends. This suggests that word of mouth constitutes the most common means through which awareness of CARF is spread. Twenty-seven per cent said that referrals from social or support workers, lawyers, and charities had made them aware of the service, demonstrating a mix of referral links from both the public and private sector. Another 7% said that they became aware of the service after seeing an advertisement.

If they had not previously used the service, those interviewed said that they could get helpful information about what it offers by consulting the website (20%) or phoning (53%). Though only one in five of those who accessed the service visited the CARF website, over half expressed confidence in their ability to use the internet. This suggests a preference for telephone contact when gathering information about the service, although those who did access the CARF website said that they found it useful.

While some individuals had success in securing an appointment over the phone, others said they faced a wait of a few weeks and so came to the drop-in sessions instead. High demand for the service means that the drop-in sessions tend to have long waiting times – typically hours - and, occasionally, clients are asked to come back another time.

While access to the service is variable, satisfaction levels once clients meet with advisors are very high. Clients said that advisors were very clear with them in terms of future actions and were very helpful. Many had a high opinion of the service and would recommend it to others. Some customers did note, however, that it would make them feel better if the advisors followed up with them between appointments.

CARF have recently started to offer a web chat tool and anticipate demand for this may grow as service users become more familiar with this approach.

(b) Parkhead CAB, Glasgow

Based in Glasgow, Parkhead CAB is also part of the Scottish Citizens Advice Bureau service. Like CARF, it provides free information and advice across the same wide range of subjects, such as welfare benefits, debt, and employment.

Parkhead CAB operates on an alternating basis of pre-arranged appointments and drop-ins each week. Mondays, Wednesdays (with extended opening hours to 7.30pm), and Fridays are dedicated to the former, with shorter opening hours on Tuesdays and Thursdays available for the latter. Parkhead CAB also offers home visits for people in the east end of Glasgow who may have difficulty accessing their office and provide an interpretation service, in addition advice is available in several languages.

Awareness of the service tends to spread via word of mouth: 71% of service users interviewed said that they had been aware of Parkhead CAB for years, or had been referred by family or friends. 14% said that they had been referred to the service by the police, and another 14% said that they found information about the service online.

Many of those who tried to phone the service beforehand found that they could not get through to anyone. Those that did make contact over the phone were advised to attend the drop-in service. Some interviewees said that they would have preferred to have arranged an appointment.

The drop-in service at Parkhead CAB tends to be very busy. As there is no reception area, clients attending the drop-in service were very unsure as to how long a wait they faced, or whether they would even be seen that day. Typically, when attending the drop-in service, clients wait two to three hours to be seen. However, this wait can extend to four hours in some cases. According to one interviewee, waiting times have increased over the past few years. Without a staff member or volunteer greeting them, clients also said that they felt a bit lost and unsure as to whether they needed to do anything to register their presence. Several possible clients said that they left upon seeing how busy the drop-in service waiting area was.

Once they accessed an advisor, however, clients were extremely pleased with the service they received from Parkhead CAB. Clients generally reported that they felt that the staff and volunteers were highly knowledgeable, which made them hopeful that they could help them. They also found them very approachable, and that they could trust them with their problems. Many of those interviewed said that they often recommended the service to others.

(c) Money Matters, Glasgow

Money Matters advice centre has been operating in Glasgow since 1990, offering advice on debt, money, and welfare rights. It mainly operates on an appointments-based system, with drop ins hosted on Mondays. The centre also has extended opening hours on Wednesdays, and opens for a few hours on the first Saturday of every month for appointments. Additionally, Money Matters offer regular outreach surgeries in a variety of locations, such as medical practices, hospitals, and housing associations.

Fifty per cent of service users interviewed said that they had been aware of the Money Matters service for a long time, or had become aware of it through family and friends. Others said that they were referred to the service by a GP or health professional (17%), the Job Centre (8%), a local housing association (8%), their MSP (8%) or the DWP (8%). Most of those interviewed were not sure what to expect from the service. However, those with digital skills found relevant information on the Money Matters website.

A number of those interviewed had tried to phone the service to arrange an appointment but were advised that the next available slots were in a few weeks' time. This meant that they opted to try the drop-in service instead. Those who have used the service over several years said that they have noticed an increase in the waiting time for appointments, from around one week to several.

At the drop-in service, clients are greeted at a reception area where they receive a number corresponding to their place in the queue. Although regular communication takes place throughout the waiting period, service users may face lengthy waiting times. If a client walks in with an emergency, this individual is treated as priority and goes to the front of the queue. Other clients usually accept this.

Once clients were seen by an advisor, they tended to find them extremely helpful. Advisors explain everything to the client, outline their options, and then reach agreement with them on the next steps.

(d) Service User Case Studies

(i) “Adequate information”

Ms A came to the service for assistance in considerable distress. Referred by the police and given only a phone number and an address of the service, she was not given any information about how the service could help or what was on offer. Ms A phoned the service and was told to come to a drop-in session to get advice. As no reception was available, she felt a bit lost and was uncertain if she had come to the right place. After waiting four hours, Ms A was able to speak to an advisor who unfortunately was unable to assist her. The initial referral by the police was inadequate and as a result Ms A wasted a lot of time and had to be referred elsewhere.

(ii) “Comfortable waiting rooms”

Mr B is an older man with long-term health problems. He worked full time but had been off sick for 13 months and is now experiencing financial difficulties. After visiting the service a number of times in the last year, he has recommended it to family and friends. Mr B usually comes to drop-in sessions but also makes appointments over the telephone. He believes that the service has had a very positive impact on his life. He

appreciates that it is always possible to reach the service over the telephone and feels staff are knowledgeable and aware of his situation. There is, however, one thing that Mr B would like to change when interacting with the service. The waiting room is crowded and smelly and there are occasional issues with disruptive and aggressive people. Although these are dealt with by the staff he finds this very upsetting.

(iii) “Reduced waiting times”

Mr C came to the service for assistance after being made redundant. Having used the service on and off for about eight years, he feels well-informed and reports that the advisors are knowledgeable. Mr C has accessed the service via a number of channels including getting advice over the telephone, using drop-in sessions and scheduling appointments. Although he feels comfortable using the internet for job searches and other matters, he prefers face-to-face appointments when dealing with his money problems. Mr C emphasised that this way he is able to build up a trusted relationship. Whilst he is very happy with the service, he indicated that the waiting times are very long and highlighted the need for more flexibility in relation to appointment times. Whilst Mr C is aware of other services in the area he would like to keep using this service.

(e) Conclusions

Taking the findings from the study of the three different money advice services together, some common conclusions can be drawn regarding the face-to-face money advice service delivery channel.

Several of those interviewed across the three services expressed discomfort at the thought of accessing advice via other channels, and stated that they much preferred meeting an advisor face-to-face. Reasons for this preference included the complexity of the client’s problems, and a lack of confidence when using other channels.

Across the three services, a significant number of those interviewed were repeat clients who have been accessing the services for an extended period – some over the course of years. These clients had built up relationships with the advisors, and considered them their first point of contact when they experienced any problems or were confused by a letter or form they had received.

Typically, those interviewed had accessed the service after being made aware of it through word of mouth or, for a proportion of clients, via referral from the public or private sector.

Clients generally experienced long waiting times for both drop-in – the most common way that clients accessed the services – and appointment-based access to services.

At drop in sessions a portion of those interviewed left before being seen, preferring to come back at another time rather than wait. This situation is likely to repeat until such clients reach a crisis point, and have little choice than to wait until they are seen. Under these circumstances, where waiting times are so high, early intervention becomes very difficult.

However, once they accessed the service, clients found it extremely useful: the advisors were considered knowledgeable and approachable across the three services. However, resources for money advice services are highly limited, and so any other advisor-



Renfrewshire CAB: a case study involving multiple service access points

Renfrewshire CAB provides free information and advice on a range of subjects, including debt and money, employment, benefits, and housing. It operates primarily on an appointments basis, with no official allocated drop-in times. Renfrewshire CAB advisors also operate at a variety of outreach locations across Renfrewshire and offer home visits to those who cannot access office locations.

After moving to their new premises in April 2016, Renfrewshire CAB began a service transformation process, with the aim of improving the client experience. This was led by staff and volunteers, and resulted in the removal of any allocated drop-in times. The service does, however, take walk-in enquires from 9.30am to 1pm on Mondays to Fridays. Should an individual present with an urgent problem during these times, advisors will assess their ability to accommodate them into their schedule.

In order to reduce waiting times, the service aims to decide whether or not a walk-in client can be seen that day within 10 minutes. If a client presents with a non-urgent issue or the service cannot accommodate them, an appointment is arranged for another date. It should also be noted that the waiting areas in the Renfrewshire CAB central office are very pleasant, with a television and books on offer. One of the areas also has a mini-fridge stocked with drinks, and baskets filled with snacks, accompanied by an honesty box.

The average waiting time for an appointment with an advisor at Renfrewshire CAB is around nine days. As an alternative to visiting the office, people can arrange appointments over the phone. Renfrewshire CAB also allows people to book appointments with advisors at both their central office and outreach locations online. A requirement for users to specify a Renfrewshire-located postcode ensures that only clients within the local authority area can proceed with their booking. According

to website analytics, Renfrewshire CAB's website receives around 920 visits each month. Users spend an average time of around three minutes on the website, and the most-viewed webpage is one which confirms the booking of an appointment with an advisor at the CAB's main office. This suggests that the booking process is quick, and popular with service users.

Since introducing their telephone and online channels, Renfrewshire CAB have seen a significant decline in the number of walk-in clients. However, they have continued to see an increase in enquiries. When contacting the service, most people now do so via telephone (55%), followed by use of the online booking system (23%). 15% of those accessing the service do so via walk-in, 4% have an appointment arranged by a third party, and 3% email.

Clearly, the customer journey transformation process undertaken by Renfrewshire CAB has started to move people away from face-to-face initial contact to that established via a telephone call or online appointment booking. Although it should be recognised that the ultimate destination channel is face to face contact. And, while client surveys have had limited engagement, staff members largely receive very positive feedback on the service.

initiated follow-up contact with clients is rare.

The position in Renfrewshire CAB demonstrates that service users are becoming increasingly confident in using the internet and telephone to access services; it will be interesting to see if this translates in the future into channel shift for some individuals who may be able to get resolution without the need for face to face services.

Conclusions and Recommendations

Face-to-face service delivery is the most resource-intensive and time consuming channel through which to provide money advice. Not all clients require such a high degree of one-to-one support: 50% of individuals accessing StepChange's services use their online Debt Remedy tool, thereby demonstrating that they can self-serve, although some may not be able to do so to completion.¹³ Strengthening the ease and quality of access to alternative channels should be high on the agenda of the money advice sector. This would enable a significant number of clients to tackle their money issues without requiring a face-to-face meeting. Transferral of those who can self-serve to other channels would significantly reduce long waiting times, and allow money advisors to assist more vulnerable clients who need direct, in-person, support. Considering the ongoing budgetary pressures faced by money advice services, it is particularly important that resources are used efficiently and that clients are filtered according to the level of support they require.

Whilst greater attempts should be made to minimise and manage waiting times, it is inevitable that some customers will have to wait to access services. Clear communication about likely timescales and an explanation of the alternative options (e.g. use of different channels or information about other providers) at all stages of the process is required. It is the antithesis of good quality services if individuals are arriving hours before a service opens and queueing outside in inclement weather in an attempt to avoid having to wait for several hours.

Waiting areas should be made as comfortable as possible – at the very minimum, drinking water and toilet facilities should be provided. To ensure service users are made to feel welcome and are able to understand how the service operates and their access options, a reception area or information point is required.

A significant barrier experienced when carrying out this research was the limited information available at a local level on the different channels through which individuals access money advice services. This was particularly the case in terms of data relating to access via the web, email and, to a certain extent, telephone. More research is therefore necessary to build an accurate picture of how different channels are used by people seeking money advice. Organisations offering money advice should also seek to improve their monitoring procedures for tracking channel use, particularly in relation to web based platforms, in order to gain evidence that can be used to

13 Ibid 15

improve the customer experience. It is hoped that this will start to be addressed by the introduction of a new measure that records channel access and use in the Money Advice Performance Management Framework.

It should be acknowledged that those accessing money advice services often do not use one sole channel if multiple are available to them.¹⁴ For example, they may make initial contact with a service via telephone, but carry out all of their future interactions face-to-face. Alternatively, they may switch between different channels as best suited to them, depending on the ability of the service to accommodate their wishes.

Moving forward, greater clarity is required regarding exactly what makes a money advice service accessible to individuals in need of advice and what defines good practice. This is an area in which the Improving Outcomes in Money Advice project team will be undertaking further research in 2017-18.

Money advice services should continue to consider and pursue efficient service redesign and improvement, with the aim of improving the quality of the service they offer. For example, via outreach or co-location activities within their communities. They should also work to tighten their referral pathways with other local services, in order to ensure that those in need of assistance are made aware of the service, and can easily access it.

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Money Advice Service

Money Matters

Moray Council

Parkhead Citizens' Advice Bureau

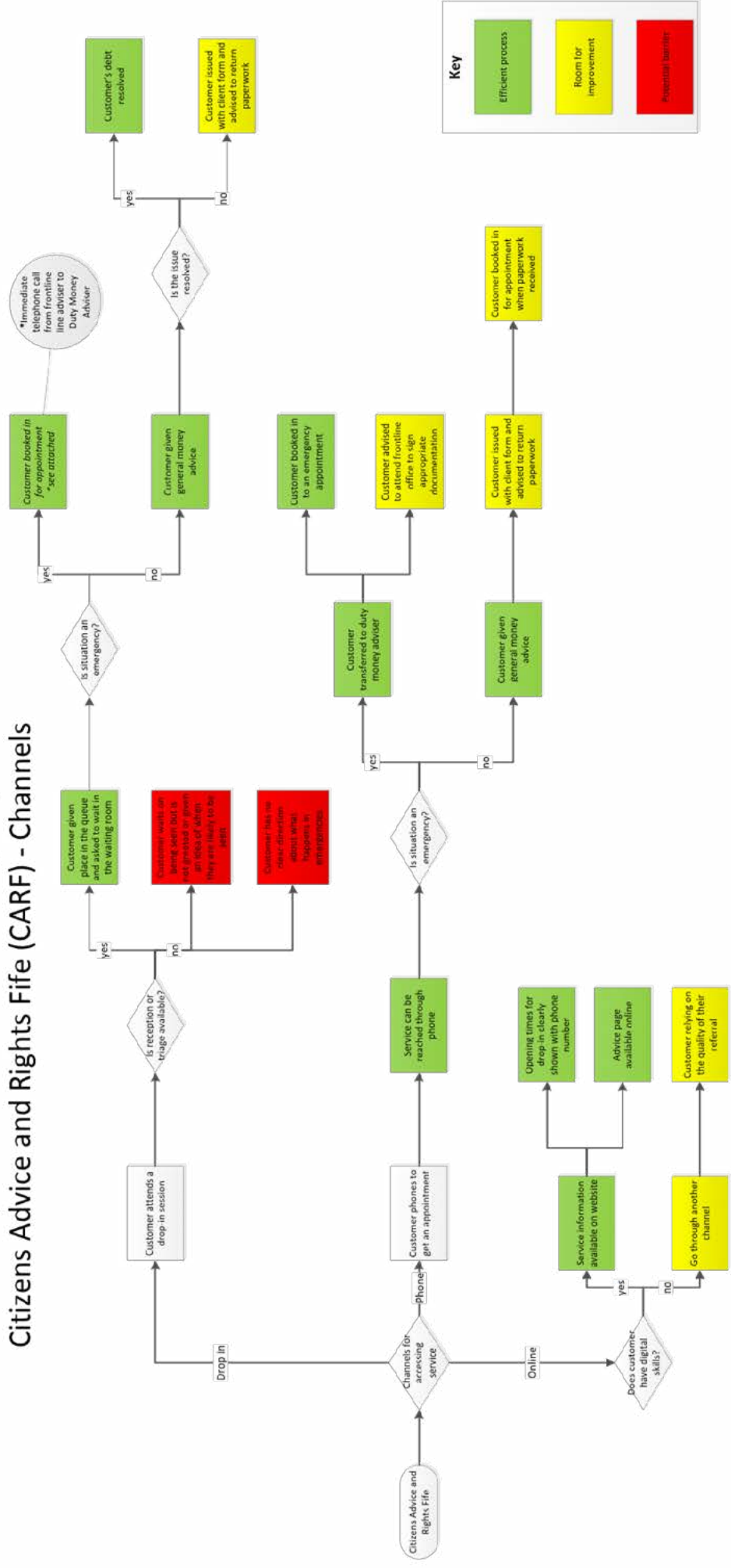
Renfrewshire Citizens Advice Bureau

Stepchange Scotland

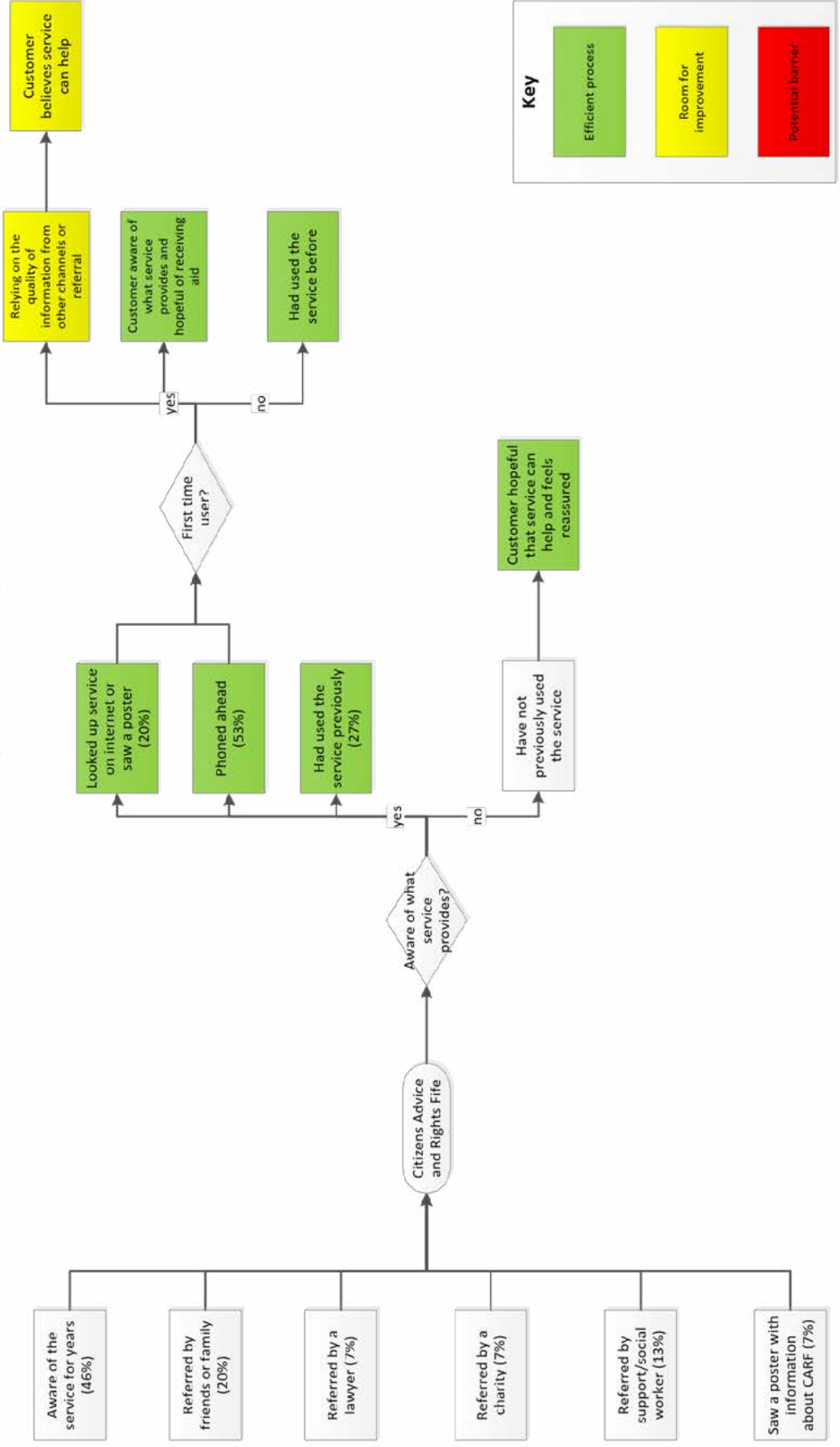
Wheatley Group

Appendix: CARF

Money Advice - Customer Journey Map Citizens Advice and Rights Fife (CARF) - Channels

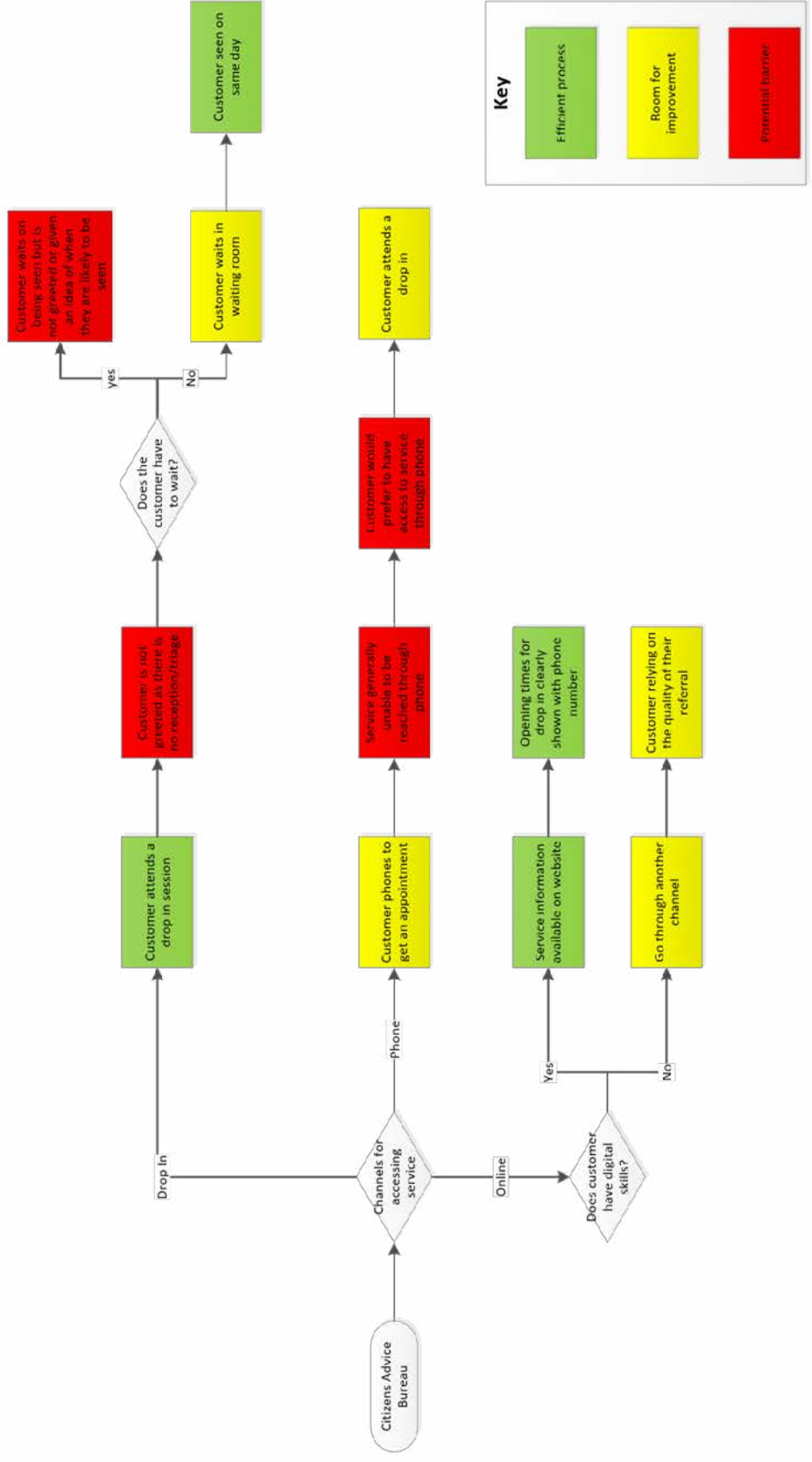


Money Advice - Customer Journey Map Citizens Advice and Rights Fife (CARF) - Referrals

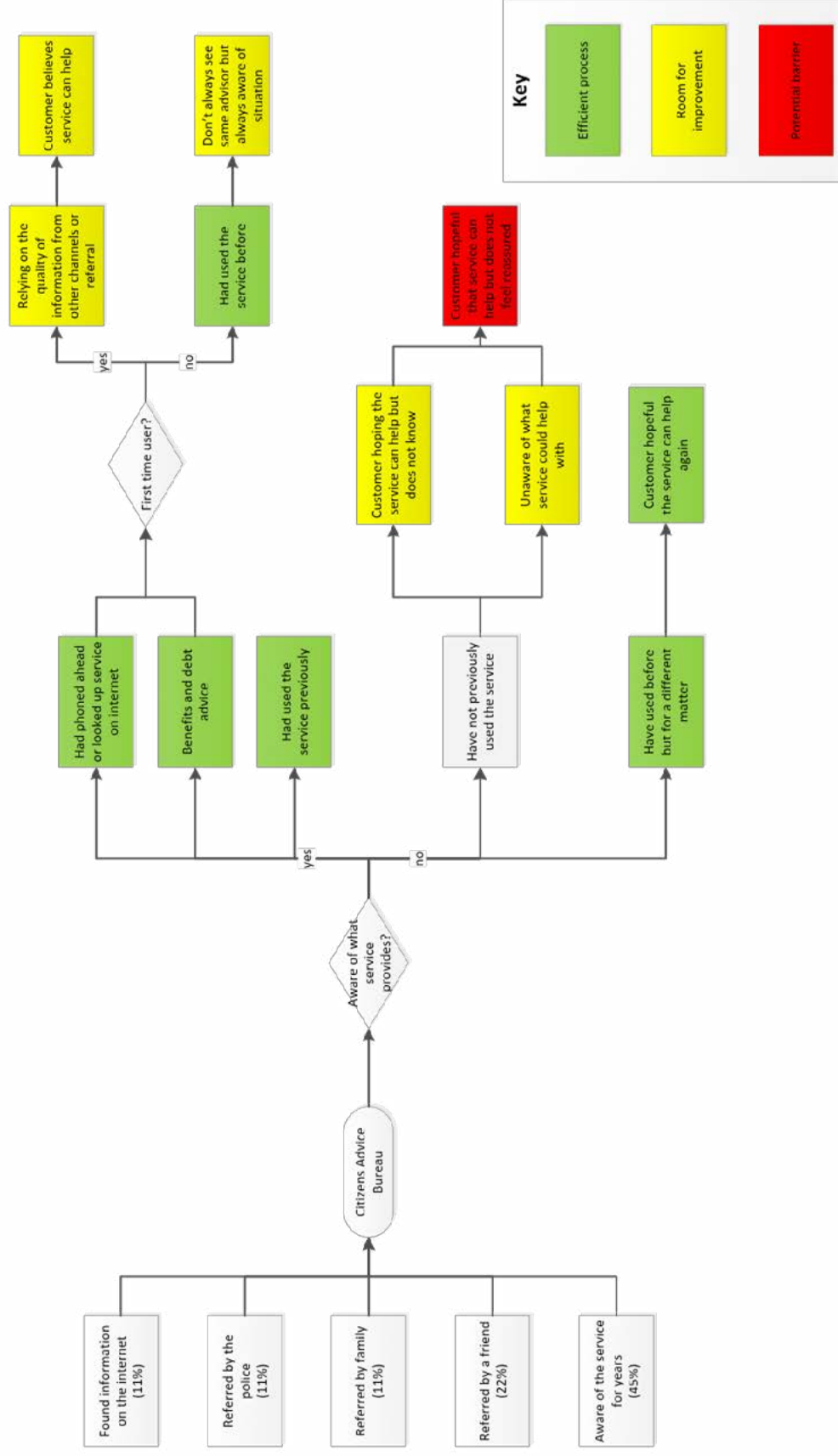


Parkhead CAB

Money Advice - Customer Journey Map Parkhead Citizens Advice Bureau - Channels

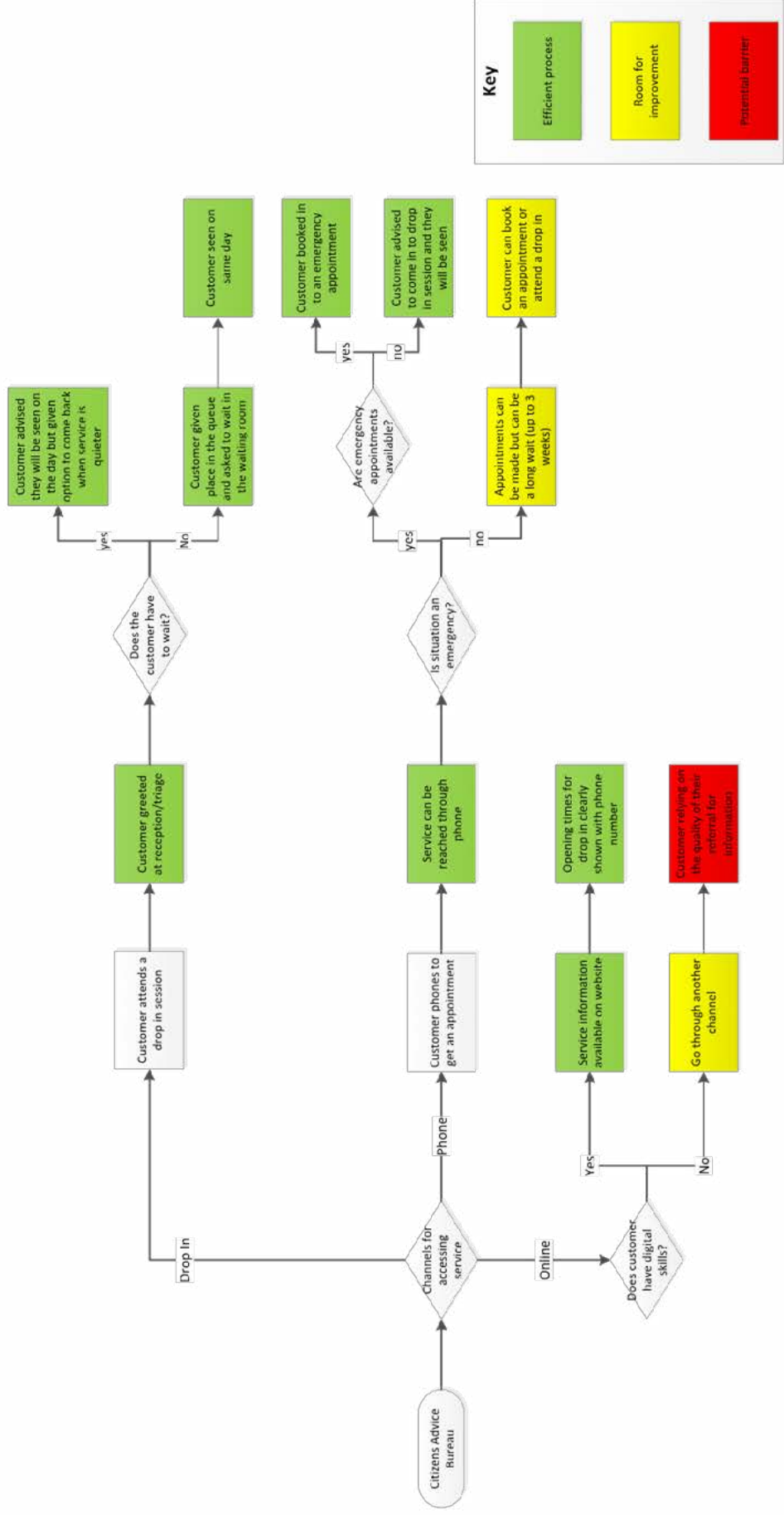


Money Advice - Customer Journey Map Parkhead Citizens Advice Bureau - Referrals



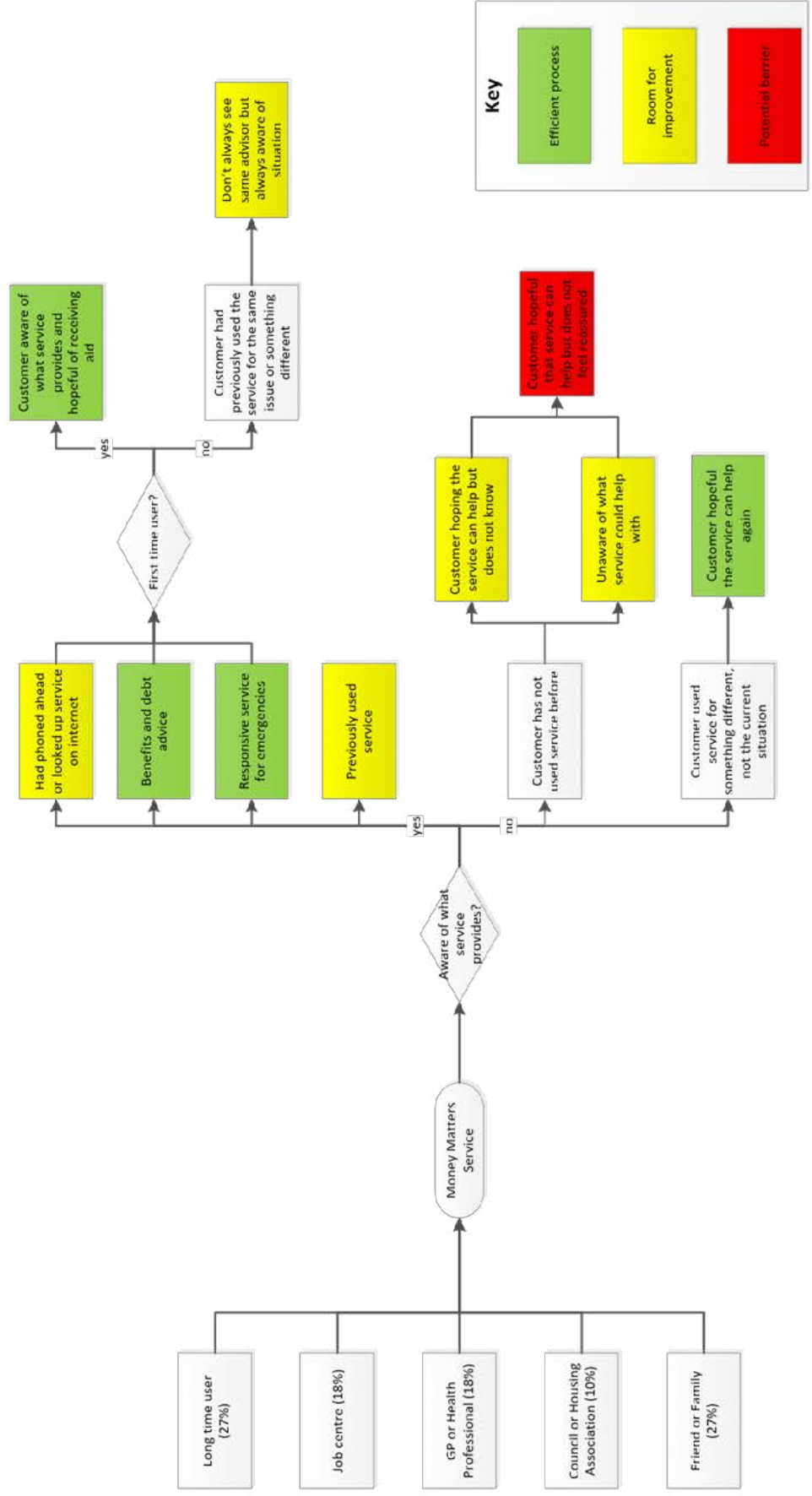
Money Matters

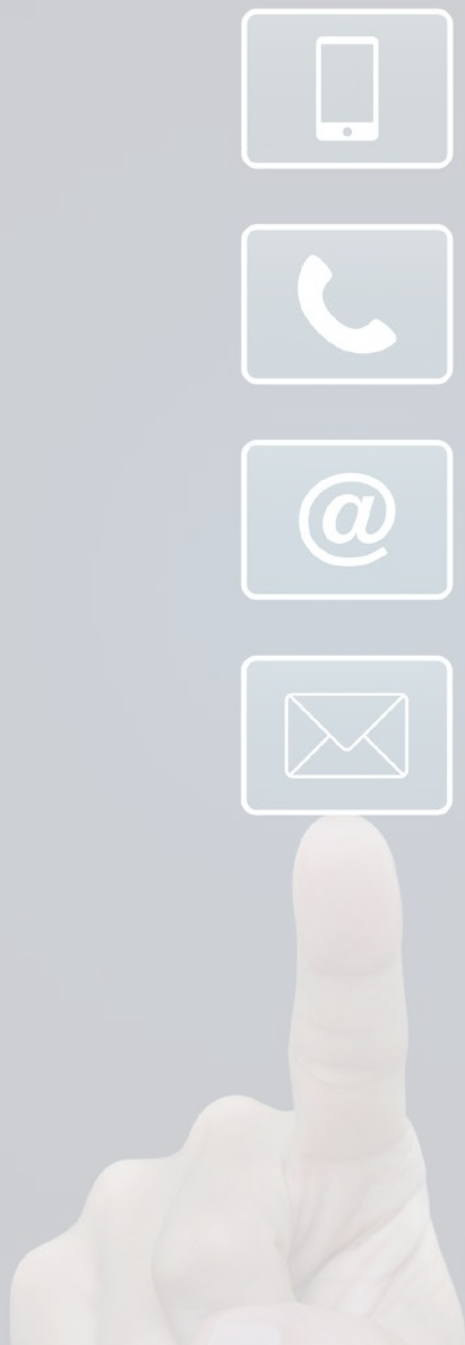
Money Advice - Customer Journey Map Money Matters, Orkney Street, Glasgow - Channels



Money Advice - Customer Journey Map

Money Matters, Orkney Street, Glasgow - Referrals





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