

National Scrutiny Group Report

My Account



REPORT	
Meeting Date:	
Report Title:	MyAccount
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For Decision <input type="checkbox"/> Debate <input checked="" type="checkbox"/> Information <input type="checkbox"/>	
Summary:	An investigation into the uptake and usage of MyAccount.
Appendices Attached:	<ol style="list-style-type: none"> 1. Interview findings 2. MyAccount user data 3. Survey results 4. Local Authority website comparisons 5. Housing association online portal comparisons

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1. Background

The purpose of this analysis is to determine why Accent's customers are not using MyAccount to its full potential. The NSG wanted to ascertain whether Accent could do more to improve and promote the tool.

The NSG is mindful of previous research that has been undertaken in this area:

- My Account Users Survey (October 2018)
- Independent Living Digital Inclusion Survey (November 2018)
- Contact Service Standards Survey (February 2019)
- Customer Communications Consultation (November 2019)

Customers expect to be able to communicate effectively with Accent through its online channels. Not only does it promote better value for money, but it is also anticipated that it will offer a better customer experience. For these reasons, uptake and usage of MyAccount is considered a business priority.

2. Methodology & Evidence Gathering

The NSG examined evidence from a range of evidence sources to arrive at their conclusions.

Interviews

Interviews were conducted with several members of staff across the business, including:

- David Cawthray, Head of Digital Innovation
- Andrew Bremner, Customer Experience Product Manager
- Simon Green, Digital Development Manager
- Paula Wilson, Director of Customer Contact
- Serria Ashraf, Service Operations Manager
- Lisa Watson & Paul Marshall, ICT Business Partners
- Stacey Healey, Brand & Communications Strategist
- Dan Eagling, Brand & Creative Manager
- Customer Partners
- Income team

Data Analysis

The NSG studied the behaviour and characteristics of customers who are currently using MyAccount and those who are not.

Customer Survey

The NSG commissioned a survey aimed at customers who have registered for MyAccount to manage their tenancy/lease, but have not logged in for some time.

The aim was to understand why customers prefer to contact Accent through other channels and to find out if there is anything Accent can do to improve the experience for customers who would like to manage their tenancy/lease online.

Local authority websites and other housing association portals

The NSG reviewed the websites and of various local authorities and the online portals of housing associations which are a similar size to Accent, to find out how their offers compare.

3. Findings

1. Interviews

The NSG identified some recurring themes in the staff interviews:

- There are separate log in pages for Let's Move (Accent's online lettings system) and MyAccount. Customers sometimes get confused and try to access their online account from the wrong web page.
- Younger customers are more likely to use MyAccount. Older customers still prefer the personal approach.
- Customers' experience of webchat is poor.
- Accent and its website supplier, Prodo, have had a difficult relationship which has hindered the development of new features in MyAccount.

Staff suggested reasons why a customer may choose not to use MyAccount:

- The customer pays their rent/service charges by Direct Debit, and therefore does not need to monitor their account.
- The customer does not need to report any repairs or finds it more convenient to report repairs in another way.
- The customer lacks digital equipment.
- The customer does not feel that this way of transacting with Accent is secure.

Staff suggested that all of the following could help to improve uptake and usage of MyAccount:

- Same log-in pages for Let's Move and MyAccount.
- Better promotion of MyAccount via the Customer Partners. Customer Partners to follow up with the residents if MyAccount is not used for a long period of time.
- More information, instruction and training for staff and customers.
- Personalising content; using MyAccount to administer local news.
- An app instead of a web-based portal.
- Bringing MyAccount development in-house.

2. Data Analysis

The NSG studied the behaviour and characteristics of customers who are currently using MyAccount and those who are not.

- 25% of customers in the North East have 'opted out' of MyAccount, compared with between 7% and 9% in the other regions.
- 43% of customers who made 10 or more calls to Accent in the last 12 months have MyAccount.
- After signing up to MyAccount, the frequency of logins appears to decline: 30% of MyAccount users have not logged in in the last 6 months. 15% have not logged in for more than a year.
- Length of tenure also has a bearing on a customer's tendency to use MyAccount. Only 21% of customers who have been customers for more than 16 years are registered with MyAccount, compared with 71% of customers who have been customers for less than 1 year. (Let's Move automatically transitions to MyAccount when a prospective tenant is offered a tenancy with Accent).

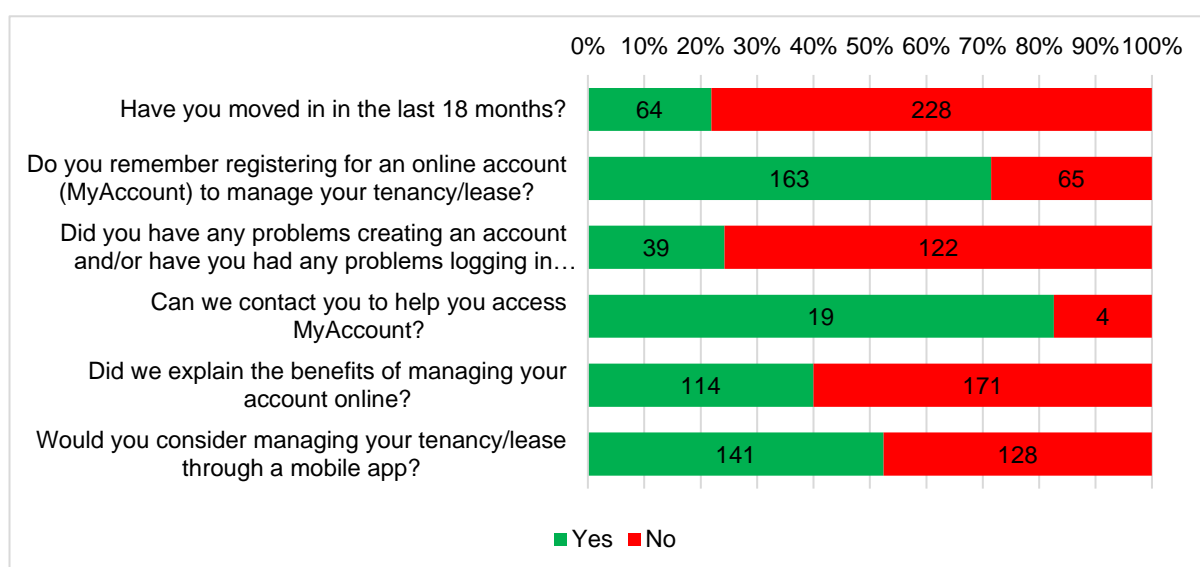
3. Survey Results

To have a better understanding of the usage of MyAccount and how Accent can make sure that it is fit for purpose, in October 2020, the NSG decided to conduct a new survey.

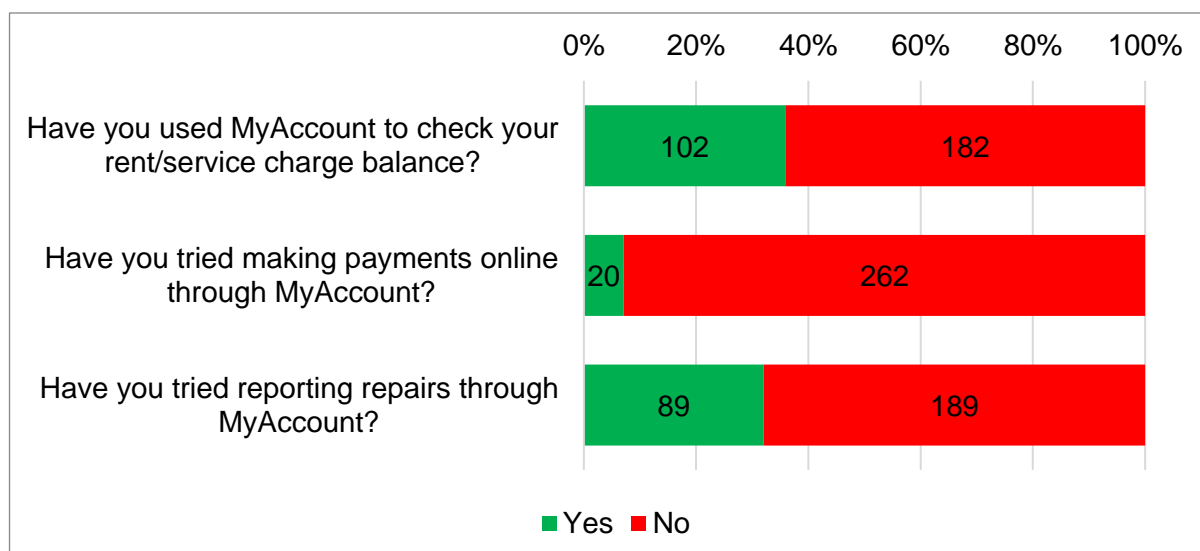
All current customers who have registered with MyAccount but have not logged in for 6 months or more were invited to take part in this survey. The survey was carried out exclusively by email. Two attempts were made to contact eligible customers over a period of two weeks.

In total, the survey yielded 294/2040 responses (14.4%) with a margin of error of ±5.5%.

The below graph indicates that a significant proportion of customers had problems creating their account or have since had problems logging in. Some customers appear to have given up and have resorted to managing their tenancies/lease in other ways.



Note that Let's Move automatically transitions to MyAccount when a prospective tenant is offered a tenancy with Accent, mitigating problems with access for new customers. The main functionality of MyAccount are rent/service charge balance check, online payments and repairs reporting. The graph below shows us how MyAccount is mainly used by Accent's customers.



The survey gave customers the opportunity to provide some personal feedback about MyAccount in general:



The survey also asked specifically about making payments on MyAccount:



And about reporting repairs:



4. Local authority websites and other housing association portals

Analysis of local authority websites and other housing association portals revealed that most online portals offer similar functionality. However, some housing associations appear to be promoting their online communication channels more effectively; encouraging uptake with 'how-to' videos and additional guidance.

4. Digital Guidelines

As we become more integrated into a digital world, Accent has the opportunity to define its overall future digital strategy and consider how best to position itself to serve its customers. By leveraging technology Accent has an opportunity to deliver services with greater impact, speed and precision while improving quality of service to customers.

The NSG have drawn up the below points as guidelines to build digital solutions against. The below points are in no way an exhaustive list, but important points to consider in terms of customer experience. Feedback from customer consultations and staff interviews has indicated that all of the below are important, to some degree:

Simplicity: Any website or mobile app should be simple in terms of appearance, colours, typefaces and graphics. Unnecessary and cluttered pages tend to overwhelm or deter users of the site.

Navigability: A user should be able to navigate through various pages to find essential information quickly and clearly without digging too deep or circling around pages.

Accessibility: Websites should be inclusive of people with disabilities or limitations to assist with the users' browsing experience.

Responsiveness: Websites need to adjust to various mobile and tablet devices. Users will not use any websites that do not display properly on their devices.

User-centricity: Usability and user-centricity are dependent on the end-users; a user-centric website leverages feedback from users to customise their browsing experience.

Scalable: Any solution should scale easily to meet demand; this will also positively impact on cost and services. This will ensure services and solutions can grow in line with Accent's requirements.

Secure: It's vital to keep customer data protected at all times especially with the growing risk of cybercrime. In addition, Accent can utilise existing security technology in mobile/tablet devices to authorise and authenticate users accessing their services. This also allows users to unlock their own accounts with fingerprint or face recognition software.

Cost effective: Any digital solution has to provide value for money.

Development process: Developing, building, testing, deploying new features, fixing bugs and continuously improving solutions in a process with little to no internal/external friction. To clarify, Accent should ensure that a slick and agile development process is in place in order to facilitate development as quickly and efficiently as possible.

5. Conclusions

The NSG has analysed the feedback from the staff and from the customers carefully and feels confident that an app would certainly help to address some of the concerns raised.

This would be more user-friendly and it would mitigate the problems some customers experience logging in; making customers feel more secure and at ease.

However, the app must be fully functional. Customers should receive timely responses to their requests, balances should be updated immediately, and customers should be able to choose and book repairs appointments.

6. Recommendations

No.	Recommendation	Strategic Priority	Service Area Manager	Response	Timescale	Measures for success
1	Development of MyAccount app.	Service choice and innovation	David Cawthray, Head of Digital Innovation			Fewer customers 'locked out' of their account. Fewer contacts re access to MyAccount. More transactions successfully carried out online.
2	Single log-in for Let's Move and MyAccount. Customers can reset their own passwords.	Service choice and innovation	Andrew Bremner, Customer Experience Product Manager			Fewer customers 'locked out' of their account. Fewer contacts re access to MyAccount. More sustained usage of MyAccount from new customers.
3	Corporate and local news delivered by MyAccount.	Service choice and innovation	Andrew Bremner, Customer Experience Product Manager			More uptake of MyAccount from long-serving customers. More regular visits from customers who pay by Direct Debit.

No.	Recommendation	Strategic Priority	Service Area Manager	Response	Timescale	Measures for success
4	Staff who promote MyAccount effectively to be considered for rewards.	Empowered and talented people.	Damian Roche, Director of Customer Experience			More uptake of MyAccount from long-serving customers.
5	Instructional video on the website, explaining how to use MyAccount and its benefits.	Service choice and innovation	Dan Eagling, Brand & Creative Manager			Fewer contacts re access to MyAccount.
6	More automation. Email receipts and confirmations of repairs and transactions.	Service choice and innovation	Andrew Bremner, Customer Experience Product Manager			More transactions successfully carried out online. Fewer inbound telephone calls.
7	Ability to book appointments, or at least choose a slot for a follow-up call.	Service choice and innovation	Andrew Bremner, Customer Experience Product Manager			More transactions successfully carried out online. Fewer inbound telephone calls.
8	Ability to upload pictures, describing repairs issues.	Service choice and innovation	Andrew Bremner, Customer Experience Product Manager			More transactions successfully carried out online. Fewer inbound telephone calls.
9	More responsive live chat.	Service choice and innovation	Paula Wilson, Director of Customer Contact			Fewer inbound telephone calls.