

CUSTOMER SERVICE REPORT

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SCHEDULE G: REPORT ON CUSTOMER SERVICE

The Office of Consumer Credit Commissioner (OCCC) developed an online Customer Engagement Survey designed to gather pertinent and meaningful data related to its customers' level of satisfaction with the agency's regulatory, consumer assistance, and financial literacy programs. The survey allowed customers to provide feedback and rate the performance of individual departments or work sections with which they had direct contact and of the agency as a whole. To gain the most valuable feedback, the agency identified those customers who had had contact with the OCCC during the previous 60 – 90 days; customer contacts were identified through database reporting used to track such contacts and reports generated. The OCCC selected the population of each survey group and issued 1,495 invitations to participate in the agency's online surveys. Data collection occurred over a twelve-week period; the survey was accessible via SurveyMonkey. The agency also e-mailed reminder notices halfway through the data collection period asking recipients to participate if they had not already done so. The agency chose to provide an online survey instrument to conserve funds and employ cost controls. Customers were invited to participate in one of two individual surveys:

2015 Customer Engagement Surveys		
	Consumer Assistance Survey	Customer / Licensee Engagement Survey
Invited Participants	<p>Consumers and individuals who contacted the Consumer Assistance Department, either by telephone or through written correspondence.</p> <p>Businesses and organizations who responded to a request for information issued by the Consumer Assistance Department.</p>	<p>Businesses and individuals who submitted new applications or registrations to the Licensing Department, through ALECS.</p> <p>Existing licensees and registrants who made changes to existing licenses and registrations with the Licensing Department, either through written correspondence or use of ALECS.</p> <p>Licensees who were examined by the Consumer Protection Department, either through an onsite examination performed by a field examiner or through a desk audit performed by Austin-based examiners.</p>
Survey Dates	2/01/2016 – 4/25/2016	2/01/2016 – 4/25/2016
Selection Criteria	Those who contacted the Consumer Assistance Department or who responded to a request within the previous 60 days.	Those who submitted new license or registration applications or who conducted self-service transactions and amendments within the previous 60 days or those licensees who were examined within the previous 90 days.
Number of Invitations	223	1,272
Number of Responses	34	228
Percentage of Respondents	15.25%	17.92%

SURVEY ANALYSIS OF FINDINGS

It is important to know that when reviewing the following data, low response rates may generally yield results that reflect the feelings of those with the most positive or negative impressions of, or experiences with, the agency and consequently may skew the analysis of the findings. The results show a general satisfaction with the agency's services as a whole across the two survey. More than 89% of all respondents expressed satisfaction with the agency's timeliness, accessibility, professionalism, and level of knowledge retained within the agency.

Customers expressed general satisfaction with the agency's examination and enforcement section and 98% of respondents agreed that examiner requests for information prior to or during an examination are timely and reasonable. Examiners are generally considered professional, knowledgeable about industry issues, and adequately trained to address examination matters. Additionally, respondents indicated examiners generally answered questions thoroughly and are qualified to examine licensees. Ninety-eight percent of the respondents agreed that exams are conducted without placing an undue burden on their company. Respondents rated their overall experience of the examination section to be 100% satisfaction.

Respondents conveyed an increased level of general satisfaction to neutral feelings regarding interactions and communications with the agency's licensing and registration department: 90.65% of respondents believe the licensing staff provides timely and appropriate communication and believe the staff is generally accessible. Ninety-three percent of respondents believe the licensing staff conducts themselves in a professional manner, clearly communicates requests for additional information, and is professional and courteous. Over ninety-four percent of respondents consider the licensing and registration processes to be easily understood, which represents an increase of 6 percentage points from the 2013 survey. Respondents rated their overall experience of the licensing and registration department to be 97% satisfaction.

In 2015, the consumer assistance section took over 30,000 calls and email inquiries. In most cases, consumer assistance representatives and investigators are able to help resolve an amicable outcome for both the consumer and the financial service provider. In some occurrences, staff has been successful in achieving similar results with entities not regulated by the agency. Of the 223 consumers and businesses invited to participate, 34 provided feedback or 15.25%. From this data, the agency concluded 86.2% of respondents believed the consumer assistance staff to be generally accessible, professional and courteous, and provides timely responses. The information received regarding the interactions with the Legal Department and Financial Literacy staff was not sufficient to be able to determine satisfaction or dissatisfaction with the process. The data from the survey reveals that a majority of customers are satisfied with the services the OCCC provides, however, areas of opportunity have been identified for future services or enhancement of existing services as it relates to accessibility within functional departments, effective and informative communication with external customers, and strengthening knowledge bases throughout the agency staff.

2016 CONSUMER ASSISTANCE SURVEY
(THOSE WHO HAVE CONTACTED CONSUMER ASSISTANCE DEPARTMENT
WITHIN THE PREVIOUS 60 DAYS.)

I. What was the purpose of your call to the Consumer Assistance Department or Consumer Assistance Helpline?

Answer Choices	Responses
To obtain information (make an inquiry) regarding consumer credit transactions.	18.75%
To file a complaint regarding a consumer credit transaction.	87.50%
To respond to a request, issued by the Consumer Assistance department, for information related to a consumer complaint or concern.	--
To inquire about a consumer credit report or credit repair.	--
I wished to contact a business and was provided or located the Consumer Assistance Helpline contact information.	--
I wished to speak with another department within the Office of Consumer Credit Commissioner and utilized the Consumer Assistance Helpline.	--
Total Respondents:	32

2. Indicate your level of agreement with the following statements:

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The Consumer Assistance staff is generally accessible.	51.35%	32.43%	8.11%	8.11%	--	--
The Consumer Assistance staff is professional and courteous.	59.46%	37.8%	--	--	2.70%	--
The Consumer Assistance staff provides timely responses to my inquiries or requests.	40.54%	18.92%	18.92%	10.81%	5.41%	5.41%
The Consumer Assistance staff provides informative responses and is knowledgeable about the circumstances related to a complaint or concern.	51.35%	8.11%	24.32%	10.81%	2.70%	2.70%

(continued)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The Consumer Assistance staff clearly communicates findings, outcomes, and resolutions.	37.84%	16.22%	16.22%	10.81%	8.11%	10.81%
The Consumer Assistance staff provides appropriate referrals to state or federal agencies to assist in the resolution of my complaint or concern.	40.54%	16.22%	16.22%	10.81%	2.70%	13.51%
The Consumer Assistance staff provides accurate contact information associated with referrals.	47.22%	5.56%	30.56%	5.56%	2.78%	8.33%
The complaint resolution process is efficient, fair, and reasonable.	33.33%	12.12%	30.30%	15.15%	3.03%	6.06%
My complaint or concern was resolved in a reasonable amount of time.	36.36%	15.15%	21.21%	12.12%	9.09%	6.06%
I am generally satisfied with my overall experience with the Consumer Assistance department.	44.44%	16.67%	8.33%	16.67%	5.56%	8.33%
Total Respondents: 37						

3. Would you like to receive a response back from the OCCC concerning your feedback?

Yes: 51.35%
No: 48.65%
Total Respondents: 37

2016 CUSTOMER ENGAGEMENT SURVEY

I. Indicate your level of agreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
Agency staff is generally accessible.	39.91%	37.67%	10.76%	2.24%	1.79%	7.62%
Agency staff identifies themselves and are courteous and friendly.	48.21%	31.25%	9.82%	2.23%	0.45%	8.04%
Agency staff is knowledgeable and able to address my concerns/inquiries.	49.55%	29.46%	11.16%	1.79%	0.45%	7.59%
Agency staff provides timely, accurate feedback and answers.	47.30%	29.73%	13.06%	1.80%	0.45%	7.66%
Communication with agency staff is helpful and informative.	48.43%	32.74%	7.62%	3.14%	0.45%	7.62%
Agency staff process requests in an efficient manner.	48.65%	29.73%	9.46%	2.70%	0.90%	8.56%
Total Respondents: 223						

2. Indicate how many times you have visited the agency website during the last six months.

Answer Choices	Responses
0 – 2 times	50.45%
3 – 5 times	27.23%
6 – 10 times	11.16%
10 or more times	11.16%
Total Respondents:	224

**3. When visiting the agency website, indicate what information or services you used.
(Select all that apply).**

Answer Choices	Responses
Consumer Services	18.06%
Financial Literacy Resources	9.72%
Licensing and Registration Forms	75.46%
Statutes and Rules	26.39%
Credit Industry Services	7.87%
Public Information Requests	5.09%
Complaints or Concerns	2.31%
Contact Information	20.37%
Total Respondents: 216	

4. Agency Website and Publications

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The agency's website is visually appealing.	34.07%	47.79%	14.60%	2.21%	--	--
The agency's website is easily accessible and user-friendly.	33.78%	44.44%	13.33%	5.78%	1.78%	--
The agency's website provides appropriate contact information, forms, and information.	41.33%	42.22%	12.44%	1.78%	0.89%	---
The agency's website provides informative information regarding statutes and regulations (rules) pertaining to regulated industries.	40.27%	45.13%	9.73%	0.88%	0.88%	--

(continued)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
Information regarding changes to the agency's rules, policies, or procedures is posted to the website in a timely manner.	37.17%	39.38%	18.14%	--	0.44%	--
Agency publications are informative and useful.	36.89%	42.22%	15.56%	0.89%	--	--
The agency's website provides clear instructions on how to complete and submit licensing and registration applications.	38.39%	39.73%	15.18%	2.68%	2.68%	--
Total Respondents: 224						

5. Have you had contact with our *Examination & Enforcement Department* within the last 30 – 60 days?

Yes: 35.47%
No: 64.53%
Total Respondents: 203

6. Indicate your level of agreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
Austin-based examination staff is generally accessible and able to answer questions.	50.00%	35.14%	6.76%	1.35%	--	6.76%
Examiners are professional and courteous when conducting examinations and communicating with licensees.	67.57%	28.38%	2.70%	--	--	1.35%
Examiners are knowledgeable of current industry issues.	60.81%	31.08%	5.41%	--	--	2.70%

(continued)	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
Examiners are qualified to examine licensed activities. The scope and goals of exams are clearly communicated to management before an examination is conducted.	63.89%	27.78%	6.94%	--	--	1.39%
Examiner requests for new or additional information – before and during actual exams – are timely, clearly communicated, and reasonable.	58.33%	36.11%	4.17%	--	--	1.39%
Examinations are conducted without placing undue burden on the company.	59.72%	34.72%	4.17%	--	--	1.39%
Examinations are completed within a reasonable amount of time.	59.72%	36.11%	2.78%	--	--	1.39%
Examination reports and exit briefings address exam issues thoroughly and clearly.	64.79%	28.17%	4.23%	--	--	2.82%
Examination results and required corrective actions are effectively and clearly communicated.	61.97%	28.17%	4.23%	1.41%	--	4.23%
Required corrective actions are considered reasonable to effect compliance.	60.56%	28.17%	4.23%	1.41%	--	5.63%
Examination results are provided to the licensee in a timely manner.	63.38%	33.80%	1.41%	--	--	1.41%
Overall, I am satisfied with my experience with the Examination staff.	60.56%	38.03%	1.14%	--	--	--
Total Respondents: 74						

7. Have you had contact with our *Licensing Department* within the last 30 – 60 days?

Yes: 55.78%
No: 44.22%
Total Respondents: 199

8. Indicate your level of agreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The Licensing staff is generally accessible.	47.66%	35.51%	7.48%	3.74%	0.93%	4.67%
The Licensing staff provides timely responses to inquiries and requests.	48.60%	34.58%	7.48%	3.74%	0.93%	4.67%
The Licensing staff provides informative responses to inquiries and requests.	50.00%	32.08%	9.43%	2.83%	0.94%	4.72%
The Licensing staff is professional and courteous.	50.47%	35.51%	7.48%	0.93%	0.93%	4.67%
The Licensing staff clearly communicates any requests for additional documentation or information.	48.57%	35.24%	8.57%	1.90%	0.95%	4.76%
Instructions included with licensing and registration forms are easily understood.	46.67%	35.24%	12.38%	2.86%	0.95%	1.90%
The agency's website provides clear instructions on how to properly complete and submit applications.	46.67%	34.29%	12.38%	3.81%	1.90%	0.95%
I am satisfied with my overall experience with the licensing section.	47.12%	43.27%	6.73%	0.96%	1.92%	--
Total Respondents: 106						

9. Have you had contact with our *Legal Department* within the last 30 – 60 days?

Yes: 4.19%
No: 95.81%
Total Respondents: 191

10. Indicate your level of agreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The Legal staff is generally accessible.	45.45%	45.45%	--	--	--	9.09%
The Legal staff provides timely and informative communication.	36.36%	54.55%	--	--	--	9.09%
The legal staff is professional.	45.45%	45.45%	--	--	--	9.09%
The Legal staff clearly communicates the reasons and rationale regarding decisions, actions, or positions taken by the Legal department.	36.36%	45.45%	9.09%	--	--	9.09%
Decisions, actions, or positions taken by the Legal staff are reasonable and fair.	27.27%	54.55%	--	9.09%	--	9.09%
I am satisfied with my overall experience with the Legal department.	36.36%	45.45%	9.09%	--	--	9.09%
Total Respondents: 11						

11. Have you had contact with our *Financial Education Department* within the last 30 – 60 days?

Yes: 3.11%
No: 96.89%
Total Respondents: 193

12. Tell us why you contacted the Financial Education Department.

Answer Choices	Responses
Group or community presentation	33.33
Individual assistance related to financial skills-building	--
Individual assistance related to credit repair/credit building	--
Contact information or referral for third-party assistance/organization	66.67
Total Respondents: 3	

13. Indicate your level of agreement with the following statements.

	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Not Applicable
The Financial Education staff is generally accessible.	40.00%	60.00%	--	--	--	--
The Financial Education staff provides timely and appropriate information to inquiries and requests.	60.00%	40.00%	--	--	--	--
The Financial Education staff is professional and courteous.	80.00%	20.00%	--	--	--	--
The Financial Education staff is able to support requests for presentations with requested.	40.00%	40.00%	--	--	20.00%	--
The Financial Education staff is able to support requests for presentations throughout the state.	40.00%	40.00%	--	--	20.00%	--
The Financial Education staff provides financial literacy skills-building resources to workshop or seminar attendees.	60.00%	20.00%	--	--	20.00%	--

The Financial Education staff is able and willing to customize presentations to meet specific needs of attendees.	40.00%	40.00%	--	--	20.00%	--
I am satisfied with my overall experience with the Financial Education section.	40.00%	60.00%	--	--	--	--
Total Respondents: 5						

14. Would you like to receive a response from the OCCC concerning your feedback?

Yes: 16.15%
No: 83.85%
Total Respondents: 192

15. Please use the box below to provide any additional comments, suggestions, or recommendations you may have for our agency.

Total Respondents: 18
