



# MYJAR

## APTEAN RESPOND - CASE STUDY

### CUSTOMER DETAILS

MyJar is a short and long-term high-cost credit provider that is committed to providing exceptional customer service. True to their ethos, 'there when you need it', the MyJar support teams, who work 7 days a week, provide immediate support to customers wishing to talk through their loan status, find out their current balance or report any difficulties.

### CHALLENGES

- Cases spread across several spreadsheets meant that the logging and tracking of complaints was a highly manual process.
- Storing data on numerous different systems made Management Information (MI) checks an onerous task.
- Needed a robust complaints management system that would support their planned business growth.

### BENEFITS

- One clear source of information that pulls all data together.
- Easy logging and tracking thanks to Aptean Respond's highly configurable workflow and alerts.
- Simple reporting that can be automated and produces accurate MI to drive actions.
- Dashboard with a clear oversight of the team's work that not only allow managers to monitor each worker's strengths and weaknesses, but also helps to ensure they are meeting regulatory expectations.

MYJAR is an international financial services company that offers loans online. Since launching in 2008, they have issued 2 million loans and lent over £500 million. Their process is transparent and their vision simple: to responsibly provide customers with a path to access larger loan amounts over a longer period of time at lower rates.

## CHALLENGES

Prior to choosing Aptean Respond, MyJar used several Excel spreadsheets to track and manage complaints. This process, although arduous, was bearable. Fast-forward to the present day and MyJar, having experienced rapid growth, have made the customer focused decision to enact a purpose built solution that supports their flourishing business.

Storing data in numerous locations proved to be an inefficient logging system. Case handlers lost time searching for critical pieces of information and managers struggled to pull MI. There was no easy way of overseeing the team's performance; recording information on many different platforms meant that human error and inconsistency were difficult to identify. MyJar needed a system that would match the quality of service they provided and began to look for solutions that would not only increase their efficiency, but also target training and prevent the reoccurrence of mistakes.

As a starting point, Adam Trout, MyJar's Compliance Officer, decided to reach out to his LinkedIn contacts for recommendations. Adam's LinkedIn post was commented on by 5 industry specialists, all of whom recommended Aptean Respond. They assured him that Aptean Respond would not only help MyJar meet regulatory expectations, but also enhance operational efficiency with a greater number of complaints being resolved within a shorter period of time.

## THE DECISION TO CHANGE

As the business grew, so too did MyJar's exposure to complaints; it was becoming increasingly difficult to track the cases being logged on several different platforms. Wanting to pave the way as an industry leader, MyJar looked for a system that would help them deal with the growing number of complex cases being received, taking them from being a good provider of customer service, to an exceptional one.

Heeding the advice of his industry contacts, Adam researched Aptean Respond further, along with 4 other providers. The Executive Board looked at all the functions and features offered by the different solutions and found Aptean Respond outsold on approach and features. A demo was initiated and Aptean Respond proved as successful in practice as on paper.

One concern remained – how configurable is Aptean Respond? MyJar is not a standard financial services firm, such as a bank providing mortgages and loans. Driven by vast amounts of data, they needed a system that would be aligned to their unique business processes and has the ability to scrutinise and pick out critical pieces of information to drive improvement. Whatever system they chose, it would have to be highly configurable as data serves as MyJar's bloodline. Discussing this with an ex-colleague and current Aptean Respond customer, Adam was reassured of Aptean Respond's configurability; customers are able to build upon the out-of-the-box template to meet their firm's unique specifications.

## THE SOLUTION AND IMPLEMENTATION

The implementation package was a key factor when choosing Aptean Respond. Aptean's sales and solution consultants clearly outlined the rollout procedure and what should be expected at each stage of the implementation. The system's transparency stood out amongst the competitors who, 'unless you were IT tech savvy, were difficult to understand as being easy or not'.

Aptean Respond was deployed within two months of being contacted by MyJar and within weeks of its implementation all cases were logged and being worked on within Aptean Respond. MyJar's complaints handlers across Europe use Aptean Respond daily for inbox management, working cases to *resolved* status and logging the acceptance of a complaint with its associated redress payment.

Aided by onsite training, implementation went smoothly. Handlers took the week to get to grips with Aptean Respond and within 5 days

were able to log and track new inbound complaints. Within a further 10 days, Aptean Respond was fully configured to MyJar's wants and needs. New response templates from within the system replaced the library of templates previously stored in Word and several new fields were added so that more data could be pulled for the production of MI.

## THE BENEFITS

In addition to business growth, the move from Office of Fair Trading (OFT) to Financial Conduct Authority (FCA) regulation sparked a change in MyJar's complaints procedure whereby cases were to be managed according to official timelines. This did not pose an issue with Aptean Respond; a licence with an unlimited amount of users meant that Aptean Respond would seamlessly adapt to MyJar's overall business growth that led to an increase of handlers, from 2 to 15, in just under a year.

**"PRIOR TO DEPLOYING RESPOND WE HAD LOTS OF DIFFERENT PROCESSES AND SYSTEMS THAT DIDNT REALLY TALK TO EACH OTHER. NOW, WE NO LONGER HAVE SUCH WORKAROUNDS."**

**- ADAM TROUT**

MyJar always saw the importance of obtaining data from their system quickly and efficiently. Today, the Aptean Respond solution allows MyJar to rapidly pull the reports they require; a procedure that previously took several hours to complete can now be achieved in a matter of minutes. All the required data is displayed in a single, drillable dashboard, giving those at executive levels, whose time is precious, a clear overview of their complaint's team's working efficiency. The work of each complaints worker can also be assessed in the context of the wider team meaning areas of improvement can be easily identified and addressed. This can be particularly useful when training new staff. Ultimately, an acute understanding of their team's performance, facilitated largely by Aptean Respond, has boosted the quality of work produced by MyJar and secured their brand reputation with a Trust Pilot score of 9.3/10.



However, Adam states that Apteian Respond's greatest selling point is in fact its configurability. Whilst Respond has out-of-the box functionality with built-in timelines and letter templates, MyJar are also able to extensively customise the system so that it meets all their needs. No compromises are needed to be made, allowing growing organisations to add: new fields, case types, tasks, searches, reports and more. This gives MyJar the flexibility needed to change and constantly improve.

Handlers can add and alter their system in accordance to the changes experienced by the firm, ensuring that MyJar offers the highest levels of customer service at all times. MyJar continues to be supported by Apteian Respond who are not only dedicated to cementing their reputation as a trusted loan provider today, but indeed tomorrow and always.

## CONCLUSION

Apteian Respond has helped to bolster MyJar's reputation within the Financial Services. Where some organisations have struggled to cope with rapid change, MyJar, with the help of Apteian Respond, has been able to provide a reactive and efficient service that is emblematic of an industry-leading expert. In the words of Adam... 'if an industry specialist were to ask me who I'd recommend for a complaints management software package, I'd be happy to recommend Apteian Respond'.

Interested to see how Apteian Respond can help you manage increased complaints? Contact us at [www.apteian.com](http://www.apteian.com)



Apteian provides very specific industries with very specific ERP, supply chain management, and customer experience solutions. In today's fast-paced, highly competitive economy, organizations don't have time to waste forcing homegrown software, spreadsheets, and one-size-fits-all solutions to do things they were never designed to do. Apteian is on a mission to end those workarounds – with industry-specific solutions instead of generic software, expert support instead of making you go it alone, and a steady influx of new ideas instead of the status quo. For more information, visit [www.apteian.com](http://www.apteian.com).