

## Saving Gateway: Halifax Staff Final stage Wave 2 Discussion Guide – FINAL

### Core objectives

- To gain the perspective of staff on how the pilot has worked in practice;
- To explore whether there are any practical issues encountered in running and closing the accounts;
- To understand how the Halifax communicates with account holders
- What lessons could be learnt for the future

### Outline of this stage of the research programme

- Interviews across 6 areas
- 12 branch staff interviews in total

Interview sections	Notes	Approx timing
<b>1. Introduction and background</b>	Sets the scene, reassures respondents; background information	5 mins
<b>2. Review the account opening process</b>	How the account opening process went; any particular problems	5 mins
<b>3. Resourcing</b>	How Saving Gateway is resourced at the branch	5 mins
<b>4. Saving Gateway account holders</b>	Types of people that have opened accounts	10 mins
<b>5. Managing the Saving Gateway accounts</b>	How the accounts are managed; knowledge of rules among staff and account holders; any issues	5 mins
<b>6. Account closure</b>	Mechanisms in place to assist account closure and any issues that have arisen	10 mins
<b>7. Communicating with Saving Gateway account holders</b>	How the branch communicates with account holders	5 mins
<b>8. Overall impressions and lessons for the future</b>	Overall value of the pilot, challenges and suggestions for improvement	5 mins

Key Questions	Notes	Approx timing
<b>1. Introductions</b>		5 mins
<p><b>1.1 Scene-setting</b> Thank interviewee(s) for taking part</p> <ul style="list-style-type: none"> <li>• Introduce self, Ipsos MORI and explain the aim of the interview</li> <li>• Role of Ipsos MORI – research organisation, gather all opinions: all opinions valid</li> <li>• Research is about managing and running the Saving Gateway accounts and views about lessons learned.</li> <li>• Reassure all responses are anonymous and that information about individuals will not be passed on to anyone</li> <li>• Reassure respondents that the research has been authorised by the Halifax’s central office – contact at the Halifax is Emma Perrott.</li> <li>• Get permission to digitally record – transcribe for quotes, no detailed attribution.</li> <li>• Permission and details to recontact.</li> </ul> <p><b>1.2 Introduction and Background</b></p> <ul style="list-style-type: none"> <li>• First name</li> <li>• Brief description of job role; hours/days worked</li> <li>• Time spent in current role; whether worked in any other branches or banks</li> <li>• Brief description of the branch; when are its busiest times; what types of people does it serve; how long has it been there</li> </ul>	<p><b>Welcome:</b> orientates interviewee, gets them prepared to take part in the interview</p> <p>Outlines the 'rules' of the interview (including those we are required to tell them about under MRS and Data Protection Act guidelines)</p> <p><b>Introduction:</b> provides contextual background information about the interviewee</p> <p>General Information about the branch and local area</p>	
<b>2. Review the account opening process</b>		5mins
<ul style="list-style-type: none"> <li>• IF WE HAVE ALREADY CONDUCTED AN INTERVIEW WITH THIS PERSON SKIP THIS SECTION. ONLY ASK NEW RESPONDENTS</li> <li>• When did you first hear about the account?</li> <li>• What was explained to you about the account? <ul style="list-style-type: none"> <li>○ Probe: where this came from, purpose of the account</li> <li>○ What was your impression of the initial guidance you were given? What could have been improved?</li> </ul> </li> <li>Thinking back to the account opening period, what went well, and why?</li> <li>• And what, if anything, did not go so well, and why? <ul style="list-style-type: none"> <li>• Probe: lack of staff, confusion over ID requirements, eligibility, people missing closing date</li> </ul> </li> <li>• How were the account opening process and account rules explained to you? And how were they explained to account openers?</li> <li>• What could have been improved at the account opening stage?</li> <li>• What were account openers’ responses to the</li> </ul>	<p>Briefly re-explore first impressions of the account to see if views have changed with hindsight</p> <p>To get a broad understanding of how the account opening process went</p> <p>Explore problems that were mentioned in the qualitative research with SG2 account holders</p>	

<p>different payment methods e.g. setting up a standing order / paying cash in person? Were any methods more popular than others? With what kinds of people?</p> <ul style="list-style-type: none"> <li>• What were account openers told about other Halifax products</li> </ul>		
<p><b>3. Resourcing and training</b></p>		<p>5mins</p>
<p>NOTE: THIS SECTION MAY NOT TAKE SO LONG FOR REPEAT INTERVIEWEES, BUT PLEASE STILL COVER IT OFF TO SEE IF ANYTHING HAS CHANGED, PARTICULARLY IF NEW STAFF HAVE BEEN ALLOCATED TO DEAL WITH BUSY ACCOUNT CLOSURE PERIOD.</p> <ul style="list-style-type: none"> <li>• How long have you been a Saving Gateway champion <ul style="list-style-type: none"> <li>○ Probe: have you been a champion since start-up or have they taken over the role from someone else</li> </ul> </li> <li>• How were you selected as a Saving Gateway champion? <ul style="list-style-type: none"> <li>○ Did you have any input in this decision</li> <li>○ What were your initial reactions to this</li> <li>○ Did you have any reservations about being involved. Probe on resources needed, type of customers to deal with, time taken</li> </ul> </li> <li>• Who else is involved in Saving Gateway at the branch. How are they involved <ul style="list-style-type: none"> <li>○ Probe: level of involvement - management / dealing with customers</li> </ul> </li> <li>• Do you have enough resources for managing the accounts?</li> <li>• ASK EVERYONE If you were going to set up a system within Halifax if this scheme was to be run again how would you structure it?</li> </ul>	<p>Reasons why the respondent became involved in Saving Gateway</p> <p>Understand how the running of Saving Gateway accounts is resourced</p>	
<p><b>4. Saving Gateway account holders</b></p>		<p>10 mins</p>
<ul style="list-style-type: none"> <li>• How did take up meet expectations</li> <li>• For what reasons do/did account holders come into the branch <ul style="list-style-type: none"> <li>• Probe on paying money in, withdrawing money, and updating passbook</li> </ul> </li> <li>• To what extent do you feel that Saving Gateway 2 account holders are managing their account as they would do a normal savings account</li> <li>• Are there any differences in how account holders choose to manage their account based on a) income level and b) whether they are a new or an existing saver <ul style="list-style-type: none"> <li>• Probe for differences in level of contact with the branch, type of contact (e.g. telephone, letter, email, in person) and payment mehods (direct debit vs cash)</li> </ul> </li> </ul>		

<ul style="list-style-type: none"> <li>• What problems or issues, if any, have you encountered and how have these changed over time             <ul style="list-style-type: none"> <li>• Probe on account holders being confused about making payments – monthly limit, number of payments every month, whether account holders can “catch up” following a missed payment by paying more in the following month</li> <li>• Probe on account holders being confused about withdrawing money – can they do this, and if so, how much can they withdraw. What are the implications for the Government match rate</li> <li>• Probe on account holders not understanding other account rules, e.g. match rate, account length</li> <li>• Probe on quality of information provided by Halifax helpline to answer Saving Gateway queries</li> <li>• Probe on any other issues BUT NOT CLOSURE AS YET</li> <li>• Probe on which of these problems/issues were more common at start-up, which are ongoing, and which, if any are new problems/issues that have emerged as time has gone on.</li> </ul> </li> </ul>	<p>The research with account holders found there was some confusion amongst account holders about the account rules, particularly rules on paying in and withdrawing money</p>	
<p><b>5. Managing the Saving Gateway accounts</b></p>		5 mins
<ul style="list-style-type: none"> <li>• Describe what is involved in running the Saving Gateway accounts             <ul style="list-style-type: none"> <li>• Probe for managing the accounts, administration, communicating with account holders, face-to-face contact with account holders at the branch</li> </ul> </li> <li>• Have you had feedback from either other members of staff or other branches about the account</li> <li>• Since the launch, what extra training/information have you have about the account             <ul style="list-style-type: none"> <li>○ Probe: information/updates from central office (Previously Helen Brayshaw now Emma Perrot (face-to-face/telephone/written)</li> <li>○ Probe: when/how often, i.e. just at start-up stage or ongoing</li> <li>○ Views about the training. Probe on positives and negatives, whether you had / have enough information</li> </ul> </li> <li>• If the scheme were to be rolled out nationally what would you do differently about the training/communication you have received? What do you think could have been improved at the account running stage?</li> </ul>	<p>Understand the workload of Saving Gateway for the branch</p>	
<p><b>6. Account closure</b></p>		10 mins
<ul style="list-style-type: none"> <li>• Has there been any change in your workload/your branch’s workload as a result of account closure? PROBE: How many hours additional work do you</li> </ul>		

<p>think you have had associated with account closure?</p> <ul style="list-style-type: none"> <li>• How far were you able to plan for this? PROBE: Do you have any staff specifically/solely allocated to dealing with SG account closure?</li> <li>• Did you receive sufficient guidance/information relating to account closure from Halifax head office/HM Treasury/DfES? PROBE: What further information would have been useful?</li> <li>• What sort of enquiries are people coming in with relating to account closure? PROBE: Withdrawing money (all or part?), transferring money to different account, querying amount of match?</li> <li>• From what you can tell are people continuing to save after account closure or are they withdrawing their money and spending it?</li> <li>• Are there any policies in place to provide account closers with advice on what to do with their savings? PROBE: ISA, savings account</li> <li>• Do you try to sell account closers any additional Halifax products when they come in?</li> <li>• If the scheme were to be rolled out nationally what would you change about the account closure procedure? What could have been improved at the account closure/maturity stage?</li> <li>• Thinking about account opening, account running and account closure were there any areas that you think were overly complex/complicated for Halifax staff?</li> <li>• And what about for account holders? Were there any elements at opening, running or closure that were overly complex for them?</li> </ul>		
<p><b>7. Communication with account holders</b></p>		<p>5 mins</p>
<ul style="list-style-type: none"> <li>• Over the course of the pilot how did your branch communicate with Saving Gateway account holders             <ul style="list-style-type: none"> <li>• Probe for quarterly statements, telephone enquiries, face-to-face</li> </ul> </li> <li>• What feedback, if any, have you had from account holders about Saving Gateway</li> <li>• What feedback, if any, have you had from account holders about the quarterly statements</li> <li>• What, if anything, do you think could be done to improve communication with account holders</li> <li>• How do the communication needs of different account holders vary?</li> <li>• Does your branch provide customers and Saving Gateway account holders with any information about the financial education opportunities being offered by local learning providers?</li> <li>• IF YES</li> </ul>	<p>To understand the channels of communication between the Halifax and account holders</p> <p>Are the quarterly statements an effective way of communicating with account holders What else could be done</p> <p>To understand how the branch has been involved in the promotion of the local financial education being offered as part of the SG2 pilot</p>	

<ul style="list-style-type: none"> <li>• How was this information provided             <ul style="list-style-type: none"> <li>• Probe: Information leaflets in branch, posters, verbal communication, other methods</li> <li>• Probe: Is this information targeted just at SG account holders or more widely</li> </ul> </li> <li>• How has this information been received a) by account holders b) by other customers             <ul style="list-style-type: none"> <li>• Probe: Which channels of communication generate most interest</li> <li>• Probe: What do people think about the idea of providing financial education</li> </ul> </li> <li>• IF NO: Do you know why your branch has not been involved in publicising financial education opportunities linked with SG.</li> <li>• What are your thoughts on the idea of providing financial education as part of the Saving Gateway pilot</li> <li>• If the scheme were to be launched nationally in the future what do you think the Halifax's role should be as it relates to promoting financial education?</li> <li>• How do you think that would work in practice?</li> </ul>		
<p><b>8. Overall impressions and lessons for the future</b></p>		5 mins
<ul style="list-style-type: none"> <li>• Overall, how well do you think the pilot has gone?</li> <li>• Do you think the Saving Gateway has been a useful addition to the business? In what ways</li> <li>• What could have been done differently that would have been most helpful to you personally?</li> <li>• Could any features of the account been improved to make it easier to operate?</li> <li>• What effect do you think the accounts will have on people's willingness to save? Do you think they will continue to save after the accounts have closed?</li> <li>• Would you recommend the roll out of the account nationally</li> <li>• Is there a key message you would like us to feedback regarding your experience of/opinion of the Saving Gateway account</li> <li>• <b>THANK INTERVIEWEE and get permission to re-contact</b></li> </ul>		