

## Saving Gateway: Halifax Staff Interim Stage Discussion Guide – FINAL 24/03/06

### Core objectives

- To gain the perspective of staff on how the pilot is working in practice;
- To explore whether there are any practical issues encountered in running the accounts, building on the findings from qualitative research with account holders;
- 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 amongst staff and account holders; any issues	10 mins
<b>6. Communicating with Saving Gateway account holders</b>	How the branch communicates with account holders	10 mins
<b>7. 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 any progress so far.</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 Helen Brayshaw.</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>• Check 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> </ul> </li> </ul> <p>Thinking back to the account opening period, what went well, and why</p> <ul style="list-style-type: none"> <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 account openers</li> <li>• What were account openers’ responses to the different payment methods e.g. setting up a standing order / paying cash in person</li> <li>• What were account openers told about other Halifax products</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>	



<ul style="list-style-type: none"> <li>•</li> <li>• What problems or issues, if any, have you encountered so far from participants with Saving Gateway accounts, 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</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>		<p>10 mins</p>
<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>• What are the rules of the Saving Gateway account as far as you know NOTE TO INTERVIEWER – THERE WAS SOME CONFUSION AMONGST HALIFAX STAFF ABOUT THE ACCOUNT RULES, PARTICULARLY RULES ON PAYING IN AND WITHDRAWING MONEY IN EARLIER INTERVIEWS             <ul style="list-style-type: none"> <li>• Probe for match rate, account length, monthly limit</li> <li>• Probe on rules to do with 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 rules to do with withdrawing money from the account – can account holders do this, and if so, how much can they withdraw. What are the implications for the Government match rate</li> </ul> </li> <li>• Have you had feedback from either other members of staff or other branches about the account</li> </ul>	<p>Understand the workload of Saving Gateway for the branch</p> <p>To gauge whether respondent understands the rules of the account – something that was highlighted as an issue in the qualitative research with account holders</p>	

<ul style="list-style-type: none"> <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 Helen Brayshaw (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>• What would you do differently about the training</li> </ul>		
<p><b>6. Communication with account holders</b></p>		10 mins
<ul style="list-style-type: none"> <li>• How does 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?             <ul style="list-style-type: none"> <li>• Probe for whether those new to saving or on low incomes have more contact with the branch compared to existing savers or those on higher incomes</li> </ul> </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> <li>• How is 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>• What are your thoughts on the idea of providing financial education as part of the Saving Gateway pilot</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>Do account holders differ in the amount of contact they have with the branch, in particular do income and previous saving behaviour influence this</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>	

7. Overall impressions and lessons for the future		5 mins
<ul style="list-style-type: none"> <li>• Overall, how well do you think the pilot has gone so far</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>• So far what effect do you think the accounts will have on people's willingness to save</li> <li>• What do you think people will do at the end of the account period</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>		