

The Cashiering Services Customer Survey

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Introduction

The Cashiers service is located in the Banking Hall on the Ground Floor of the Town Hall, and the majority of payments made to Crawley Borough Council are administered via this service.

In a typical week, the Cashiers Service deals with approximately **6400** counter transactions.

This research was commissioned in order to gauge customer awareness of the services available. A sample was chosen from **busy peak periods** to measure customer expectations against the quality of service received.

The findings of this report will be used to review current service levels, and identify service improvements. The Cashiers Service has applied for a Charter Mark, which will be assessed in April 2006. The survey results will be used to achieve and maintain the required standards to receive this award.

Deprivation Statistics

All quoted deprivation statements are based on information contained in the **Crawley Deprivation Survey**, (www.statistics.gov.uk). The Department of Transport, Local Government and the Regions, Indices of Deprivation 2000 provided the source statistics for this report.

Part 1

Survey Methodology

Three distinct groups use the service:-

- **Crawley Borough Council staff members**
- **Visiting customers**
- **Non-visiting customers**

Non-visiting customers are broken down into three service areas:-

Night Safe users, Telephone payments users (TPS) and Continuous Arrangement Mandates users (CAMs).

Slightly different approaches were taken to reach each of the groups.

- **Staff members** who had recently used the Cashiering Service received a two-page questionnaire by internal post, with an explanation letter.
- **Customers who visit** the Banking Hall or use the Night Safe, TPS or CAM's were posted a four-page questionnaire with an explanation letter and reply paid envelope.

The response rates are shown in table 1.

Table 1	QUESTIONNAIRES ISSUED	QUESTIONNAIRES RETURNED	% RESPONSE
Service Area			
Staff	200	108	54%
Visitors	800	253	32%
Non-Visitors			
• Night Safe	100	14	14%
• CAMs	50	12	24%
• TPS	50	5	10%
	1200	392	32.67%

Part 2

Summary of Results

Please note that unless stated otherwise, all percentages contained in this report relate to the number of people who answered a particular question, which in some cases may be less than the total number of respondents.

Although the experiences of staff and members of the public using the Cashiers Service are quite different, there is overall,

A high level of satisfaction with this service.

The responses to these three pieces of research provide a profile of the average customer, including their needs and preferences; as well as raising a number of issues that can be addressed to enhance the service.

Customer Profile

Age Range

- 46% of **Visitors** to the department are aged over 65, only 6% are aged under 30
- 79% of **Non-visitors** were in the in the 30-59 age range

Geographical usage

- Cash Office **visitors** come from all of Crawley's neighbourhoods.
- **Broadfield, Ifield and Langley Green** generated the most visits. All of these areas are have ***significantly more deprived people than the average for the district.***
- **Broadfield** residents are the most frequent visitors to the Cash Office; ***this neighbourhood is the most deprived in Crawley.***
- **Bewbush** residents are most likely to use the **Night Safe**
- **Maidenbower** residents are the largest users of **CAMs** payments
- Residents of **Bewbush, Langley Green** and **Northgate** generated the greatest numbers of **telephone payments**
- **Three Bridges** is the neighbourhood that generated the fewest Cash Office visits.

Service Usage (How the Service is used)

- **Staff** mostly use the Cashiers Service for **work-related transactions**, such as petty cash, paying in remittances and collecting departmental cheques. The frequency of use is dependant on the nature of their visit e.g. staff paying in Remittances, or collecting cheques, visit more frequently than those collecting Petty Cash.
- Most **public visits** are to pay Rent, Council Tax or both together. Rent payers usually visit weekly, whilst Council Tax tends to be paid monthly.
- 60% of **TPS** users said they never visited the office

Stated reasons for visiting the office

- Customers who **visit** the Cashiers Service like the fact that **their balance is updated** whilst they make their payments.
- Customers are often already in the Town Centre, which makes paying at the Cash Office **convenient**.
- **Many customers do not like other methods of payment.**

Stated reasons for not visiting the office

- Preference for **alternative payments methods**
- **Lack of opportunity to visit** the Town Hall
- Actual or perceived problems with **access** to the Town Hall

Delivering the Service

The Banking Hall

- Customers rate the **physical aspects of the Banking Hall** highly.
- Some visitors find the **counter screens** make it difficult to hear the cashier; others feel their privacy is compromised as other members of the queue can hear their conversation.
- Customers feel very strongly that screens are a necessity for **staff security**.
- **Suggestions for improvements** related to increased seating provision and enlarging the queuing area.

Opening Hours

- 68% of all customers, including staff, know the correct **office opening hours**.
- 85% of visitors are happy with the **current opening hours**.
- Most **visits** occur between 9.00 and 11.00 am, with a drop in visits during the lunchtime period, although the need to accommodate staff lunch breaks offsets this.
- No respondents visited the office after 4.00 pm
- Customers who were unhappy with the existing **opening times** made the following **suggestions for improvements**... 6 customers wanted 8.00am opening, 2 would like later closing and 2 requested Saturday morning opening.

Queuing

- For all **visitors** (Public and staff) the **average waiting time** is between 3 and 5 minutes.
- When only **frequent visitors** are considered the average waiting time reduces to under 3 minutes.
- **Public customers** would like to be served and also **expect to be served** “within 3 to 5 minutes”
- Most **staff** would **expect to wait** for less than 3 minutes.

The Cashiers

- **72% customers find the cashiers to be helpful and polite .**
- Respondents felt that Cashiering **staff are smartly dressed and presentable .**

Services Available

- **Awareness of the services** available from the Cashiers Service is reasonably high averaging at around 60 - 70%.
- The **Automated telephone line** is the service of which the customers are least aware.
- Of the services that customers have not previously been aware of, the **Automated telephone line** is the service most likely to be used in the future.
- **Direct Debit** is the service that Cash Office customers **would least like to use , although there is a high level of publicity and awareness of this service.**
- Regular visitors to the Cash Office who are aware of alternative payment methods **do not wish to consider alternative methods of payment.**
- Members of the public confuse the Cashiers **Enquiry Counter** and the **Face-to-Face Contact Centre Reception**. Actual use of the Enquiry counter by members of the public is quite low.

Changes and Improvements

- Generally, the **tone of the responses** received was positive.
- Suggestions for **improving the service** were constructive, and many respondents praised the department for the service it delivers.
- **Staff** would like to be allowed to use the **enquiry desk** for a greater range of work related matters to avoid queuing with the public.
- **Public visitors** would like **more cash desks open during busy periods** (the survey group represented **peak periods when queues are most likely to occur**).
- **Public visitors** would like **greater publicity** of services
- **Improved access**, especially for people with disabilities was requested.
- Users of the **Night Safe, TPS** and **CAMs** made very few specific **suggestions for improvements.**

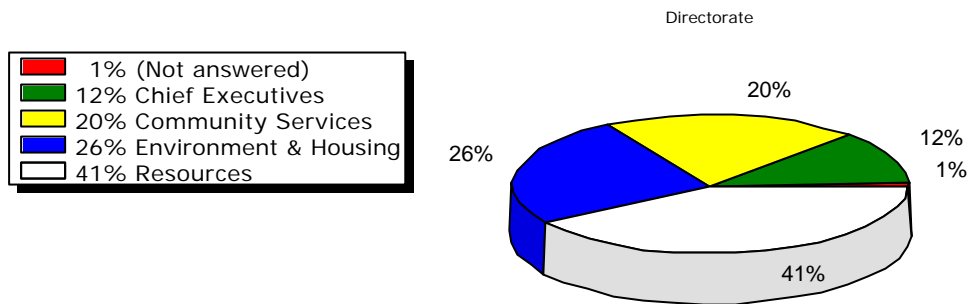
Part 3

The Staff Survey

200 questionnaires were sent by the internal post to staff who had recently used the Cashiering Service. 108 surveys were returned giving a 54% response rate.

Chart 1 shows the response from each department.

Chart 1 - Staff Usage of the Service by Directorate



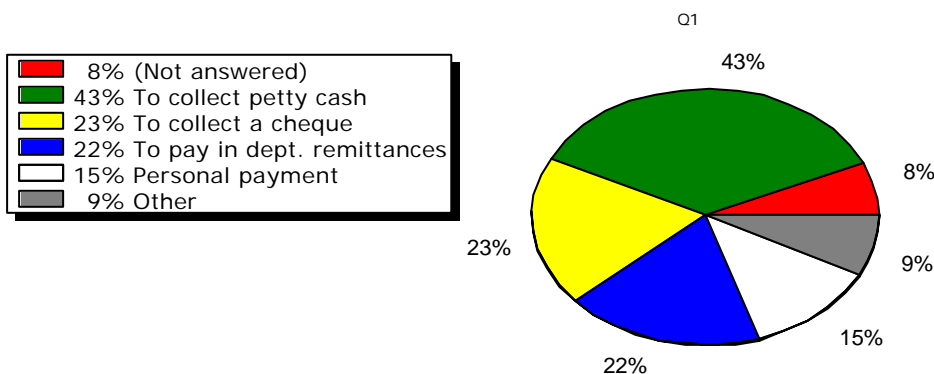
How the Service is used

Chart 2 shows how the Cashiers Service is used by staff (staff may use more than one service so the overall total does not add up to 100%).

Usage of the service varies somewhat between directorates. For example, Resources staff are more likely to **pay in remittances** (27%), whereas Chief Executive's staff usually collect either **petty cash** (69%) or **cheques** (38%).

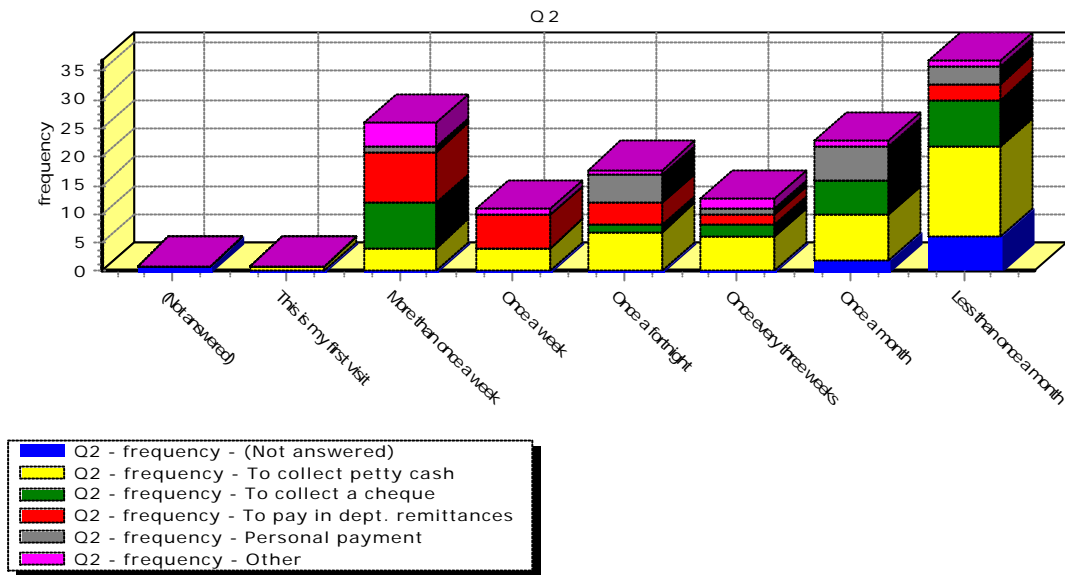
Other reasons to use the service included buying stamps, changing loose money, supplying documents and delivering output.

Chart 2 – Staff usage of the Cashiers Service



The frequency of staff visits is dependant on the purpose of the visit (See Chart 3).

Chart 3 – Frequency of Staff Visits & Purpose of Visit



Delivering the Service

Opening Times

Staff were asked what they thought the office **opening hours** were, and to state whether these hours were convenient for them. The actual **opening hours** are:-
8.30 to 5.00 Monday to Friday

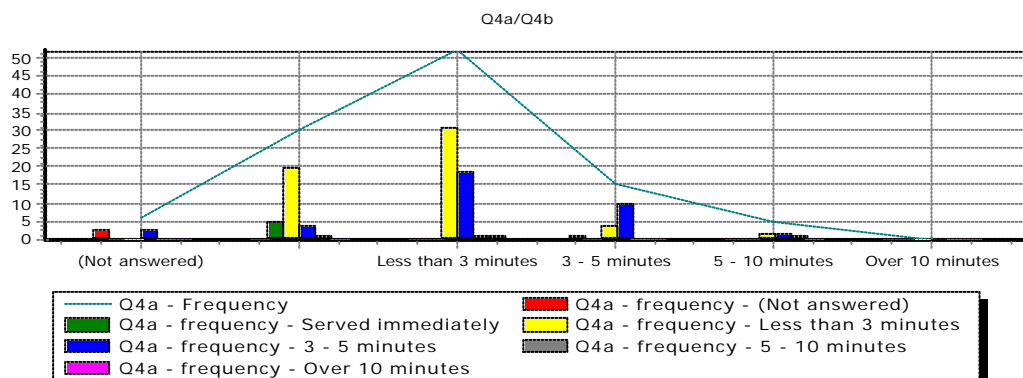
Of the 107 staff who answered this question, only 29 knew the correct opening hours (32%). 47 staff members underestimated the opening times. 45 staff thought that the opening time was 8.45 and 2 staff members thought that the office closed at 4.30. 14 staff members overestimated the times that the Cashiers Service was available.

Despite 47 staff members underestimating the opening hours, **a high majority (83%) said that the hours suited them.**

Queuing Times

Chart 4 shows queuing times for staff visits, expectations of acceptable waiting times.

Chart 4 – Staff queuing times and expectations of service



Customer Care

88% of staff who answered said that the **cashier greeted them on arrival**.

Most of those who could remember (77 people) said the cashier was **wearing a name badge**. Only 2 respondents said the cashier did not have a badge on.

Overall, 88% of staff felt that the cashier that dealt with their enquiry was either '**very helpful**' (53%) or '**helpful**' (35%).

One person said the **cashier was unhelpful**; this was after being asked to provide the correct VAT code. Normally the Cashier would be able to assist the staff member with their query, if necessary by phoning the finance department. During peak periods, it is not always possible for the Cashier to stop serving the queue. In these cases, the cashiers advise the staff member to return to them, without queuing again, once they have completed the VAT details. **All staff have been advised that a VAT code must be supplied when claiming petty cash.**

Awareness of non-core services

We asked staff if they were aware of other **non-core services** offered by Cashiers, and if they had not already done so **whether they would use them in the future**.

Table 2 shows staff awareness of the enquiry counter and the sale of Green Waste Bags and Stamps, and possible future usage of these services.

Table 2 – Staff awareness of non core Cash Office services	Aware of, and have used	Aware of, not needed to use	Aware of, not wanted to use	Unaware of, would now use	Unaware of, would not use
Green Waste Bags	15%	42%	8%	7%	22%
Stamps for Sale	57%	15%	6%	15%	3%
Enquiry Counter	36%	25%	4%	15%	7%

Staff members were asked what they used the **Enquiry Counter** for. The list below shows the responses:-

- Enquiry/Query - 9 people
- Collect Cheques - 8 people
- Pay in money - 5 people
- Collect post - 3 people

Changes and Improvements

Staff were asked to identify any additional services they would like the Cashiers Service to offer, and to make any general comments or observations they may have about the service.

Enquiry Desk – (Changes and Improvements summary)

- Some staff members **do not like having to queue** for long periods at the cash desks, and **would prefer to use the Enquiry Counter**.
- **Some see queuing as a waste of work time**, and make several visits to the Cashiers to see if the queue is short enough to be worth waiting.

Additional Services - (Changes and Improvements summary)

- Staff requested that **extra cashiers be on duty during lunchtimes and busy periods**.

Praise for the Service - (Changes and Improvements summary)

- The remainder of the comments **consisted mainly of praise for the Cashiers Service**, especially the attitude of staff in the section.

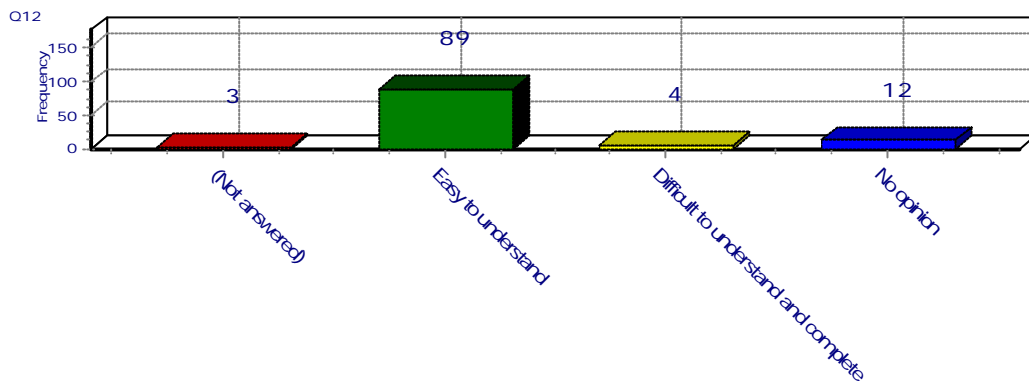
Full List of General Comments from the Staff Survey

- I think it is **important to be able to have face to face contact available**
- Process for **coding cash receipts** e.g. VAT part needs to be removed or made simpler
- Why spend additional money on **envelopes for this survey** (presumably) marked to Ann Ditch when envelopes that are non-person specific could be used again!!
- Generally **provides good services**
- I have always found the staff within **Cashiers really helpful** whenever there has been a problem they have always tried and help resolve it.
- I find the **cashiering service and particularly Ann Ditch to be very helpful** and professional a really nice bunch of people
- As a member of staff, **I find the staff very helpful** and they try and help me with change difficulties when they can. They have called to ask if we need change from time to time and vice versa.
- **I value the service and support offered by the cashiers service**. My seasonal staff are not 100% accurate every time but the cashiering staff are very helpful and constructive.
- **Suggest going back to old system i.e. not having to queue with public** as this wastes work time. Have on occasions had to wait some days until queue was short enough to wait to collect money owed to me for buying food for others
- For staff **a better way of doing petty cash so no queuing with public** and less waste of work time
- **Always helpful and polite**
- **If large queue would like other staff in the office to man a cash desk** so every effort is made to deal with customers
- **Counter staff are always very helpful**. I have never had a bad experience

Staff feedback on the ease of completing the survey

Chart 4 details staff responses when they were asked how easy the survey was to understand and complete.

Chart 4 - Staff responses for survey ease of completion



Part 4 Visitor Survey – General Public

Customer Profile

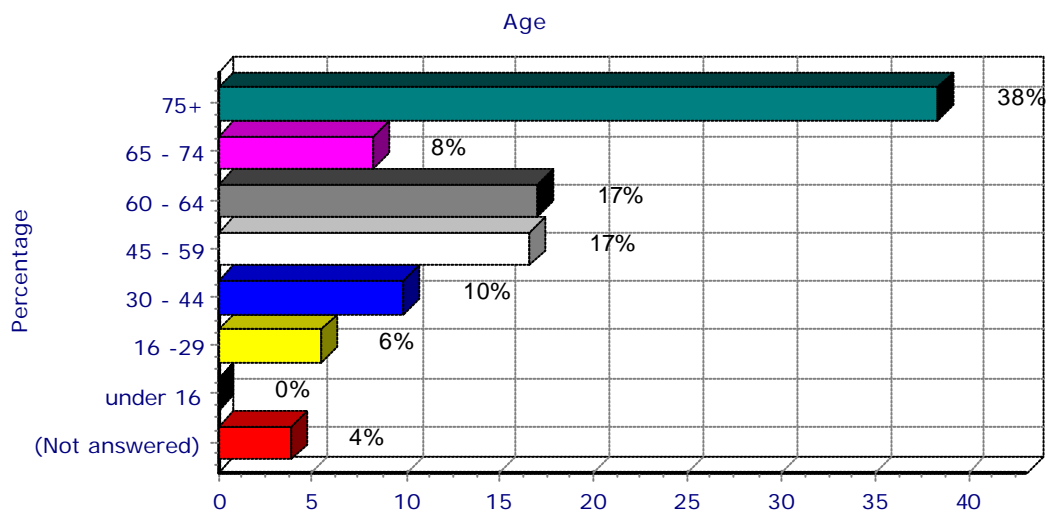
From 800 surveys 253 (32%) were returned for this part of the survey.

Gender

47% (120) of respondents were women, 38% (97) were men and 36 people did not state their gender.

Chart 5 shows the age range of visitors to the cash office.

Chart 5 – Cash Office visitor age



Please note. **THE BOX FOR THE 65-74 AGE RANGE WAS OMITTED DURING THE PREPARATION OF THE QUESTIONNAIRE.**

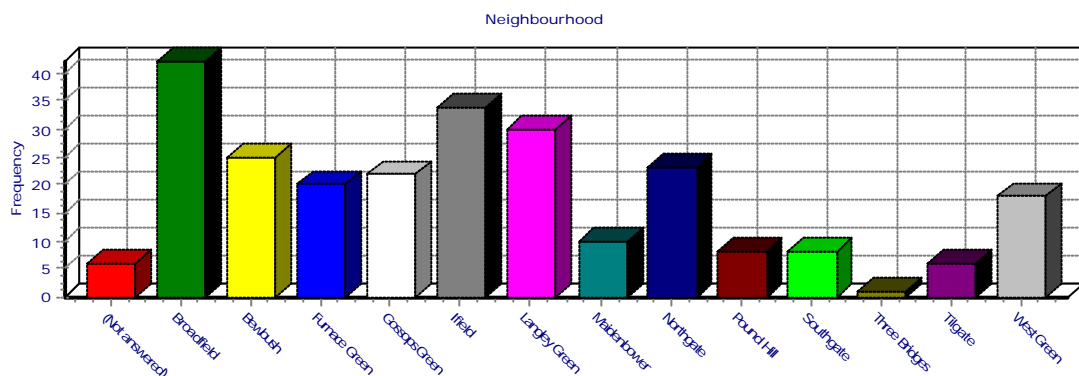
Geographical Spread

Distance does not seem to be a major consideration when customers decide whether to visit the Cash Office. **Broadfield** is located away from the town centre, but provides the greatest number of visitors. **Three Bridges** is situated next to the town centre, but despite this close proximity, it provides the lowest number of visitors.

A possible explanation to this pattern of visits is the different level of social deprivation for each neighbourhood, with deprived areas likely to have an increased reliance on cash payments.

Chart 6 shows the **frequency of visits by neighbourhood**, and **strongly supports the link to deprivation**. The neighbourhoods that provide the most visitors (**Broadfield, Ifield, Langley Green and Bewbush**) are all below the district average in terms of deprivation. 3 of the leading 4 neighbourhoods are significantly lower than the district average (Ifield is the exception).

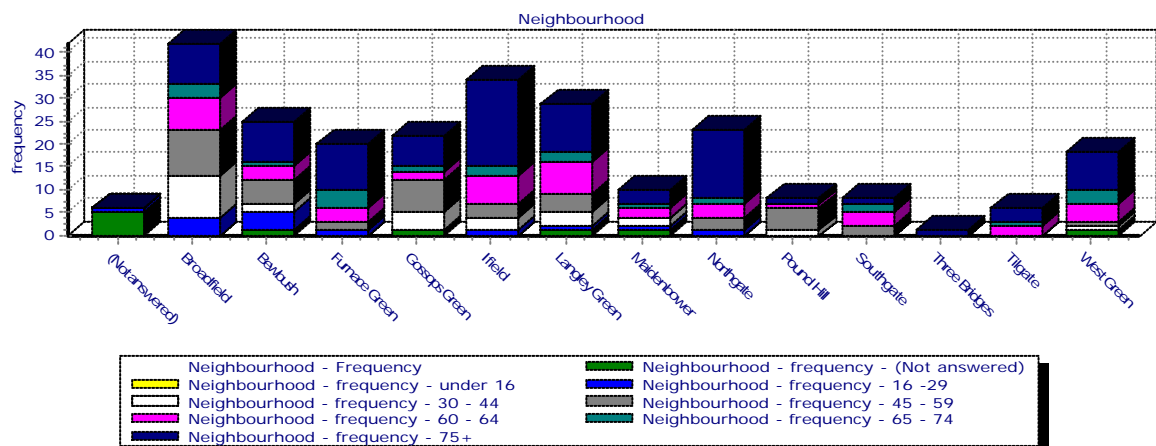
Chart 6 – Visitor frequency by neighbourhood



Age

For all neighbourhoods a significant percentage of the total number of visitors are **elderly**, with a large proportion of each neighbourhood group being aged in excess of 60. There is much higher number of **younger visitors** from **Broadfield** than for other neighbourhoods; the 30-44 age group is particularly well represented (See **Chart 7**).

Chart 7 - Visitor frequency by neighbourhood and age group



The significant group of **younger visitors** from **Broadfield** again suggests that **higher deprivation levels result in increased Cash Office usage**, with residents of all ages relying on the ability to make Cash Payments at the Banking Hall.

How the Service is used

What types of payments are made?

The majority of visitors come to pay **house rent (73%)**, **Council Tax (44%)** or **garage rent (26%)**. Only a handful of people visit to pay **service charges** on accommodation or **commercial rates**. At least 25% of visitors who come to the Banking Hall **make more than one transaction**; usually this involves paying both Rent and Council Tax.

These results are as expected, as **Rent and Council Tax** provide the greatest number of service users, and there is a **compulsion** to make these payments. Significantly, **individuals rather than corporate bodies usually pay Rent and Council Tax**, corporate bodies are more likely to pay by alternative methods.

The **percentage of rent transactions** is higher than council tax as rent payers are able to pay weekly, whilst the statutory payment plan for council tax requires monthly payment. 70% of **visitors paying house rent visit the office weekly**, while the corresponding figures for **Council Tax** show that **payers are more likely to visit monthly (46%) or less often (43%)**.

48% of visitors paying garage rent visit weekly with 31% visiting monthly. The increased frequency of monthly payments compared to house rents can be explained by the lower sums involved for garage payments, which makes it easier to pay for an entire month's rent.

Chart 8 shows how often respondents visit the Banking Hall, and **Chart 9** shows, which service Cash Office visitors pay for.

Chart 8 – Frequency of General Public visits to the Cash Office

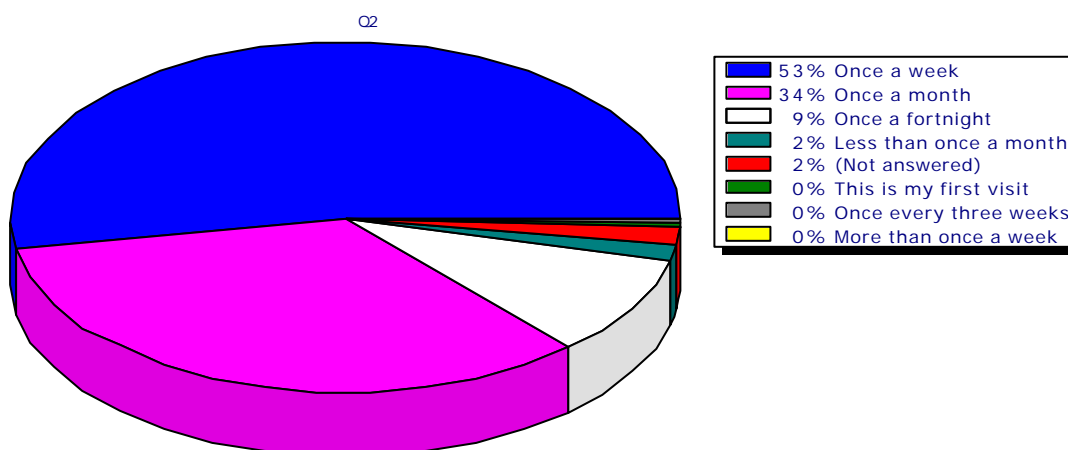
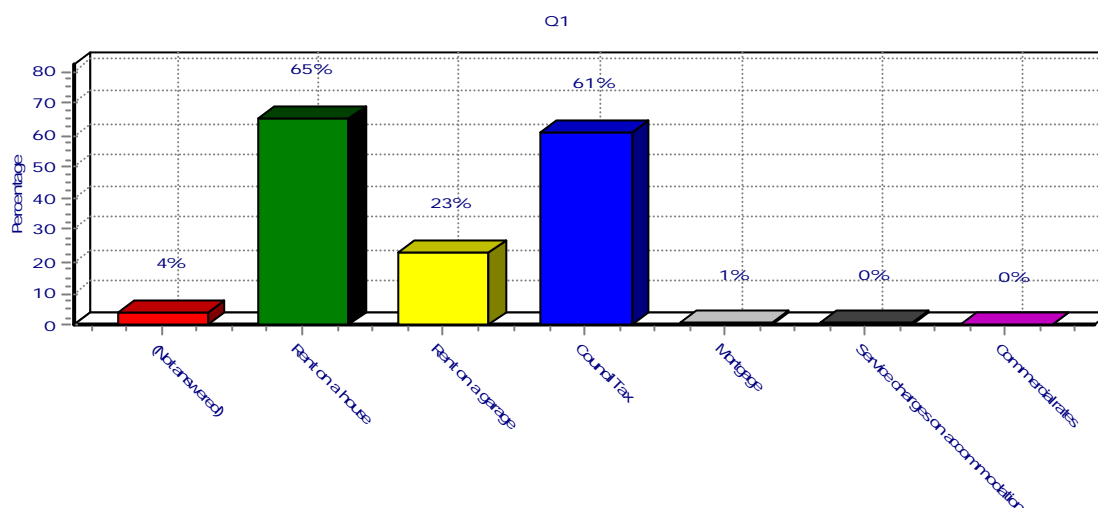


Chart 9 – Purpose of General Public visits



Why Customers visit the office

Visitors were asked to tick five statements to confirm **why they make their payments in person**, to determine whether it is through choice or lack of awareness of the other payment methods.

The answers indicate that **most people visit because they feel comfortable with an over the counter transaction, where they see their account updated**. Many visitors are aware of the alternative payment methods, but do not like to use them. Another factor is that **customers were in the Town Centre already**, and it was therefore **convenient for them to visit the Banking Hall**.

Table 3 shows the full list of responses for why customers prefer to visit the office.

Table 3 – Stated preferences for visiting the Cash Office

- *I was in town, so it was convenient to call in at the Town Hall* 72 people (28%)
- *I prefer to see my account updated when I pay* 139 people (55%)
- *I had a query I wanted to discuss* 5 people (2%)
- *I don't like using other methods of payment* 115 people (45%)
- *I didn't know there were other ways you could pay* 0 people (0%)

Please note some people tick more than one answer

Other visitors confirmed that **they like to make cash counter payments, as they no longer have a bank account or receive their wages in cash**. This supports the link between use of the Cash Office and social deprivation.

The Banking Hall

Visitors were asked what they thought of the Banking Hall layout, access, seating, lighting, counter and cheque deposit box. See **chart 10** and **table 4** for the responses.

Chart 10 – Assessment of Banking Hall facilities

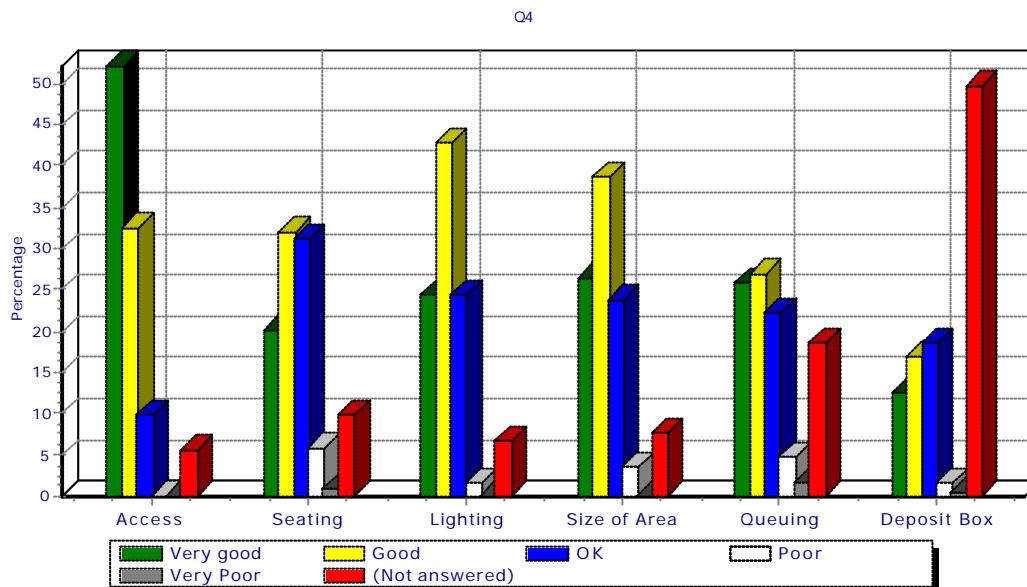


Table 4 - Assessment of Banking Hall facilities

Q4	Access Percentage	Seating Percentage	Lighting Percentage	Size of Area Percentage	Queuing Percentage	Deposit Box Percentage
(Not answered)	6%	10%	7%	8%	19%	50%
Very good	52%	20%	25%	26%	26%	13%
Good	32%	32%	43%	39%	27%	17%
OK	10%	31%	25%	24%	22%	19%
Poor	0%	6%	2%	4%	5%	2%
Very Poor	0%	1%	0%	0%	2%	0%
Total	100	100	100	100	100	100

All aspects of the Banking Hall were highly regarded, with a majority of respondents in each case thinking that the facilities were either good or very good. In no case did the percentage thinking that services were poor or very poor exceed 8%.

Criticisms were that the **queues were too long with not enough cashiers behind the counter**. It is important to note that the survey targeted those who use the facilities on peak days.

There is a high level of satisfaction with the **Banking Hall ambience**. One respondent thought the banking hall was too **dimly lit and dingy**, whilst another respondent complained that the area was “**very warm in the summer**”. The very low percentage of responses that considered the area either poor or very poor confirms that the **ambient levels are correct for the majority of visitors**.

Respondents considered that **seating** in the Banking Hall was adequate for the needs of this area, only 7% of respondents stated that seating was poor or very poor. **Seating generated six replies** stating that there are not enough seats, with concern expressed for elderly people.

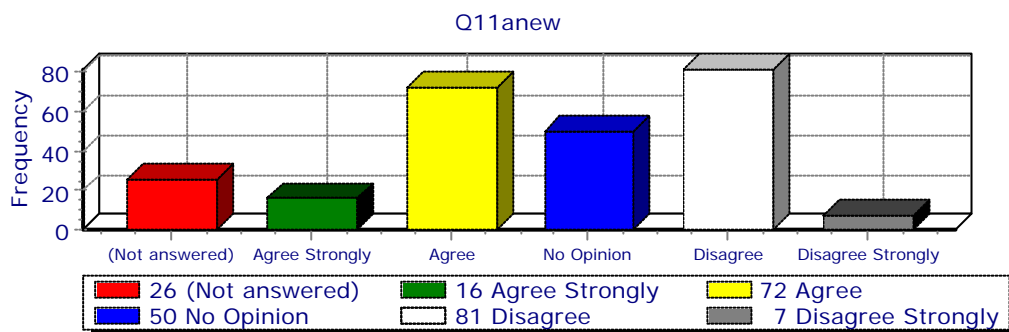
There was a 50% response to the question regarding the **Cheque Deposit Box** and no comments were made about this service. Those who do use this service consider it ok, good or very good. The box offers a low cost efficient alternative to queuing at busy times.

Security Screens

Visitors were asked to indicate how strongly they agreed or disagreed with statements relating to the security screens, the responses are shown in **charts 11, 12 and 13**.

1) The screens in front of the cashier make it difficult to hear

Chart 11



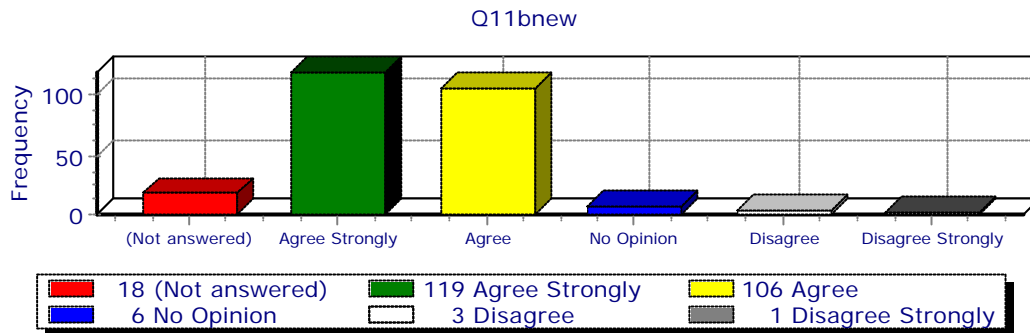
There was an 80% response rate to this statement, with almost evenly divided opinions. 86 respondents agreed or strongly agreed with the statement, whilst 88 disagreed or strongly disagreed. **This confirms that the screens make it difficult for approximately half of all respondents to hear the cashier.**

The difficulty in hearing the Cashier is obviously a significant problem, but the **high level of support for the screens because of staff security** (See **Charts 12 & 13**) confirms that visitors accept the reasons for the screens and the associated difficulties.

Three statements were received from people who are hard of hearing confirming that the screens make it difficult for them to communicate, and that it requires both parties speak clearly to avoid problems.

2) I can understand that for security reasons screens are needed

Chart 12

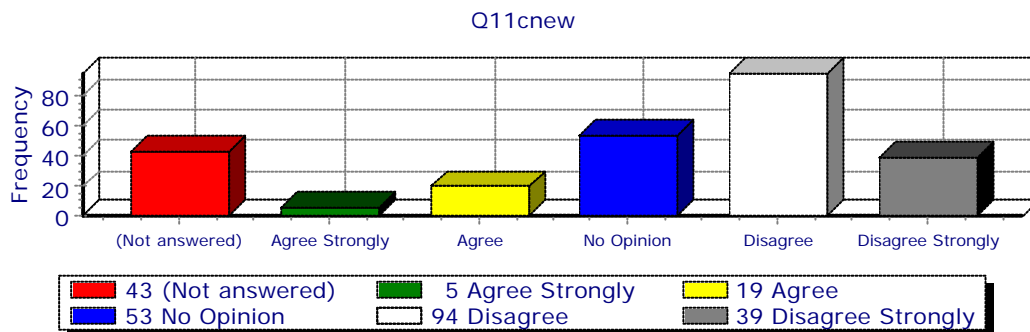


There was a strong response to this statement. 225 respondents agreed or strongly agreed that **screens are needed for security reasons**, whilst only 4 people disagreed or strongly disagreed. **Chart 12** shows the full results for the responses.

20 people added comments to their answers, all saying how they felt that the **security of staff was paramount**.

3) I would prefer to see open counters with no screens

Chart 13



There was a **large majority of opinion for retention of the screens** (See **chart 13**). Despite the lack of privacy, and difficulties with hearing that screens can cause, most people feel they are necessary to protect staff.

Of those who made comments three people said they were happy with the counters as they are, and another stated "I would like to see no screens but they are needed for the safety of all cashiers".

Delivering the Service

Opening Hours

Visitors were asked **what they thought the opening hours of the cash office** were, and to state **whether these hours were convenient for them**.

The actual **opening hours** are:- **8.30 to 5.00 Monday to Friday**

Of the 105 visitors who answered this question, a number did not know the correct hours. **4 people thought that the cash office opened at 8.45**, while **20 people thought the cash office stayed open until 5.30**.

Peak use of the cash office is between 9.00 and 11.00 in the morning, with no responses received from visitors who use the office after 4.00pm.

85% of visitors said they were happy with the opening hours; this does however include 20 customers who overstated the time that the office is open in the evenings.

10 responses were received requesting additional opening for the office.

6 requested 8.00 a.m. opening.

2 requested Saturday morning opening.

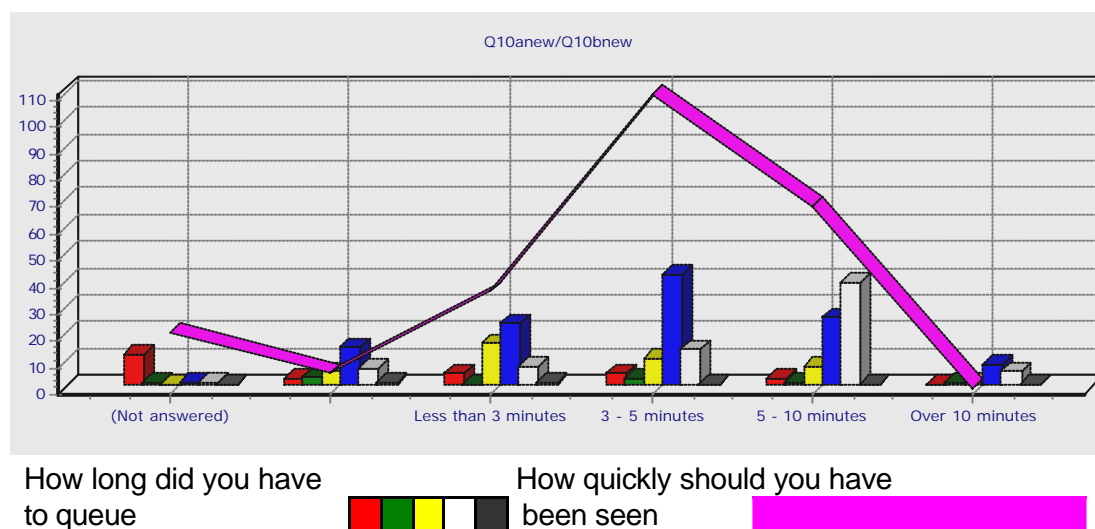
2 requested opening hours until 6.00 p.m.

As the other 95 responses did not request additional opening this suggests that **most people are happy with the times the service is available**. With such small numbers requesting additional opening, it is questionable whether there would be sufficient customer usage to justify any change. 8.00 a.m. opening at peak times would be a possible targeted response to these suggestions.

Queuing Times

Visitors were asked **how long they had to queue for service** on their last visit to the Banking Hall and their **expectations of how quickly they think they should be served** (See **Chart 14**).

Chart 14 – Queuing time and waiting time expectancy



The Cashier

81% of those who answered said the **cashier greeted them on arrival** (205 people).

11% **asked the cashier a question**, **83% received a satisfactory answer**. Seven respondents felt they **did not get a satisfactory answer**, either because the **reply was rude and abrupt** or because the **Cashier did not know the answer** to the question.

72% of visitors felt that the cashier that dealt with their enquiry was either **'very helpful'** (38%) or **'helpful'** (34%). Only 3 people said the cashier was **unhelpful**. Despite this positive response, 5 comments were received about problems with staff, problems ranged from **staff not listening, not being bothered or being unable to understand the customer**.

Most of those who could remember (157 people) said the cashier was wearing a **name badge**. Only 18 respondents said the cashier did not have a badge on. When asked to comment on the **appearance of staff**, 36 people made complimentary remarks; approving of their uniforms, and in many cases taking the opportunity to say how pleasant staff are: "The staff always look very smart and are very friendly."

Other Payment Options

We asked visitors to indicate if they were aware of all the payment options available to them from the Cashiers Service; and if they had not done so already, to say whether they would use them in the future.

Table 5 shows a **high level of awareness of the available payment options** (the percentage totals do not include those who did not respond to the question). **Where customers have been unaware of a service**, they have indicated that **they are unlikely to use it in the future**.

Table 5 Awareness of payment methods	Aware of and have used	Aware of not needed to use	Aware of not wanted to use	Unaware of would now use	Unaware of would not use
Automatic Payment Line	11%	23%	23%	5%	20%
Credit/Debit Card	15%	26%	30%	3%	12%
Night Safe	15%	23%	27%	1%	11%
Postal Payments	12%	21%	30%	2%	13%
Automated Telephone Banking	4%	21%	26%	1%	15%
Direct Debit	13%	30%	35%	2%	10%
Cheque Deposit Box	15%	22%	26%	1%	13%

Awareness of other services

Visitors were asked to indicate if they were aware of other services provided, and whether they would use them in the future if they have not already done so. Percentage responses for those who replied to these questions are shown in **table 6**.

Table 6 Awareness of other services	Aware of, and have used	Aware of, not needed to use	Aware of, not wanted to use	Unaware of, would now use	Unaware of, would not use
Green Bags	16%	41%	8%	9%	5%
Stamps	18%	29%	7%	8%	12%

Enquiries	51%	19%	2%	2%	3%
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Awareness of these services varies, but the majority of respondents are aware of all services offered.

Visitors were asked what they have used the **Enquiry Counter** for. The answers given suggest visitors are confusing the Cashiers enquiry desk with the Main Reception Desk. The list below shows the responses:-

- Council Tax/rent query - 7 people
- Ask for directions (internal & external) - 5 people
- Ask for maps/leaflets - 2 people
- Enquiry (relating to other dept) - 19 people
- Personal - 1 person
- Other - 14 people

Asking for directions, maps and leaflets is more likely to relate to either the **Main Reception** or the **Contact Centre Reception**. **The high level of awareness of the enquiry counter is probably artificially high.** Additional evidence for this is that respondents confirmed that they had asked about services as diverse as Housing Repairs and Snell Hatch Cemetery. Those who do appear to have used the enquiry counter mostly use it to query their rent or Council Tax.

Changes and Improvements

Respondents were asked to identify any additional services they would like the Cashiers Service to offer, and to make any general comments or observations they may have about the service.

A full list of the comments is shown below.

Comments that relate to the Cashiering Service

- **More cashiers** when there are queues
- **Cashiers should go to the service counters immediately a queue forms.** I have waited a long time to make payments when only 2/3 cashiers are in position which is disgraceful.
- I would like to see **an attendant to help the aged who find it difficult to queue.**

Comments that did not relate to the Cashiering Service

- Quicker service on **housing and Council Tax Benefit**, too long to wait sometimes
- Free collection of **garden rubbish**

General Comments

- **Air conditioning.** If I go in early it's o.k. if you go in around 11 you can wait 5-10 mins in heat.

- **More cashiers should be open** - normally there is just two.
- Strictly speaking, Town Hall staff are public servants and we are investors in the Council's coffers and in the local economy.
- **Council Tax was too expensive** for the services Crawley residents receive.
- **"Cashiers are always polite.** Never rude. I would like to be able to bring my 2 small dogs when I pay my rent, they are very well behaved - more so than most children who use the Town Hall."
- **I see no justifiable reason to change the present payment systems.** If it ain't broke- don't mend it!!
- On the **rent card make the date payments clearer** and easier.
- **Why spend money on alterations** when you are going to knock it down. Money down the drain.
- It would be **very helpful if all cashiers would be open on the first day of every month** due to Council Tax payments
- At **busy periods** like between noon and 2.00 p.m. there have been **only 2 cashiers on duty and long queues build up**
- **Always happy with CBC's service** in all areas
- The banking area needs **air conditioning**
- **No wish to change** for me everything is satisfactory
- "Many times I have gone to pay my Council Tax and the **staff at the counter look miserable and don't greet customers which I find really poor for customer service.** They should use the words ""thank you"" and ""good morning"" more frequently."
- "I always **find the cashiers helpful, pleasant and polite**"
- Just to make sure **each cashier point is covered when the queues are long**
- **Always helpful** I have never had any problems
- **Not enough serving at busy times**

Comments to support ratings of the Banking Hall (Q4)

- The **queue is too long** and it gets very warm in summer.
- There is **not enough seats** and sometimes we **have to queue for 30 mins.**
- Could do with **more seating**
Not enough seats - taking elderly people into consideration
- **There aren't enough cashiers**
- **It should improve.**
- At busy times **more cashiers needed.**
- **Always long queues**
- A **few scattered seats is not enough** when busy
- **Seating not easily visible** lighting dingy **could be brighter**
- The **queues**
- Not very clear where it was
- **Dimly lit**
- **Staff chatting** amongst themselves
- Sometimes you are not sure which way the queue starts and **cashiers keep you waiting too long**
- **Too few cashiers** when very busy
- **Not enough seating** long waiting in the queue
- **Long queues** and nobody to cover frequent tea and hymn breaks
- When **long queues** at cashiers desk only 2/3 people serving - long delays. All points should be used to cut length of queue
- **I do not like queuing**

- The **queuing area is too small**
- **Not enough seats**
- **More seating** for the people waiting while the husband queues
- Can be abused

Comments regarding staff helpfulness Q8

- **Did not listen** to what was to be said.
- **Some unable to understand**
- Because she just **couldn't be bothered**
- **Usually abrupt** when only 2/3 to cover frequent tea breaks

Comments regarding staff appearance Q9

- **Smart and very helpful**
- **Satisfactory.**
- No
- **Some wear uniform and some don't** but they all look quite nicely dressed.
- **"Invariably friendly and smartly dressed, all nice people; bless them."**
- They always look **neat and tidy.**
- **Very smart**
- Not noticed.
- **Smart**
- They look **very smart**
- Very **nice and friendly**
- They look **miserable.**
- Always look **smart**
- **"Smart, efficient"**
- No all **very smart**
- Usually **very smart**
- **Very smart**
- **Very good**
- No
- **Should not have staff up front wearing head-scarves.** Bad appearance.
- Always **smart.**
- Very **smart**
- Very **smart**
- Very **smart**
- I think **the last cashier I saw was more interested in getting her coffee!**
- **Smart**
- **Always look good**
- **Clean and pleasant**
- **Smart and efficient**
- All **smartly dressed**
- **Always look nice**
- They looked **very neat**
- **Do not like Muslim staff wearing head scarves** it is intimidating and uncomfortable as a customer
- **Smart**
- **Always smart**

Comments on counter screens (Q11)

- **Safer** for the cashiers
- Whatever makes it **safer**
- For **staff safety** they should stay as they are
- "A difficult situation in this 'no respect' society, to guard staff. Security minders?"
- **I can't see the point of this question things won't change.**
- **The screens are ok** because sometimes there are some very rude and dangerous people paying.
- **In the last 35 years of using the banking hall** to pay rent the **staff have always been polite** but I have seen **some customers get aggressive.**
- I would **like to see no screens**
- They are needed for the **safety** of all cashiers.
- **Security**
- **Keep them** there to maim thugs.
- I think you need screens for **security.**
- **Safety** to the cashier is the first issue
- They can be **vulnerable** at times
- **Security** for personnel must and should always come first
- **This method is correct** each counter is private
- It is **paramount that the staff work in a safe and secure environment**
- If both parties **speak clearly** there is no problem
- It may be **difficult** if a person is **hard of hearing**
- **Staff safety** is important

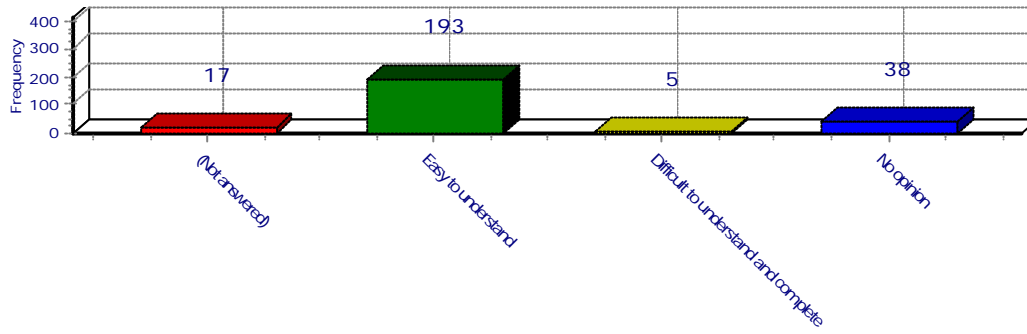
General Comments (Q14)

- **Air conditioning.** If I go in early it's o.k. if you go in around 11 you can wait 5-10 mins in heat.
- **More cashiers should be open** - normally there is just two.
- Strictly speaking Town Hall staff are public servants and we are investors in the Council's coffers and in the local economy.
- None
- **Council Tax was too expensive** for the services Crawley residents receive.
- "**Cashiers are always polite.** Never rude. I would like to be able to bring my 2 small dogs when I pay my rent, they are very well behaved - more so than most children who use the Town Hall."
- I see **no justifiable reason to change the present payment systems.** If it ain't broke- don't mend it!!
- On the **rent card make the date payments more clearer and easier.**
- **Why spend money on alterations** when you are going to knock it down. Money down the drain.
- It would be **very helpful if all cashiers would be open on the first day of every month** due to Council Tax payments
- At **busy periods like between noon and 2.00 p.m. there have been only 2 cashiers on duty** and long queues build up
- **Always happy with CBC's service** in all areas
- The banking area needs **air conditioning**
- No wish to change for me **everything is satisfactory**
- "Many times I have gone to pay my Council Tax and the **staff at the counter look miserable** and don't greet customers which I find really **poor for customer service.** They should use the words ""thank you"" and ""good morning"" more frequently."

- "I always find the cashiers helpful, pleasant and polite "
- Just to make sure each cashier point is covered when the queues are long
- Always helpful I have never had any problems
- Not enough serving at busy times

How did you find this survey?

Chart 14 – Visitor responses for survey ease of completion



Q16

Part 5

Non-Visiting Customers Postal Survey

200 questionnaires were posted to non-visiting customers. The split for this was...

- 100 to Night Safe users
- 50 to Continuous Arrangement Mandate (CAMs) users
- 50 to Telephone Payment Service (TPS) users

38 questionnaires were returned, which represented a response rate of 14% for the Night Safe, 24% for CAMs and 10% for TPS.

Customer Profile

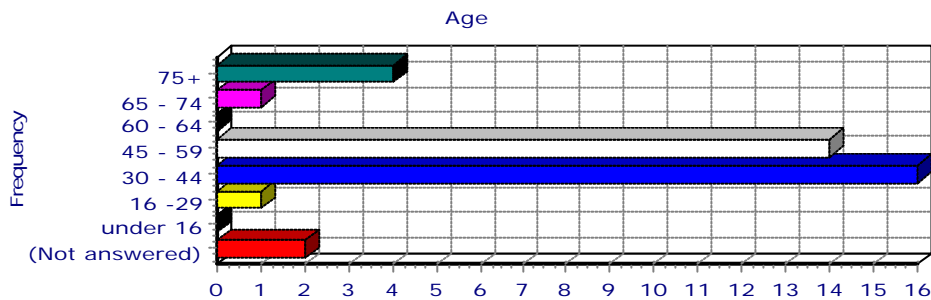
Gender

Of the 38 respondents, 13 were female, 13 were male the remainder did not state their gender.

Age

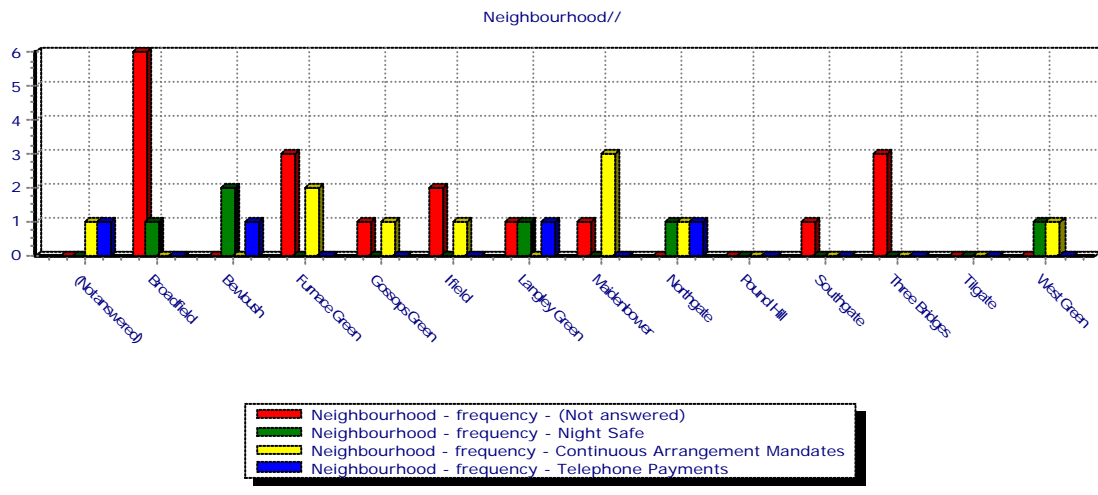
In contrast to the visitor's survey, the **non-visitors were generally younger** with the majority of respondents being aged between 30 and 60 (see chart 15).

Chart 15 – Age range of the Non-visitor group



Geographical Location

Chart 16 shows by neighbourhood where Night Safe, CAMs and TPS users live.



Night Safe use has a similar **geographical spread** when compared with visits to the office. Of the areas that have significant **usage Bewbush, Broadfield and Langley Green** all have **significantly more deprivation than the rest of the district**. The high usage in **Northgate** and **West Green** can be explained by the close proximity of these areas to the Town Hall.

The largest number of **CAMs** users are based in **Maidenbower**, a number of factors may cause this. **Maidenbower is located on the outer edges of the town, it has the highest percentage of people in the 25-29 and 30-44 age groups and has low levels of deprivation. All these factors encourage the use of non-cash, automated payments.**

It is less easy to point to a single reason for **CAMs** use in **Furnace Green, Gossops Green, Ifield, Northgate and West Green**, and usage can only be explained based on **individual preference**.

Geographical distance from the Town Hall probably explains the relatively high number of **TPS** payers in **Bewbush** and **Langley Green**. Location would appear to be less of a factor for the users based in **Northgate**, and this is again almost certainly down to **individual preference**.

How the service is used

Charts 17- 19 show that the **Night Safe, CAMs** and **TPS** services are most often used to make **Council Tax** payments, with a smaller number of customers using them to pay either **house or garage rent**. This is in contrast to the visitor survey where payment of rent was the most common reason for visiting the Banking Hall.

Chart 17 – Reason for making Night Safe payments

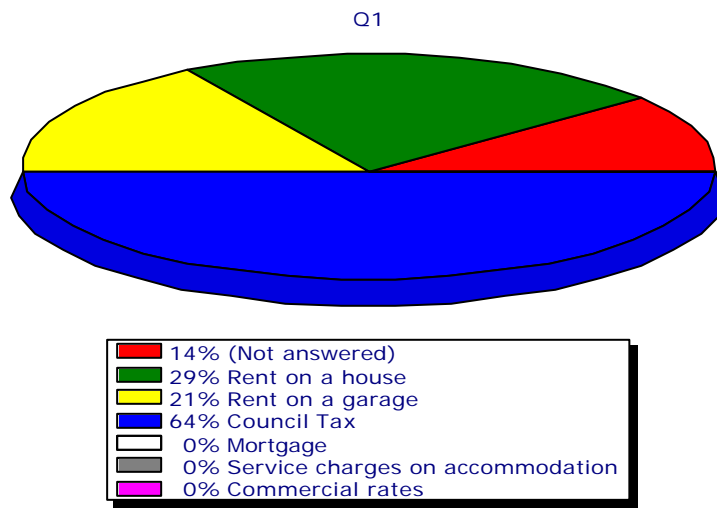


Chart 18 – Reason for making CAMS payments

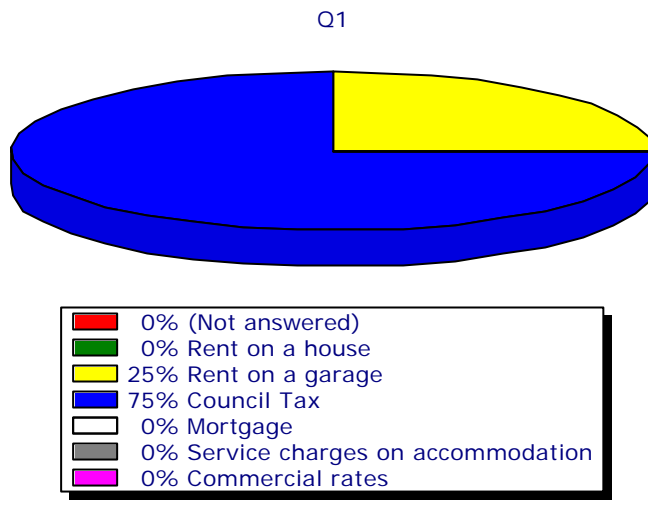
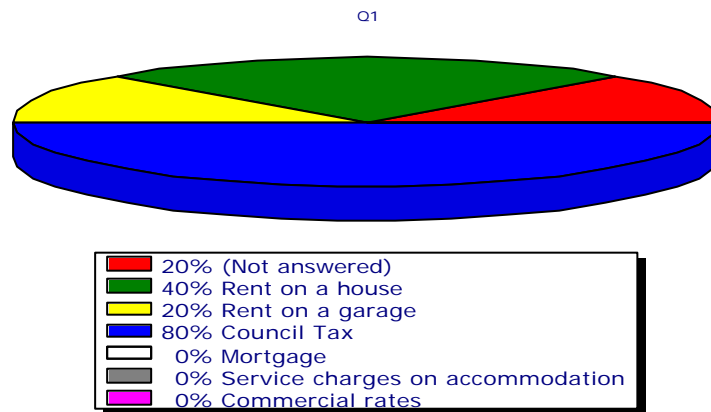


Chart 19 – Reason for making TPS payments



Frequency of use

Charts 20-22 confirm the frequency of payment by Night Safe, CAMs and TPS. **Night Safe** and **CAMs** payments are generally made **monthly**, as expected as the majority of these payments are for monthly Council Tax instalments. It also suggests that Night Safe users prefer to pay monthly in order to avoid repeat visits to the Town Hall.

Telephone payers make their payments either **weekly** or **monthly**. The greater weekly usage reflects the fact that the customer can make payments without the need to visit the offices, and without the need for a formalised arrangement.

Chart 20 - Night Safe frequency of payment

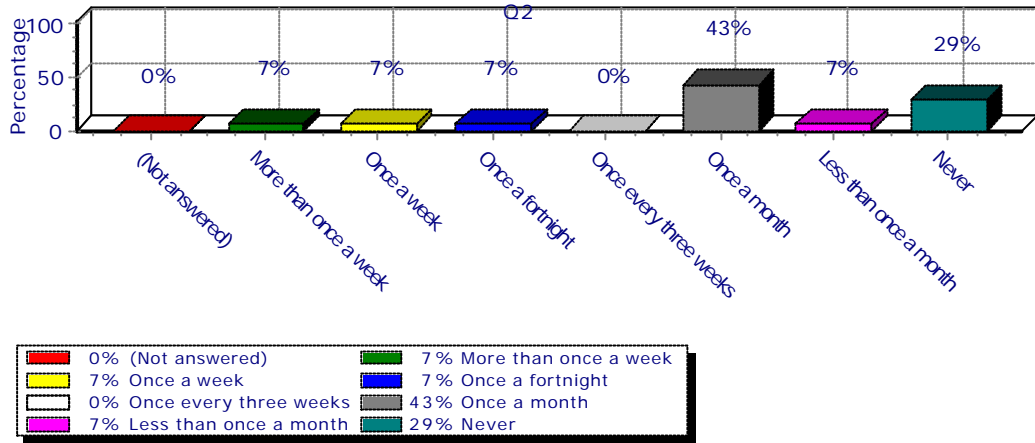


Chart 21 – CAMs frequency of payment

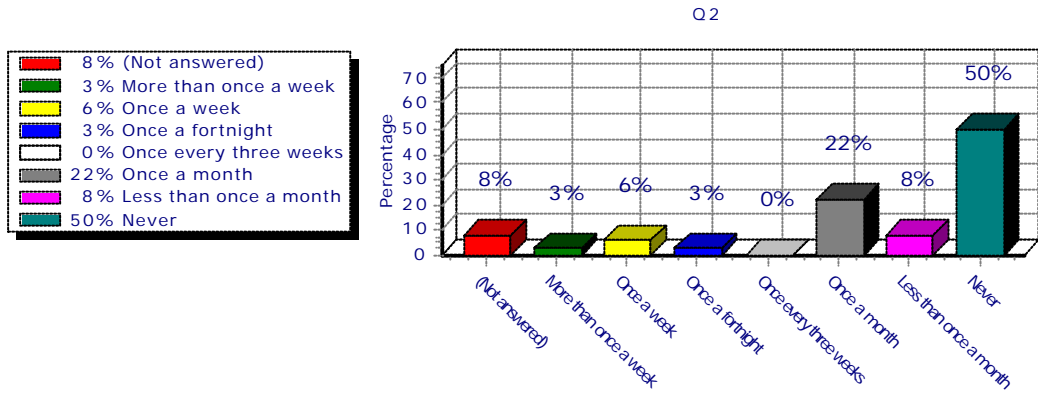
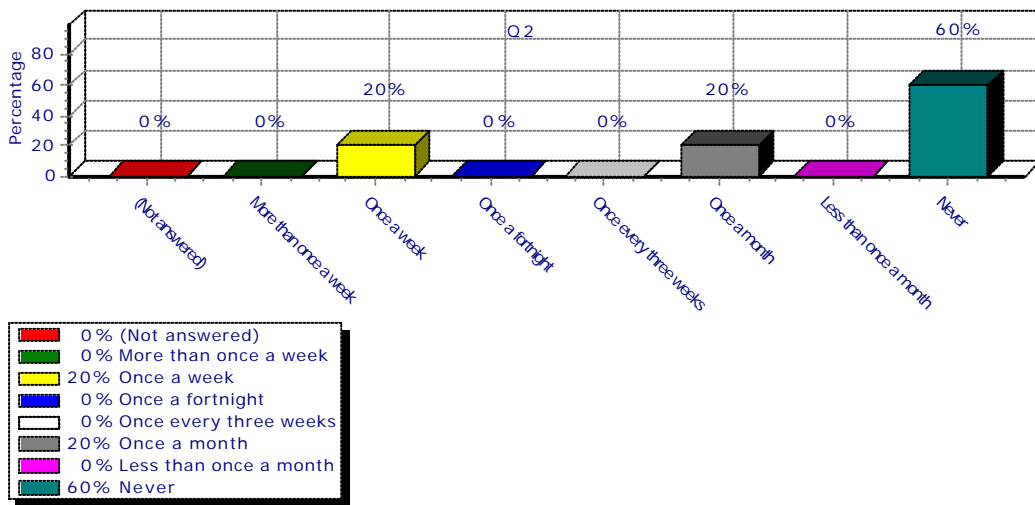


Chart 22 – TPS frequency of payment



The Banking Hall

14 respondents said they **never visit the Banking Hall**, and 10 chose to comment on the reason for this. The main reasons given were either that they do **not get the opportunity to visit during the office opening hours** or because **they find parking a problem**.

Although this part of the survey targeted customers who do not normally visit the banking hall, those who do occasionally visit were asked their opinion of the Banking Hall. The aim of this was to identify potential improvements.

The survey asked about the area **layout, access, seating, lighting, counter arrangements and cheque deposit box**. See Charts 23-25.

Chart 23 - Night Safe Users Opinion of the Banking Hall

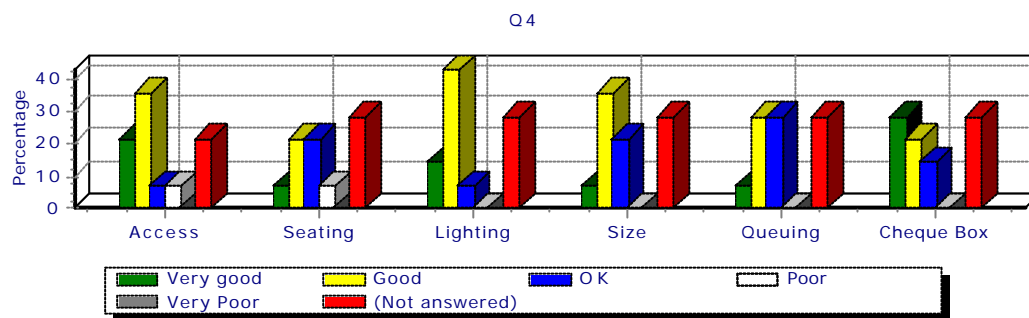


Chart 24 - CAMs Users Opinion of the Banking Hall

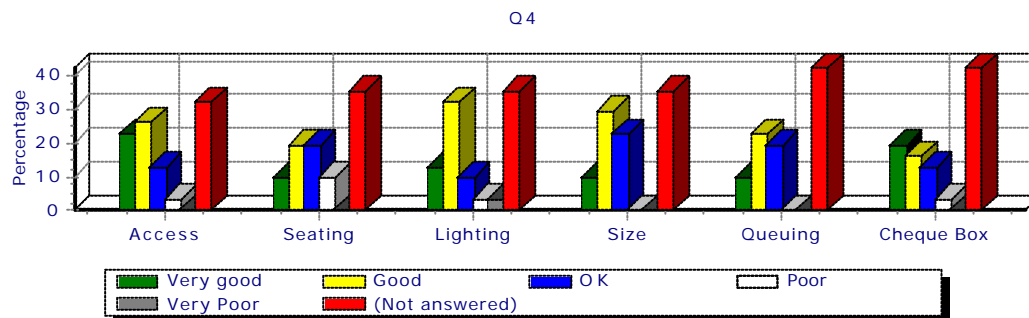
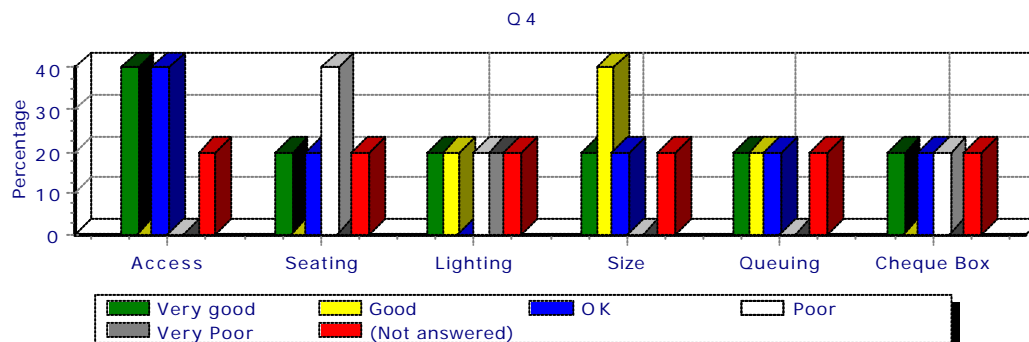


Chart 25 - Telephone Payments Service (TPS) Users Opinion of the Banking Hall



Although this group does not typically use the Banking Hall to make their payments, they have a generally favourable impression of the facilities on offer.

In most cases a figure of 10% or less, consider the facilities to be poor. Areas that are considered to be poor by more than 10% of the survey group are...

- Seating by CAMs and TPS users
- Lighting by TPS users
- Cheque Box by TPS users

TPS users have the most negative impression of the facilities offered. This may explain why they do not use the banking hall, but equally their negative perception may result from not visiting this area. Additional **seating** was provided when the Contact Centre opened in 2004, but **TPS users** may not be aware of this. **Night Safe users who do visit the Town Hall to make their payments have a much more favourable view of the seating, lighting and cheque box** which supports the idea this negative perception results from TPS payers not using these services.

Security Screens

Night Safe, CAMs and TPS users were asked to comment on the Banking Hall security screens, based on whether they agreed or disagreed with 3 questions relating to the screens.

1) The screens in front of the Cashier make it difficult to hear

Chart 26 - Night Safe Users

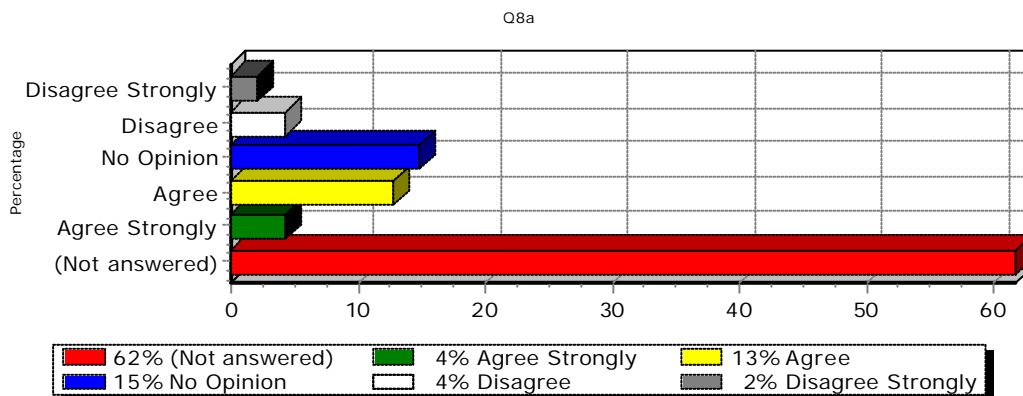


Chart 27 - CAMs Users

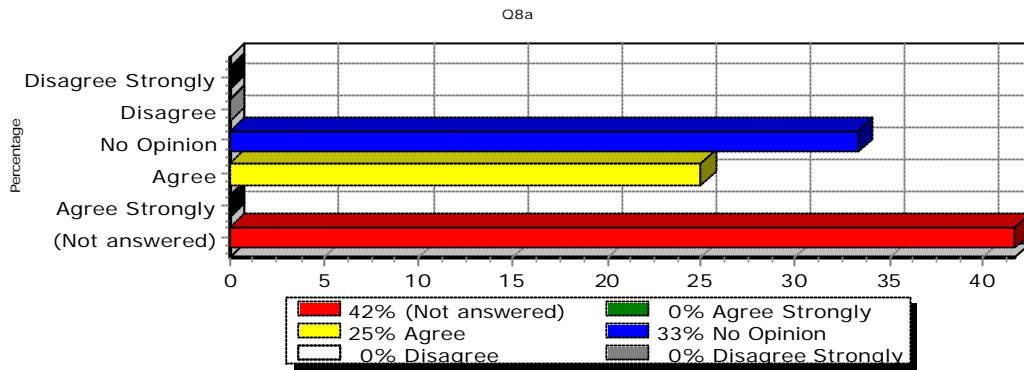
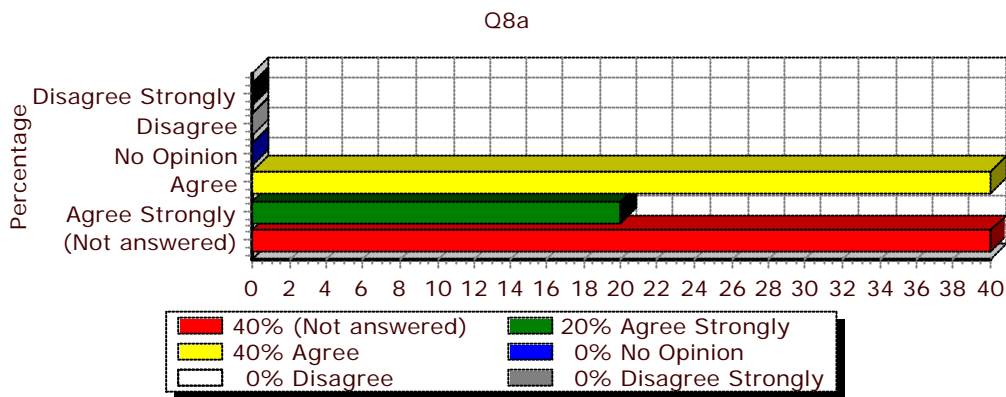


Chart 28 - TPS Users



There is **overwhelming agreement** that the screens make it difficult to hear the cashier (See charts 26-28). This difficulty is offset by the **strong support among all groups for the retention of screens for security reasons** (See Charts 29-31).

A large number of responses failed to answer the question, or confirmed that they have no opinion. This is as expected, as people in this group do not visit the Banking Hall, and have no experience of talking with a Cashier.

2) I can understand for security reasons screens are needed

Chart 29 - Night Safe Users

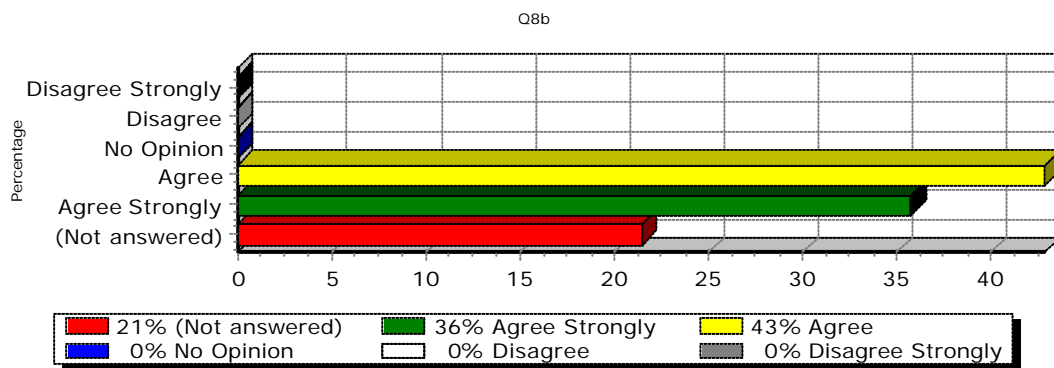


Chart 30 - CAMs Users

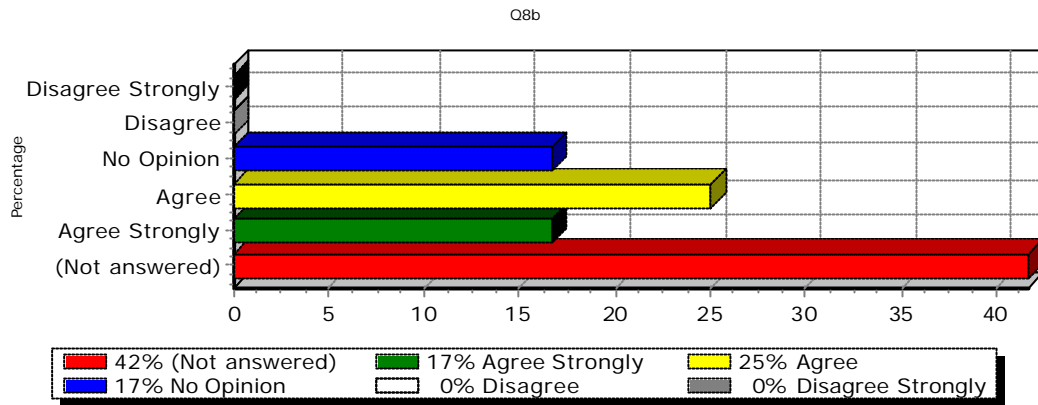
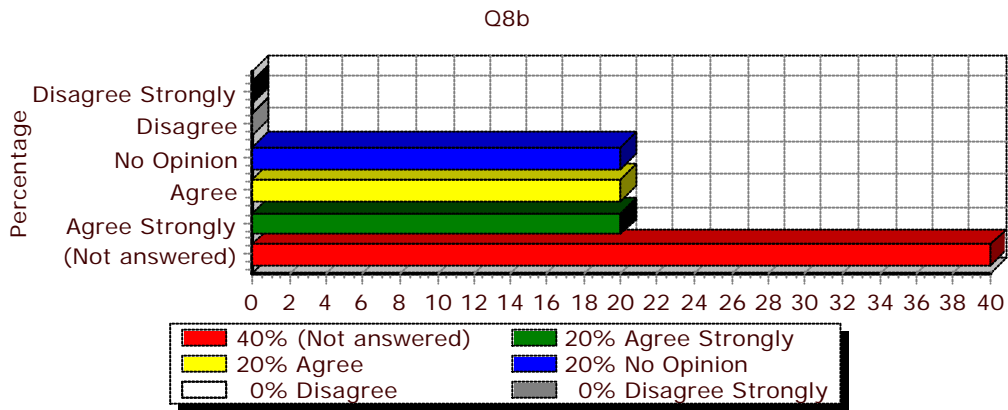


Chart 31 - TPS Users



There is universal support for retention of the security screens, among those respondents who have an opinion about the screens.

3) I would prefer to see open counters with no screens

Chart 32 - Night Safe Users

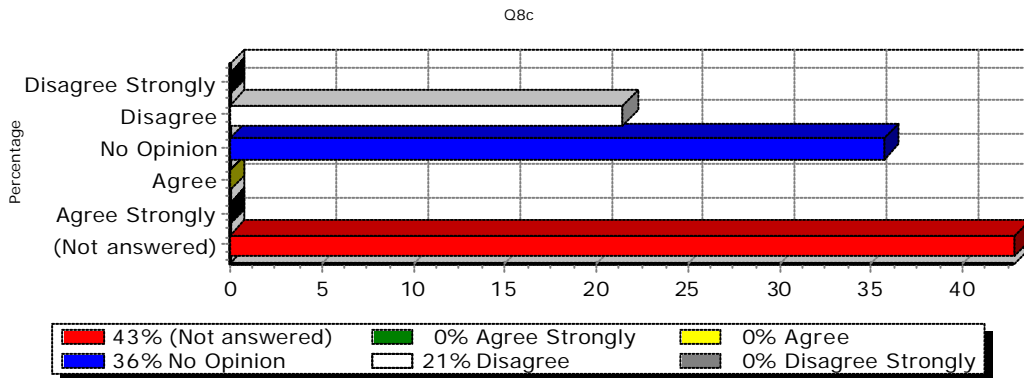


Chart 33 - CAMs Users

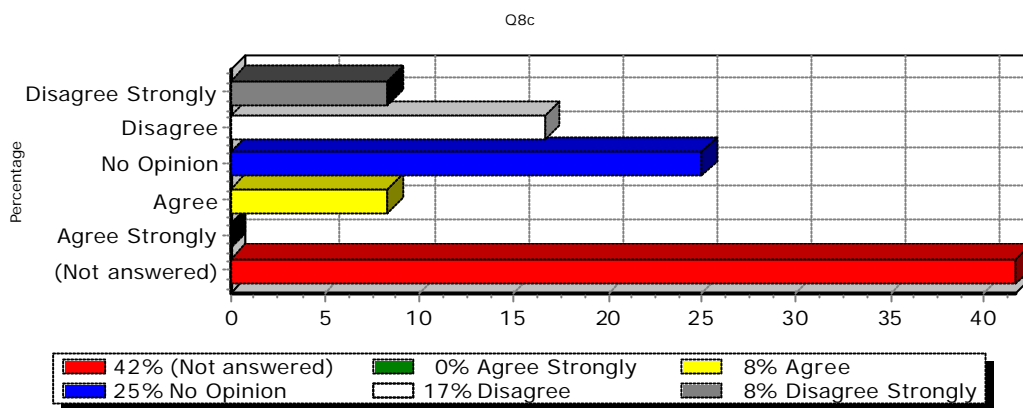
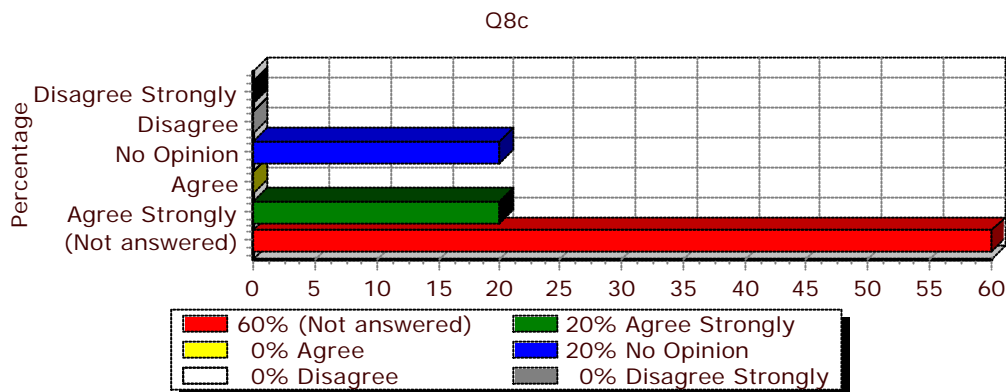


Chart 34 - TPS Users



The small number of respondents who offered an opinion were **against the idea of open plan counters**, with **security concerns** given as the reason for this. **Chart 34** shows support for open plan counters among TPS users, as this is only based on 1 opinion and cannot be considered to be representative.

Delivering the Service

Opening Times

We asked the survey what they thought the opening hours of the cash office were, and to state whether these hours were convenient for them.

Of those who answered this question, **10% knew the correct opening hours**. Of those who did not know the correct hours, **12% thought that the service was available from 9am**, **6% thought it closed at 4.30pm** and **6% thought it closed at 5.20 pm**. The remainder of the sample failed to answer this question. The high percentage of unanswered responses is not surprising, as this group do not generally visit the office or pay over the counter.

Out of a survey group of 31 people, 6 were unhappy with the current opening hours.

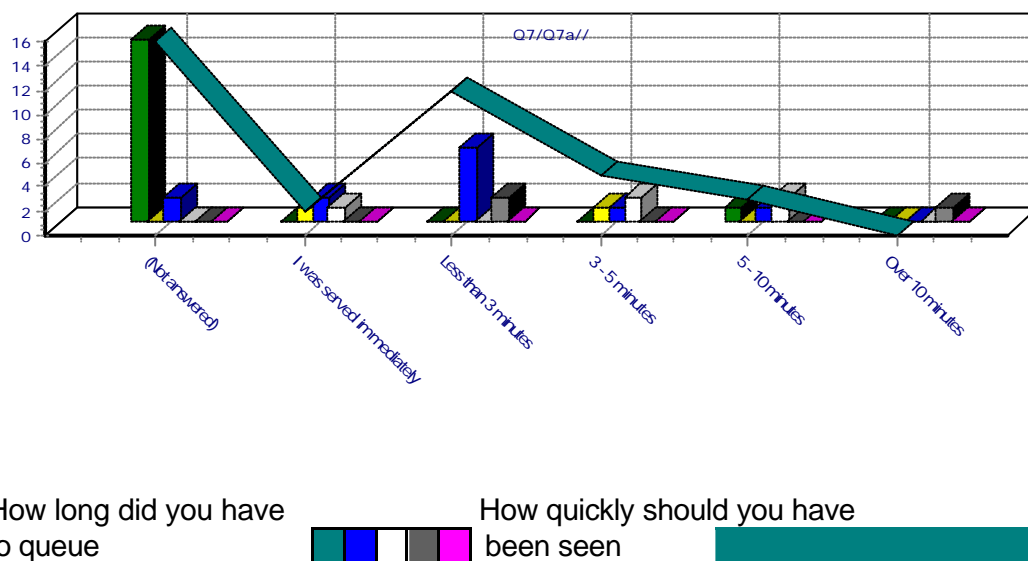
From this group of 6 people 3 specified the change that they would like. 2 requested opening times later than those already provided and 1 respondent requested opening on a Saturday morning.

In terms of enhancement or changes to the existing opening hours, there seems to be insufficient demand to justify any change.

Queuing Times

We asked **how long visitors had to queue before being served** on their last visit to the Banking Hall. As expected the majority of this group did not answer this question, as in many cases it is not relevant to their method of payment. The responses are tabled in **Chart 35**.

Chart 35 - Queuing time and waiting time expectancy



The Cashier

When asked about their last visit, 32% of the survey found the cashier very helpful and 16% found them helpful. The remainder of the survey did not answer the question, presumably on the basis that they have not dealt directly with a Cashier.

There were 13 replies to the question “was cashier was wearing a **name badge**”. 12 responses confirmed that the cashier was wearing identification, 1 response said they were not.

Services Available

We asked the non-visitors to indicate **if they were aware of all of the payment options available to them** from the Cashiers Service; and if they had not done so already, to say whether they would use them in the future. There are varying levels of awareness of the different payment methods (See **Table 7**).

Table 7 Awareness of payment methods	Aware of, and have used	Aware of, not needed to use	Aware of, not wanted to use	Unaware of, would now use	Unaware of, would not use
Credit/Debit card	59%	25%	7%	9%	0%
Night Safe	74%	4%	4%	4%	13%
Postal Payment	25%	32%	28%	7%	7%
Automated Telephone Banking	21%	38%	13%	4%	25%
Direct Debit	26%	43%	26%	4%	0%
Chq Deposit Box	19%	29%	5%	14%	33%

Awareness of other services

The Non-visitor group were asked to indicate if they were aware of other services provided by the Cash Office, and whether they would use them in the future if they have not already done so. Percentage responses for those who replied to these questions are shown in table 8.

Table 8 Awareness of non core services	Aware of, and have used	Aware of, not needed to use	Aware of, not wanted to use	Unaware of, would now use	Unaware of, would not use
Green Waste Bags	11%	32%	3%	26%	8%
Books of stamps	11%	18%	3%	18%	18%
Enquiry Counter	32%	32%	0%	5%	0%

As expected, there is a lower awareness of these services than there was among the regular visitors.

The results show that **non-visiting customers would buy green waste bags and stamps. Additional advertising of these services would almost certainly increase sales.**

Respondents were asked what they had used the **Enquiry Counter** for. As with the visitor survey, the answers given would suggest that either many visitors are confusing the Cashiers enquiry desk with the Main Reception Desk. Alternatively, they are not using the Cashiers enquiry desk for its correct purpose. **Additional information to visitors to clarify the role of the various reception points would be worthwhile.**

The list below shows what the survey group use the **enquiry counter** for.-

- Council Tax/rent query - 2 people
- Ask for directions (internal) - 1 person
- Enquiry (relating to other dept) - 6 people

Changes and Improvements

Respondents were asked to identify any additional services they would like the Cashiers Service to offer, and to make any general comments or observations they may have about the service.

Only one suggestion was made regarding improving the service. This indicates that the group are satisfied with the service; however, their use of the Banking Hall is less frequent than for the visitor group and they have less scope to suggest improvements.

Comments from the Non-Visitor survey

Reasons for not visiting the Town Hall (Q3)

- I prefer **CAMs and automated payments** to avoid visiting location in person **to save time**
- Pay **Council Tax by credit card**
- **Lack of car parking** facilities
- I make one visit per year to authorise my monthly card payment (**CAMs**)
- Pay by **CAMs**
- **Never open when I am around** but quite **happy to use the night safe** - works fine
- I make **all my payments by credit card monthly.**
- I pay by cheque **card**
- Pay by **CAMs**
- Pay over the **phone**

Comments supporting your views (Q8)

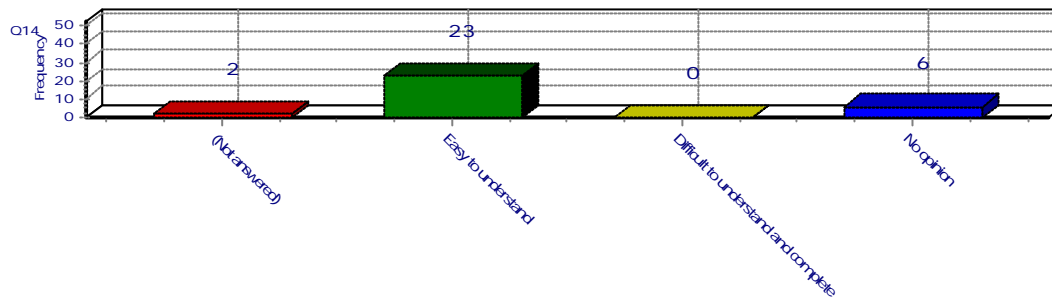
- A **voice enhancer should be used** as well as screens
- **Very polite** on telephone
- **Extra help for those hard of hearing**
- I feel this (**screening**) **is needed to protect the staff**
- You can hear everyone's conversation
- In this day and age **screens are vital**
- **Screens are vital**

Additional Services

- **More information leaflets around the banking hall** to show what other things are going on for example the offer you had on compost bins. Tickets to proms in the park etc.

How did you find the survey?

Chart 36 - responses for survey ease of completion



Part 6 Suggested Actions and responses

- **Provision of additional seating for the Banking Hall**

Extra seating has been provided since completion of the last customer survey. Although **more seating would be desirable**, the **physical constraints of the Banking Hall would make it extremely difficult to provide this**.

- **Additional Cashiers serving on the front counter during peak periods**

It is important to note that **the survey was targeted at those who use the facilities on peak days when queues are most likely to form**. In response to Customer feedback, **additional cover has been provided during peak times**, with the aim of having all 6 serving positions staffed throughout the day. Examples of the new policy are that 12 staff were in the office on 03/01/06 with part-timers covering the morning and the afternoon and 10 on 01/12/06, which allowed the counter to be fully covered throughout the day.

- **Additional signs to clarify the roles of the different reception counters**
- **Additional advertising of the office opening hours**

The responses confirm that **the public are unclear of the names and roles of the various reception points**. There was also **confusion regarding the correct opening hours in each of the 3 survey groups**.

Additional information/advertising to clarify the role, and opening hours, of each reception, would benefit all reception areas and would improve the service to customers.

- **Additional advertising of the sale of stamps and green bags**

A significant percentage of the **non-visiting** group stated that they **were unaware of these services, and would use them in the future**. A number of **visitors were also unaware of these services and would use them in the future**.

Green Bags:

Amenity Services already advertise this service by the following methods.

Posters located outside of the Town Hall
On the CBC internet site
Local Press
Crawley Live magazine
Outline magazine

There is limited scope for additional advertising of Green Bag sales by Cashiering Services; details of the service could be included on any additional reception point signs.

Sale of Stamps:

More advertising of the sale of stamps would almost certainly increase the number of people using this service, which would generate additional revenue. In each of the 3 surveys there were customers who were unaware that they could buy stamps, and will do so in the future. This must also apply to a significant number of Town Hall visitors who do not use the Cash Office.

There is scope for additional posters around the Town Hall advertising Stamp sales.

Part 7

Conclusions

The survey suggests that customers **are generally happy with the service**. The **most significant reason for using the cash office** is that customers like **to see their account being updated**, and mistrust of other payment methods. It may be possible to further advertise the alternative payment methods, but as there is already a high level of awareness of other payment types **paying in person is likely to remain the preference of the existing customers**.

There are major **area of dissatisfaction** is the **time spent queuing during busy periods**. **As a result of the survey feedback, the number of staff working during peak periods has been increased**. This should reduce queues, and increase customer satisfaction.

Some **staff** members complained that they were **unable to collect Petty cash from the Enquiry counter**. Staff cannot use the Enquiry Counter to collect Petty Cash as a float is not kept on the enquiry counter, and the income is processed straight from the Cashier into the General Ledger. **Staff are allowed to phone the Cash Office management to confirm when it is quiet for them to come and collect their petty cash, this avoids unnecessary queuing**.

The amount of seating has been increased since the previous survey in 1998, but is still cause for some complaint. **The current Banking Hall area makes**

provision of additional seating difficult to accommodate, without restricting access through this area. As this area is the main access route to the Customer Contact Centre restricting access is not an option.

The existing Town Hall is due to be demolished in 2009 or 2010, and it will be essential to address seating and other concerns when designing the new building.

Relocation to the new Town Hall offers considerable **scope for joint working with the Contact Centre**, and simplification of the enquiry desks. An interim measure is **to increase advertising of the Cashiers service, and to provide additional signs to clarify which reception desks cover which functions.**

A number of **factors may affect future usage of the service .**

An aging customer group uses the Cashier's Counter, which reflects a **reluctance of elderly residents to switch to new methods of payment.** They are also more likely to have the time to make **payments during office hours;** the younger age range of the non-visitor survey group supports this conclusion. Elderly residents are more likely to have developed **a culture of making payments at the Banking Hall,** when there were fewer alternative payment methods, and they continue to pay by their preferred payment method. Many elderly residents also appear to enjoy the **social aspect of dealing face to face with a cashier, and other members of the queue** (often frequently over a period of years).

The Cash Office remains the favoured way to make payments for a significant number of customers. The service is particularly relevant to those areas with **high levels of deprivation, where the population has less access to technology and banking services, and are therefore more reliant on cash transactions.**

The service will be impacted if the Council's **Housing Stock is transferred** to a Housing Association, or Arms Length Management Organisation. The aim of the service would be to continue to collect rent payments for the new management organisation.

There is a need for the service to continue to gather customer feedback, and to report successes, service changes and information to customers. This should allow the service to improve and to respond to changing patterns of payments.