



# The Public Trustee Customer Satisfaction Survey 2020

## Final Report

Prepared for  
**Office of the Public Trustee SA**

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## Executive Summary

The Office of the Public Trustee in South Australia (“the Public Trustee”) has been conducting annual customer satisfaction surveys since 2011.

The original survey was conducted to address a recommendation of the Statutory Authorities Review Committee (SARC).

The Public Trustee has continued to seek customer feedback not only to measure customer satisfaction but to identify areas for improvement with a view to continuous improvement of the customer experience.

2020 marks the ninth year and eighth time that customer perceptions and attitudes have been measured by the Public Trustee across each of their customers for Wills, Estates, Documents Revoked, Personal Estates and Trusts.

Surveys are conducted for the following customer groups:

<b>Wills</b>	Customers who have made new Wills with Public Trustee as executor.
<b>Estate Administration</b>	Beneficiaries of deceased estates managed by Public Trustee.
<b>Documents Revoked</b>	Customers who have ceased their relationship with Public Trustee by withdrawing their Wills and/or Power of Attorney documents.
<b>Personal Estates</b>	Customers or a Liaison Person / Representative with Personal Estates
<b>Trusts</b>	Customers who have money held in Trust by Public Trustee including the parents of minors who have funds held in Trust.

These customer groups are surveyed throughout the year via hard copy forms and the results entered into Survey Monkey by the Public Trustee.

Data has been extracted from Survey Monkey by the Public Trustee and forwarded to Action Market Research.

The survey is conducted between 1st May to 30th April each year as part of normal business practice. Further work is done during May to collect Personal Estates responses by email/mail out.

This research is aimed at providing Public Trustee customers with ‘a voice’, gathering feedback and using the feedback to develop strategies for ongoing service improvement.

This report details the quantitative and qualitative findings obtained from the Public Trustee Customer Satisfaction Survey for 2020. Trends in results over time have been noted and, where areas for improvement are identified, recommendations have been made.

## Overall Response Rate

There was a total of 817 total responses in 2020, compared with 937 responses in 2019 and 767 responses in 2018.

**Figure i: Response Rates Over Time**

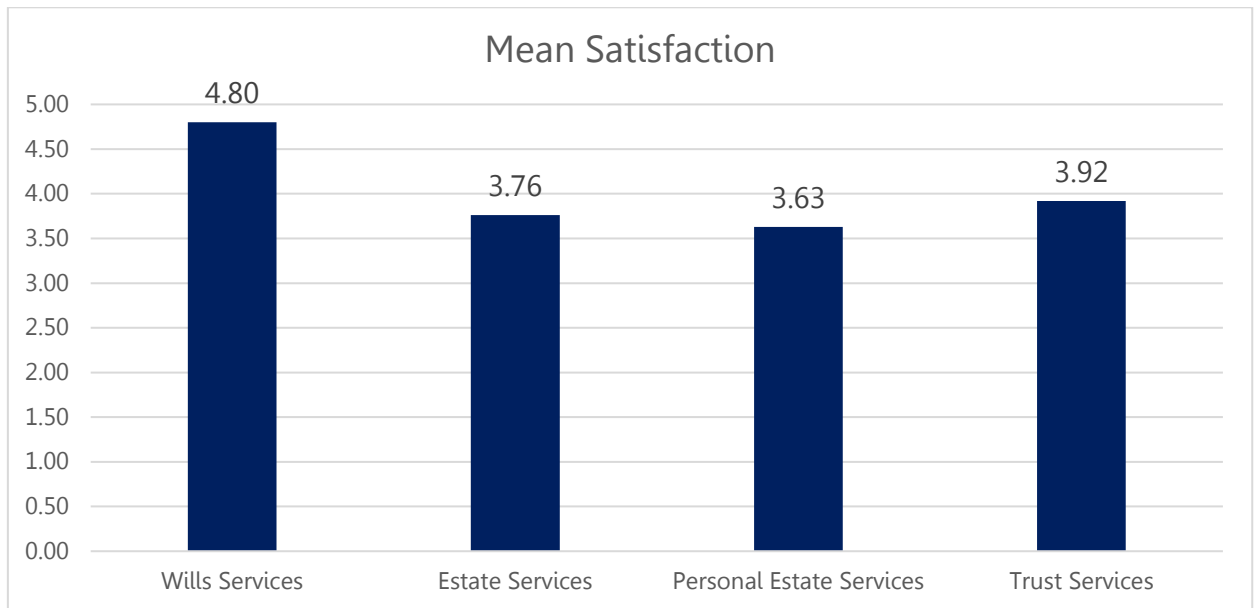
	2020				2019	2018
	Population	Surveys completed	Response Rate	Confidence Interval	Surveys Completed	Surveys Completed
<b>Wills</b>	1366	163	11.9%	+/- 7.21%	200	219
<b>Estate Administration</b>	413	107	25.9%	+/- 8.16%	154	135
<b>Documents Revoked</b>	768	147	19.1%	+/- 7.27%	127	162
<b>Liaison Persons</b>	3850	128	9.0%	+/- 5.02%	178	159
<b>Protected Customers</b>		219			220	55
<b>Trust Administrators</b>	650	53	8.2%	+/- 12.91%	58	37
<b>TOTAL</b>	<b>7047</b>	<b>817</b>	<b>11.6%</b>	<b>+/- 3.22%</b>	<b>937</b>	<b>767</b>

Overall, a total of 817 interviews were completed, which provides an accuracy level of +/- 3.22% for overall results generated at 95% confidence (in 95 out of 100 surveys, we would expect the result to be within +/- 3.22%, so we can be 95% confident the 'true' result lies within this range).

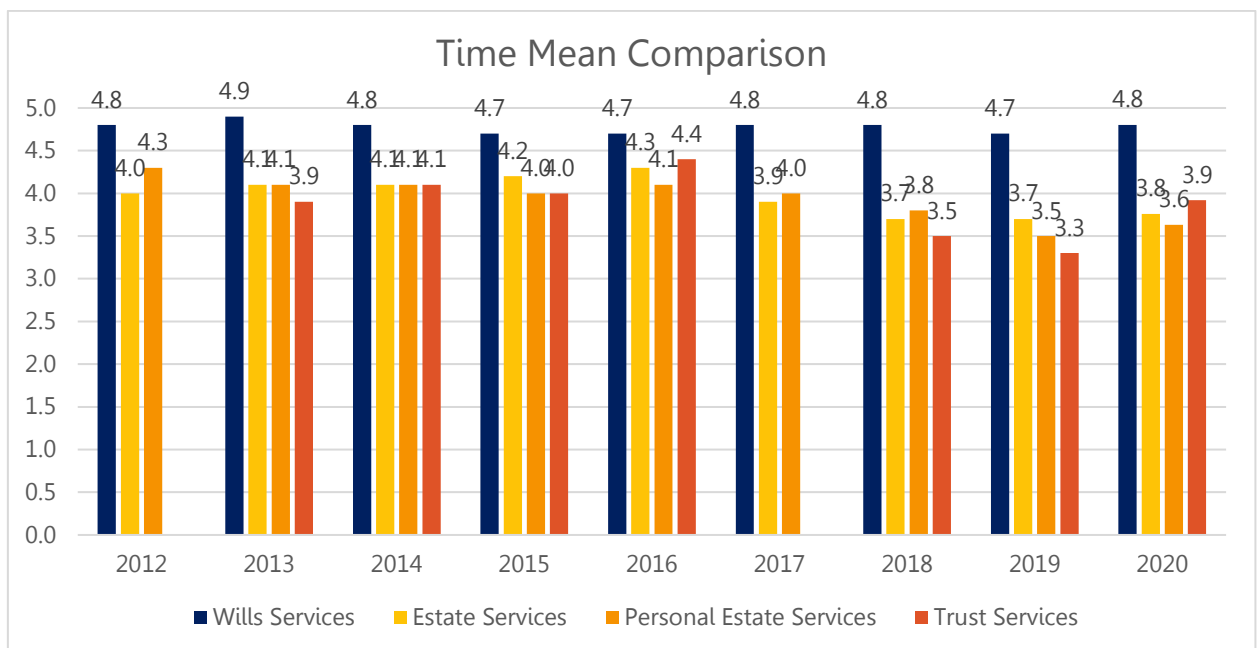
## Summary of Overall Services and Suggested Next Steps for The Public Trustee

Overall, the 2020 results are an improvement on the 2019 results across all service groups.

**Figure ii: Overall Perspectives on Satisfaction with Services Provide by the Public Trustee**



**Figure iii. Time Comparison for Overall Perspectives on Satisfaction with Services Provided by the Public Trustee**



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- > Overall, there is an improved result in each customer group in 2020 compared to 2019.
  - > Wills Services customers continue to be the stand-out performers as seen in previous years, with the majority indicating they are very satisfied with the services provided by the Public Trustee.
  - > Trust Services customers have recorded a strong increase in their level of satisfaction from the 2019 result, (3.92 in 2020 compared with 3.33 in 2019), and is the highest result since 2017.
  - > Personal Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.63 in 2020 compared with 3.52 in 2019).
  - > Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.76 in 2020 compared with 3.68 in 2019).

Wills Services is again the stand-out performing group, with the majority of customers extremely satisfied with the service they receive. This group is proof that an outstanding service outcome can be achieved.

The performance across all other groups is generally positive, but more work needs to be done to improve the service experience for Estate Services, Personal Estate Services, Documents Revoked Services and Trust Services customers.

A common improvement theme for all customer groups is to improve the timeliness of information and processing. This can be achieved through the Public Trustee by:

- > Setting customer expectations through clear communication regarding how long elements may take. Customers are likely to be unaware of the complexity of processing behind the scenes, however, providing them with a realistic and accurate timeframe will ensure their expectations are met. The role of the Public Trustee should then be to meet or exceed those customer expectations each and every time.
- > Undertaking a review of current processes to ensure the processes are streamlined and operating as efficiently as possible. This review could include mapping the processes to determine if there are any duplications of processes, or ways that could reduce the time taken. Implementing changes to the system as necessary will be required to improve process time.
- > Provide regular and ongoing updates to customers as to their current status, proactively informing customers of delays, and renewing their timing expectations as needed.

Implementing these steps will improve the service experience received by all types of Public Trustee customers.

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## Introduction & Methodology

The following report has been prepared for The Office of the Public Trustee in South Australia (“the Public Trustee”) by Action Market Research. It summarises the results of a survey of the Public Trustee customers with the purpose of the survey being to gain an overview of the perceived customer satisfaction with services provided by the Public Trustee.

The survey design and process for data collection in 2020 followed the 2019 iteration of the survey, which followed previous iterations of the surveyed conducted each year from 2011 to 2018. There have been some minor changes to the channel promoting the survey and additional survey questions.

Since the end of 2012, the Public Trustee Customer Satisfaction Survey has been conducted at regular intervals as part of normal business practice. It is distributed online and by paper hardcopy to customers from Wills, Deceased Estates, Documents Revoked, Personal Estates and Trusts.

## Methodology

This survey is a continuation of the previous eight iterations of the survey conducted each year from 2011 to 2019. Significant changes to the survey were made in 2018 to build on historical questions and capture more relevant information. However, many questions remained consistent to ensure that direct comparisons and observations could be made across each of the years.

The survey runs between 1 May 2019 and 2 May 2020 for all respondent groups, except for Personal Estates customers and Trust customers. The Public Trustee changed their methodology in 2019 for these two cohorts. Previously, surveys to Personal Estates customers and Trust customers were conducted by telephone. In 2019, and in 2020, these cohorts were sent emails instead inviting them for their feedback. These customers were also sent a once off hard copy survey in their May 2020 quarterly finance statements that could be completed and returned to the Public Trustee.

Deceased Estates, Wills and Documents Revoked customers provided responses via an online/hard copy survey throughout the year (after receiving the service).

The majority of questions in the surveys asked respondents to rate how strongly they agreed they were satisfied with various aspects of the Public Trustee services on a scale of 1 to 5:

**Satisfaction** was indicated by **level of agreement**, which was rate on the following scale:

- > 5.00 = Strongly Agree
- > 4.00 = Agree
- > 3.00 = Neither Agree or Disagree
- > 2.00 = Disagree
- > 1.00 = Strongly Disagree



This method allows customers to gauge their level of satisfaction and provide a consistent measurement across government for the core service questions. All surveys since the first iteration have incorporated this measure.

Some questions asked respondents to select as many items as they wish, for example, when indicating how to improve or how they heard about a particular service. Other questions asked respondents to provide Yes/No answers, for examples when indicating whether they would recommend the Public Trustee to others.

Finally, some questions invited respondents to provide more detailed comments (i.e., open-ended responses or "other" responses, which were also open-ended). It should be noted that some questions were reserved for Personal Estates customers only.

To analyse the data, response numbers, percentages and mean scores were calculated. Where applicable, changes over time have also been analysed.

This report was prepared in June 2020 by Action Market Research and is based on data received by the Public Trustee.

# 1 Key Findings: Overall Services

This section provides an overview of the results that were collected for all customers and also within each respondent group including:

- Wills
- Estate Administration
- Revoked Documents
- Personal Estates
- Trusts

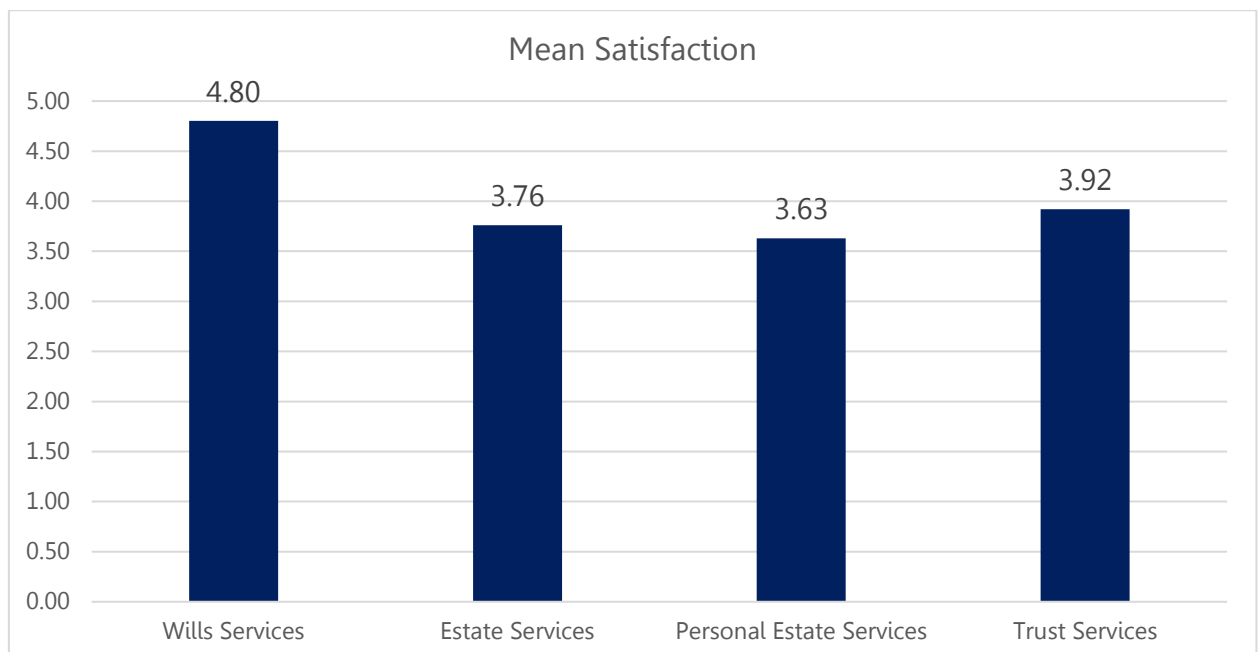
More detailed results for each of these customers groups are presented in the sections to follow.

## 1.1 Perceived Satisfaction with Overall Services

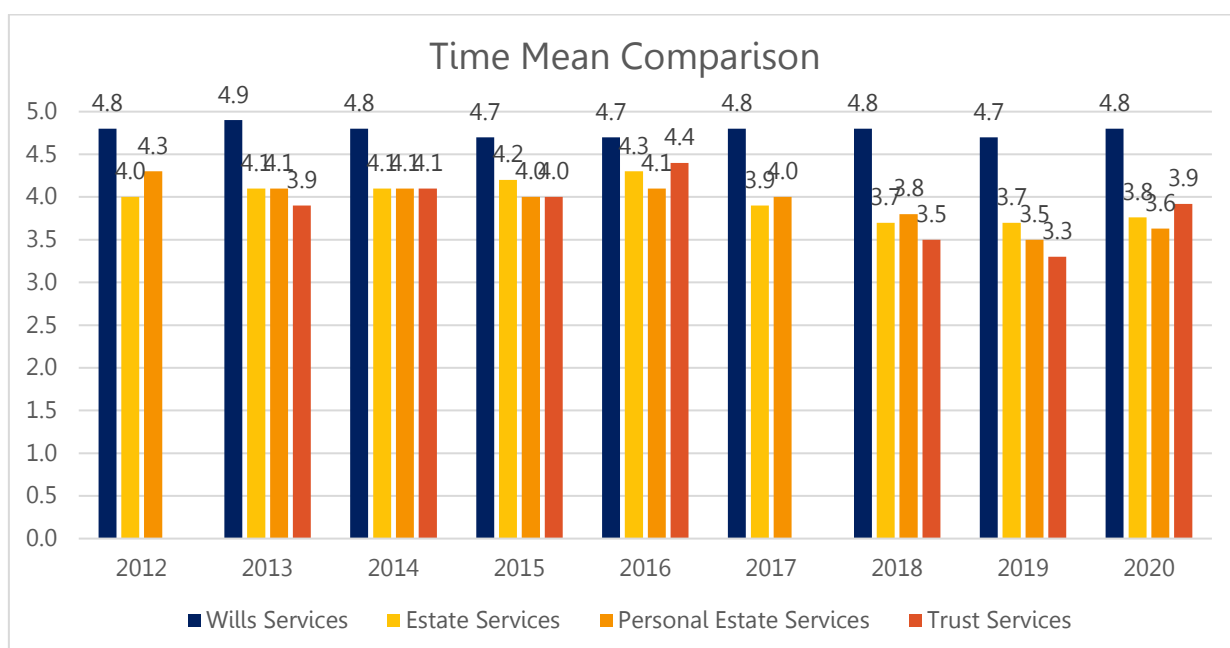
Respondents were asked to rate their satisfaction (indicated by level of agreement) with a range of aspects relating to services provided by the Public Trustee.

Below is a summary of overall perceived satisfaction with services for Wills Services, Estate Services, Personal Estate Services and Trust Services.

**Figure 1: Overall Perspectives on Satisfaction with Services Provide by the Public Trustee**



**Figure 2: Time Comparison for Overall Perspectives on Satisfaction with Services Provided by the Public Trustee**



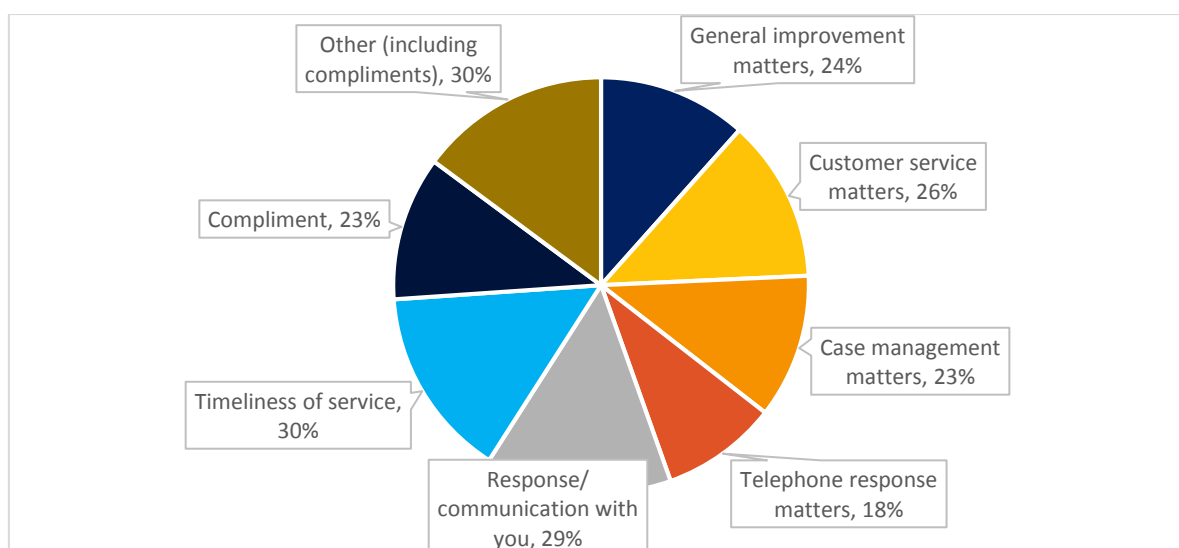
### Observations

- > Overall, there is an improved result in each customer group in 2020 compared to 2019.
- > Wills Services customers continue to be the stand-out performers as seen in previous years, with the majority indicating they are very satisfied with the services provided by the Public Trustee.
- > Trust Services customers have recorded a strong increase in their level of satisfaction from the 2019 result, (3.92 in 2020 compared with 3.33 in 2019), and is the highest result since 2017.
- > Personal Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.63 in 2020 compared with 3.52 in 2019).
- > Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.76 in 2020 compared with 3.68 in 2019).

## **1.2 Prompted Suggested Improvements for Overall Services**

Respondents were asked "How can we improve our service?". The answer options available to each customer group differed slightly, and results are presented below by those that can be directly compared (Wills, Estate and Trust services), and separately for Public Estate and Documents Revoked customers.

**Figure 3: Frequency of Suggested Improvement Areas – Wills Services, Estate Services and Trust Services**



When reviewing this result within each customer group, there are some key differences:

Suggested Improvements	Wills Services (n=56)	Estate Services (n=55)	Trust Services (n=25)
General improvement matters	2%	40%	36%
Customer service matters	7%	38%	<b>40%</b>
Case management matters	5%	40%	24%
Telephone response matters	7%	25%	28%
Response/ communication with you	7%	<b>45%</b>	<b>44%</b>
Timeliness of service	7%	<b>55%</b>	28%
Compliment	<b>39%</b>	11%	12%
Other (including compliments)	<b>50%</b>	16%	16%

Q. How can we improve our [group] service?

### Observations from Wills Services, Estate Services and Trust Services:

- > Overall, when respondents are asked to make suggestions for improvement, the key improvement areas relate to timeliness of service, response/ communication with customers and customer service matters.
- > When reviewing the result within each customer group, Wills Services customers are typically providing positive feedback, including compliments.
- > The key areas of improvement for Estate Services customers relate to timeliness of service and response/ communication.
- > The key areas of improvement for Trust Services customers relate to response/ communication, and customer service matters.

Personal Estates Services and Documents Revoked customers received a similar question, with answer options specific to each customer group. The top suggested improvements for Personal Estate Services customers relate to:

<b>Suggested Improvements Personal Estate services</b>	<b>%</b>
Telephone access and response matters	45%
Timeliness of response to your information requests	43%
Your spending budgets clearly explained	38%
Better communication of case management matters	37%

*Q. Now we would like your thoughts on how we can improve our Personal Estate services? (n=347)*

The top suggested improvements for Documents Revoked customers relate to:

<b>Suggested improvements Documents Revoked</b>	<b>%</b>
Better explanation of fees and charges	52%
Enhanced communication with you	26%
Improved access to our services in the local area	17%
More timely service	11%

*Q. How can we improve our Will preparation service to customers? (n=84 responses)*

### Overall Observations

- > Overall, the common suggested improvements across all customer groups relate to the timeliness of service and improvements related to response and communication.
- > There are specific areas of improvement to focus on for each customer group (in addition to responsiveness and communication) including:
  - Timeliness of service for Estate Services customers.
  - Telephone access and response matters for Personal Estate Services customers.
  - Better explanation of fees and charges for Documents Revoked customers.
  - Customer service matters for Trust Services customers.

## 1.3 Unprompted Suggested Improvements for Overall Services

Respondents were also provided an opportunity to expand on their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on.

The Public Trustee is committed to excellence when providing services to customers, and uses TICK service principles – **T**imely and responsive communication, **I**nterested, **C**ases managed well and **K**een to help. The verbatim comments have been coded using these TICK principles, and the results within each group and overall are as follows:

Coded Suggested Improvements	Wills Services	Estate Services	Personal Estate Services	Trust Services	TOTAL
<b><u>Positive Responses</u></b>					
Timely and Responsive Communication	13%	3%	2%	0%	4%
Interested	13%	2%	1%	4%	4%
Case Management	30%	5%	2%	7%	9%
Keen to Help	65%	30%	25%	19%	33%
<b>Total Positive Responses</b>	<b>87%</b>	<b>38%</b>	<b>28%</b>	<b>30%</b>	<b>43%</b>
<b><u>Negative Responses</u></b>					
Timely and Responsive Communication	4%	52%	28%	41%	28%
Interested	1%	2%	6%	4%	4%
Case Management	1%	29%	11%	4%	12%
Keen to Help	6%	27%	33%	30%	24%
<b>Total Negative Responses</b>	<b>13%</b>	<b>68%</b>	<b>65%</b>	<b>67%</b>	<b>54%</b>

### Observations

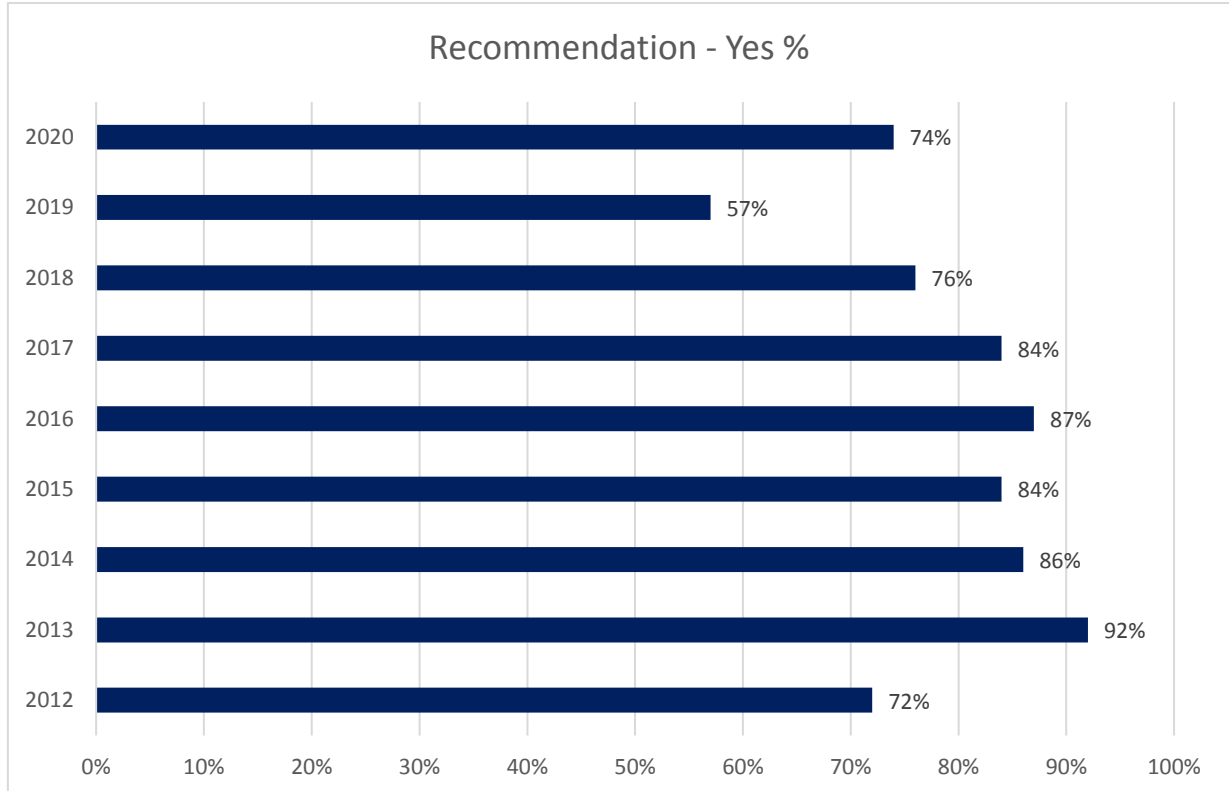
- > Overall, the positive mentions provided related to the service principle Keen to Help, and specifically providing an outstanding service experience. These comments related to providing information in a friendly and professional manner, and compliments for specific staff.
- > The negative mentions provided related more to the service principle of Timely and Responsive Communication. Specifically, the comments related to not getting information to the customer quickly, or not answering queries quickly.
- > On balance, Wills Service customers provided more positive mentions, where all other groups have provided more negative comments.

## 1.4 Recommend to Others for Overall Services

Wills Services, Estate Services and Trust Services customers were asked *"Would you recommend the Public Trustee to others?"*

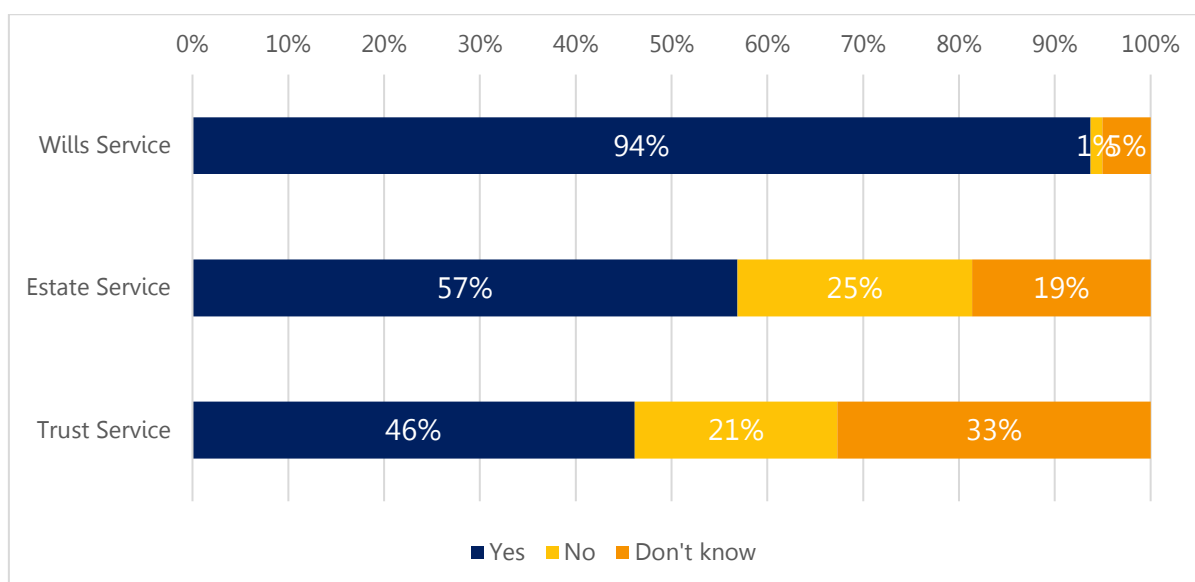
Almost three quarters of customers (74%) answered 'Yes' to this question in 2020, with comparisons to previous years provided in the figure below.

**Figure 4: Time Comparison for Overall Recommendation of the Public Trustee by All Customer Types**



This year's result is a significant improvement since 2019, however still remains lower than the results seen across 2013 to 2018, and more work must be done to improve this result. This result indicates that on balance there are more customers talking positively about the experience in dealing with the Public Trustee than those that are talking negatively.

**Figure 5: The Public Trustee Customer Recommendations to Others – Comparison by Customer Type**



### Observations

- > The majority of Wills Services customers are talking positively about their experience with the Public Trustee, with 94% of respondents indicating they would recommend this service to others.
- > Over half of Estate Services customers (57%) are talking positively about their experience with the Public Trustee, with a quarter (25%) not intending to recommend this service to others.
- > Less than half of Trust Services customers (46%) are talking positively about their experience with the Public Trustee, with 21% not intending to recommend this service to others.
- > The improved overall result is an 'across the board' improvement, with results increasing since 2019 for all groups, with Wills Service increasing from 92% in 2019 to 94% in 2020, Estate Services increasing from 46% in 2019 to 57% in 2020, and Trust Services increasing from 40% in 2019 to 46% in 2020.



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## 1.5 Summary of Overall Services and Suggested Next Steps for the Public Trustee

Overall, the 2020 results are a slight improvement on the 2019 results, but remain relatively consistent across all previous years.

Wills Services is again the stand-out performing group, with the majority of customers extremely satisfied with the service they receive. This group is proof that an outstanding service outcome can be achieved.

The performance across all other groups is generally positive, but more work needs to be done to improve the service experience for Estate services, Personal Estates Services, Documents Revoked Services and Trust Services customers.

A common improvement theme for all customer groups is to improve the timeliness of information and processing. This can be achieved through the Public Trustee by:

- > Setting customer expectations through clear communication regarding how long elements may take. Customers are likely to be unaware of the complexity of processing behind the scenes, however, providing them with a realistic and accurate timeframe will ensure their expectations are met. The role of the Public Trustee should then be to meet or exceed those customer expectations each and every time.
- > Undertaking a review of current processes to ensure the processes are streamlined and operating as efficiently as possible. This review could include mapping the processes to determine if there are any duplications of processes, or ways that could reduce the time taken. Implementing changes to the system as necessary will be required to improve process time.
- > Provide regular and ongoing updates to customers as to their current status, proactively informing customers of delays, and renewing their timing expectations as needed.

Implementing these steps will improve the service experience received by all types of Public Trustee customers.

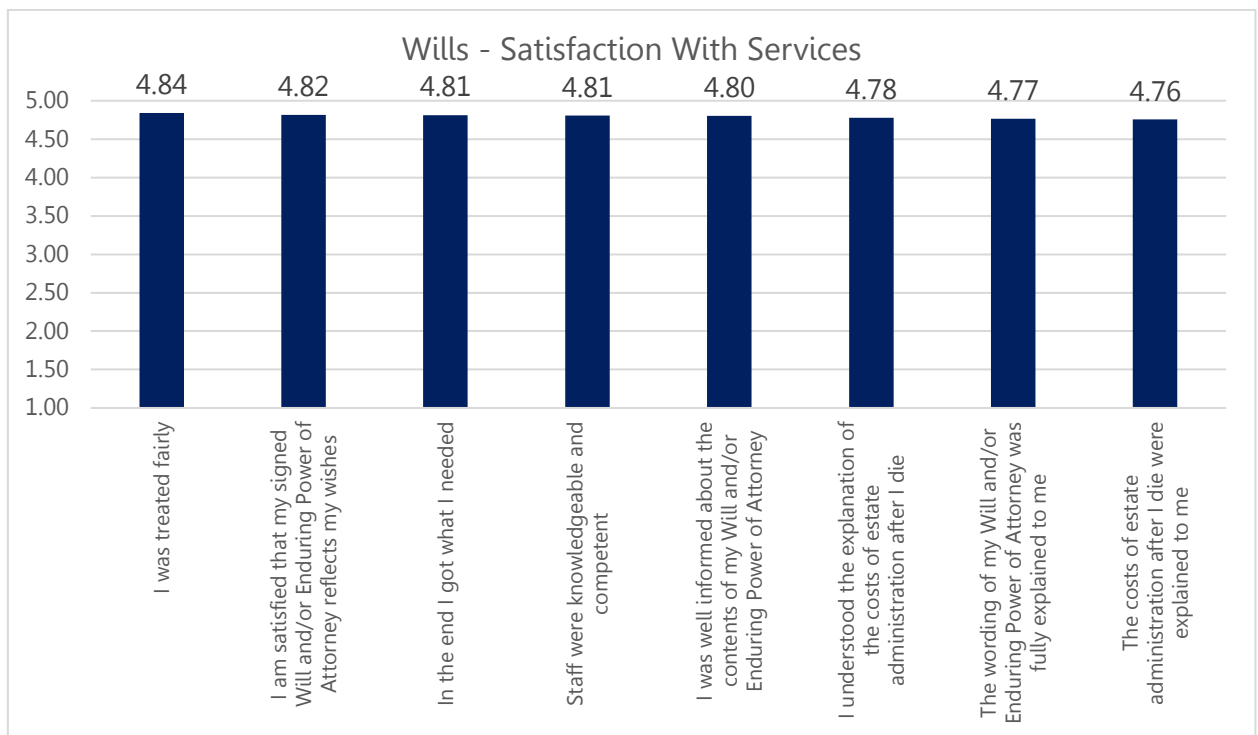
## 2 Key Findings: Wills Services

This section provides an overview of the results that were collected for Wills Services customers. Those customers with Revoked Documents are presented in later sections of the report.

### 2.1 Perceived Satisfaction with Wills Services

As found in previous years, the overall results for Wills Services customers are very positive with the majority of these customers indicating that they 'strongly agree' they are satisfied with the level of service provided by the Public Trustee. This result has remained steady since 2012.

**Figure 6: Satisfaction with Document Preparation Services (Wills Customers Only) - Mean**



When viewing these results by percentage agreement, we can use the strength of agreement scores to provide a clearer hierarchy of which specific elements are performing well, and which areas could be focused on to improve. The chart on the following page provides this hierarchy.

**Figure 7: Satisfaction with Document Preparation Services (Wills Customers Only) - % Agree**



Overall, over 80% of Wills Service customers strongly agree with each of the service statements tested. It is clear the Wills Service team is providing an outstanding service experience to these customers.

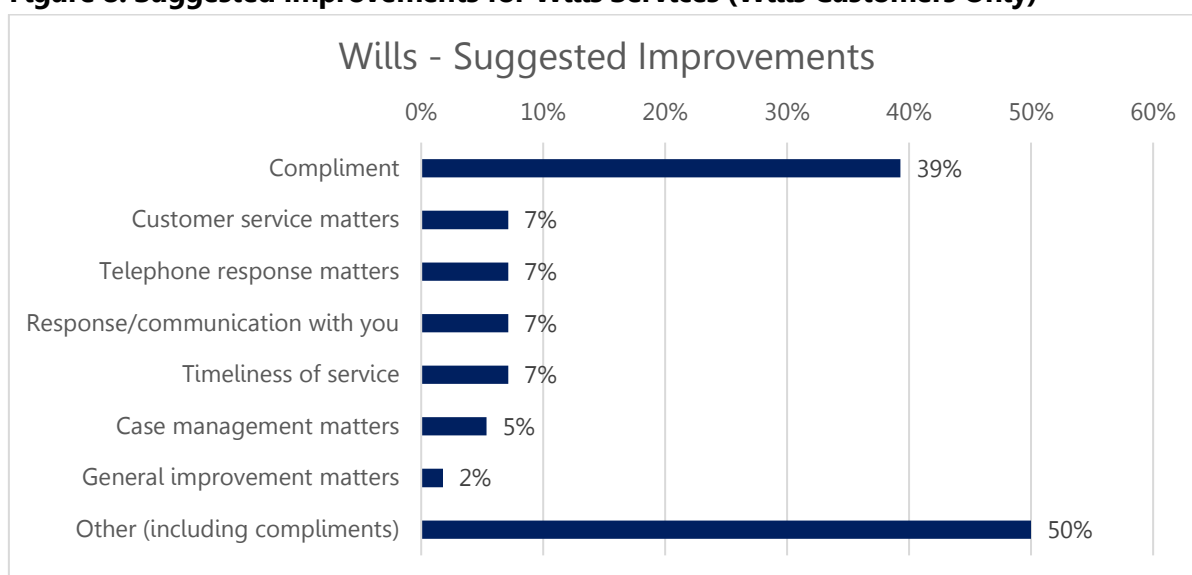
The hierarchy above provides some potential areas to explore for improvements, including:

- > Ensuring the wording of the Will and/or Enduring Power of Attorney is fully explained to the customer.
- > Ensuring the costs of estate administration after death were explained to the customer.
- > Ensuring the customer understands the explanation of the cost of estate administration.

## 2.2 Suggested Improvements for Wills Services

When asked to indicate whether there were any ways the Wills Service can be improved, most Wills Services Customers provided compliments relating to the high-quality service experience received (39%).

**Figure 8: Suggested Improvements for Wills Services (Wills Customers Only)**



Q. How can we improve our document preparation service (n=56)

Respondents were also provided an opportunity to expand their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on. The coded results for Wills Services relate to the following service principles:

Coded Suggested Improvements	Wills Services
<b>Positive Responses</b>	
Timely and Responsive Communication	13%
Interested	13%
Case Management	30%
Keen to Help	65%
<b>Total Positive Responses</b>	<b>87%</b>
<b>Negative Responses</b>	
Timely and Responsive Communication	4%
Interested	1%
Case Management	1%
Keen to Help	6%
<b>Total Negative Responses</b>	<b>13%</b>

Q. Would you like to expand on your suggestion(s) for improvement: (n=68)

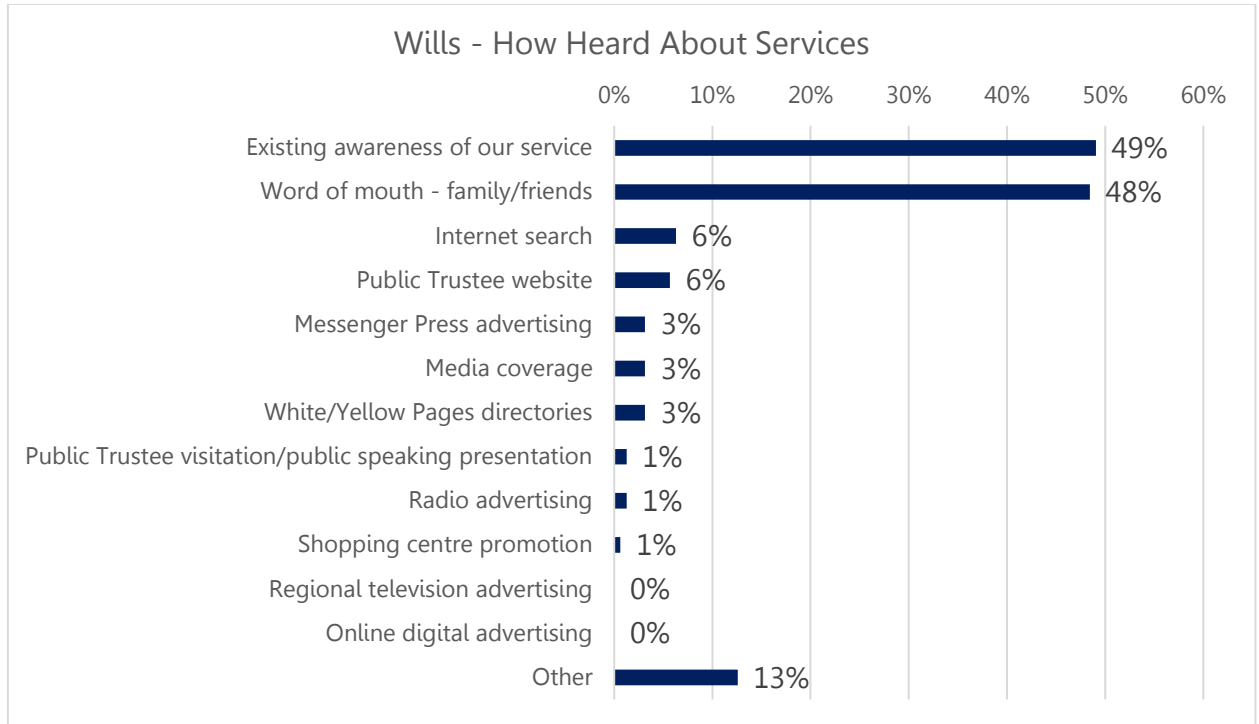
Overall, as with all other Wills Service customer results, the comments provided were positive and complimentary of the high-quality service received, and related mainly to the Keen to Help service principle. The top 3 coded responses are below, with some selected verbatim comments:

Rank	Code	Selected Verbatim Comments
1 <sup>st</sup> (52%)	POSITIVE – <u>Keen to Help</u> – Our staff/customer service is good	<ul style="list-style-type: none"> <li>&gt; <i>"The service I received was excellent &amp; didn't see any great need for improvement. Everything was settled in an easy &amp; timely manner. Thanks."</i></li> <li>&gt; <i>"I was impressed with the customer service provided and the timeliness of service. Very impressed that our wills were prepared and ready for signing within 45 minutes of appointment time."</i></li> </ul>
2 <sup>nd</sup> (28%)	POSITIVE – <u>Case Management</u> – We provide seamless services across our organization	<ul style="list-style-type: none"> <li>&gt; <i>"Excellent service providers, surprised more people do not use it. Every staff member was understanding and pleasant. All deserve top marks."</i></li> <li>&gt; <i>"I received excellent service when I phoned for the appointment time and also when I met with Judd to update my will. In my opinion, no improvement is necessary. It was also great having a coffee while I waited for my will to be done. Excellent service."</i></li> </ul>
3 <sup>rd</sup> (13%)	POSITIVE – <u>Keen to Help</u> – We provided information in a friendly and professional manner	<ul style="list-style-type: none"> <li>&gt; <i>"Very happy with my documents and process. I guess there has been a demand leading up to the withdrawal of the service but I had to book about 5 weeks in advance to get an appointment. Lucky in our sense that I got an opportunity prior to 30 June 2019. I just want to say thanks to Judd for his personable and professional style. Made me feel comfortable talking about and dealing with an uncomfortable subject."</i></li> <li>&gt; <i>"Excellent service and explanation. Email response was not consistent i.e. had already booked an appointment and 1 or 2 weeks later they advised that no appointment times were available. N.B. when I advised that an apt had already been made, they responded straight away which was good! We understood that due to change in legislation on 30/6/2019 that the service had full load of bookings which the staff were handling well."</i></li> </ul>

## 2.3 How Wills Services Customers Heard About Services

When asked how they first hear about the services of the Public Trustee, just under half of Wills Services Customers either had an existing awareness (49%) or were heard about the Public Trustee via word of mouth (48%).

**Figure 9: How Customers Found about the Public Trustee Services (Wills Customers Only)**



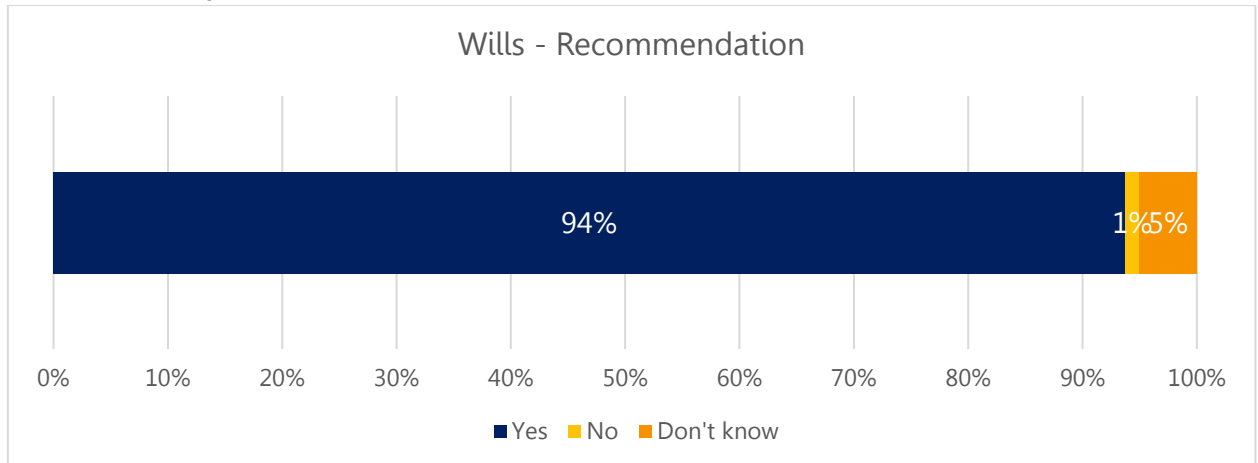
### Observations

- > Word of mouth is clearly the key contributor to informing potential customers about the Wills Service provided by Public Trustee. All other promotional tools have very low levels of impact.
- > With word of mouth being the key driver of Public Trustee awareness, it is important to provide all Wills Services customers an experience where they will proactively talk positively about their experience.

## 2.4 Recommend to Others for Wills Services

The majority of Wills Services customers (94%) indicated that would recommend the Public Trustee to others, while 5% were unsure if they would and only 1% said that they would not. This is an overall improvement on the previous years' result in 2019 where only 91% said that they would recommend the Public Trustee to others for Wills Services.

**Figure 10: Willingness to Recommend the Public Trustee to others for Wills Services (Wills Customers Only)**



## 2.5 Summary of Wills Services

Wills Services customers are extremely satisfied with the service provided by Public Trustee, and there is little that needs improvement for this group. Areas that could provide a positive improvement for Wills Service customers include:

- > Ensuring the wording of the Will and/or Enduring Power of Attorney is fully explained to the customer.
- > Ensuring the costs of estate administration after death were explained to the customer.
- > Ensuring the customer understands the explanation of the costs of estate administration.

Each of these areas of improvement relate to the customer having a better understanding of the process and the costs involved. A process to ensure the customer has understood these specific elements may help elevate the experience with Wills Services to new heights.

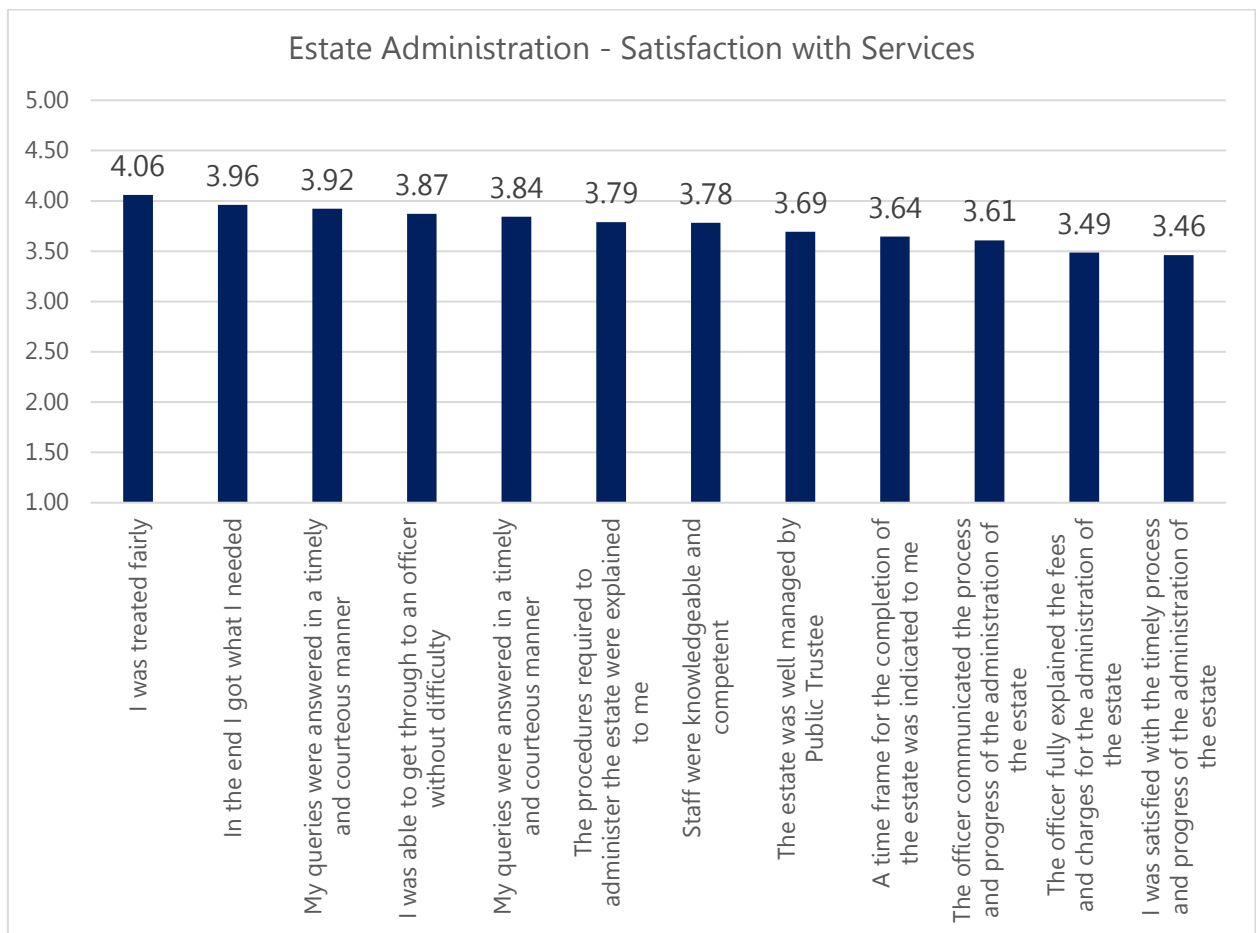
### 3 Key Findings: Estate Services

This section provides an overview of the results that were collected for Estate Administration (Deceased Estate) customers. Those customers with Personal Estates are presented in later sections of the report.

#### 3.1 Perceived Satisfaction with Estate Services

The 2020 survey followed the structure of the 2019 survey. The results have been sorted by highest to lowest agreement in the figure below.

**Figure 11: Satisfaction with Estate Administration Services (Estate Administration Customers Only) – Mean**



Results are most positive for service elements relating to being treated fairly, getting what was needed, having queries answered in a timely and courteous manner, being able to get through to an officer without difficulty, having processes and procedures explained and staff being knowledgeable and competent (top 6 agreement).



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Those service elements that received less overall agreement in terms of satisfaction related to the time taken to wind up administration, the timely process and progress of the administration of the estate and an explanation of the fees and charges involved (bottom 3 agreement).

Compared with the 2019 survey results, there was an improvement on the following elements in 2020:

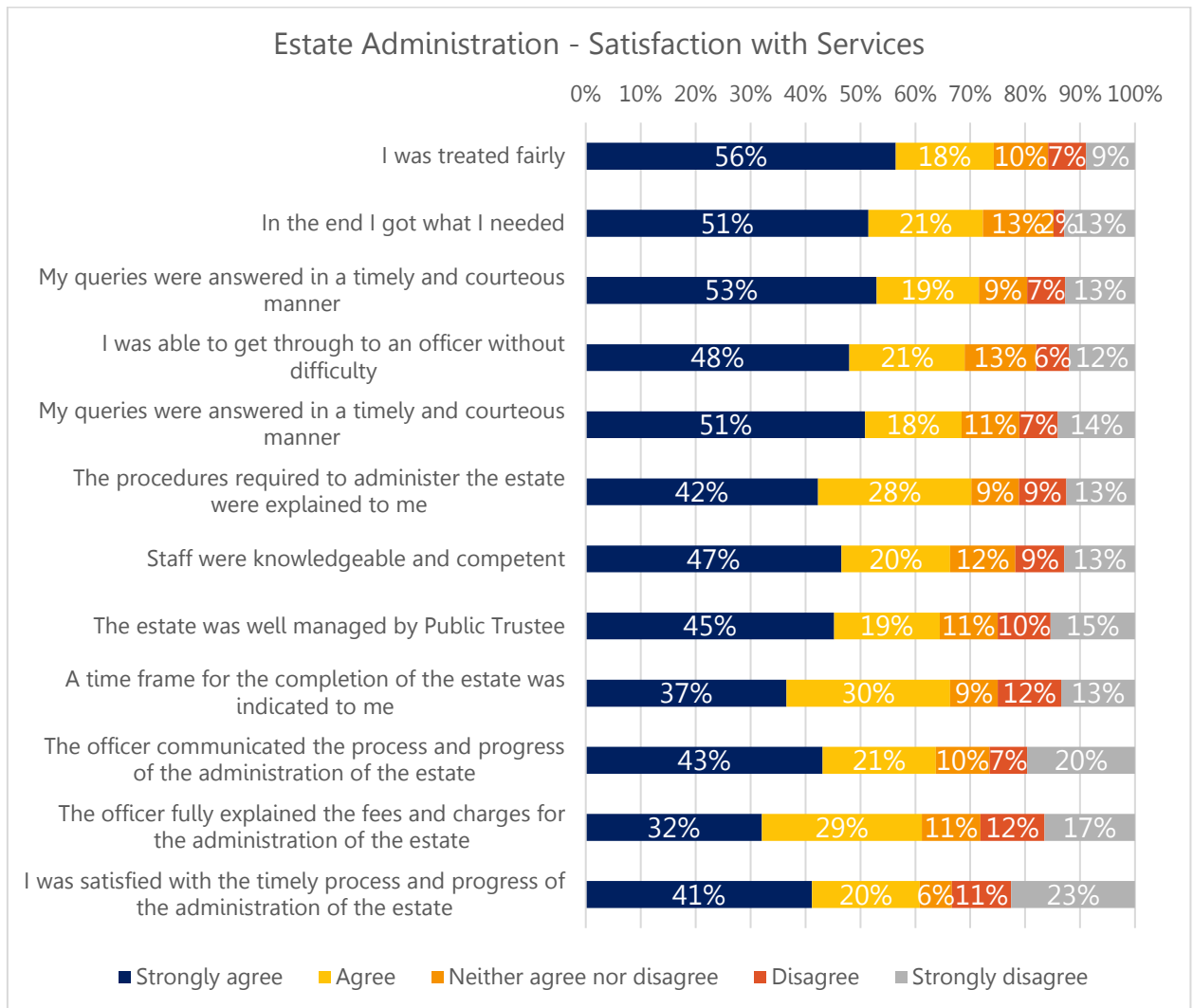
- > I was treated fairly (4.06 in 2020 compared with 3.96 in 2019).
- > I was able to get through to an officer without difficulty (3.87 in 2020 compared with 3.70 in 2019).
- > My queries were answered in a timely and courteous manner (3.92 in 2020 compared with 3.80 in 2019).
- > The estate was well managed by Public Trustee (3.69 in 2020 compared with 3.47 in 2019).
- > I was satisfied with the timely process for payments for the administration of the estate (3.46 in 2020 compared with 3.44 in 2019).
- > The officer fully explained the fees and charges for the administration of the estate (3.79 in 2020 compared with 3.46 in 2019).

Compared with the 2019 survey results, there was a decline on the following elements:

- > The procedures required to administer the estate were explained to me (3.79 in 2020 compared with 3.99 in 2019).
- > A time frame for the completion of the estate was indicated to me (3.64 in 2020 compared with 3.85 in 2019).
- > The officer communicated the process and progress of the administration of the estate (3.61 in 2020 compared with 3.69 in 2020).

When viewing these results by percentage agreement, we can use the strength of agreement scores to provide a hierarchy of which specific elements are performing well, and which areas could be focused on to improve. The chart on the following page provides this hierarchy.

**Figure 12: Satisfaction with Document Preparation Services (Estate Administration Customers Only) - % Agree**



Overall, total agreement (Strongly agree % + Agree %) are all above 50%, indicating the majority of Estate Services customers are generally satisfied with the services they are receiving. In particular, customers are satisfied with:

- > Being treated fairly (74% agree).
- > Getting what they needed in the end (72% agree).
- > Queries were answered in a timely and courteous manner (72% agreement).

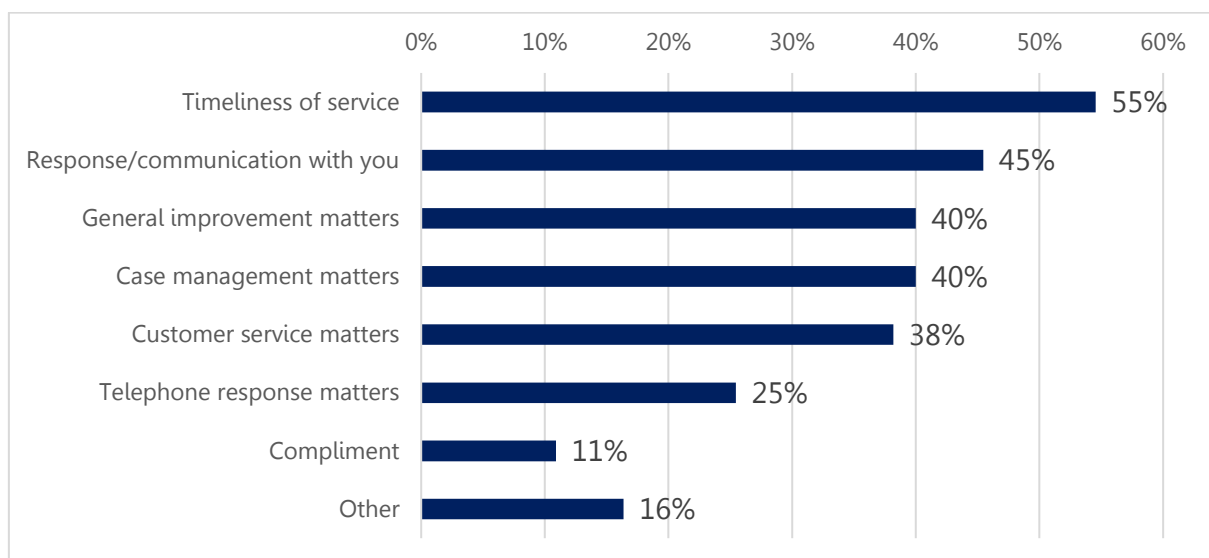
The areas where improvements can be made include:

- > Being satisfied with the time taken to wind up the administration (54% agree, 35% disagree).
- > Being satisfied with the timely process and progress of the administration of the estate (61% agree, 34% disagree).
- > Fully explaining the fees and charges for the administration of the estate (61% agree, 29% disagree).

### 3.2 Suggested Improvements for Estate Services

When asked to indicate whether there were any ways the Estate Services could be improved, Estate Service customers would like to see improved timeliness of service (55%) and better response/communication (45%).

**Figure 13: Suggested Improvements for Estate Administration Services (Estate Administration Customers Only)**



Respondents were also provided an opportunity to expand their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on. The coded results for Estate Services relate to the following service principles:

Coded Suggested Improvements	Estate Services
<b>Positive Responses</b>	
Timely and Responsive Communication	3%
Interested	2%
Case Management	5%
Keen to Help	30%
<b>Total Positive Responses</b>	<b>38%</b>
<b>Negative Responses</b>	
Timely and Responsive Communication	52%
Interested	2%
Case Management	29%
Keen to Help	27%
<b>Total Negative Responses</b>	<b>68%</b>

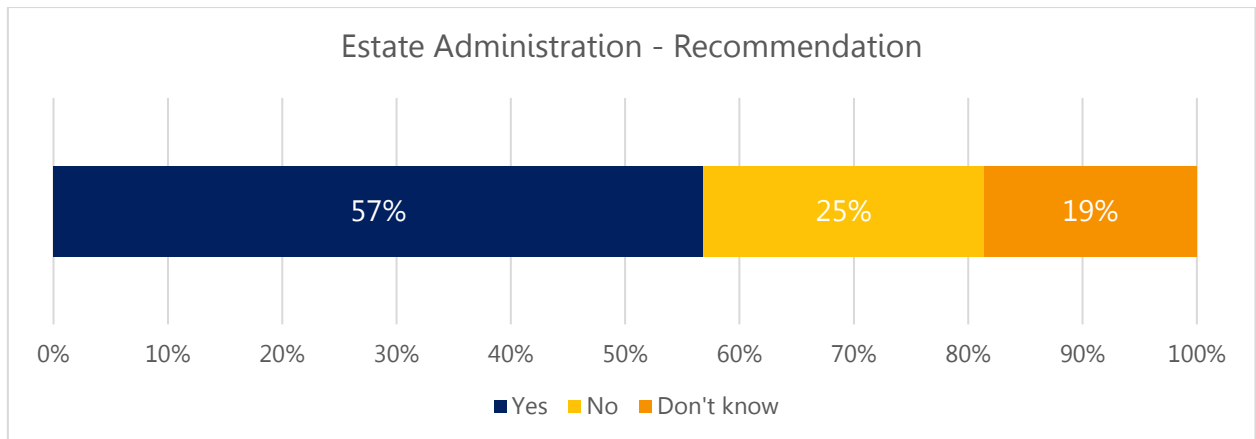
Overall, the comments provided by the Estate Services customers were more negative than positive, and mostly related to Timely and Responsive Communication service principle. The top 3 coded responses are below, with some selected verbatim comments for each:

Rank	Code	Selected Verbatim Comments
1 <sup>st</sup> (38%)	NEGATIVE – <u>Timely and Responsive Communication</u> – We did not get information to you quickly	<ul style="list-style-type: none"> <li>&gt; <i>"The lack of timely communication and an unrealistic time frame for a very simple and uncomplicated estate seemed ridiculous. Duplication of forms which could have been completed once at the start of the process &amp; was frustrating. Request for email contact and yet documents/requests forwarded by mail were counterproductive."</i></li> <li>&gt; <i>"It just took too long. We let it go because of the complication of finishing this Will but 18 months was too long. It was too long not just for the money but it was the last details, end was a final goodbye to our father and a last thank you. More communication would have helped."</i></li> </ul>
2 <sup>nd</sup> (23%)	POSITIVE – <u>Keen to Help</u> – Our staff/ customer service is good	<ul style="list-style-type: none"> <li>&gt; <i>"Quite happy or acceptable on every aspect of everything that transpired between myself and Public Trustee employees."</i></li> <li>&gt; <i>"I cannot think of anything that could be improved because I experienced exemplary perfect services especially from estate officer Flynn Stewart. The only way perfect service that I experienced identifies room for improvement is by commending Flynn Stewart as a perfect model for all services."</i></li> </ul>
3 <sup>rd</sup> (18%)	NEGATIVE – <u>Case Management</u> – Information is not accurate, and poor management or records	<ul style="list-style-type: none"> <li>&gt; <i>"When looking for a beneficiary, check your own database first."</i></li> <li>&gt; <i>"Where staff leave beneficiaries should be notified and persons allocated the files- don't out them aside. Some responses are slow and this usually ends up being a change in person managing estate."</i></li> </ul>

### 3.3 Recommend to Others for Estate Services

Just under two-thirds (57%) of Estate Services customers indicated that they would recommend the Public Trustee to others, which is an improvement on the 2019 results where only 51% agreed that they would recommend the Public Trustee to others.

**Figure 14: Willingness to Recommend the Public Trustee to others for Estate Administration Services (Estate Administration Customers Only)**



### 3.4 Summary of Estate Services

Overall, Estate Services customers are generally satisfied with their experience, however there is significant room for improvement. Specifically, the areas where improvements can be made relate to:

- > Improving the time taken to wind up the administration.
- > Improving the processing speed of estate administration.
- > Fully explaining the fees and charges for estate administration.

It is clear that the Estate Services customers have a more negative experience with the Public Trustee than other customer types, and are frustrated with the amount of time it takes for the estate to be administered. Three key methods to improve customer satisfaction related to timing and responsiveness include:

- > Better and more frequent communication about the status of the estate administration. This should be clear and concise, and accurate to provide the customer certainty that things are progressing.
- > A review of internal estate administration processes to determine if there are any methods to streamline processes, remove duplication or create new ways to provide the customer with a fast-tracked solution.

- 
- > Ensuring customer information is easily transferrable between Public Trustee staff, so that a staff member is able to pick-up at the point where another staff member has left-off. This could entail building a Customer Relationship Management (CRM) system that stores customer information in a way that makes it simple and easy for staff to educate themselves about the customer, and eliminate the need for customers to have to re-explain, or re-clarify information.

## 4 Key Findings: Documents Revoked

This section provides an overview of the results that were collected for Documents Revoked customers

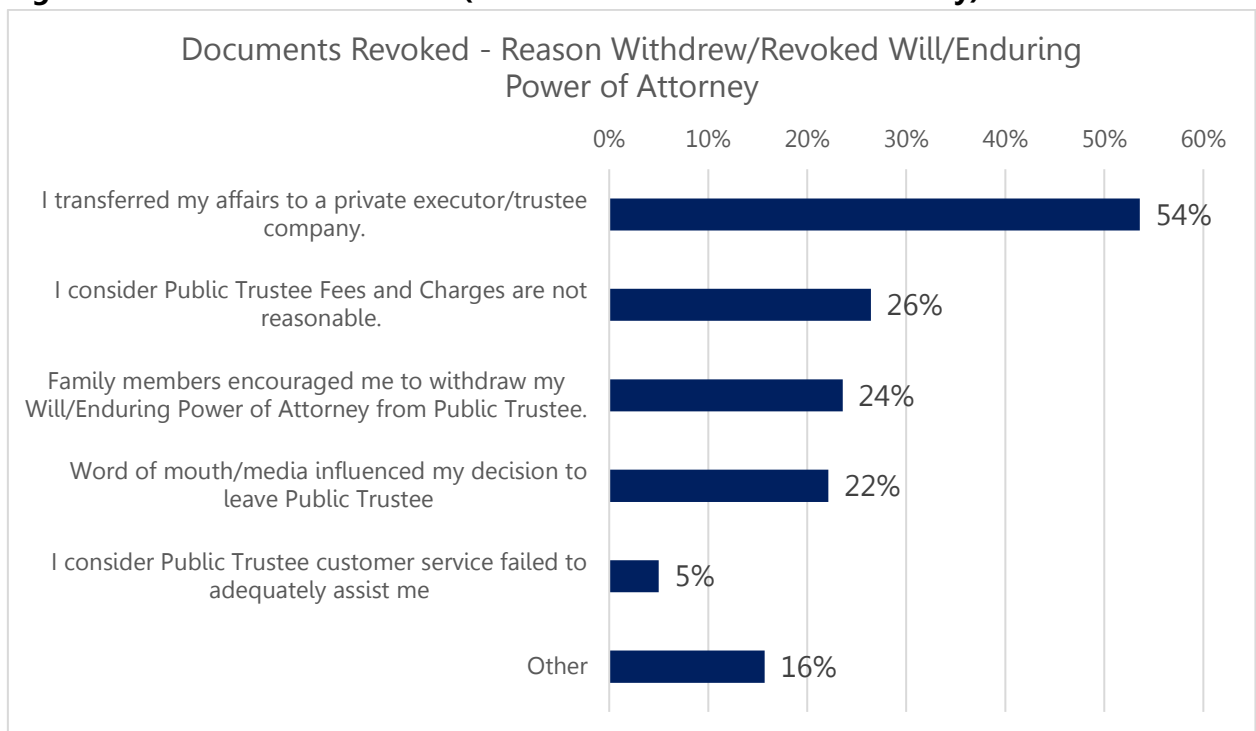
The Public Trustee can be appointed an Executor in a Will and/or an Enduring Power of Attorney. In 2013, the Public Trustee started surveying these customers as a means to gather important feedback about how services for Wills customers could be further improved. The results for Documents Revoked customers highlight the reasons for withdrawal of their Wills and/or Enduring Power of Attorney and identified their current position with these documents.

As Documents Revoked customers have chosen to cease their association with the Public Trustee, it is to be expected that their responses will be more negative, and therefore may not be reflective of Wills customers overall. Caution should therefore be taken when generalizing these results.

### 4.1 Reasons Why Withdrew/Revoked Will/Enduring Power of Attorney

The main reason for withdrawal of documents in 2020 was due to transferring affairs to a private executor/trustee company (54%) – which is significantly higher than the 2019 results, where 28% respondents gave this reason. Just over a quarter of Documents Revoked customers consider the Public Trustee’s fees and charges to be unreasonable (which is slightly lower than the 29% of customers who gave this as a reason in 2019).

**Figure 15: Reason for withdrawal (Documents Revoked Customers Only)**

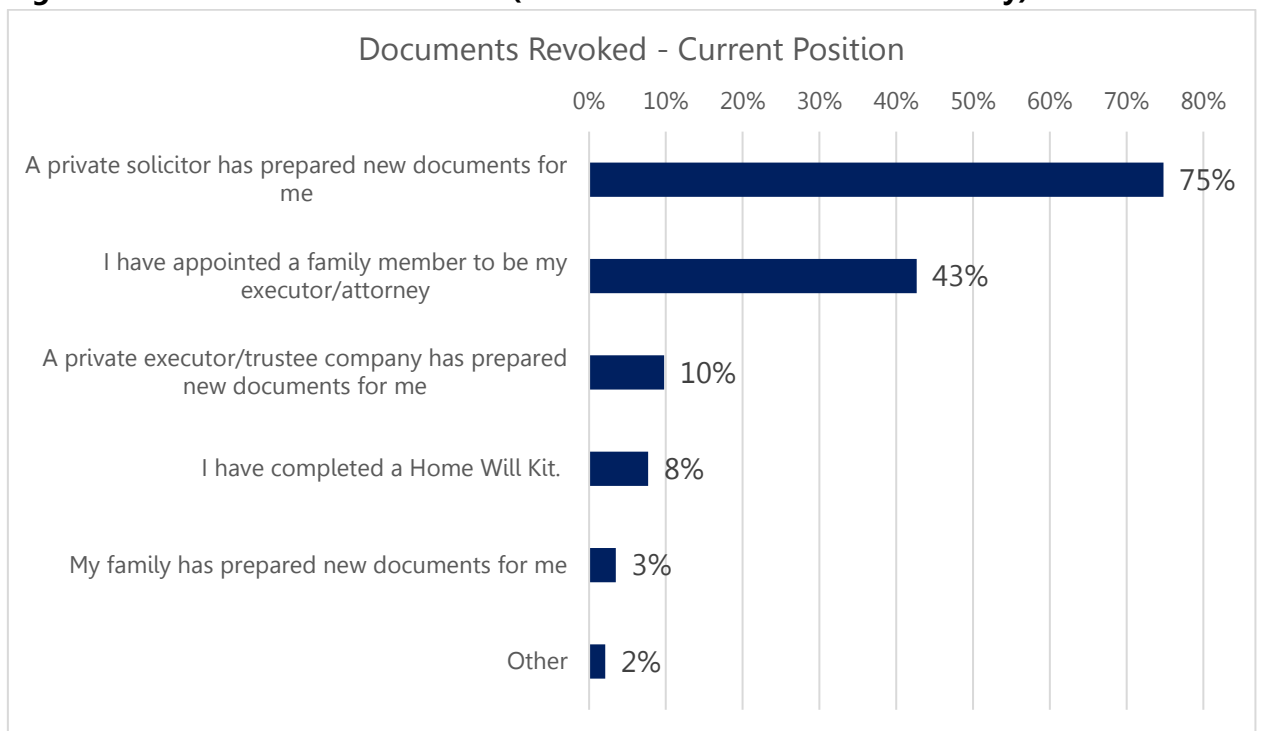


## 4.2 Current Position with Will/Enduring Power of Attorney

When asked about their current position with their Will/Enduring Power of Attorney, the predominant current position of Documents Revoked customers are:

- > A private solicitor has prepared new documents for me (75% in 2020, compared with 59% in 2019).
- > I have appointed a family member to be my executor/attorney (43% in 2020, compared with 26% in 2019).

**Figure 16: Current Position with Will (Documents Revoked Customers Only)**

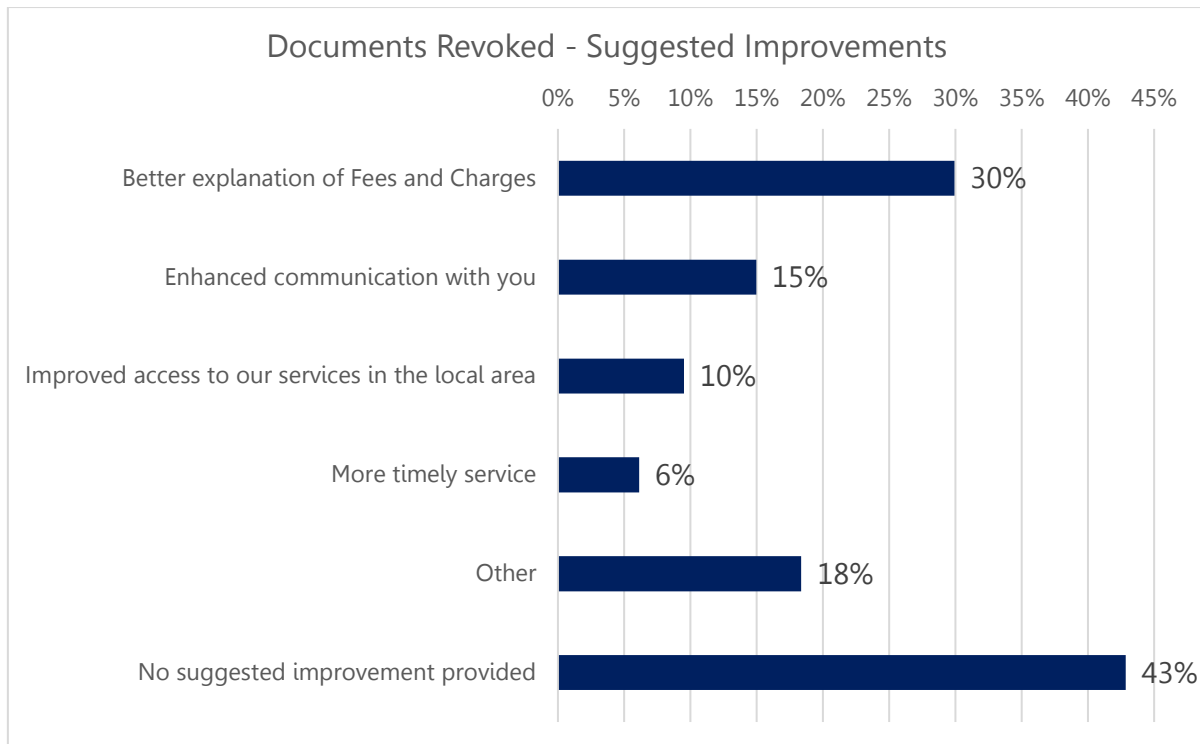




### 4.3 Suggested Improvements for Documents Revoked customers

When asked for suggested improvements, after excluding no suggested improvements (43%), and as found in both the 2019 survey, the majority of Documents Revoked customers would like a better explanation of fees and charges (30%).

**Figure 17: Suggested Improvements for Wills Services (Revoked Documents Customers Only)**



### 4.4 Summary of Documents Revoked customers

Documents Revoked customers have withdrawn/revoked their Will/Enduring Power of Attorney mainly due to transferring their affairs to a private executor/trustee company. Most of those have had a private solicitor prepare the new documents required.

Documents Revoked customers would like to receive clearer explanation of fees and charges.

Even though Documents Revoked customers are predominantly leaving the Public Trustee to a private company, the service provided to this group during the transition will be the lasting memory they have of their Public Trustee experience. Making this a smooth and easy transition will only go towards improving the Public Trustee positive sentiment among the general community.

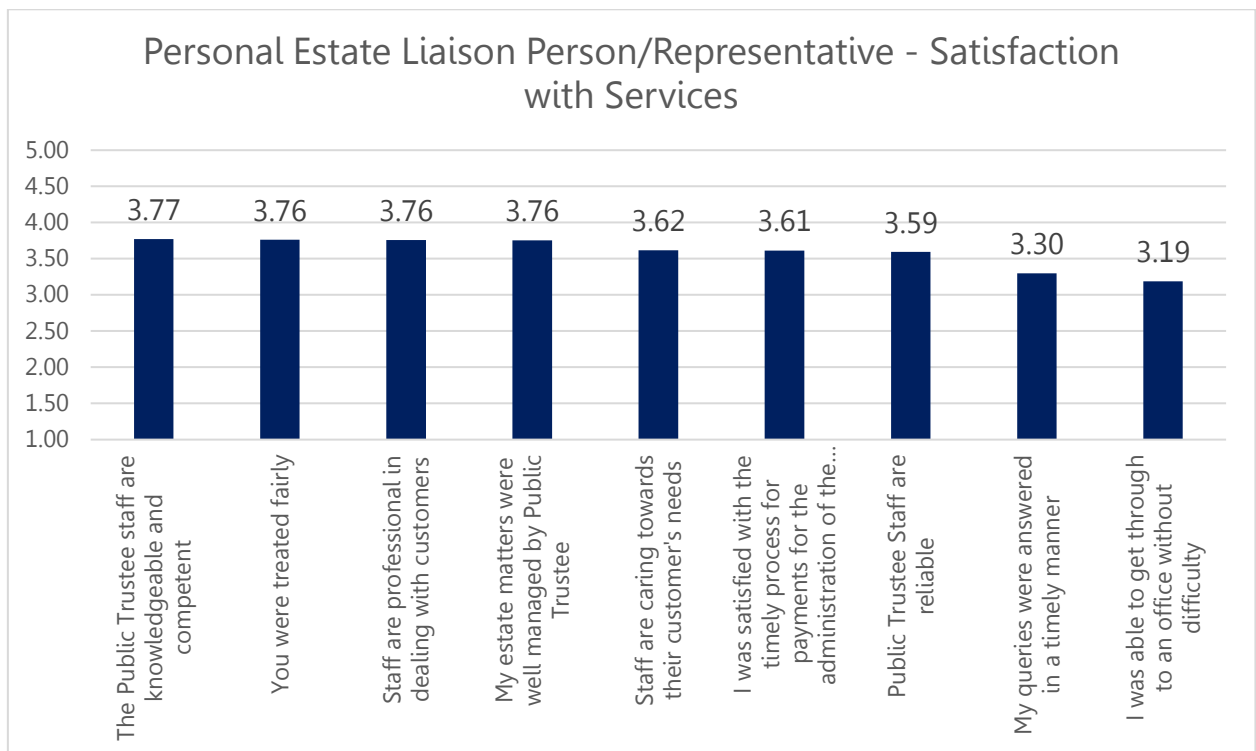
## 5 Key Findings: Personal Estate Services

This section provides an overview of the results that were collected for Personal Estate Services. These results include responses from both Liaison Person/Representatives (if relevant) who support those Public Trustee customers who cannot advocate for themselves, and direct Customers (Protected Persons).

### 5.1 Perceived Satisfaction with Personal Estates – Liaison Person/ Representative

The 2020 survey followed the structure of the 2019 survey. The results have been sorted by highest to lowest agreement in the figure below.

**Figure 18: Satisfaction with Personal Estate Services (Liaison Person/Representative) – Mean**

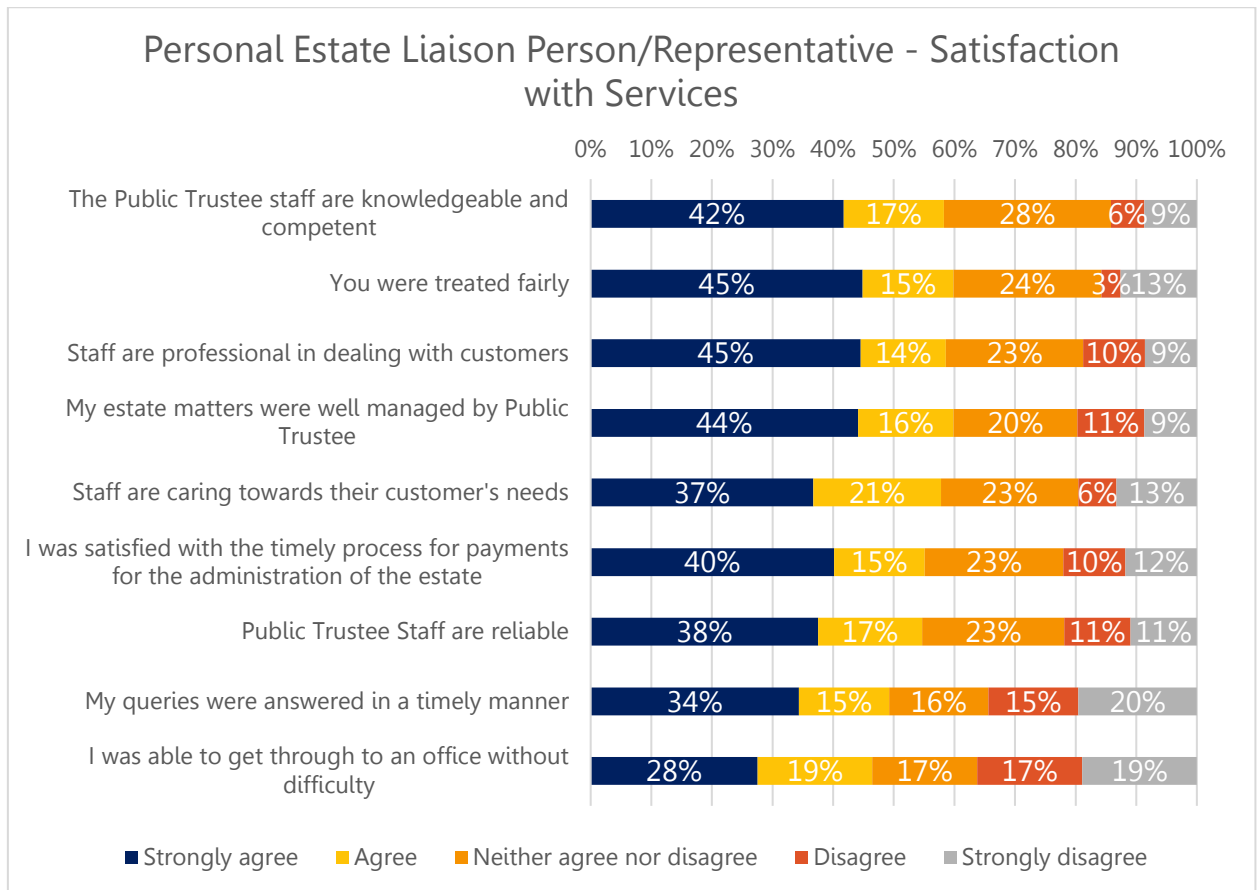


Results are most positive for service elements relating to the Public Trustee staff being knowledgeable and competent, being treated fairly, the Public Trustee staff being professional in their dealings, and the estate matters being well managed.

Those service elements that received less overall agreement in terms of satisfaction related to the ability to get through to an office without difficulty, and queries being answered in a timely manner.

When viewing these results by percentage agreement, we can use the strength of agreement scores to provide a hierarchy of which specific elements are performing well, and which areas could be focused on to improve. The chart on the following page provides this hierarchy.

**Figure 19: Satisfaction with Document Personal Estate Services (Liaison Person/Representative) - % Agree**



Overall, total agreement (Strongly agree % + Agree %) is above 50% for most attributes except for 'I was able to get through to an office without difficulty' and 'My queries were answered in a timely manner', indicating the majority are generally satisfied with the services they are receiving. In particular, customers are satisfied with:

- > The Public Trustee staff are knowledgeable and competent (59% agree).
- > Being treated fairly (60% agree).
- > The Public Trustee staff are professional in dealing with customers (59% agreement).

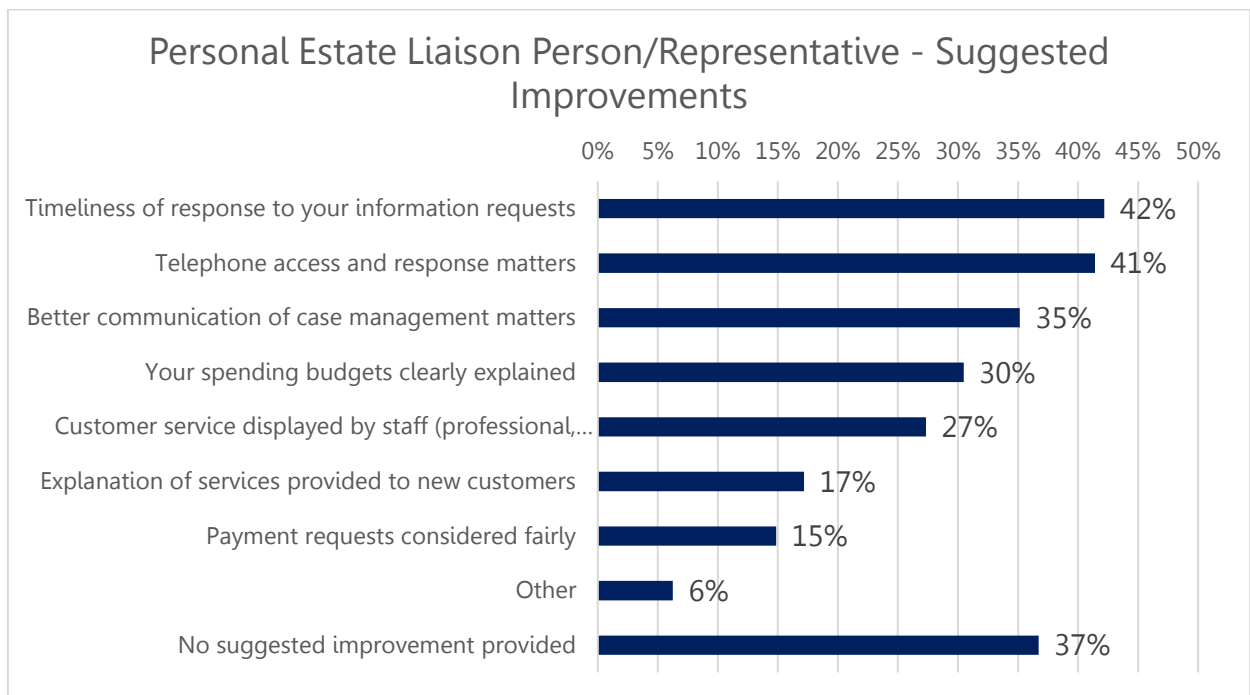
However, there are several areas where improvements can be made to provide a better service experience for Personal Estate Liaison Person/Representatives, including:

- > Improving the ability for a Personal Estate customer to get through to an office (only 47% agree they were able to get through to an office without difficulty).
- > Answering queries in a timely manner (only 49% agreed that queries were answered in a timely manner).
- > Improving the reliability of the Public Trustee staff (only 55% agreed that Public Trustee staff are reliable).

## 5.2 Suggested Improvements for Personal Estates – Liaison Person/ Representative

When asked how the Public Trustee can improve their Personal Estate services, the majority of Personal Estate customers would like improved timeliness of response to information requests (42%), followed by improved telephone access and response matters (41%) and better communication on case management matters (35%).

**Figure 20: Suggested Improvements for Personal Estate Services (Personal Estate Customers)**



Respondents were also provided an opportunity to expand their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on. The coded results for Personal Liaison Person/Representative relate to the following service principles:

Coded Suggested Improvements	Personal Estate Services
<b>Positive Responses</b>	
Timely and Responsive Communication	5%
Interested	2%
Case Management	2%
Keen to Help	30%
<b>Total Positive Responses</b>	<b>33%</b>
<b>Negative Responses</b>	
Timely and Responsive Communication	30%
Interested	3%
Case Management	10%
Keen to Help	35%
<b>Total Negative Responses</b>	<b>65%</b>

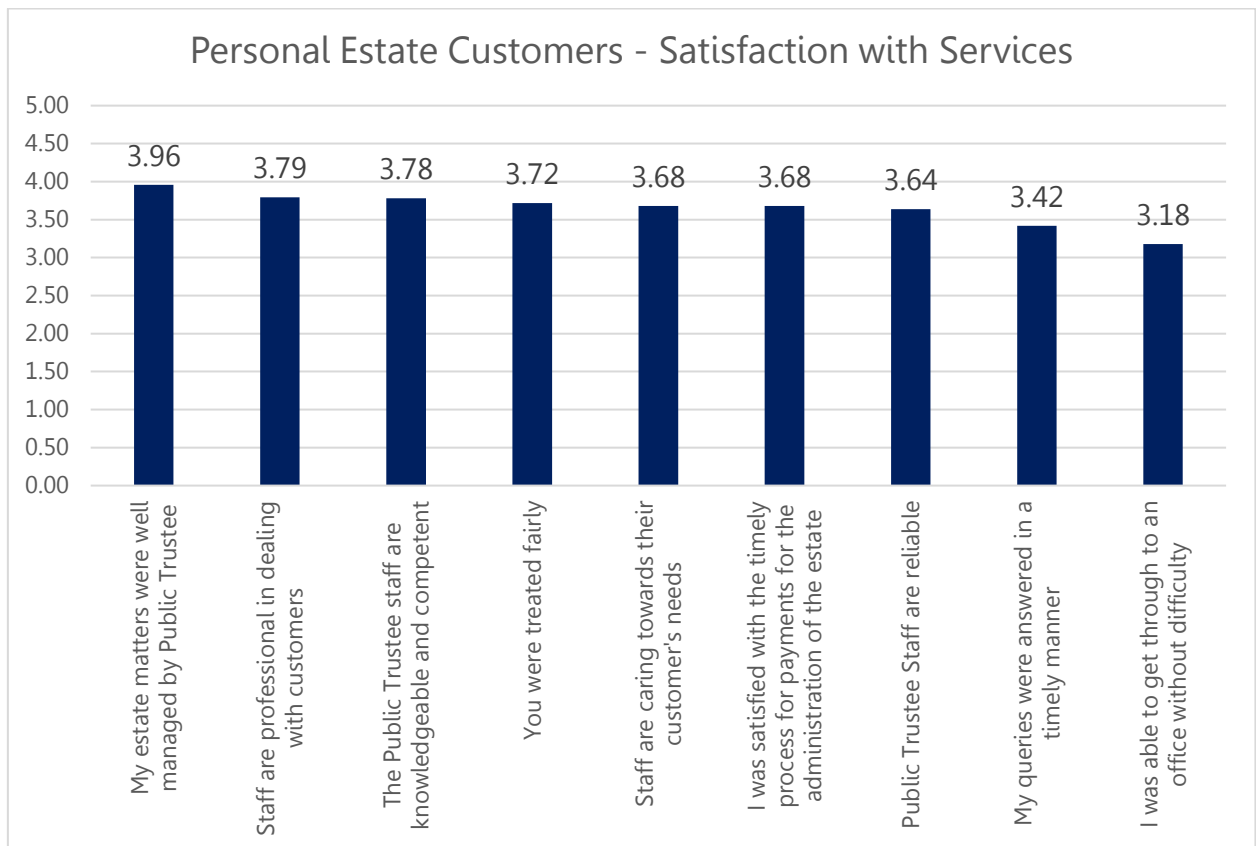
Overall, the comments provided by the Personal Estate Service customers were mostly related to the Keen to Help service principle, and, on balance, were more negative than positive. The top 3 coded responses are below, with some selected verbatim comments for each:

Rank	Code	Selected Verbatim Comments
1 <sup>st</sup> (22%)	POSITIVE – <u>Keen to Help</u> – Our staff/customer service is good	<ul style="list-style-type: none"> <li>&gt; <i>"I am very happy with the PT. Very approachable and understanding"</i></li> <li>&gt; <i>"We have no complaints. Public Trustees have made an intolerable situation more bearable. I can't thank the staff enough for all the help and advice we have received thus far. Thank you."</i></li> </ul>
2 <sup>nd</sup> (17%)	NEGATIVE – <u>Timely and Responsive Communication</u> – We did not answer your queries quickly	<ul style="list-style-type: none"> <li>&gt; <i>"Timeliness of response needs a lot of work as you don't get back to us when we leave a message."</i></li> <li>&gt; <i>"I tried to access a birth certificate for most of the year throughout 2019 for my client from the Public Trustee without success. While the staff were friendly &amp; kind I was still told that they had a huge workload &amp; it would take weeks to look through my clients record to locate it. This was after leaving messages for weeks for this staff member to call back after I left the original message on the answering machine."</i></li> </ul>
3 <sup>rd</sup> (13%)	NEGATIVE – <u>Keen to Help</u> – Failed to help me find the best person to help me as quickly as possible	<ul style="list-style-type: none"> <li>&gt; <i>"As I email, on behalf of a resident it can be frustrating as it can take days/weeks to get a response. There are often changes in personnel which means I am sending emails to the wrong person. I feel it would be better if emails went to a generic address, and then sent on to the correct person."</i></li> <li>&gt; <i>"Contact officer changes and am never told who new person is. Fees are too high. Staff don't know their customer nor their personal needs, treated as 'just a number'. Cheques are not widely accepted by retailers, have to wait 14 days for clearance before goods are received."</i></li> </ul>

### 5.3 Perceived Satisfaction with Personal Estates - Customers

The 2020 survey followed the structure of the 2019 survey. The results have been sorted by highest to lowest agreement in the figure below.

**Figure 21: Satisfaction with Personal Estate Services (Customers) – Mean**



Results are most positive for service elements relating to estate matters being well managed by the Public Trustee, the Public Trustee staff being professional in their dealings, the Public Trustee staff being knowledgeable and competent, and being treated fairly.

Those service elements that received less overall agreement in terms of satisfaction related to the ability to get through to an office without difficulty, and queries being answered in a timely manner.

When viewing these results by percentage agreement, we can use the strength of agreement scores to provide a hierarchy of which specific elements are performing well, and which areas could be focused on to improve. The chart on the following page provides this hierarchy.

**Figure 22: Satisfaction with Document Personal Estate Services (Customers) - % Agree**

Overall, total agreement (Strongly agree % + Agree %) is above 50% for all attributes except for 'I was able to get through to an office without difficulty', indicating the majority are generally satisfied with the services they are receiving. In particular, customers are satisfied with:

- > My estate matters were well managed by Public Trustee (70% agree).
- > Staff are professional in dealing with customers (65% agree).
- > The Public Trustee staff are knowledgeable and competent (63% agreement).

However, there are two areas where improvements can be made to provide a better service experience for Personal Estate Customers, including:

- > Improving the ability for a Personal Estate customer to get through to an office (only 47% agree they were able to get through to an office without difficulty).
- > Answering queries in a timely manner (only 54% agreed that queries were answered in a timely manner).

## 5.4 Suggested Improvements for Personal Estates – Customers

When asked how the Public Trustee can improve their Personal Estate services, the majority of Personal Estate customers would like improved telephone access and responses to matters (47%), followed by timeliness of response to information requests (43%), better explanations of yearly spending budgets (42%) and better communication on case management matters (39%).

**Figure 23: Suggested Improvements for Personal Estate Services (Personal Estate Customers)**



Respondents were also provided an opportunity to expand their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on. The coded results for Personal Liaison Person/Representative relate to the following service principles:

Coded Suggested Improvements	Personal Estate Services
<b>Positive Responses</b>	
Timely and Responsive Communication	0%
Interested	1%
Case Management	2%
Keen to Help	22%
<b>Total Positive Responses</b>	<b>25%</b>
<b>Negative Responses</b>	
Timely and Responsive Communication	26%



Interested	7%
Case Management	12%
Keen to Help	31%
<b>Total Negative Responses</b>	<b>66%</b>

Overall, the comments provided by the Personal Estate Service customers were mostly related to the Keen to Help service principle, and, on balance, were more negative than positive. The top 3 coded responses are below, with some selected verbatim comments for each:

Rank	Code	Selected Verbatim Comments
1 <sup>st</sup> (21%)	POSITIVE – <u>Keen to Help</u> – Our staff/customer service is good	<ul style="list-style-type: none"> <li>&gt; <i>"I would like to say thank you to all at PT. You do a fantastic and wonderful job especially helping me and other customers with money or budget problems "</i></li> <li>&gt; <i>"Don't need to improve as all work is done in a great way and never had any problems</i></li> </ul>
2 <sup>nd</sup> (11%)	NEGATIVE – <u>Keen to Help</u> – Our staff/customer service is poor	<ul style="list-style-type: none"> <li>&gt; <i>"I have been waiting since September-October of last year to be allocated a case worker. Was told in about December of last year that I would get one in the new year. Well we are now in the 5th month of the year and I still haven't been allocated a case worker. Not happy at all with the service I receive or how you spend my money without notifying me. Then hang up on me because I get irate with good reason."</i></li> <li>&gt; <i>"More courteous phone call reception - too rushed. ABI clients require a moment or two in thought/spoken process. Too dismissive. No visuals to assist interpretation of talk. Belittled and opinion is disregarded. Often receive answer machine and need to call again. Received practical and thoughtful response after communication with persistence. Remember to deal with real people with real lives needing attention. I find it difficult to recall being spoken toward with a tone of any respect in voice of trustee person over the telephone. Always is a demeaning experience when I have to make a phone call to head office to address a personal and relevant financial need"</i></li> </ul>
3 <sup>rd</sup> (8%)	NEGATIVE – <u>Timely and Responsive Communication</u> – We did not answer your queries quickly	<ul style="list-style-type: none"> <li>&gt; <i>"We had no response with email to confirm that payments were made and due to uncertain times it came without notice , confusion of payments, just need some response in future"</i></li> <li>&gt; <i>"Need faster response to emails. No communication when changes made to PT contact and details not transferred over correctly which complicated details and arrangement put in place with housemate. PT staff not communicating with my accommodation staff."</i></li> </ul>

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## 5.5 Summary of Personal Estate Services

Overall, Personal Estate Liaison Person/Representatives and Customers are generally satisfied with the service received by the Public Trustee, however there is significant room for improvement. Specifically, the areas to improve include:

- > Making it easier for Personal Estate Service customers to get through to an office.
- > Answering queries in a timely manner.
- > Improving the reliability of Public Trustee staff.

These elements are common areas to improve across both Liaison Person/Representatives and Customers.

These elements all relate to providing the customer with a better way to communicate with the Public Trustee, and setting service standards to ensure customer follow-ups are made within an expected time-frame.

This could be achieved by providing customers with a range of methods to communicate with the Public Trustee, including by phone, email, a web-based communication portal, social media, or by providing customers a concierge style service that answers every call and provides customers with a call-back time.

We also recommend communicating a service promise to customers that you can fulfill using your current methods and systems, and then ensuring you meet or exceed each promise made.

## 6 Key Findings: Trust Services

This section provides an overview of the results that were collected for Trust customers.

The Public Trustee has surveyed customers whose Trust is being finalised since 2013.

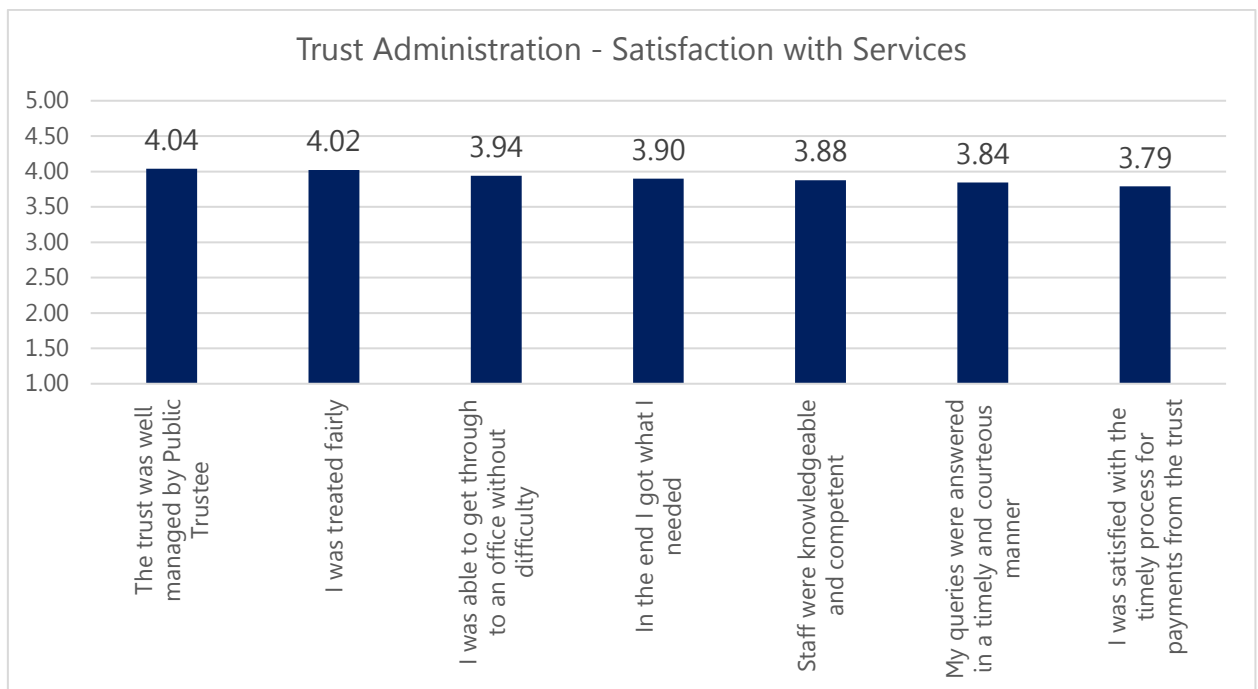
A Trustee is a person or organisation managing a trust on behalf of the person who created the trust. Trusts may be set up to provide ongoing support for a beneficiary under your Will, to provide tax effective estate planning, or to benefit a charity. Alternatively, trusts may be set up as a result of awards made by the Courts.

Many of the trusts the Public Trustee manages are for minors who have received a court award payment as the Court sees it desirable to appoint a professional trustee for minors. Unless the order specifies otherwise, the trust generally ends when the minor reaches 18 years of age. At that time, the Public Trustee will finalise its management of the trust.

### 6.1 Perceived Satisfaction with Trust Services

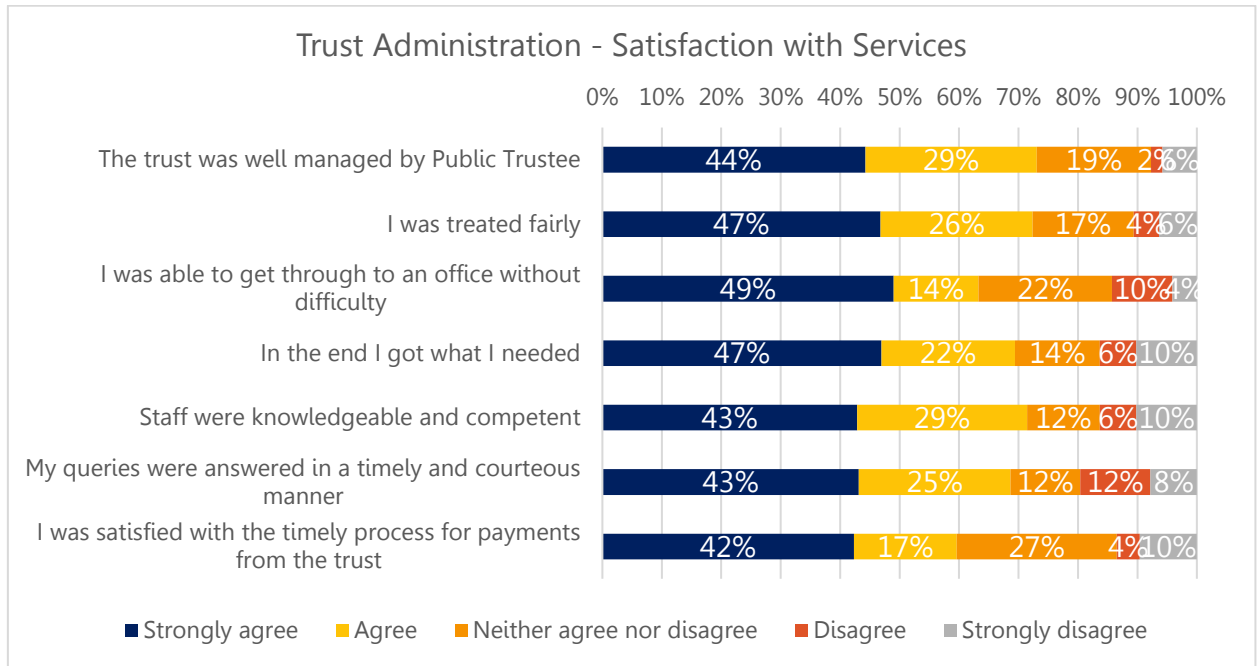
When asked to rate their overall satisfaction with the administration of trust services, Trust customers are mostly satisfied with the services provide by the Public Trustee, and all service elements have seen a marked increase in overall satisfaction compared with the 2019 results.

**Figure 24: Satisfaction with Trust Administration Services (Trust Customers Only) - Mean**



When viewing these results by percentage agreement, we can use the strength of agreement scores to provide a hierarchy of which specific elements are performing well, and which areas could be focused on to improve. The chart on the following page provides this hierarchy.

**Figure 25: Satisfaction with Trust Administration Services (Trust Customers Only) - % Agree**



Overall, total agreement (Strongly agree % + Agree %) is above 50% for all attributes except for 'I was satisfied with the time taken to wind up the administration of the trust', indicating the majority of Trust Services customers are generally satisfied with the services they are receiving. In particular, customers are satisfied with:

- > The Trust is well managed by Public Trustee (73% agree).
- > Customers were treated fairly (73% agree).
- > Able to get through to an office without difficulty (63% agreement).

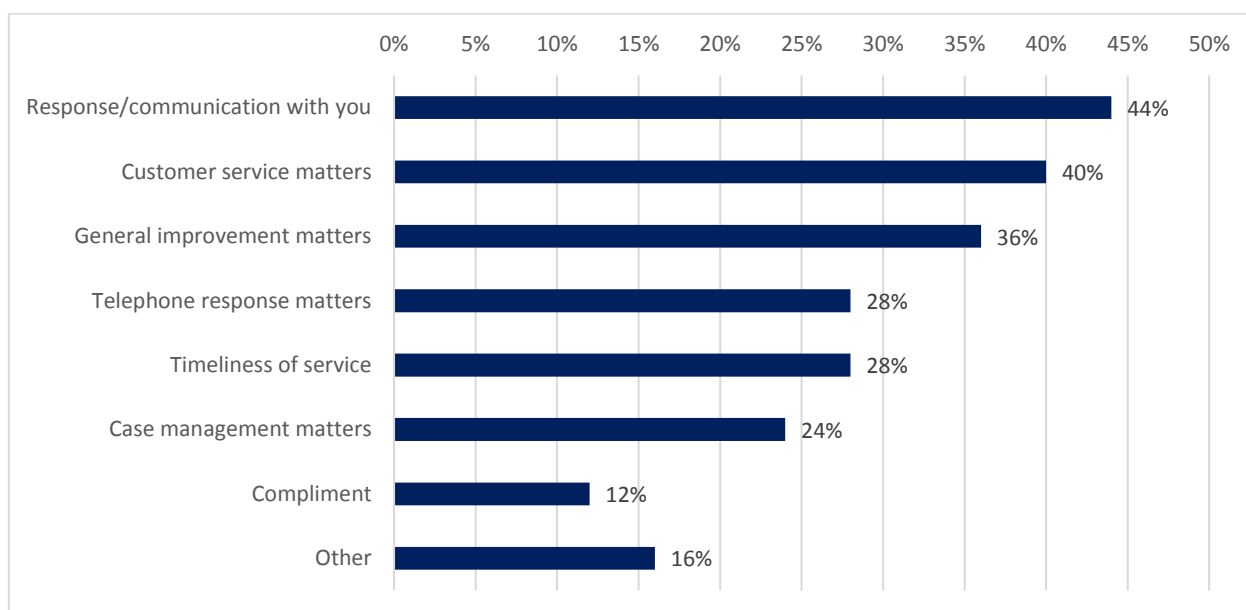
However, there are two areas where improvements can be made to provide a better service experience for Trust Service customers, including:

- > Improving the time taken to wind up the administration of the trust (only 47% agree they are satisfied with the time taken).
- > Improving the payment processes from trusts (59% agree that they're satisfied with the current timely process of payments from the trust)

## 6.2 Suggested Improvements for Trust Services

When asked for suggested improvements, Trust customers would most like better response/communication (44%). Customer service matters was also mentioned by 40% of respondents in 2020.

**Figure 26: Suggested Improvements for Trust Administration Services (Trust Customers Only)**



Respondents were also provided an opportunity to expand their suggestions for improvement by providing a verbatim comment relating to their service experience. The coded responses to these verbatim mentions provide further evidence as to the service areas that are working well, and those areas that need to be improved on. The coded results for Estate Services relate to the following service principles:

Coded Suggested Improvements	Trust Services
<b>Positive Responses</b>	
Timely and Responsive Communication	0%
Interested	4%
Case Management	7%
Keen to Help	19%
<b>Total Positive Responses</b>	<b>30%</b>
<b>Negative Responses</b>	
Timely and Responsive Communication	41%
Interested	4%
Case Management	4%
Keen to Help	30%
<b>Total Negative Responses</b>	<b>67%</b>

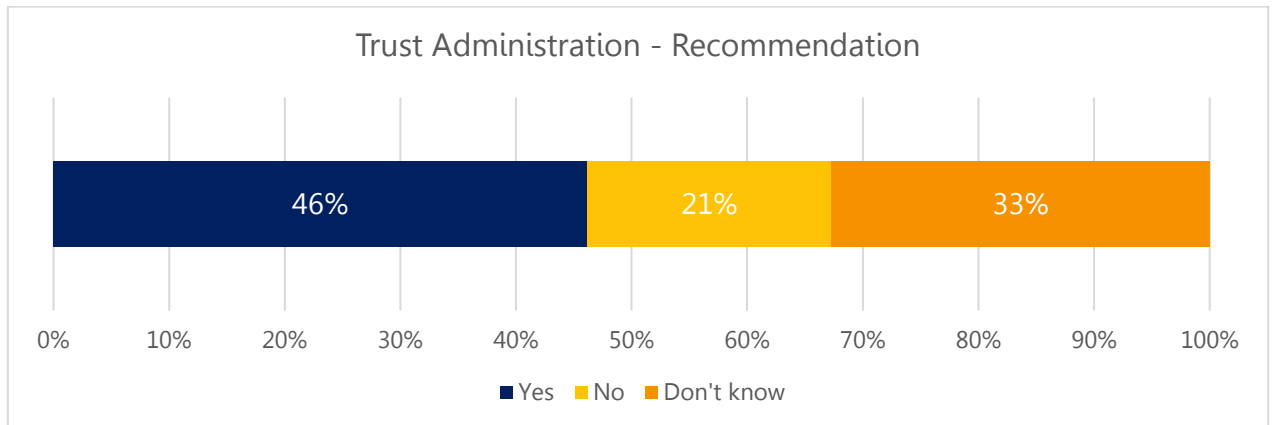
Overall, the comments provided by the Trust Service customers were mostly related to the Keen to Help service principle, and, on balance, were more negative than positive. The top 3 coded responses are below, with some selected verbatim comments for each:

Rank	Code	Selected Verbatim Comments
1 <sup>st</sup> (22%)	NEGATIVE – <u>Keen to Help</u> – Our staff/customer service is poor	<ul style="list-style-type: none"> <li>&gt; <i>“Generally, I found the total experience dealing with staff frustrating and extremely stressful. Very disappointed with my dealings. Need better approach to clients. being more approachable and making the client feel more comfortable. I felt I was being cross examined for a crime instead of being treated as a customer.”</i></li> <li>&gt; <i>“Found lady was rather rude on phone, I personally hate calling or dealing with you. Last case manager was rude and nasty I hate contacting you in regards to anything, feel rather bullied by your company.”</i></li> </ul>
2 <sup>nd</sup> (19%)	POSITIVE – <u>Keen to Help</u> – Our staff/customer service is good	<ul style="list-style-type: none"> <li>&gt; <i>“so far great customer service”</i></li> <li>&gt; <i>“The service has been excellent and very honest and clear. No service improvements needed. Seth Lindsay was outstanding and the overall manager of the trust was so helpful and understanding. It is with great pleasure that I write feedback on your team. They have been outstanding in a very stressful time and I cannot speak highly enough.”</i></li> </ul>
3 <sup>rd</sup> (15%)	NEGATIVE – <u>Timely and Responsive Communication</u> – We did not answer your queries quickly	<ul style="list-style-type: none"> <li>&gt; <i>“Decreasing the hold time over the phone would be helpful but email was a better more efficient way of contact. I think it was an 8 week wait for payment. I hoped some of this could have been organised before the payment eligibility date so it could be transferred straight away.</i></li> <li>&gt; <i>“More staff ready to answer phone calls.”</i></li> </ul>

### 6.3 Recommend to Others for Trust Services

Just under half of all Trust customers (46%) indicated that they would recommend the Public Trustee to others, which is an increase from the 2019 results (39%). A third of Trust customers (33%) aren't sure if they would recommend the Public Trustee or not while 21% said they would not (this is lower than in 2019, where 38% said they would not).

**Figure 27: Willingness to Recommend the Public Trustee to others for Trust Administration Services (Trust Customers Only)**



### 6.4 Summary of Trust Services

Overall, Trust Service customers are generally satisfied with the service received by the Public Trustee, however there is room for improvement. Specifically, the areas to improve include:

- > Improving the time taken to wind up the administration of the trust.
- > Improving the payment processes from trusts.

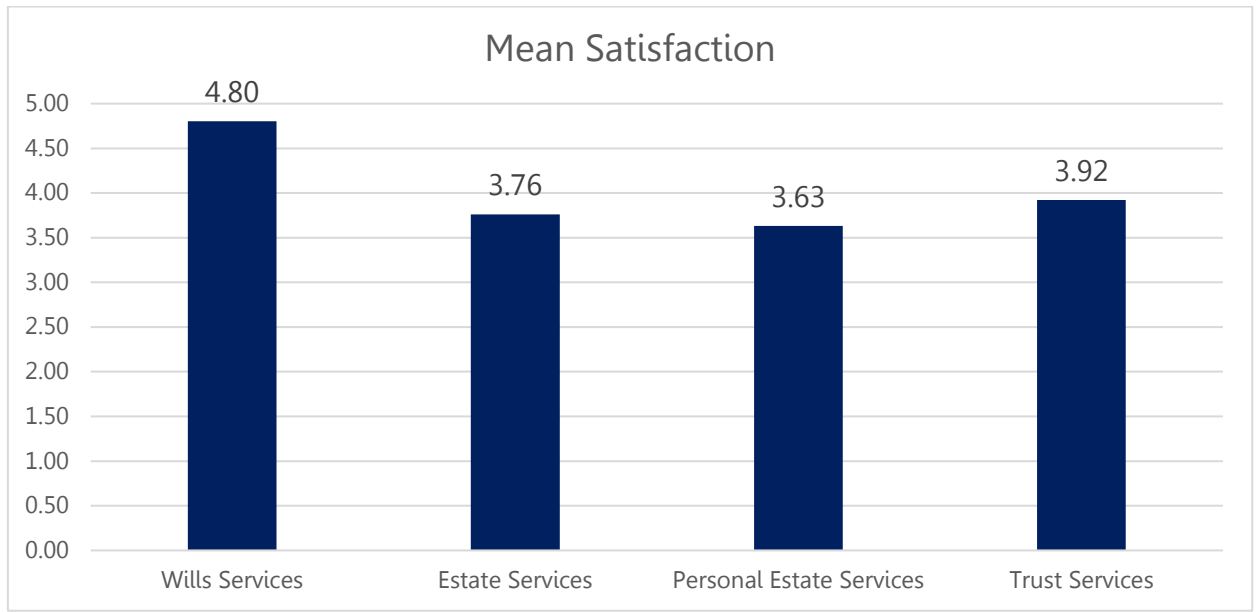
These elements relate to the time taken for processing, which can be improved by:

- > Clearer communication about how long Trust Services may take to complete. Setting customer expectations early on regarding realistic timing will help to mitigate their concerns.
- > Improving internal processes to determine if there are any ways to improve the timing of Trust Services. This could include a review of current processes, checking for duplication or wastage within the system, and could entail designing processes that streamline the service.
- > Providing customers with regular and ongoing updates so they are informed and aware of how things are progressing.

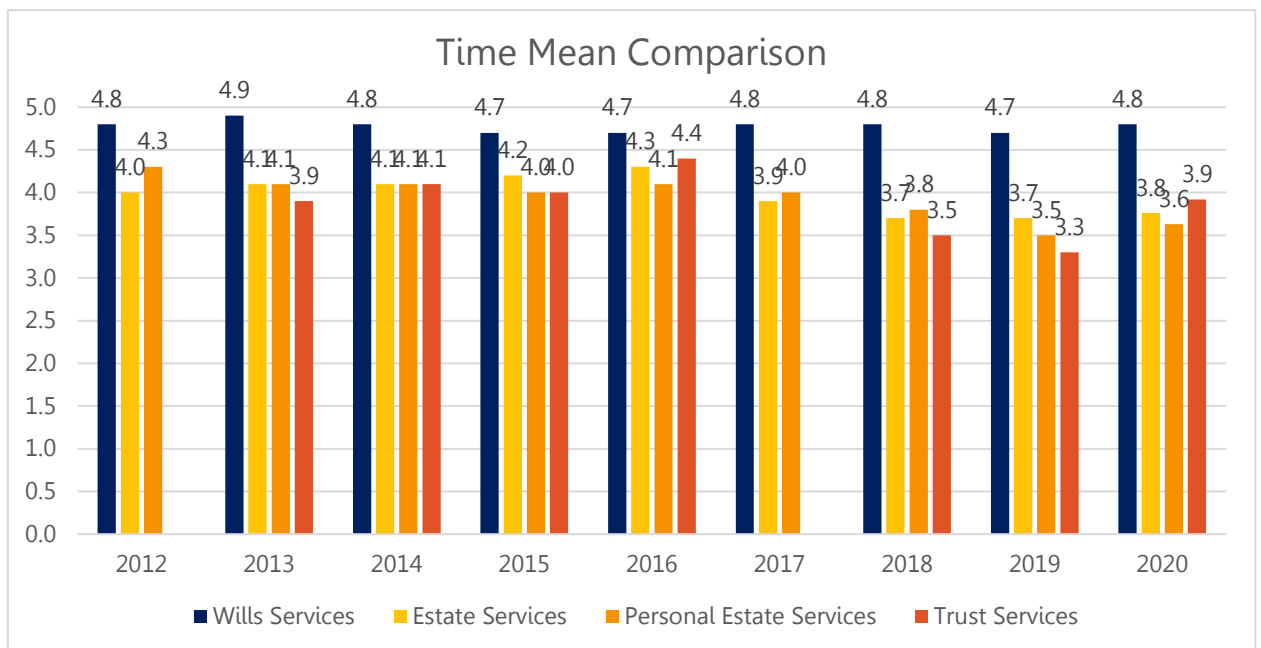
## Conclusion and Recommendations

In conclusion, the 2020 results are an improvement on the 2019 results across all service groups.

**Figure 28: Overall Perspectives on Satisfaction with Services Provide by the Public Trustee**



**Figure 29. Time Comparison for Overall Perspectives on Satisfaction with Services Provided by the Public Trustee**





- 
- > Overall, there is an improved result in each customer group in 2020 compared to 2019.
  - > Wills Services customers continue to be the stand-out performers as seen in previous years, with the majority indicating they are very satisfied with the services provided by the Public Trustee.
  - > Trust Services customers have recorded a strong increase in their level of satisfaction from the 2019 result, (3.92 in 2020 compared with 3.33 in 2019), and is the highest result since 2017.
  - > Personal Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.63 in 2020 compared with 3.52 in 2019).
  - > Estate Services customers have recorded a small increase in their level of satisfaction from 2019 (3.76 in 2020 compared with 3.68 in 2019).

Wills Service is again the stand-out performing group, with the majority of customers extremely satisfied with the service they receive. This group is proof that an outstanding service outcome can be achieved.

The performance across all other groups is generally positive, but more work needs to be done to improve the service experience for Estate Services, Personal Estate Services, Documents Revoked Services and Trust Services customers.

A common improvement theme for all customer groups is to improve the timeliness of information and processing. This can be achieved through the Public Trustee by:

- > Setting customer expectations through clear communication regarding how long elements may take. Customers are likely to be unaware of the complexity of processing behind the scenes, however, providing them with a realistic and accurate timeframe will ensure their expectations are met. The role of the Public Trustee should then be to meet or exceed those customer expectations each and every time.
- > Undertaking a review of current processes to ensure the processes are streamlined and operating as efficiently as possible. This review could include mapping the processes to determine if there are any duplications of processes, or ways that could reduce the time taken. Implementing changes to the system as necessary will be required to improve process time.
- > Provide regular and ongoing updates to customers as to their current status, proactively informing customers of delays, and renewing their timing expectations as needed.

Implementing these steps will improve the service experience received by all types of Public Trustee customers.

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## Summary and Recommendations relating to Wills Services Customers

Wills Services customers are extremely satisfied with the service provided by Public Trustee, and there is little that needs improvement for this group. Areas that could provide a positive improvement for Wills Service customers include:

- > Ensuring the wording of the Will and/or Enduring Power of Attorney is fully explained to the customer.
- > Ensuring the costs of estate administration after death were explained to the customer.
- > Ensuring the customer understands the explanation of the costs of estate administration.

Each of these areas of improvement relate to the customer having a better understanding of the process and the costs involved. A process to ensure the customer has understood these specific elements may help elevate the experience with Wills Services to new heights.

## Summary and Recommendations relating to Estate Services Customers

Overall, Estate Services customers are generally satisfied with their experience, however there is significant room for improvement. Specifically, the areas where improvements can be made relate to:

- > Improving the time taken to wind up the administration.
- > Improving the processing speed of estate administration.
- > Fully explaining the fees and charges for estate administration.

It is clear that the Estate Services customers have a more negative experience with the Public Trustee than other customer types, and are frustrated with the amount of time it takes for the estate to be administered. Three key methods to improve customer satisfaction related to timing and responsiveness include:

- > Better and more frequent communication about the status of the estate administration. This should be clear and concise, and accurate to provide the customer certainty that things are progressing.
- > A review of internal estate administration processes to determine if there are any methods to streamline processes, remove duplication or create new ways to provide the customer with a fast-tracked solution.
- > Ensuring customer information is easily transferrable between Public Trustee staff, so that a staff member is able to pick-up at the point where another staff member has left-off. This

could entail building a Customer Relationship Management (CRM) system that stores customer information in a way that makes it simple and easy for staff to educate themselves about the customer, and eliminate the need for customers to have to re-explain, or re-clarify information.

## Summary and Recommendations relating Documents Revoked customers

Documents Revoked customers have withdrawn/revoked their Will/Enduring Power of Attorney mainly due to transferring their affairs to a private executor/trustee company. Most of those have had a private solicitor prepare the new documents required.

Documents Revoked customers would like to receive clearer explanation of fees and charges.

Even though Documents Revoked customers are predominantly leaving the Public Trustee to a private company, the service provided to this group during the transition will be the lasting memory they have of their Public Trustee experience. Making this a smooth and easy transition will only go towards improving the Public Trustee positive sentiment among the general community.

## Summary and Recommendations relating to Personal Estate Services

Overall, Personal Estate Liaison Person/Representatives and Customers are generally satisfied with the service received by the Public Trustee, however there is significant room for improvement. Specifically, the areas to improve include:

- > Making it easier for Personal Estate Service customers to get through to an office.
- > Answering queries in a timely manner.
- > Improving the reliability of Public Trustee staff.

These elements are common areas to improve across both Liaison Person/Representatives and Customers.

These elements all relate to providing the customer with a better way to communicate with the Public Trustee, and setting service standards to ensure customer follow-ups are made within an expected time-frame.

This could be achieved by providing customers with a range of methods to communicate with the Public Trustee, including by phone, email, a web-based communication portal, social media, or by providing customers a concierge style service that answers every call and provides customers with a call-back time.

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We also recommend communicating a service promise to customers that you can fulfill using your current methods and systems, and then ensuring you meet or exceed each promise made.

## Summary and Recommendations relating to Trust Services

Overall, Trust Service customers are generally satisfied with the service received by the Public Trustee, however there is room for improvement. Specifically, the areas to improve include:

- > Improving the time taken to wind up the administration of the trust.
- > Improving the payment processes from trusts.

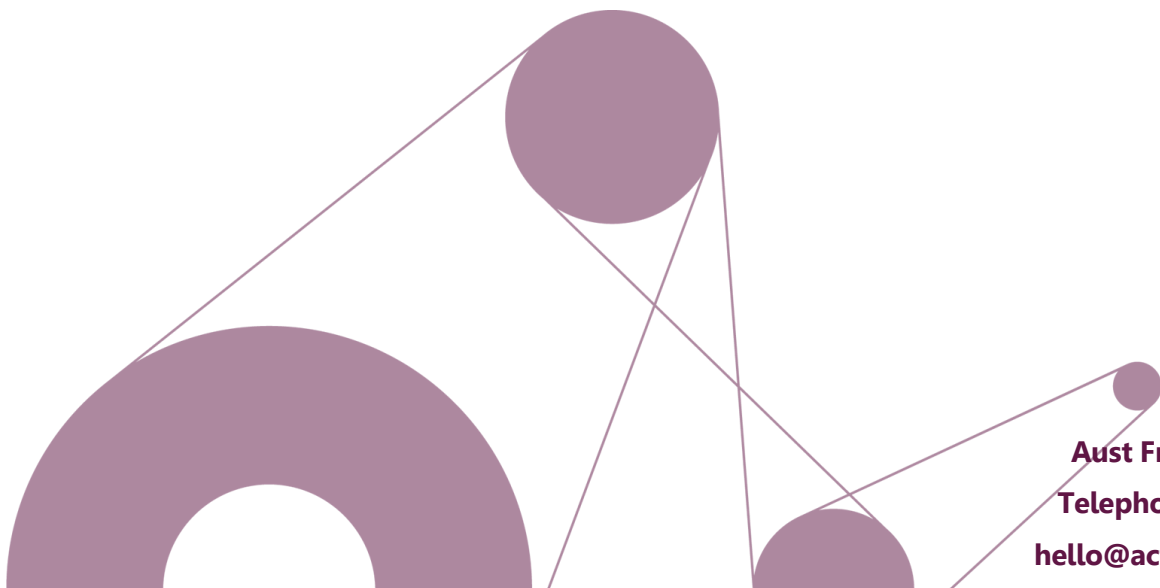
These elements relate to the time taken for processing, which can be improved by:

- > Clearer communication about how long Trust Services may take to complete. Setting customer expectations early on regarding realistic timing will help to mitigate their concerns.
- > Improving internal processes to determine if there are any ways to improve the timing of Trust Services. This could include a review of current processes, checking for duplication or wastage within the system, and could entail designing processes that streamline the service.

Providing customers with regular and ongoing updates so they are informed and aware of how things are progressing.

## **APPENDIX 1: TABULATED DATA & 'OTHER' RESPONSES**

(provided electronically)



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