

Customer Experience and Quality

November 2025 Update



Money &
Pensions
Service

Hot Topics

Debt

Case Recording

We encourage you to review how case record quality is managed.

Assessments under MaPS Standard 2b-iii currently focuses on overall impact, but we continue to see variation in record quality. In some cases, records are hard to navigate, making key evidence less accessible.

Please consider whether your current processes ensure that:

- Records are clear and easy to follow.
- Supporting documentation is straightforward to locate.

Strengthening these checks will help improve consistency and make assessments smoother.

Monthly Reporting

It's encouraging to see recent improvements reflected in the monthly reports. We're continuing to work with delivery partners to ensure that ongoing improvement activity is clearly and meaningfully captured.

Our focus is on the quality of information rather than volume, highlighting key updates supported by SMART actions. We'll continue to support refinement of report content through review meetings to ensure it meets internal reporting needs at MaPS.

Calibration Dashboards

Calibration Dashboards are now embedded into monthly reporting processes. Thank you for continuing to flag any minor issues which continually help us improve. We appreciate your patience and want to reassure you that work is ongoing to refine their functionality.

Control Self-Assessment

A reminder that several delivery partners are due to submit their CSA Self-Attestations in December 2025. As we are moving to the implementation of the new standards, we are happy with a 'light touch approach' to any updates, your Quality Manager will discuss this with those affected directly (also see MaPS Standards Updates at the end of this document).

Guidance

Improving Standards Through Targeted Training and Review

Training on the revised approach to Standard 2a-iv (Vulnerability) continues. Specialists in both Money and Pension Guidance report that directly asking customers about specific needs is helping tailor support more effectively, enhancing both customer journeys and Standards assessments.

Scam warnings remain a key area for improvement across both Money and Pensions. CX&Q is keen to hear from Delivery Partners during monthly reviews about their actions for improving these standards.

Spotlight on Pension Service Lines:

- **2a-iv – Vulnerability:** Training rollout is ongoing and we are seeing some improvement where training has been delivered.
- **2d-iii – Pension Scams:** Still flagged as needing improvement, please share your action plans in monthly meetings.
- **2e-i – Tax/Debt Awareness:** Consider what more can be done to ensure you are delivering the required information in this area.

Spotlight on Money Guidance Lines:

- **2a-iv – Vulnerability:** Training rollout is now complete and we expect to see improvement in the November round of assessments.
- **2c-i – Money Guidance Scams:** Raised with MaPS to review the current approach. CX&Q confirmed that scam warnings shown on the MoneyHelper page when delivering guidance are required to be delivered. If there is not a scam warning available on the MoneyHelper website there is no expectation for that warning to be given.

Did you know?

- **10.7 million UK adults** say they're too busy or confused to think about their pension.
- **22.5 million** don't feel confident enough to make decisions about retirement.
- **50%** of UK adults have no financial plan for retirement at all.

These insights come from MaPS' latest research shared during **Talk Money Week**, which aims to get the nation talking more openly about money and pensions. [maps.org.uk]

To help bridge this gap, MaPS has launched **Pension Wise Digital** a flexible, expert-led guidance service available anytime via MoneyHelper. It's already supported over **5,000 users** and boasts a **94% satisfaction rate**.



Meet the CX&Q Team

Customer Experience

Customer Experience & Quality Team

Delivery

Customer Experience

Design & Implementation

Meet the newly formed team that drive our Customer Experience (CX) initiatives across MaPS and our delivery partners. The CX function is dedicated to understanding and improving customer journeys, resolving challenges and ensuring every interaction provides a positive experience.

Below is a little about who they are, what they do and 3 words they think best describes them!



Caring, Conscientious & Analytical

Leads the overarching CX strategy for MaPS & the team, overseeing CX metrics and initiatives, working across functions to bring the voice of the customer into decision-making and driving improvements.



Proactive, Friendly & Nerdy

Maps and optimises end-to-end customer journeys by using data and feedback to identify pain points and opportunities, working with teams to create seamless experiences that meet customer needs.



Customer-centric, Analytical, & Collaborative

Drives improvement in complaints handling processes and implements best practice, ensuring insights from complaints inform service development and improvement.



Creative, Approachable & Fair

Manages the day-to-day complaint and customer feedback processes, working with customers and front-line teams to provide swift solutions and turning challenges into a positive experiences.



Organised, Thoughtful & Helpful



Introvert, Methodical & Nerdy

Turns CX&Q data into actionable insights. Building dashboards, tracking performance metrics and providing analysis to support meaningful discussions, decision-making and continuous improvement.



Logical, Driven & Quiet



Thank you to everyone who took part in last month's Communications Survey

We've carefully reviewed your feedback and are committed to using it to shape how we communicate with you in future.

Please see below for our insights from the survey.

Focus On...

CX&Q Communication Survey

The responses highlight strengths, areas for improvement, and suggestions for enhancing future communications.

Several respondents liked the clarity of our messaging and found the content to be relevant to their work.

We know we've got more to do to make sure our communications are timely, when they relate to a specific event or deadline. We also want to take on board the feedback to make our messaging more consistent; we don't want to cause confusion, and we don't want to make things unnecessarily complex.

There were some great examples of improvements we could make in the future, so watch this space. Your insights have been invaluable in helping us progress and stay connected.

We also used this opportunity to understand communication and engagement preferences specifically for change activity - especially important considering upcoming need to implement the update MaPS Standards.

It was really useful to understand the additional or tweaked approaches that you would like us to consider. Preferences were varied highlighting a need for us to include both direct/121 engagement as well as opportunities to come together as a wider group.

In the run up to the updated MaPS Standards, and wider change activity going live from April 2026 - we will reach out directly to relevant MaPS funded delivery partners on the communications and engagement milestones that will impact them.



MaPS Standards Updates

Since the updated MaPS Standards were published (more information can be found here: [Standards | Money and Pensions Service](#)) the CX&Q team and internal collaborators have begun development of a refreshed guidance/toolkit. We have run a series of workshops, drawing upon lessons learned and building upon the principles applied to the standards language updates.

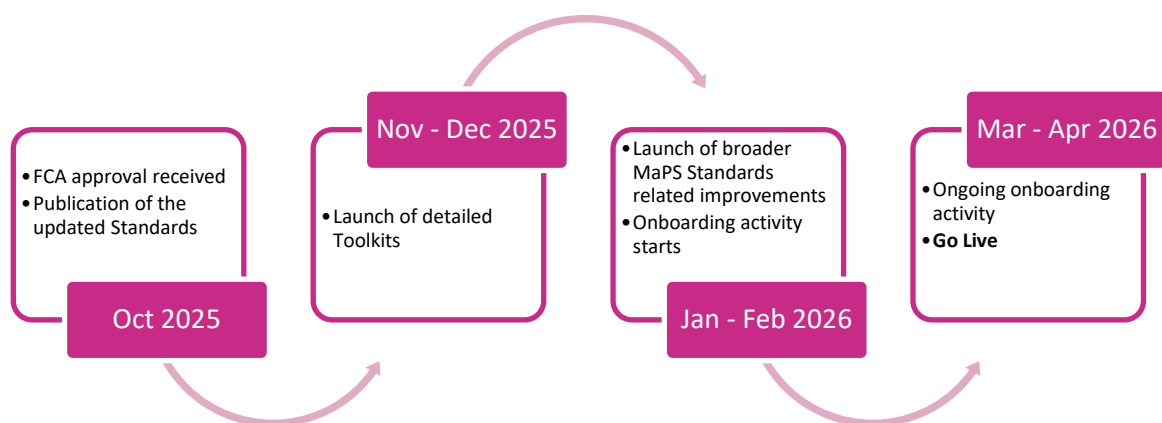
Development is ongoing but we are able to share a little more about how we are approaching this process at this stage. We will be expanding the scope of the guidance/toolkits to cover ALL MaPS Standards, not only those covered by the Customer Facing Assessment (CFA) process. Additionally we will be reframing guidance where required to ensure it can be used:

- at all stages of service lifecycle (from service design to delivery)
- for all relevant assurance methodologies (from Control Self-Assessment to Customer Facing Assessment)
- across service lines and delivery channels (with any nuances in minimum expectations clearly drawn out)

Where required we are refocusing content to more clearly articulate the minimum threshold of compliance seeking to reduce the risks of varying interpretation.

We expect to be in a position to share updated guidance/toolkit content for initial feedback before the end of November.

As a reminder please find an overview of implementation phases below:



As part of the implementation of the updated MaPS Standards, we will require a refreshed CSA submission to reflect changes and new standards. We are currently considering how we can approach this in a way that require minimal duplicated effort. As such, we are comfortable that where self-attestations are between now and go live of the updated MaPS Standards, we will not be expecting significant detailed updates as part of the self-attestation process.