Creating Customer Resilience Using Data Analytics

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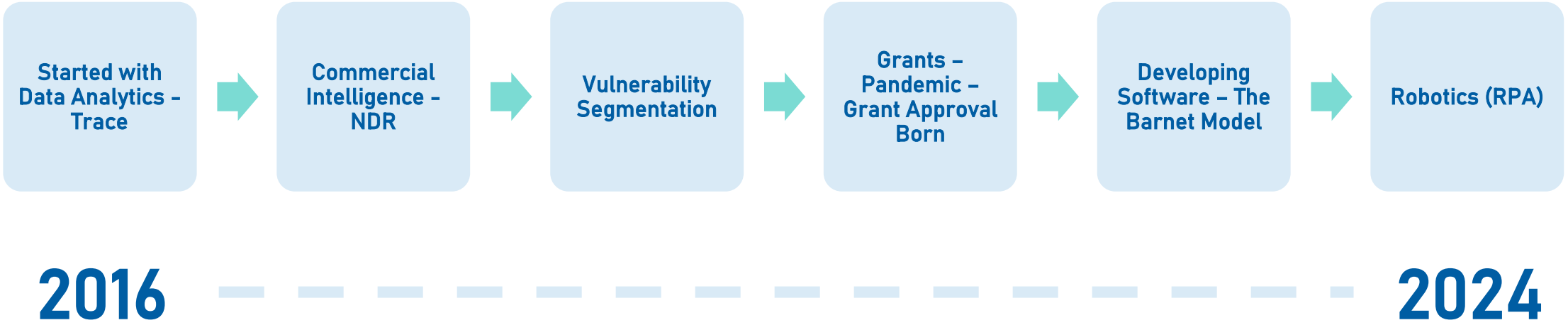
Trace & Data Enhancement



The Barnet Model

Award-winning financial resilience model

Pathway
Geospatial Scoring
Benefits Calculator
Apply4.Online®
Open Banking
Financial Resilience

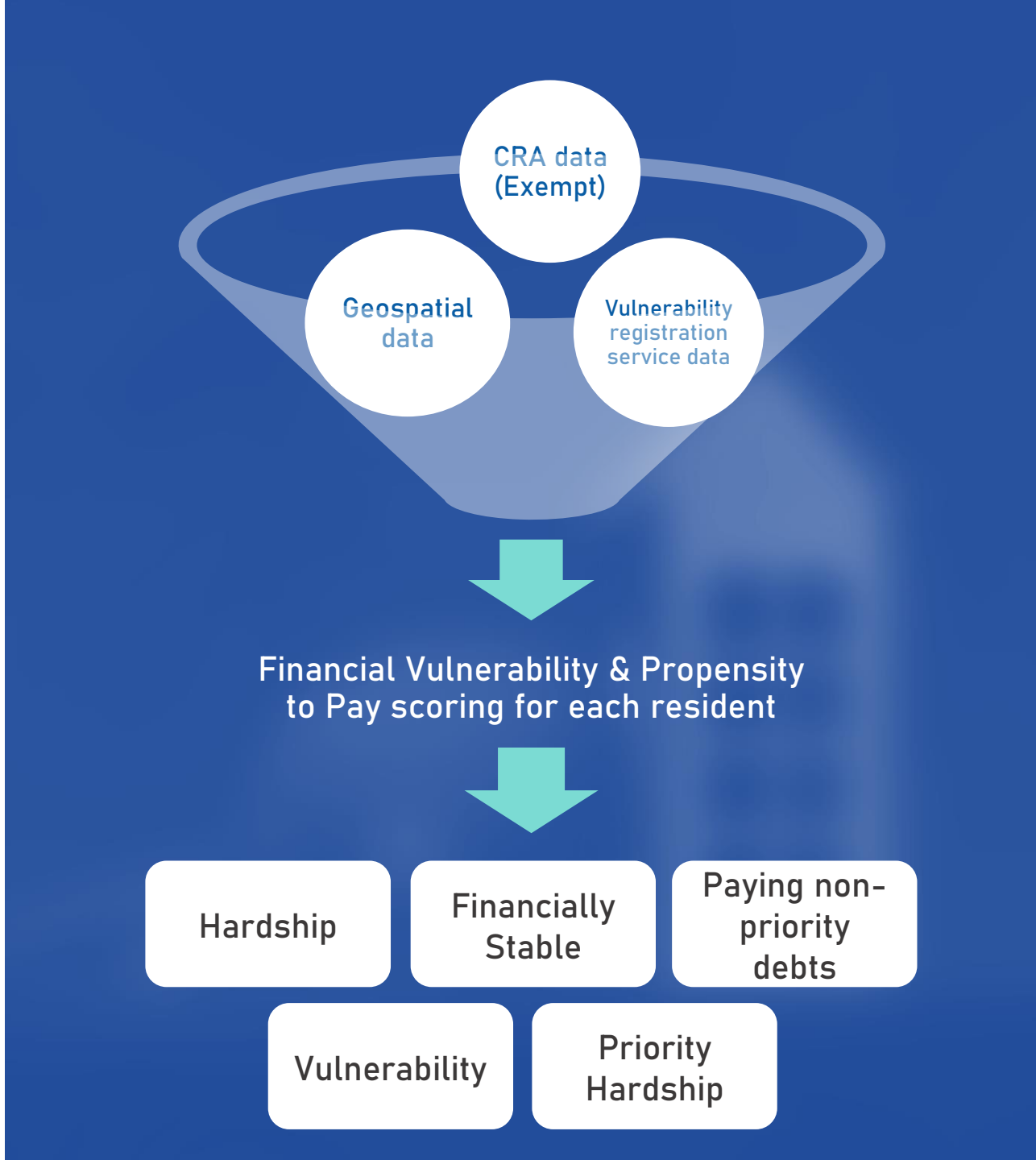
Tailor engagement with residents based on vulnerability segmentation

Pathway

Delivering vulnerability and propensity to pay scoring for all residents with Council Tax arrears.

Pathway

- Discover customers financial situation and reach out accordingly.
- Guide customers who may be facing financial difficulties or vulnerability.
- The goal: increase customer financial resilience.



Increase awareness and target support to the most vulnerable areas

Geospatial Scoring

To assess customer financial vulnerability, informing strategies and reducing costs.

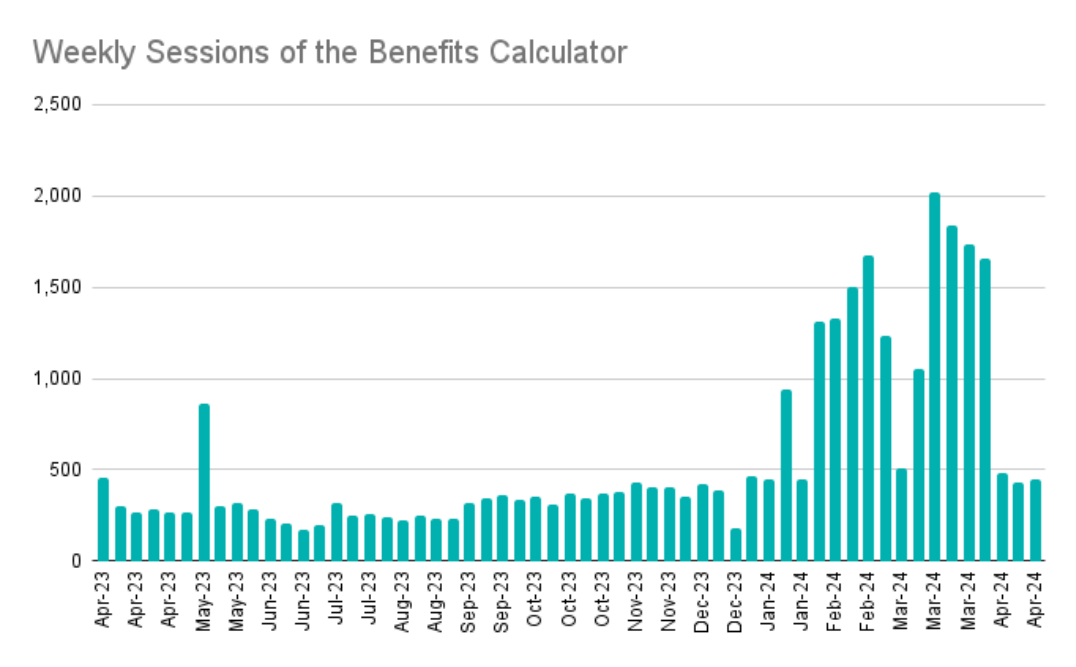
Make it easy for residents to find out what they're eligible for.

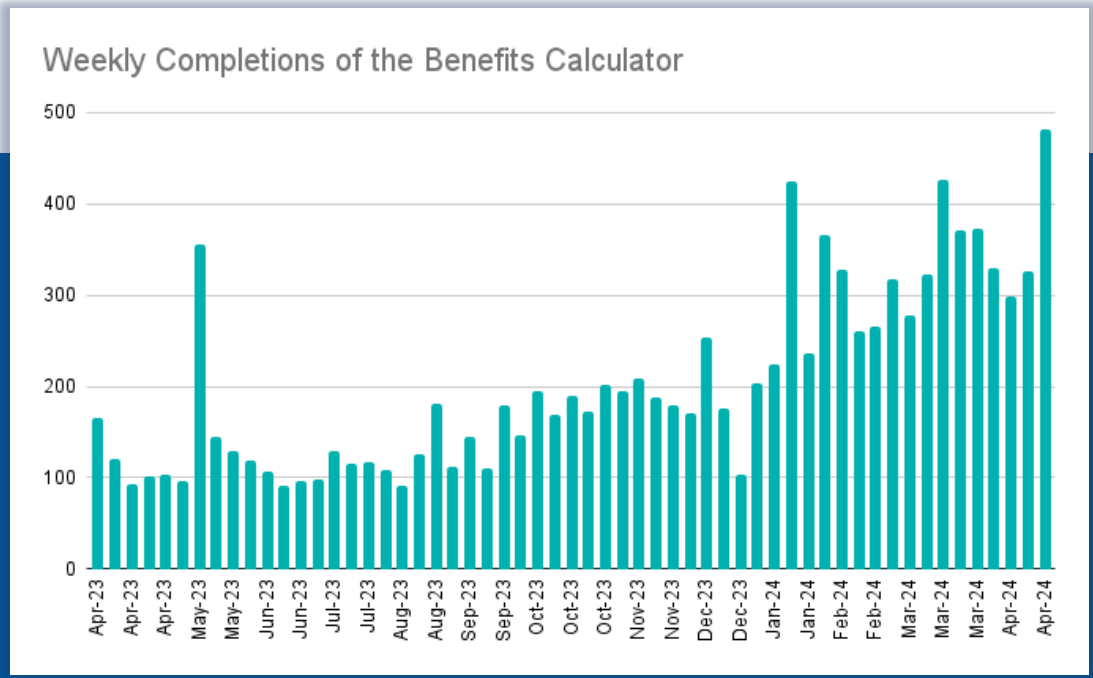
Benefits Calculator

An integrated calculator with extensive scheme coverage, ensuring residents know what they're eligible for.

Benefits Calculator Outcomes

During the campaign, Barnet residents completed 3,634 unique full benefits calculations (16% above target). This averaged at 330 completions/week.





Make it easy for residents to apply for the schemes they're eligible for.

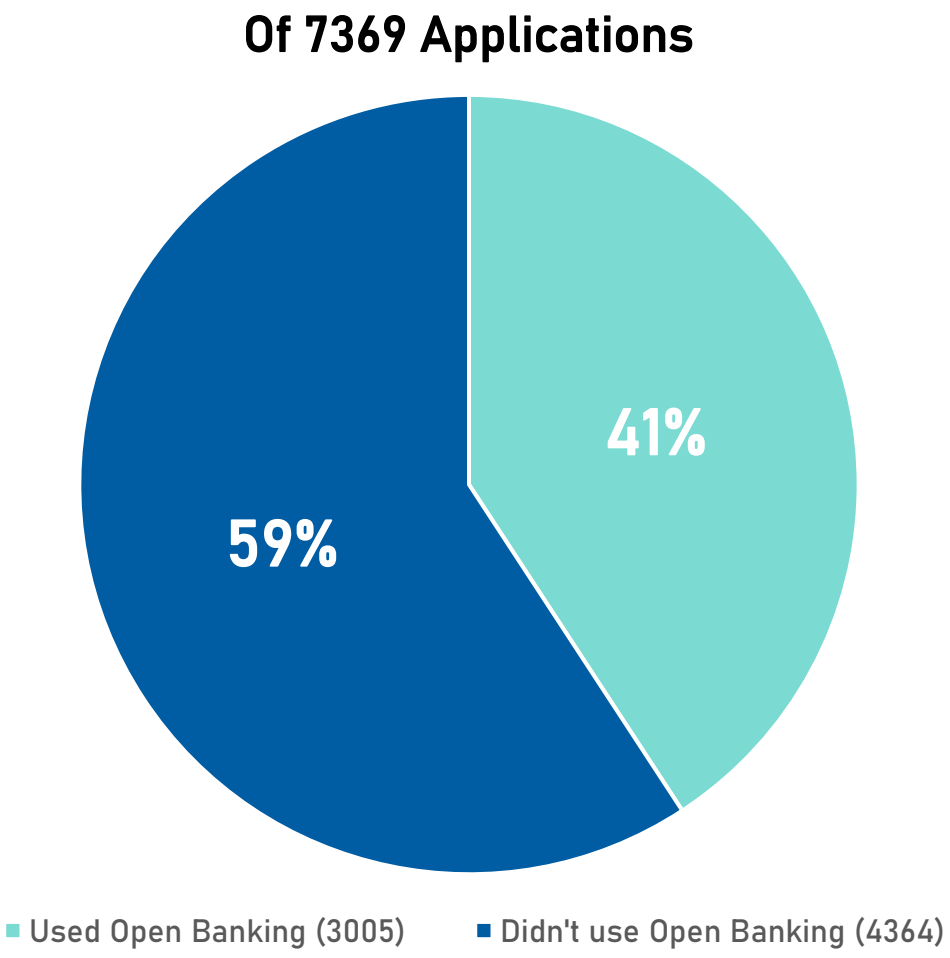
Apply4.Online®

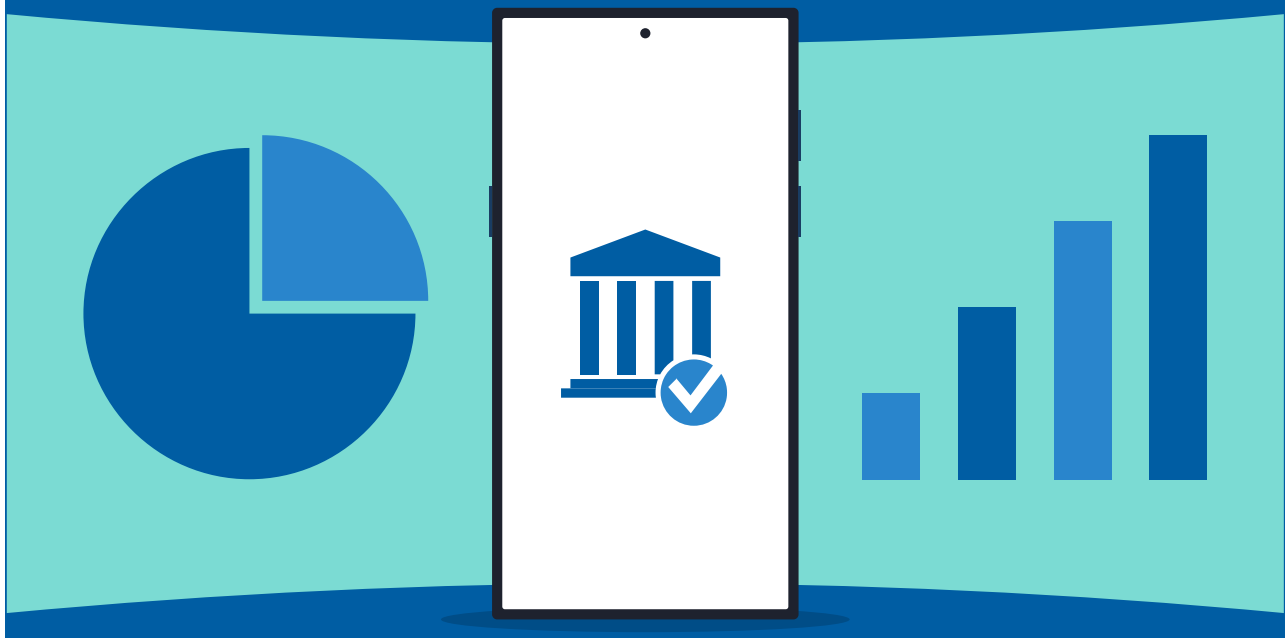
Incorporating a SFS Income and Expenditure form and Benefit Calculator.

Open Banking

12 months of transaction banking data, autonomously completing the I&E for the resident.

Open Banking Stats





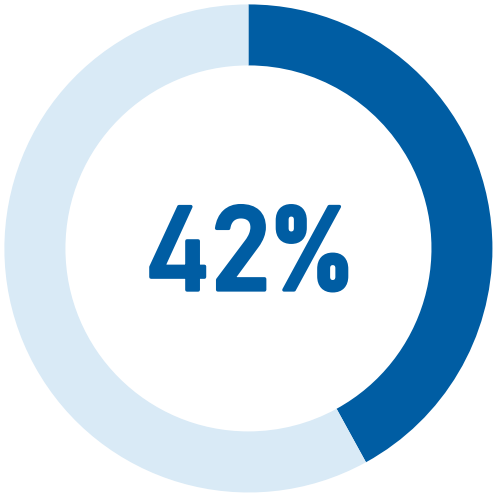
- 100% I&E Accuracy
- No need to worry about image quality for Bank Statements, this digitises the process.
- Saves the customer and staff time.

Residents in receipt of Universal Credit increased

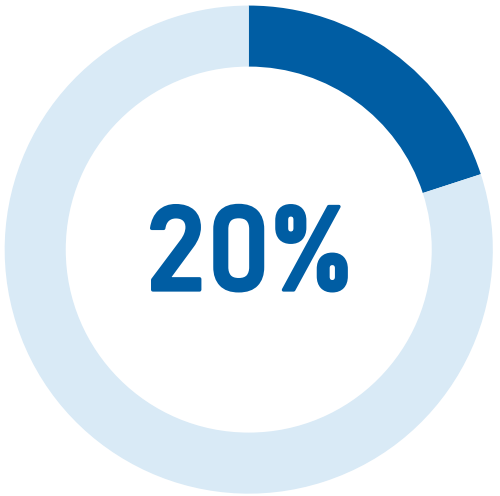
4X

ahead of forecast.

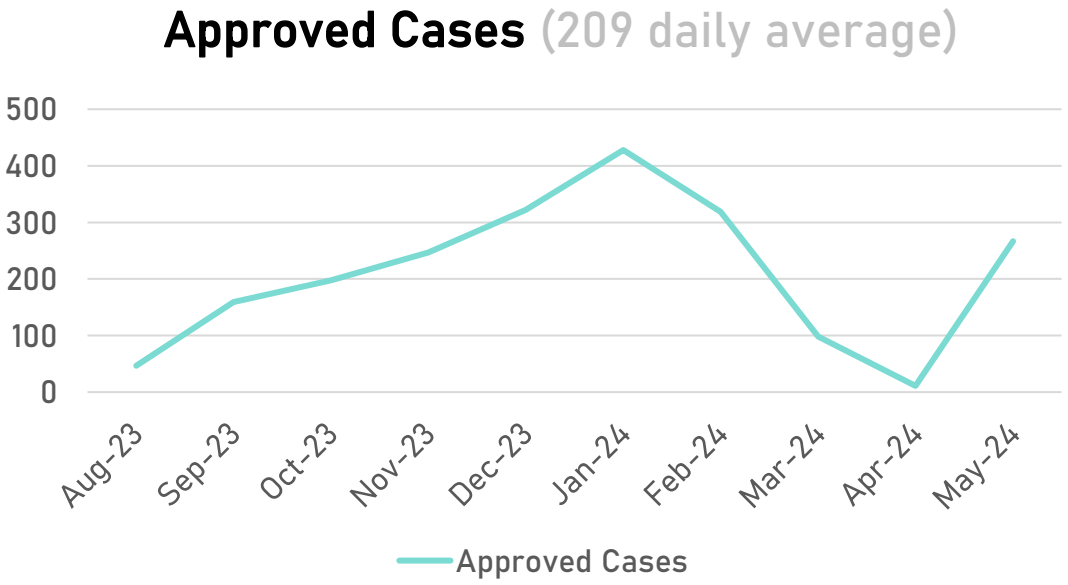
Residents Engaged or Paid

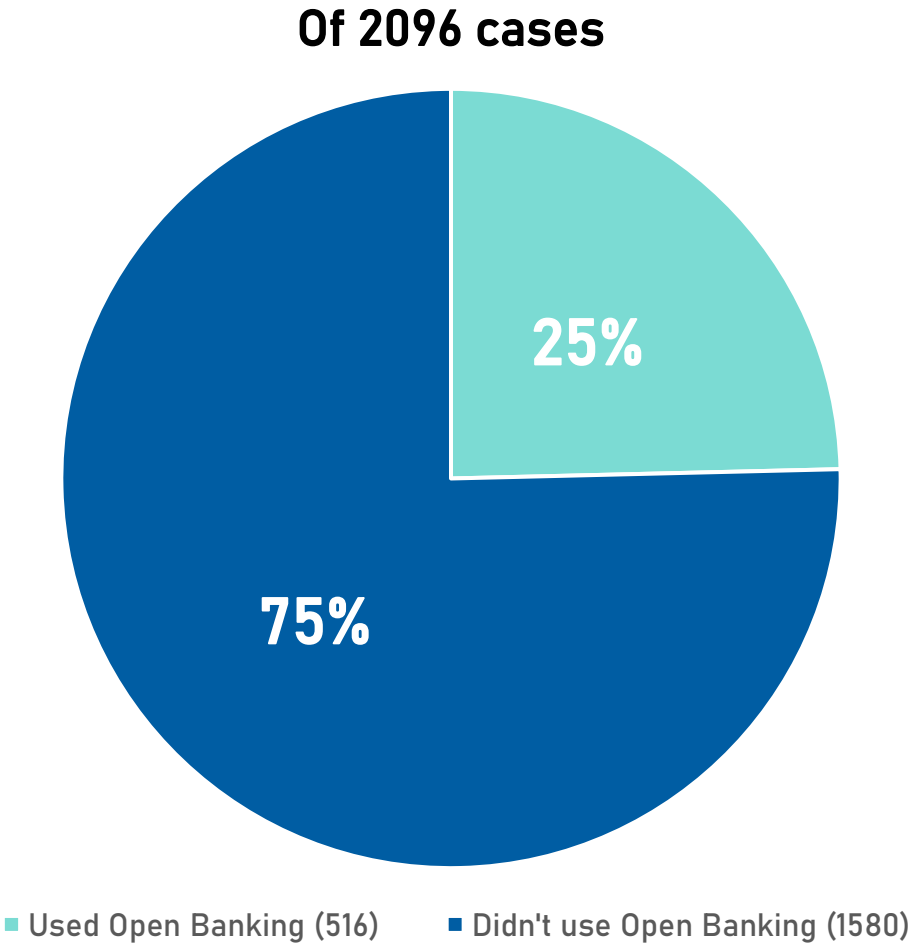


Prior Year Council Tax Arrears Paid



Bury's Open Banking Stats





Bury Council: Open Banking Case Study

WITHOUT OPEN BANKING

25 Minutes to Complete

52% less time

WITH OPEN BANKING

12 Minutes to Complete

Any Questions?