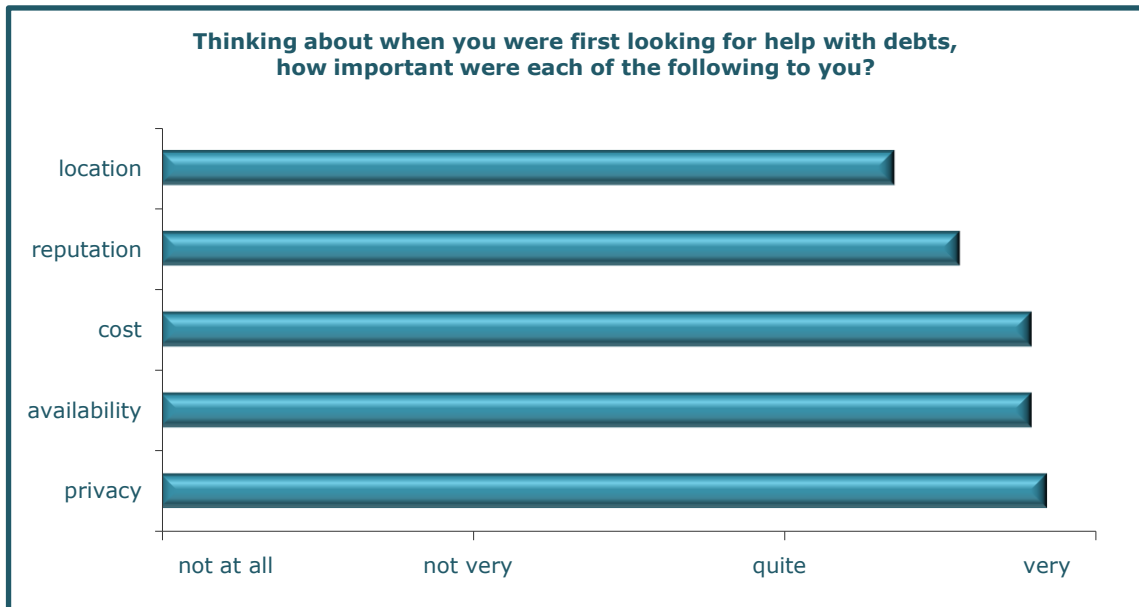


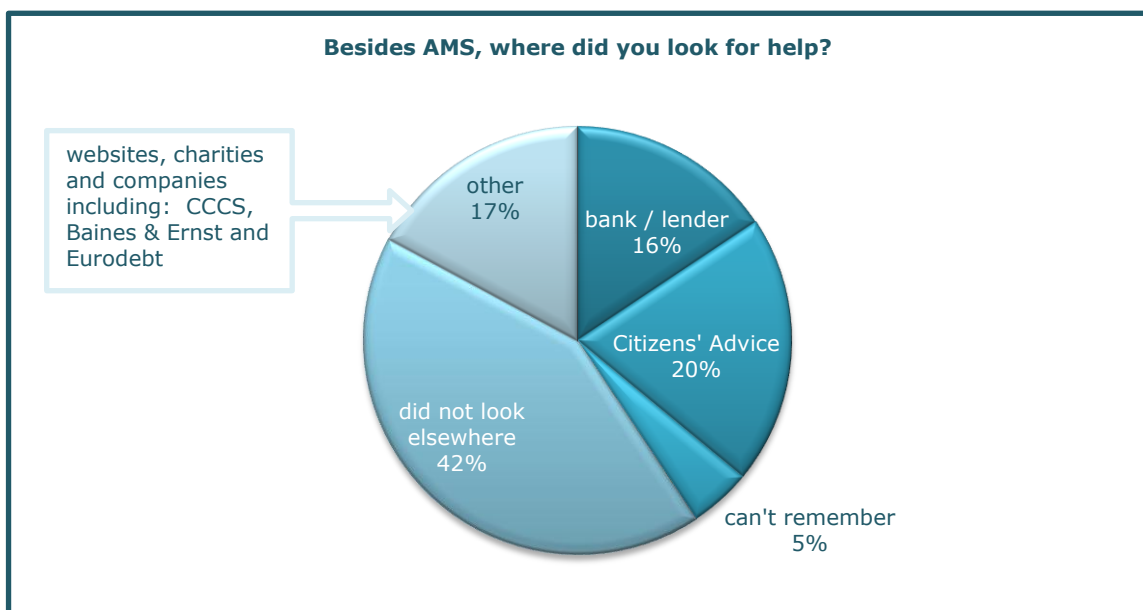
# CUSTOMER SATISFACTION RESEARCH FOR [AMS](#)

## 1 JANUARY 2012 RESULTS SUMMARY

Privacy and availability are key drivers for choosing AMS:



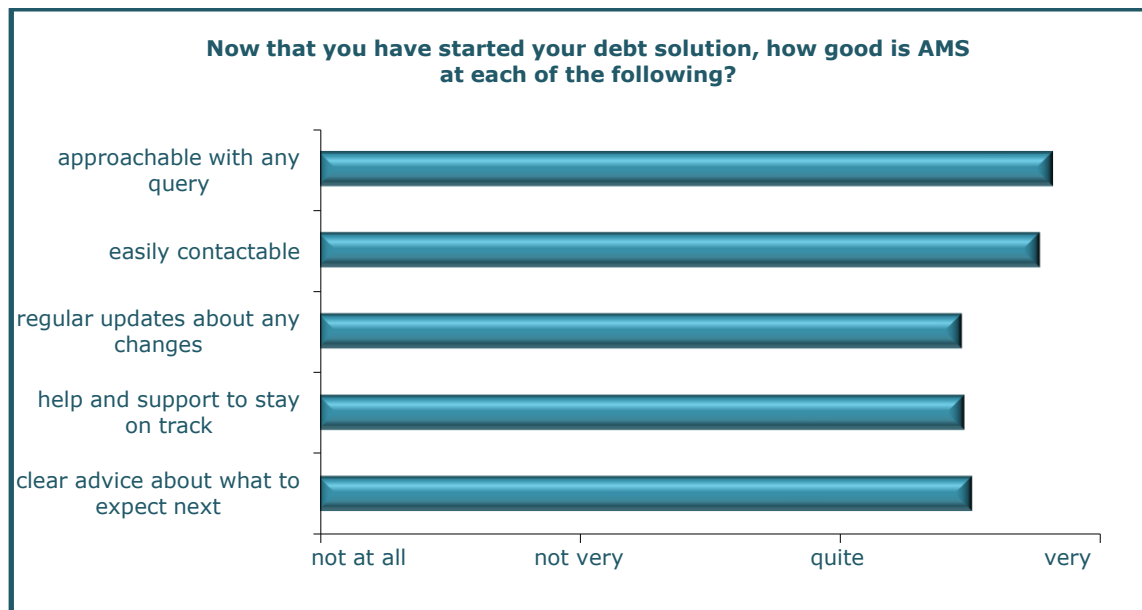
At least half of AMS clients look at other providers first:



Explanations, before agreeing a debt solution with AMS, are usually clear:



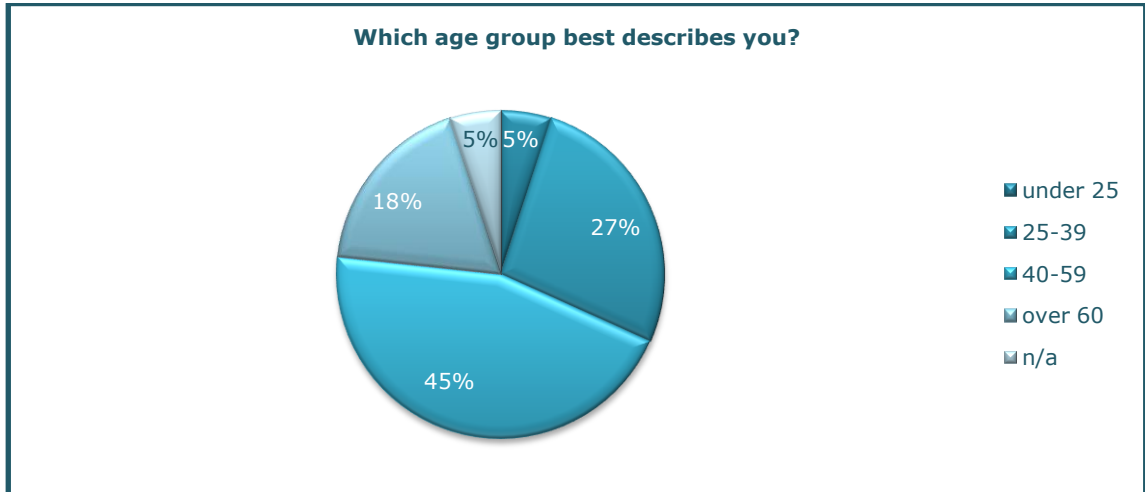
Communications, throughout a debt solution, are usually straightforward:



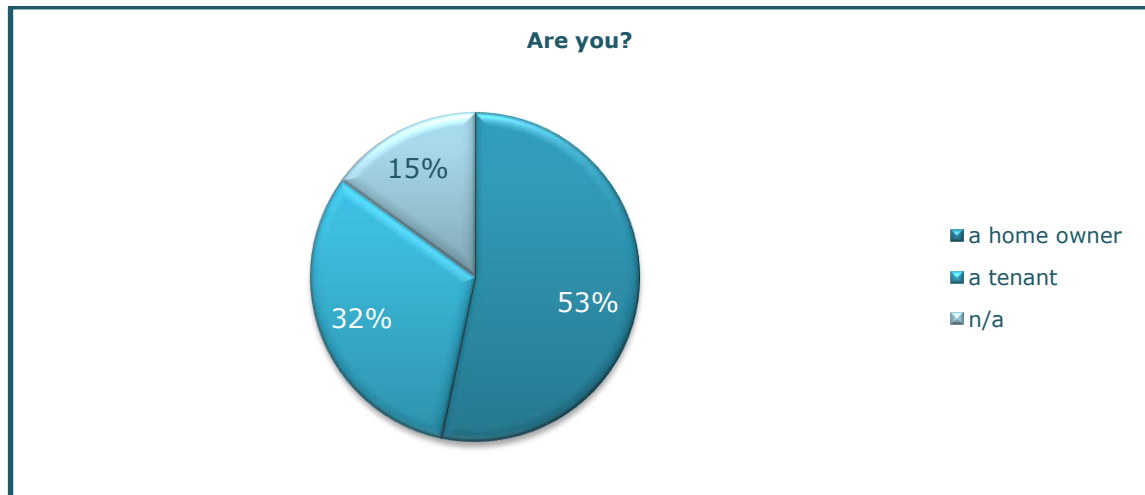
The ratio of positive to negative comments was three to one. Typical examples are:

POSITIVE	NEGATIVE
<p><i>Always willing to help, no matter what time it is.</i></p> <p><i>If I ever need anything, they help.</i></p> <p><i>You're made to feel like a person.</i></p> <p><i>They've listened and not judged us.</i></p> <p><i>No harassment at all now, so AMS are ace people!</i></p> <p><i>Some of these creditors just want blood.</i></p>	<p><i>I only receive a monthly statement and never get any updates.</i></p> <p><i>Some are approachable, some aren't.</i></p>

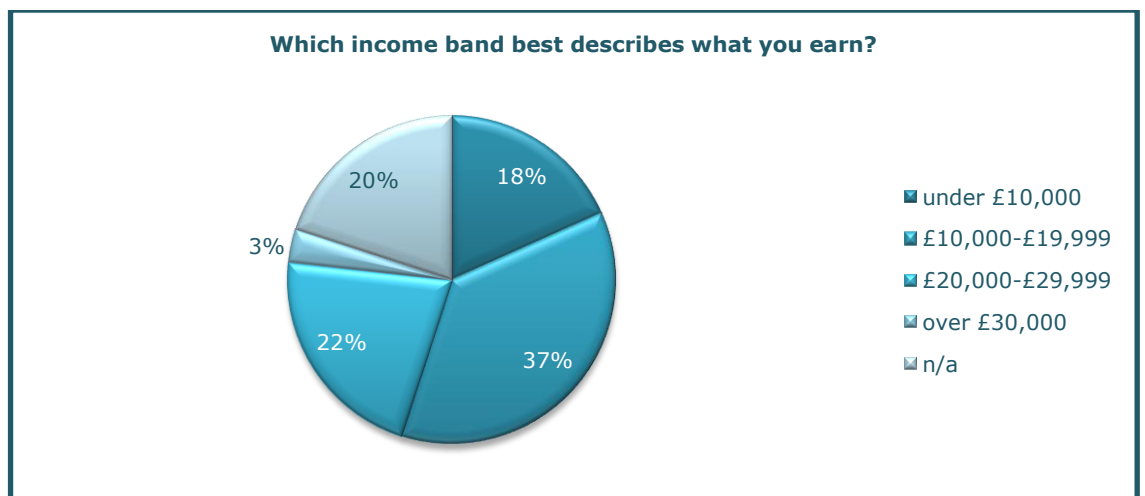
AMS Clients tend to be older:



home owners:



and on lower, but not always the lowest, incomes:



## 2 METHODS AND ACCURACY

[Assured Money Solutions](#) is an East Midlands based company that sees debt solutions as integral to its work. The company prides itself on personalised customer service, easy local access, and a suite of complementary services that includes mortgages, insurance, pensions and claims.

In October 2011, AMS challenged Zero-credit to verify some of the excellent customer testimonials it was receiving. To eliminate any question of bias, we recommended conducting independent customer satisfaction research. The above graphs show the principal results from a first survey.

In the last quarter of 2011, AMS had some 180 debt solutions clients, with a known preference for discrete and traditional communications. Throughout November and December, clients received information about the survey, together with their monthly statements.

Some people used a self-completion questionnaire, returning this by freepost to Zero-credit. Others took part in a telephone interview in early January. We entered all respondents into a prize draw and a couple from Nottinghamshire won a spa day for two.

In total, one third<sup>1</sup> of AMS debt solutions clients took part in the January survey. AMS is sharing these results to raise awareness of ongoing research, which will allow the company to track customer satisfaction with increasing accuracy<sup>2</sup> over 2012. Zero-credit will continue to report results, compiling and comparing survey data throughout the process.

<sup>1</sup> The base sample was 60 respondents, of which 22 were postal replies and 38 telephone interviews.

<sup>2</sup> At a confidence level of 95%, January results have an interval of +/-10. This will reduce to +/-5 over 2012.