

SUCCESS STORY

STUDENT LOANS COMPANY

Digital delivery partner



Developing and delivering a new customer portal product, focused on the user experience.

The Student Loans Company (SLC) is a non-profit-making, Government-owned organisation, providing financial support for people studying at universities and colleges across the UK. SLC provides loans and non-repayable grants for living, studying and tuition costs and has an annual budget of over £105 million and around 5 million active customers.

With over 2000 staff based in four sites across the UK, SLC works in partnership with Local Authorities in Wales, the Student Awards Agency for Scotland, the Education and Library boards in Northern Ireland, Higher Education Institutions and HM Revenue & Customs.

Sopra Steria and SLC

Sopra Steria has been working as SLC's digital delivery partner since 2012, primarily supporting the organisation in its transition towards modern service provision via the Agile Digital Delivery Programme: it is focused on the development of a new customer portal that is an integral part of a major transactional processing system managing a total loan value of over £60 billion.

The development of the new portal represents a major channel shift for SLC, driving traffic away from the call centre towards fully capturing applications online. It is also the first major transactional system to be developed in line with the Government Digital Service's (GDS) 'Digital

by Default' strategy, which stresses that public services have to be focused on the user: they must be modern, easy to use and convenient for citizens if they are going to choose to use them - this is the key to successfully going digital in the public sector. In addition, moving towards efficient digital delivery of transactional services has been identified by the GDS as a major opportunity to save people time, and the government money.

Background

The livelihood of many students studying in the UK, including students originating from the EU, is dependent on grants and loans paid out by SLC. A straightforward, smooth application process is central to ensuring a positive customer experience, but the actual process of managing loans behind the scenes is extremely complex. Applying for a student loan or grant is similar to applying for an insurance claim because entitlements can vary so much according to a wide range of different criteria e.g. nationality, number of dependants, requirements for means testing, etc.



The existing portal

SLC's existing online portal was very onerous and confusing for customers; on average each application resulted in 3.6 calls to the call centre for additional support to complete applications - the cost of avoidable contact was £2.9 million per year. SLC decided to measure customer dissatisfaction and the resulting high burden placed on the call centre, and a decision was taken in 2009 for DirectGov to undertake a review the current portal.

DirectGov found that the language, navigation and presentation on the site were often unclear, that questions were disjointed, there were simply too many of them and often they were irrelevant to the applicant; there were also many inconsistencies across the site for example with error messaging, which added to the confusion. Customer satisfaction was measured at 64% dissatisfied.

The recommendation was to develop a new customer portal that would focus on user experience from the beginning and be based on Agile development methodology - a completely new development approach for SLC.

Solution

Modern development approach

Sopra Steria has worked closely with SLC to help transition the organisation away from a traditional waterfall approach to software development. Instead of a 'big bang' release, the development has followed modern Agile methods, including prototyping and frequent releases into the live environment (often in the same day). This has required a massive cultural shift for SLC, but a key aspect of the success of the programme so far has been having buy-in from Senior Management from the beginning.

The original development began by following SCRUM methodology, working to deliver and release code in two week sprints, but there were process issues as too much of the testing was taking place at the end of the sprint and creating a bottleneck. It was decided to move towards a more Lean and incremental delivery in order to speed up time to market. This shift also helped to identify that there was too much specification within the teams. Testers and developers are now working much more closely together in truly integrated teams, breaking down traditional development silos and enabling faster releases (time to market).

A Behaviour Driven Development (BDD) approach underpinned by a robust and flexible test automation and continuous integration environment driven by Sopra Steria was therefore introduced. This approach goes hand in hand with Agile processes and has led to improved code quality and a product that continues to be user driven: it enables changes to be made based on feedback from users with a responsive, flexible change control process. Defects can be picked up early in the cycle so they can be fixed and released very quickly back into the live environment. Some examples include:

- A last minute data-related integration defect was found, fixed and fully regression tested and ready for release within one hour.
- Changes are now regularly applied to the production system without taking the service down.

As one of the main drivers of the programme has been to improve customer satisfaction, the legacy backend of the portal was kept out of scope, allowing the digital delivery team to focus exclusively on the front end. Customer satisfaction is currently up to a massive 82%.

Due to the complexity of the policies surrounding loans processes, the portal has a bank of up to 350 different potential questions. The new online interface has made the online application process much more user-friendly, displaying only information that is applicable to a particular applicant (progressive disclosure) rather than overloading them with irrelevant and potentially confusing information.



Responsive design

In order to help monitor user experience, analytics were integrated within the system to help SLC better understand user patterns and behaviour and then make changes accordingly.

One example is the application process for a loan for the 24+ Further Education Loans - in order to do this an applicant requires an offer letter from a learning provider. Using analytics, SLC was able to identify that a large percentage of online applicants were abandoning the process when they reached the requirement about the letter. The design has now been changed to inform applicants up front so they know at the beginning that they must have a letter to complete the process.

This reduced the number of incorrect applications immediately by over 30%. This is a strong example of analytics paired with responsive design where we have been able to observe the problem, fix it and then monitor the impact. This change has had real and immediate impact, tangibly improving the user experience, which is proven by the analytics.

Ramping up quickly

A key challenge was that very early project success meant that the scope of the project increased rapidly. In response, Sopra Steria was able to ramp up very quickly from one team to five, which has been invaluable to the development. The experience gained in one team is shared with the others.

What have we delivered so far?

Sopra Steria has worked closely with SLC to deliver the following to date:

- Replaced the user login and registration for the online Customer Portal (failure with logins was the strongest driver of calls being made to the call centre).
- Redesigned and redeveloped the existing Customer Portal application allowing customers to apply for finance to study Part-Time courses for academic year 2012/2013 and 2013/2014. The existing design was not user friendly and the redesign involved direct engagement with Nomensa, a user experience design agency. The feedback for the new application has been extremely positive.
- Developed and delivered a new Customer Portal product allowing 24+Further Education candidates to apply for finance for courses in England. This includes A Levels, Higher Apprenticeships, Advanced Apprenticeships, Diplomas and Certificates. This was delivered one year early.
- Migrated the entire Customer Portal (including new applications and legacy applications) onto the JBoss platform to meet the strategic direction set by SLC's Technical Design Authority.
- Integrated Analytics to enable responsive design.

Developing skills

The nature of the partnership, the use of cutting-edge technologies and the integrated teams has meant that both partners have shown a joint commitment to developing skills for the future on both sides. Close integration has enabled real cross-fertilising of a wide variety of skills, enabling the teams to get the best out of everyone involved.

Massive stakeholder involvement

Another challenge has been responding to the needs of the Digital Delivery Programme's numerous stakeholders in an Agile way, while continuing to keep focused on user experience. Stakeholders include:

- Local Authorities in Wales, the Student Awards Agency for Scotland, the Education and Library boards in Northern Ireland, Higher Education Institutions; National Association of Student Money Advisors and HM Revenue & Customs.
- The project board, which includes SLC, GDS, the Department for Business and Innovations Skills (BIS) and Sopra Steria
- National Union of Students; UK universities and open universities, Russell Group of Universities, etc.

Benefits

The new portal has been held up by the GDS as an exemplar of digital delivery and is already delivering a number of benefits including:

- Significant increase in customer satisfaction (which is currently up to 82% satisfied) leading to a better user experience and a more positive perception by the general public of SLC.
- Development of a high-quality, efficient customer portal - that is driven by user experience, truly 'Digital by Default'.
- The portal is in line with 'Assisted Digital' - enabling customers to 'self serve'.
- More cost-effective - it is forecast that 24+ Further Education Loans application launched on-line, will save over £300k this year in avoided processing costs.
- Flexible platform - the portal is being developed using open source technology and is scalable to enable SLC to develop new student loan/grant products in the future.
- High levels of knowledge transfer and upskilling of SLC staff within the digital delivery programme.

“ SLC has been working in partnership with Sopra Steria in the delivery of our new Digital platform. I have been very impressed by the calibre and professionalism of the staff and am confident of our ability to deliver a system that meets our customers' online needs.

We are successfully moving from a traditional waterfall approach to Agile with Sopra Steria's help and are already in a position where we can release software early and frequently due to the confidence we have in our automated test and continuous integration environment. We have already seen very positive results.

We have an excellent working relationship with Sopra Steria at all levels and expect this to continue. User Satisfaction levels from online surveys since launch of the first release have nearly trebled.

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Transformation Delivery
Programme Director,
Student Loans Company



Sopra Steria, European leader in digital transformation, provides one of the most comprehensive portfolios of end to end service offerings in the market: Consulting, Systems Integration, Software Development and Business Process Services. Sopra Steria is trusted by leading private and public organisations to deliver successful transformation programmes that address their most complex and critical business challenges.

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