



National Unit specification

General information

Unit title: Financial Services: Promoting Positive Customer Relationships (SCQF level 6)

Unit code: H97Y 46

Superclass: BA

Publication date: September 2015

Source: Scottish Qualifications Authority

Version: 02 (May 2016)

Unit purpose

This Unit is a mandatory Unit within the Financial Services Award at SCQF level 6 and is also available as a free-standing Unit. It is aimed at providing learners with the knowledge and skills that contribute to the creation of positive customer relationships within a Financial Services environment. Positive customer relationships can be created via the provision of information and advice; knowledge of financial products/services; assessing and identifying customer needs; and dealing with customer complaints to bring them to a successful resolution.

Outcomes

On successful completion of the Unit the learner will be able to:

- 1 Evaluate an organisation's customer care ethos.
- 2 Demonstrate key behaviours that underpin positive customer service.
- 3 Provide information relating to financial products/services.
- 4 Resolve customer complaints.

Credit points and level

1 National Unit credit at SCQF level 6: (6 SCQF credit points at SCQF level 6)

National Unit specification: General information (cont)

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Recommended entry to the Unit

Entry is at the discretion of the centre. However, learners would normally be expected to have attained one of the following, or equivalent:

- ◆ English/Communication/Literacy at SCQF level 5 or above.
- ◆ Relevant knowledge and experience of working in the Financial Services sector.

Core Skills

Achievement of this Unit gives automatic certification of the following Core Skills component:

Complete Core Skill	None
Core Skill component	Critical Thinking at SCQF level 5 Planning and Organising at SCQF level 5

There are also opportunities to develop aspects of Core Skills which are highlighted in the Support Notes of this Unit specification.

Context for delivery

If this Unit is delivered as part of a Group Award, it is recommended that it should be taught and assessed within the subject area of the Group Award to which it contributes.

The Assessment Support Pack (ASP) for this Unit provides assessment and marking guidelines that exemplify the national standard for achievement. It is a valid, reliable and practicable assessment. Centres wishing to develop their own assessments should refer to the ASP to ensure a comparable standard. A list of existing ASPs is available to download from SQA's website (<http://www.sqa.org.uk/sqa/46233.2769.html>).

Equality and inclusion

This Unit specification has been designed to ensure that there are no unnecessary barriers to learning or assessment. The individual needs of learners should be taken into account when planning learning experiences, selecting assessment methods or considering alternative evidence.

Further advice can be found on our website www.sqa.org.uk/assessmentarrangements.

National Unit specification: Statement of standards

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Acceptable performance in this Unit will be the satisfactory achievement of the standards set out in this part of the Unit specification. All sections of the statement of standards are mandatory and cannot be altered without reference to SQA.

Outcome 1

Evaluate an organisation's customer care ethos.

Performance Criteria

- (a) Outline the importance of having a customer care ethos.
- (b) Identify the key principles of customer care.
- (c) Evaluate an organisation's customer care ethos.

Outcome 2

Demonstrate key behaviours that underpin positive customer service.

Performance Criteria

- (a) Describe behaviours that contribute to positive customer relationships.
- (b) Demonstrate positive behaviour throughout a variety of customer interactions.

Outcome 3

Provide information relating to financial products/services.

Performance Criteria

- (a) Differentiate between providing information and offering advice.
- (b) Outline the importance of providing accurate and reliable information.
- (c) Use a retrieval system to locate and record accurate and reliable information.
- (d) Provide accurate and reliable information on a range of financial products/services.
- (e) Demonstrate positive behaviour throughout the interactions.

Outcome 4

Resolve customer complaints.

Performance Criteria

- (a) Outline a customer complaint situation.
- (b) Identify options for resolving customer complaints.
- (c) Verify customer identity.
- (d) Demonstrate positive behaviour throughout the interactions.

National Unit specification: Statement of standards (cont)

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Evidence Requirements for this Unit

Evidence is required to demonstrate that learners have achieved all Outcomes and Performance Criteria.

Assessment evidence can be drawn from a variety of activities and presented in a variety of different formats to demonstrate that the learner has met the requirements of all the Outcomes and Performance Criteria.

In the case of assessment by observation or oral questioning, evidence should include assessor comments and other relevant evidence that shows clearly the basis on which assessment judgements have been made.

Outcome 1

Learners should:

- ◆ Outline the importance of having a customer care ethos.
- ◆ Identify **four** key principles of customer care.
- ◆ Evaluate an organisation's customer care ethos

Assessment should be carried out under open-book conditions.

Outcomes 2-4

Although each Outcome may be assessed individually, centres may choose to take a holistic approach due to the practical nature of what learners are being asked to achieve. For example, assessment for Outcomes 3 and 4 may meet the requirements of Outcome 2 Performance Criteria (b). Assessment may take place in a simulated context or, where possible, within a real organisation that can facilitate such an experience.

Assessment should be carried out under open-book supervised conditions.

Outcome 2

Learners should:

- ◆ Describe **four** behaviours that contribute to positive customer relationships.
- ◆ Demonstrate these behaviours via **two** financial information sessions and **two** complaint situations between the learner and a customer.

National Unit specification: Statement of standards (cont)

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Outcome 3

Learners should:

- ◆ Action **two** situations supplying accurate and reliable information in accordance with organisational procedures.
- ◆ Use a retrieval system to locate and record information which is both accurate and reliable.
- ◆ Provide customers with accurate and reliable information on a range of financial products/services, including the potential impact of the terms of a product/services on the customer's financial situation.
- ◆ Identify where they are providing information or offering advice, taking account of the legislative limitations involved.
- ◆ Demonstrate positive behaviour throughout the interactions.

Evidence may be generated through enquiries on a range of financial products/services and all Performance Criteria may be assessed simultaneously through the use of learner/customer interaction.

Outcome 4

Learners should:

- ◆ Address **two** customer complaint situations.
- ◆ For each situation, suggest **two** options in order to resolve such a complaint.
- ◆ Verify customer identity.
- ◆ Demonstrate positive behaviour throughout the interactions.



National Unit Support Notes

Unit title: Financial Services: Promoting Positive Customer Relationships (SCQF level 6)

Unit Support Notes are offered as guidance and are not mandatory.

While the exact time allocated to this Unit is at the discretion of the centre, the notional design length is 40 hours.

Guidance on the content and context for this Unit

This Unit has been designed to form part of the Financial Services Award at SCQF level 6.

The Unit offers learners the opportunity to develop knowledge and skills to promote positive customer relationships in a Financial Services environment. The Unit has two dimensions, insofar as it introduces learners to the generic aspect of customer care, but also provides the additional aspects of offering support to customers on sometimes quite complex financial products/services. Moreover, due to recent changes in the way Financial Services are offered, service delivery has become increasingly legalistic and open to intense scrutiny.

Centres delivering the Unit may wish to establish the context under which changes to the sector have taken place and use this effectively to guide learners through assessment.

The Financial Conduct Authority's (FCA) *Treating Customers Fairly* document underpins the customer care ethos of organisations operating in the Financial Services sector.

The use of the term 'financial products/services' within this Unit may encompass less complex savings and loans products, however, centres may wish to incorporate more detailed mortgage and insurance products to assist in Outcomes that emphasise the importance of information/advice provision.

General customer care skills are inherent within the Unit, including:

- ◆ Importance of providing good customer service and benefits to the organisation.
- ◆ Dealing with both internal customers (eg colleagues; other members of the team) and external customers.
- ◆ Working effectively with others.
- ◆ Skills and techniques such as remembering and using names.
- ◆ Difference between customer needs and expectations.
- ◆ Good knowledge of products/services.
- ◆ Dealing positively with customer complaints.
- ◆ Appropriate questioning techniques.
- ◆ Empathising with the customer.

National Unit Support Notes (cont)

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In Outcome 1 the term customer care 'ethos' has been used to enable learners to locate information from more than one source. The terms 'strategy' or 'policy' are more definitive and may prevent learners from gaining relevant information. The majority of Financial Services organisations encourage their customers/clients to respond via email, telephone, Twitter, etc and do not have specific customer care policies online. Guidelines will normally be available via the organisation's intranet.

The terms 'customer care' and 'customer service' are often interchangeable. However, 'customer care' usually refers to the approach an organisation takes to gain and maintain customers. 'Customer service' involves serving the customers and the skills used are to improve customer satisfaction.

Guidance on approaches to delivery of this Unit

Learning and teaching approaches should be learner-centred, participative and practical in nature. It is recommended that there be a balance between whole-class teaching and activity based learning, with an activity approach being used to enable learners to develop all the relevant customer care skills effectively.

In Outcome 1, learners should research the customer care ethos of a variety of organisations. Class discussion could consider the differences in these and highlight the key principles of customer care.

It would be beneficial to have input from an industry specialist during the delivery of this Outcome.

Outcome 2 requires learners to demonstrate behaviours that underpin positive customer relationships. Such behaviours may include - positive body language, making eye contact, active listening, using open questions, appropriate tone, register, etc. Learners are expected to display these behaviours when undertaking assessment for Outcomes 3 and 4.

Outcome 3 and 4 are very much practical in nature and learners are required to participate in either real or simulated customer interactions.

Outcome 3 provides the opportunity for learners to locate, record and communicate accurate and reliable information on financial products/services to a customer. When providing such information, learners must clearly explain the potential impact that a particular term(s) may have on their financial situation. For example, higher interest rates may affect monthly payments on loans or provide higher earnings on savings. Furthermore, interest rates should be explained in conjunction with the term length of a loan as this will affect the total amount of the loan that must be repaid. Access to savings funds should also be explained in relation to the ability to make withdrawals at short notice and any penalties that may be incurred as a result. In addition, learners should clearly demonstrate that they providing information only and should explain why they are not in a position to advise customers on the choices that they should make.

National Unit Support Notes (cont)

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Outcome 4 relates to the handling of complaints situations and these may originate from a variety of different scenarios. Learners should be aware that in instances where an existing customer makes a complaint, financial service employees will be unable to proceed without first having completed security checks to ensure the identity of the customer. These checks will typically involve asking for a full name and address, date of birth and at least one other form of security check that will have been set up with the customer account (mother's maiden name, first pet, first school, etc).

As the main content of the Unit is based on assisting learners in developing an understanding of all aspects that contribute to promoting positive customer relationships, the learning experience should include as many varied and realistic experiences that would ordinarily be found within a contemporary Financial Services environment. Moreover, the way in which customer interactions take place should provide learners with a contemporary appreciation of the commercial world and centres may wish to provide as many different settings to assess as is practicable.

Centres may wish to introduce learners to the concepts addressed in the Unit by facilitating visits to financial sector organisations or by inviting guest speakers to provide further clarity on current practices within the sector. The use of the internet can aid learners to appreciate some of the legalities around providing information and advice and may find the following to be of benefit:

The Financial Conduct Authority — <http://www.fca.org.uk/>
The Bank of England (Prudential Regulation Authority) —
<http://www.bankofengland.co.uk/Pages/home.aspx>
The Financial Ombudsman — <http://financial-ombudsman.org.uk/>

For Outcome 4, learners should be made aware that customers can comment via online forms and that customers are usually given a Case ID for the issue/complaint. Any further communication should make reference to this ID. Many organisations ask their customers/clients to feedback on the way their complaints have been dealt with via an electronic survey or by automated phone call where individuals are required to use their telephone keypad to input responses.

Centres may create databases with product/service details and customer details on which scenarios can be based. Learners could access the database(s) to provide information on products/services to customers.

It may be possible to integrate the delivery of Outcomes 2–4 with Outcome 2 of *Financial Services: Communication (H97X 46)*.

National Unit Support Notes (cont)

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Guidance on approaches to assessment of this Unit

Evidence can be generated using different types of assessment. The following are suggestions only. There may be other methods that would be more suitable to learners.

Centres are reminded that prior verification of centre-devised assessments would help to ensure that the national standard is being met. Where learners experience a range of assessment methods, this helps them to develop different skills that should be transferable to work or further and higher education.

The assessment of Outcome 1 will involve learners undertaking research into the customer care ethos of organisations working in the Financial Services sector. Learners may wish to gather evidence from the internet, industry specialists, through work placements, etc and provide an evaluation of the customer care ethos.

The remaining Outcomes are very much based on practical tasks and such tasks must be conducted with at least one other person. The use of role play would allow assessment to take place, however, if feasible, learners may conduct some elements of assessment within a real working environment (subject to the rules and policies of such an environment).

In addition, in Outcome 4 the emphasis should be on the legal nature of information provision in the Financial Services sector with centres ensuring that learners are provided with a range of scenarios that facilitate this.

The behaviours that learners are required to demonstrate for Outcome 2 may be assessed through integration with Outcomes 3–4.

It may be possible to integrate some aspects of the assessment for Outcomes 2–4 with Outcome 2 of *Financial Services: Communication (H97X 46)*.

Centres may wish to record the practical sessions via audio/visual means or, alternatively, make use of a checklist to ensure that learners have met the required standard.

It is the responsibility of the centre delivering this Unit to ensure the authenticity of learners' work.

Opportunities for e-assessment

E-assessment may be appropriate for some assessments in this Unit. By e-assessment we mean assessment which is supported by Information and Communication Technology (ICT), such as e-testing or the use of e-portfolios or social software. Centres which wish to use e-assessment must ensure that the national standard is applied to all learner evidence and that conditions of assessment as specified in the Evidence Requirements are met, regardless of the mode of gathering evidence. The most up-to-date guidance on the use of e-assessment to support SQA's qualifications is available at www.sqa.org.uk/e-assessment.

National Unit Support Notes (cont)

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Opportunities for developing Core and other essential skills

Core Skills

Learners will evaluate a customer care policy and their findings may be presented as a report so they will have opportunity to develop aspects of written communication. As a substantial part of the Unit involves interacting with customers, learners will develop oral communication skills.

Learners will use online methods to research and locate information so will have the opportunity to develop aspects of the Core Skill of *Information and Communication Technology (ICT)*.

As learners will have to deal with customer enquiries and resolve customer complaint issues they will develop aspects of the Core Skill of *Problem Solving*.

Learners will also have the opportunity to develop aspects of the Core Skill of *Working with Others* during class role plays and when communicating with customers. If learners have work placements this will further enhance the development of this Core Skill.

This Unit has the Critical Thinking and Planning and Organising components of Problem Solving embedded in it. This means that when learners achieve the Unit, their Core Skills profile will also be updated to show they have achieved Critical Thinking at SCQF level 5 and Planning and Organising at SCQF level 5.

Other Essential Skills

Learners may be given opportunities to develop key employability skills, as well as develop an awareness and understanding of citizenship and sustainability. These include the skills of:

Communication	Research and investigation
Interpersonal	Positive attitude to work
Flexibility/ability to adapt to different situations	Analysing and Evaluating
ICT	Planning and organising
Team work/group work	Time management
Using initiative/being proactive	Adopting professional working standards and practices
Problem Solving	Knowledge of chosen job or career path
Paying attention to detail	

History of changes to Unit

Version	Description of change	Date

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General information for learners

Unit title: Financial Services: Promoting Positive Customer Relationships (SCQF level 6)

This section will help you decide whether this is the Unit for you by explaining what the Unit is about, what you should know or be able to do before you start, what you will need to do during the Unit and opportunities for further learning and employment.

This Unit will provide you with an understanding of the methods employed within the Financial Services sector to promote positive customer relationships. It will give you the knowledge required for a career in the Financial Services sector. In addition to learning about customer relationships, you will also develop your knowledge of financial products/services that are on offer and how to assess which products are appropriate for individual customer needs.

The Unit consists of four Outcomes covering different aspects of customer care.

Outcome 1 focuses on customer care and the importance that the industry places in supporting customers/clients. You will have the opportunity to research customer care within the Financial Services sector and to evaluate an organisation's customer care ethos.

Throughout Outcomes 2–4 you will demonstrate your ability to interact with others by providing information in an accurate and reliable fashion using behaviours that contribute to positive customer relationships. You will learn when it is appropriate to provide customers with information only, and when you may be in a position to offer advice. You will also learn how to handle customer complaints and bring these to a successful resolution.

You will be assessed using a combination of methods. However, much of the assessment will take the form of practical tasks that provide you with an opportunity to demonstrate your knowledge and understanding of promoting positive customer relationships within the Financial Services sector.

You will have opportunities to develop the Core Skills of *Communication, Information and Communication Technology (ICT), Problem Solving* and *Working with Others*. The Core Skills components of Critical Thinking and Planning and Organising at SCQF level 5 are embedded in this Unit. In addition, you may develop other employability skills such as time management, use of initiative and positive attitude to work.

Progression from this Unit is on to further/higher education courses, training or employment.

This Unit has the Critical Thinking and Planning and Organising components of Problem Solving embedded in it. This means that when you achieve the Unit, your Core Skills profile will also be updated to show you have achieved Critical Thinking at SCQF level 5 and Planning and Organising at SCQF level 5.