



ROLE:

LOCAL AUTHORITY PERSONA

LOCAL AUTHORITIES ARE THE MAIN POINT OF CONTACT FOR CASES THEY ARE THE LEAD INVESTIGATOR FOR RELATED ENQUIRIES. INVESTIGATORS ARE TELLING MEMBERS OF THE PUBLIC THAT THE MEMBER IS A LOCAL AUTHORITY

THE VOLUME OF ENQUIRIES HAS INCREASED SINCE 2010. THE COMPOSITION OF RESIDENTIAL ENQUIRIES HAS RECEIVED SIGNIFICANT LEVELS OF FUNDING. THE PREMISE BEING THAT 12,500 CT CALLS AND 12,500 CT CALLS

DUE TO CHANGES IN THE WAY LOCAL AUTHORITIES ARE FUNDING. THESE CHANGES WERE MADE DUE TO CHANGES IN THE WAY LOCAL AUTHORITIES ARE FUNDING. THE PREMISE BEING THAT 12,500 CT CALLS AND 12,500 CT CALLS

THE CHANGES IN FUNDING MEANS THAT LOCAL AUTHORITIES HAVE A STRONGER POSITION IN THE MARKET

LOCAL AUTHORITY PERSONA

Interactions with customers

The majority of contact with CT and NDR customers is around billing or billing enforcement. A significant proportion of this customer contact will result in the customer being referred to the VOA. The Local Authorities that have a good relationship with the VOA appear to be well versed in what types of cases should be referred and to whom.

Ratings agents do interact with the Local Authority, but this seems to be mainly in terms of gaining information, via FOI requests, that gives them a competitive advantage. The Local Authority does not have any interaction with Council Tax evasion cases, some will send out periodic letters about cowboy agents.



ROLE:

LOCAL AUTHORITY

NAME:

JOE HOWLETT

LOCAL AUTHORITIES CAN INTERACT WITH THE VOA ON A VARIETY OF LEVELS AND FOR A VARIETY OF REASONS. IN MANY CASES THEY ARE THE FIRST POINT OF CONTACT FOR A COUNCIL TAX PAYER OR RATEPAYER WHEN THEY HAVE A PROPERTY RELATED ENQUIRY. IN THIS CONTEXT, MUCH OF WHAT THE LOCAL AUTHORITY DOES AT THIS POINT CAN FRAME THE JOURNEY THAT THE MEMBER OF THE PUBLIC WILL HAVE WITH THE VOA.

THE VOLUME OF ENQUIRIES A LOCAL AUTHORITY WILL RECEIVE IS, UNSURPRISINGLY, GOVERNED BY ITS SIZE AND THE COMPOSITION OF RESIDENTIAL AND BUSINESS PREMISES WITHIN ITS BOUNDARY. THE LARGER AUTHORITIES WILL RECEIVE SIGNIFICANT LEVELS OF CONTACT OVER THE COURSE OF A MONTH, WITH ONE AUTHORITY REPORTING 2,500 NDR CALLS AND 12,500 CT CALLS.

DUE TO CHANGES IN THE WAY LAS ARE FUNDED THEY CAN KEEP UP TO 50% OF THE BUSINESS RATE CHARGES THEY COLLECT. THESE CHANGES WERE DRIVEN BY GOVERNMENT IN AN ATTEMPT TO GIVE MORE CONTROL TO LAS OVER THEIR FUNDING. THE PREMISE BEING - THE MORE WORK LAS PUT IN TO BUSINESS RATES THE MORE FUNDING THEY RECEIVE. SO FAR RESULTS HAVE BEEN MIXED, SOME LAS HAVE BOUGHT INTO IT MORE THAN OTHERS. PARTICULARLY WHERE THERE IS MORE DOMESTIC PROPERTY THAN NON DOMESTIC PROPERTY AS THERE IS LITTLE SCOPE FOR CHANGE.

THE CHANGES IN FUNDING MEAN LAS ARE SIGNIFICANTLY IMPACTED BY CHANGES THE VOA MAKE TO RATEABLE VALUE. THEREFORE THEY HAVE A STRONG INTEREST IN THE VOA AND ITS WORK.

Interactions with customers

The majority of contact with CT and NDR customers is around billing or billing enforcement. A small proportion of this customer contact will require that the customer be referred to the VOA. Those Local Authorities that have a good relationship with the VOA appear to be well versed in what types of query should be referred and to whom.

Ratings agents do interact with the LA, but this seems to be mainly in terms of gaining access to information, via FOI requests, that would give them a competitive advantage. The Local Authorities don't have any interaction with Council Tax agents, but some will send out periodic leaflets warning people about cowboy agents.

Main goals

Owing to the impact it has on their funding, Local Authorities are most concerned with Business Rates and Rates Retention. This drives them to have as complete an understanding of the ratings list as possible. In particular they are very keen to understand, well in advance, any changes that may be made to the list, particularly where rateable values are being reduced, or properties are being removed from the list. They are also keen to ensure that new properties are added to the list in as timely a manner as possible.

VOA interactions

Local Authorities paint a varied picture of VOA interaction. Some are very happy with the level collaboration they have with the VOA, citing good communications and co-inspection of properties. Others appear to have less direct contact and so their experience of the VOA is not as positive.

The LARMS are universally praised. However they only work at a high level. There is a desire for increased contact on an operational level. Some LAs have achieved this and are very happy with how this works. If this could be a universal practice then satisfaction within the LAs would be increased.

**WE'RE ON THE SAME SIDE
TRYING TO DO THE SAME
THING, BUT IT'S HARDER TO
COLLABORATE THAN IT
NEEDS TO BE**

**ROLE:
LOCAL AUTHORITY****NAME:
JOE HOWLETT****Frustrations**

Forecasting is a major activity and the LAs rely on the VOA to keep them informed of potential changes to the list. If the VOA fail to inform the LA of large changes, this can be extremely problematic.

The lack of data sharing in recent years is felt to make things more difficult than they need to be. Particularly when it comes to identifying who is occupying a property. The LAs understand why the VOA cannot share this information, but it makes it no less frustrating.

Outcomes of appeals are a cause of frustration as they can lead to revenue losses. Frustration is driven by the low influence LAs have over appeals in their region. The slow speed of the appeals process is another frustration exacerbating LA concerns.

Communicating with the VOA

Most contact with the VOA is by phone and email, as well as through the regular provision of the schedule via the Backtrans system.

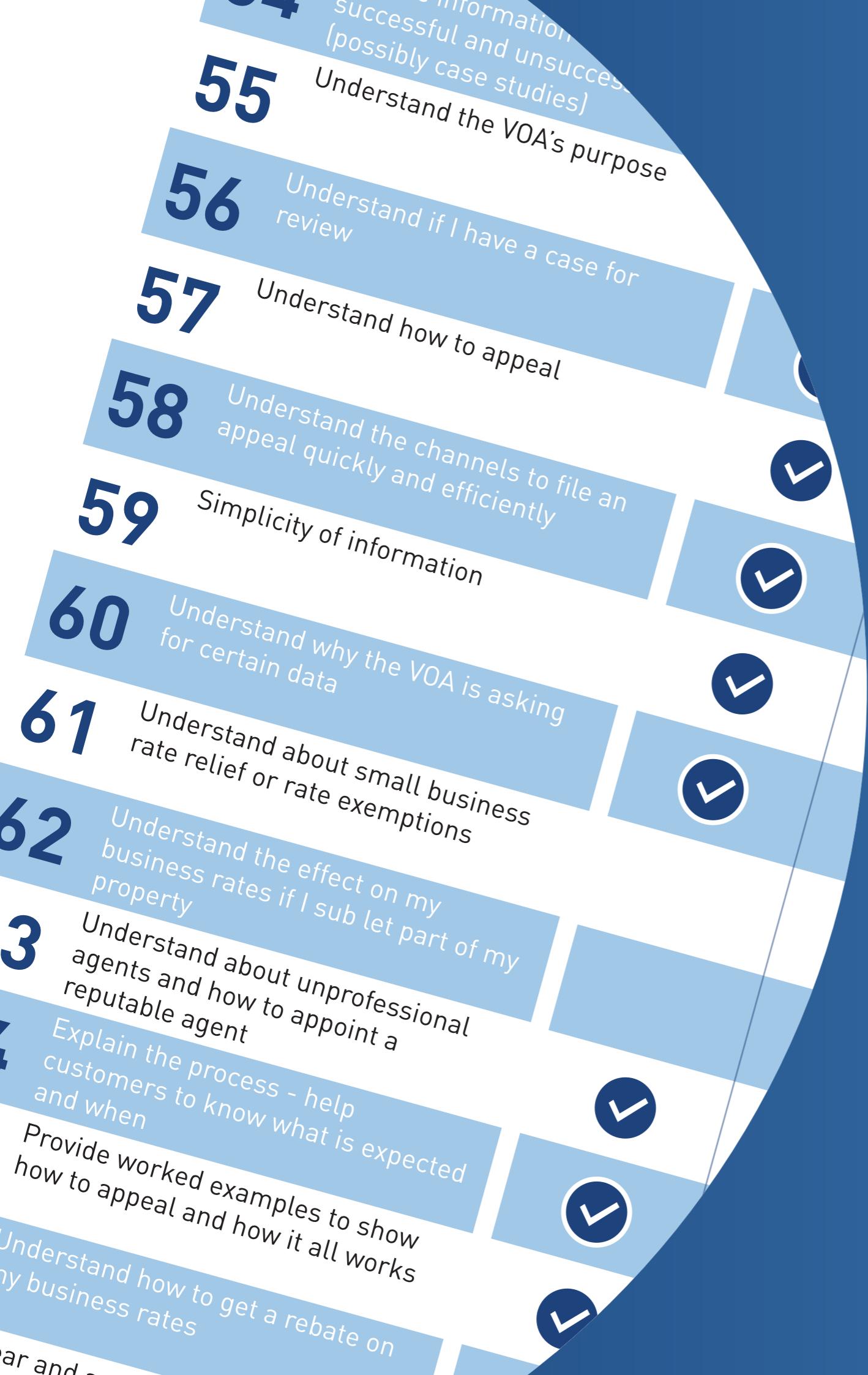
LA customers most valued:

- LARMs.
- Collaboration wherever possible.

LA customers were most frustrated by:

- The lack of data sharing.
- Instances where timely notification of changes to the list don't occur.
- To a lesser extent, errors on the schedule and the time it takes to correct them.
- The speed of appeals and the financial impact of rate reductions.

**WE'RE NOT SURE THAT THE
VOA HAS REALLY GRASPED
THE IMPACT OF BUSINESS
RATES RETENTION ON US
AND THE WAY WE WORK**



USER NEEDS MATRIX

The following section maps the various user needs identified during our research against the different audience groups who engage with the VOA. By understanding where different needs are concentrated the VOA can better design processes and systems to support those needs. The mapping also shows where particular audience groups may have unique needs for which the VOA should consider making specific provision.

USER NEEDS - VOA PROCESSES

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	TENANTS
01 Applying for a review or appeal should be simple	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
02 The VOA to engage with us to resolve the case one way or another	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓				
03 Access to VOA staff who are empowered to make decisions	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
04 The VOA to respond quickly and not be delayed by people being out of the office.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
05 To be able to agree cases faster	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
06 To agree decreases and negotiation before getting to the VT				✓		✓	✓	✓	✓	✓	✓	✓				
07 In times of high stress deal with customers appropriately	✓					✓	✓			✓			✓		✓	✓
08 To reach a resolution before preparation of a statement of case is necessary				✓		✓	✓	✓	✓	✓	✓	✓	✓			
09 NDR: more personal contact so that issues can be resolved quickly. Perhaps people dedicated to the area				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
10 CT: we would like more local offices	✓	✓	✓													
11 A quick service. "Why must it take a couple of months".	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
12 A named contact (or two) for an area.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
13 For new builds get CT set up quickly so customers can access local services	✓	✓	✓	✓	✓											
14 Consistency - to know the work is carried out in the same office	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
15 Access to knowledgeable staff	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
16 The VOA to be more open like they used to be										✓						
17 Ability to interact with the VOA in any channel	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
18 The VOA to be independent and allowed to be independent										✓						

USER NEEDS - VOA PROCESSES CONTINUED

USER NEEDS - SHARING OF INFORMATION

USER NEEDS - ONLINE FUNCTIONALITY

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	LAY
37 To see RV stats and trends										✓						
38 Intuitive online Q&A	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
39 More help in understanding how the process works and what is involved - particularly for smaller businesses						✓	✓	✓		✓	✓	✓				
40 Save my details so I don't have to enter them every time I make an application			✓			✓	✓	✓	✓	✓	✓	✓	✓			
41 Remove property from the ratings list as it is uninhabitable.				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
42 Explain each step of the process	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
43 Ability to provide supporting information online	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
44 View and suggest corrections to the details held relating to a property	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			
45 Understand how the current and historic rateable values of my a property affects the current RV						✓	✓	✓	✓	✓	✓	✓	✓			
46 Online applications	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
47 Check the details listed in my summary valuation						✓	✓	✓	✓	✓	✓	✓	✓			
48 To be able to get CT estimates online	✓	✓	✓	✓	✓											
49 Find a client's rateable value										✓						
50 Get properties merged into one rateable value / single property split into different RVs						✓	✓	✓	✓	✓	✓	✓	✓			
51 Update details when a summary valuation is wrong.						✓	✓	✓	✓	✓	✓	✓	✓			
52 Compare a rateable value to other properties						✓	✓	✓	✓	✓	✓	✓	✓			

USER NEEDS - INFORMATION

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	TENANTS
53 Understand why the VOA cannot provide me with certain information (e.g. due to legislation)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
54 Provide information on what makes successful and unsuccessful appeals (possibly case studies)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
55 Understand the VOA's purpose	✓					✓				✓			✓		✓	✓
56 Understand if I have a case for review	✓	✓		✓	✓	✓	✓			✓	✓		✓		✓	
57 Understand how to appeal	✓	✓		✓	✓	✓	✓			✓	✓		✓		✓	
58 Understand the channels to file an appeal quickly and efficiently	✓	✓		✓	✓	✓	✓			✓	✓		✓		✓	
59 Simplicity of information	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
60 Understand why the VOA is asking for certain data	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
61 Understand about small business rate relief or rate exemptions				✓	✓	✓	✓		✓	✓	✓	✓				
62 Understand the effect on my business rates if I sub let part of my property				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		
63 Understand about unprofessional agents and how to appoint a reputable agent	✓	✓		✓	✓	✓	✓			✓	✓			✓		
64 Explain the process - help customers to know what is expected and when	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
65 Provide worked examples to show how to appeal and how it all works	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
66 Understand how to get a rebate on my business rates				✓	✓	✓	✓	✓		✓	✓		✓		✓	
67 Clear and accurate timelines of appeal settlement	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
68 Details on appeals in a specific area and the number of outstanding appeals										✓						
69 Understand the chances of successfully appealing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
70 Know what the deadline is for correcting a valuation				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓			

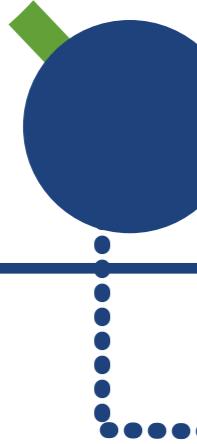
USER NEEDS - INFORMATION CONTINUED

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	LAY
72 Have access to information and FAQs by sector	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
73 See an estimated bill	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
74 Understand about NDR scams - what to look out for and how to avoid them						✓	✓			✓	✓					
75 Information that relates to my situation and location	✓	✓		✓	✓	✓	✓			✓	✓		✓	✓	✓	
76 Understand how to disenstruct an agent representing me	✓	✓		✓	✓	✓	✓			✓	✓					

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	LAY
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	SEMI-PRO
77 Report fraudulent messages supposedly sent from the VOA	✓	✓		✓		✓	✓	✓		✓	✓	✓	✓	✓	✓	✓
78 Explain more in your so customers don't have to call or get into a panic	✓	✓		✓	✓	✓	✓			✓	✓		✓	✓	✓	✓
79 Greater disclosure	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
80 Timely responses to emails	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
81 A single point of contact				✓			✓		✓		✓			✓		
82 Face to face negotiation with the VOA									✓							
83 Responses in writing - in addition to voice or face to face	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
84 Use plain English in all communication	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
85 Don't want call backs but instant answers.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
86 Acknowledgement of submissions (or any communication received)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
87 Use non-threatening language (in letters and other communication)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
88 To be proactively contacted by the VOA about the progress of an appeal	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
89 To be notified when a case worker is on leave (as progress on cases stop)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
90 The VOA to be more accessible	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
91 Being kept informed of progress at all stages	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
92 Direct contact with case workers	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
93 Feedback on appeals	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
94 Understand whether a message I have received from the VOA is legitimate (Reval 2017 messages)				✓	✓	✓	✓	✓	✓	✓	✓	✓				

EXTERNAL USER NEED	COUNCIL TAX			CT & NDR		NON-DOMESTIC RATES								HOUSING ALLOWANCE		
	LAY	SEMI-PRO	PRO	SEMI-PRO	SEMI-PRO	LAY	SEMI-PRO	PRO	PRO	LAY	SEMI-PRO	PRO	LAY	SEMI-PRO	PRO	
	TAX PAYER	HOUSING ASSOC.	AGENT	PROPERTY DEVELOPERS	ESTATE AGENT	SME SINGLE PROPERTY	SME MULTIPLE PROPERTY	LARGE BUSINESS	AGENT NDR	RATE PAYERS FOR NDR PROPERTY	PROPERTY MANAGERS	LARGE LANDLORDS	TENANTS	HOUSING ASSOC.	LANDLORDS	
95	The switch board to be able to put customers through to who they want to talk to.	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
96	A better transition from LA to VOA [require more information and guidance].	✓				✓	✓			✓			✓			✓

MAINTENANCE



CUSTOMER JOURNEYS

A journey map shows the path that a customer takes to achieve a specific goal. The map shows all the steps that the customer takes from the point at which their journey begins, through to when their goal is achieved, and in some cases illustrating what may happen beyond that point. This is often referred to as an end-to-end journey.

Rather than consider a journey as beginning when a customer comes into contact with the VOA, our end-to-end journeys consider the totality of the experience, starting from the trigger that caused the customer to begin their journey, through any interactions they may have with other organisations or media before arriving at the VOA. The journeys then cover all the interaction points with the VOA, both online and offline, before either concluding or moving beyond the VOA into interaction with other organisations.

There are a number of key components to the journey maps:

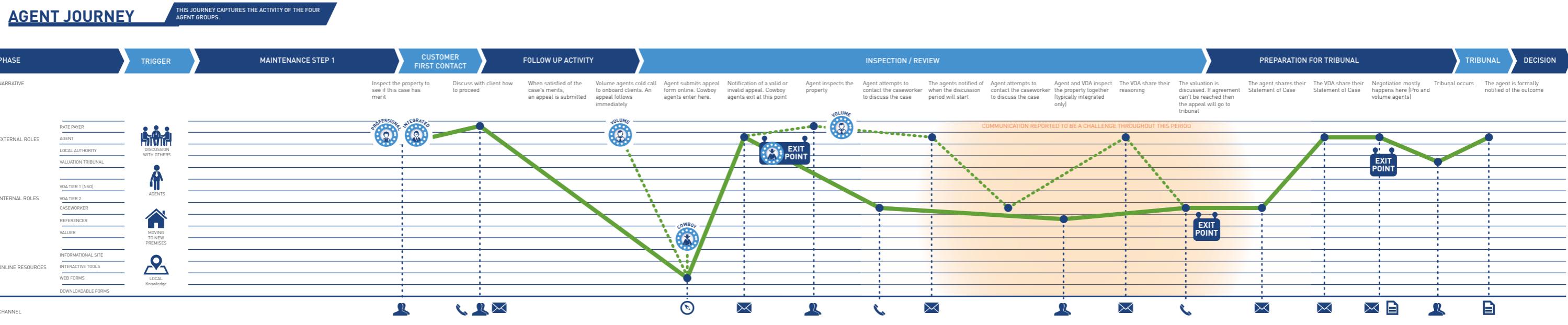
- Narrative: a description of the interaction that is occurring at key points during the journey.
- Roles: they key people with whom the customer will interact on their journey. On the journey maps these are shown as the horizontal lines across the map.
- Channels: these are the different routes through which the customer can interact with the VOA. This could include the contact centre, the website, direct contact with caseworkers and so on. Each interaction point in a specific channel is marked as a node on the journey map.
- Path: the route taken through the journey.
- VOA documents: any documentation or online reference sources that the customer will see during their journey. Any issues with these sources will be detailed.
- Emotions: this illustrates how the customer, and other key roles, are feeling during the process. This is where the main point points in a journey will be captured, typically coinciding with the more negative emotional states.
- VOA objectives: this section describes any VOA objectives that result in the journey proceeding as it does. It is important to bear these in mind when changes to the journey are considered to ensure that changes address both VOA and customer needs.

By understanding the journey that a customer goes on when interacting with the VOA, we can identify the key pain points, those areas where interaction is more difficult than it needs to be, any areas of inefficiency and highlight any unintended or unanticipated interactions. By viewing the journeys from a role perspective, we can also understand how much communication and guidance the customer receives from the VOA during their journey, which has been a recurring issue identified throughout our research.

FULL NON DOMESTIC RATES JOURNEY



AGENT JOURNEY

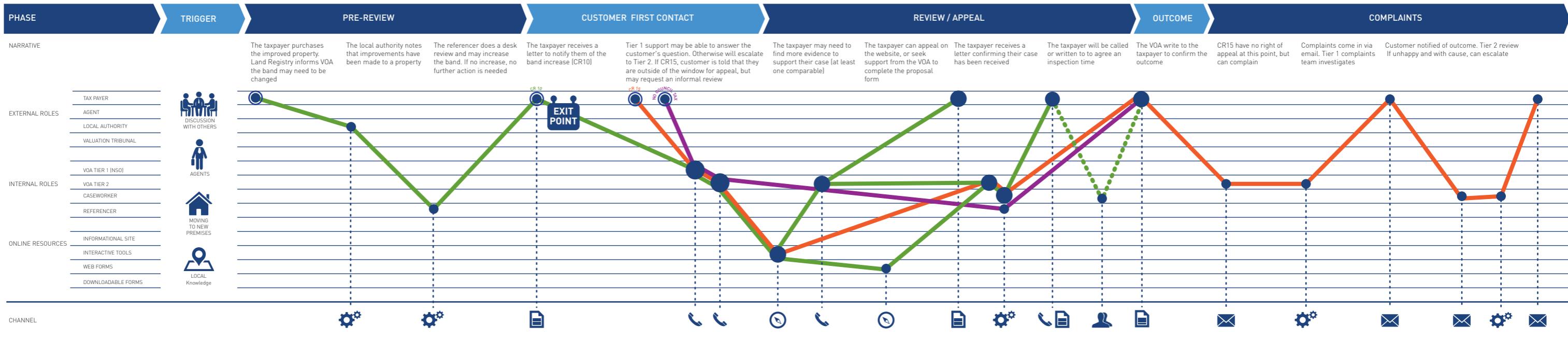


RATE PAYER JOURNEY

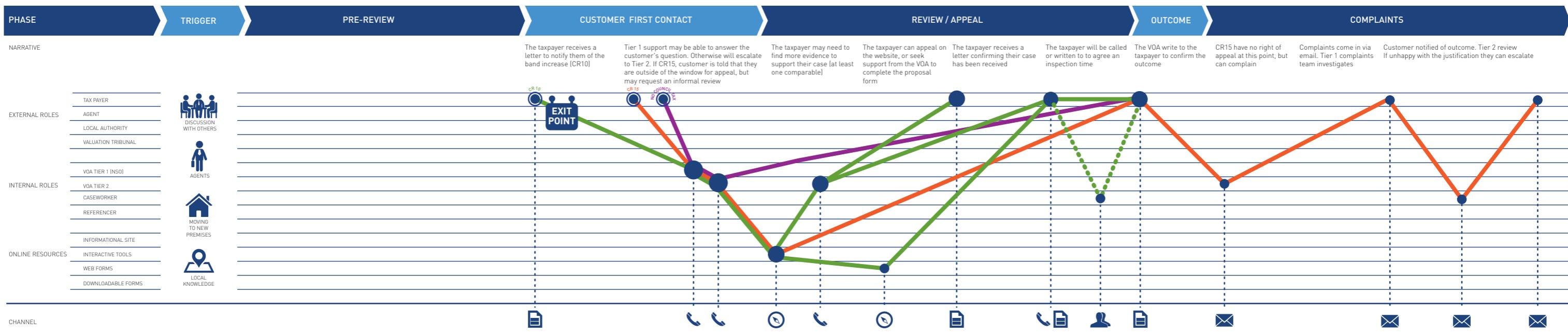


COUNCIL TAX FULL CUSTOMER JOURNEY

THIS IS THE COMPLETE CUSTOMER JOURNEY PLOTTING THE ACTIONS OF CUSTOMERS AND VOA STAFF.

**COUNCIL TAX PAYER JOURNEY**

THE JOURNEY VOA CUSTOMERS TAKE

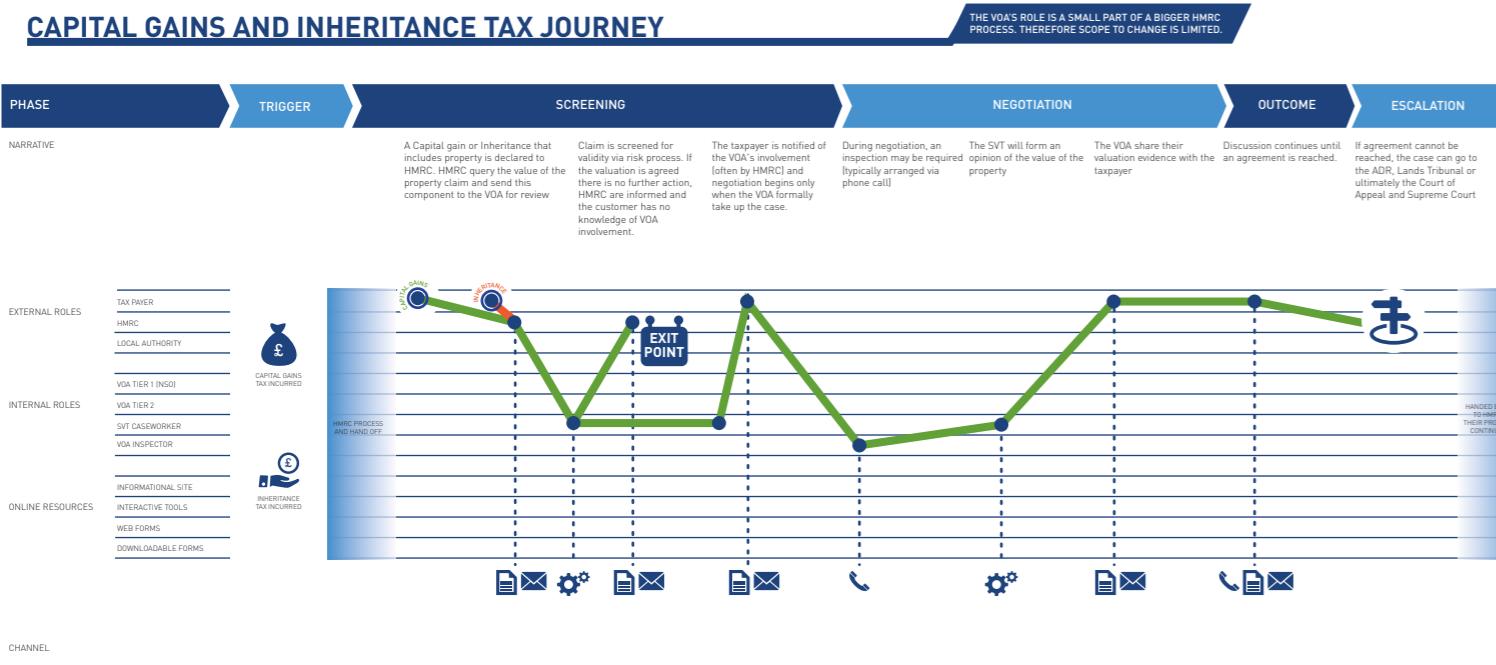


SVT CUSTOMER JOURNEYS

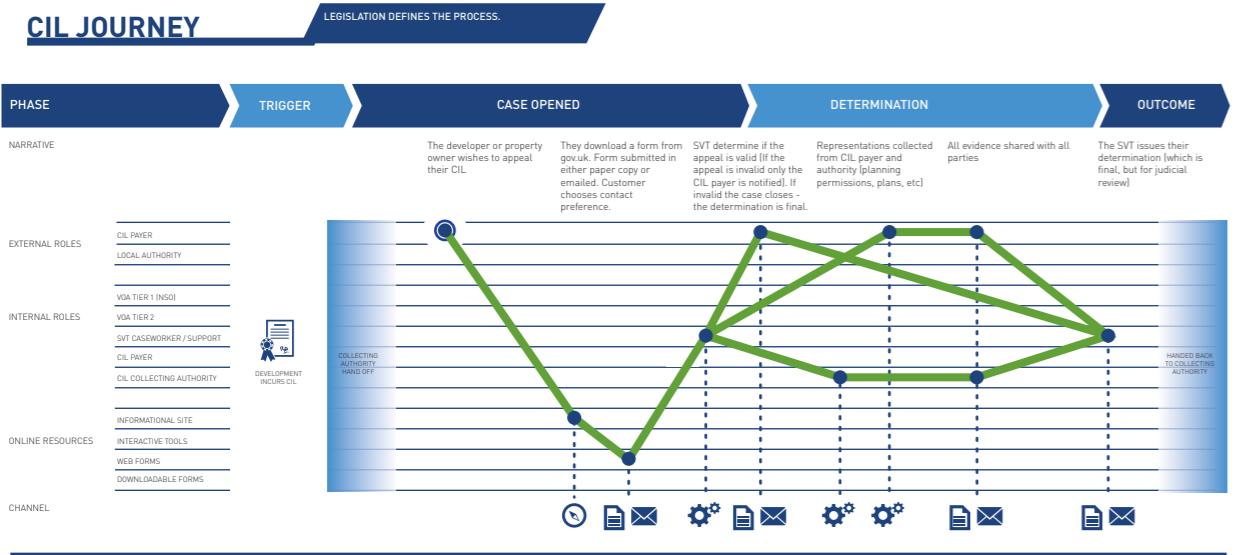
RIGHT TO BUY JOURNEY



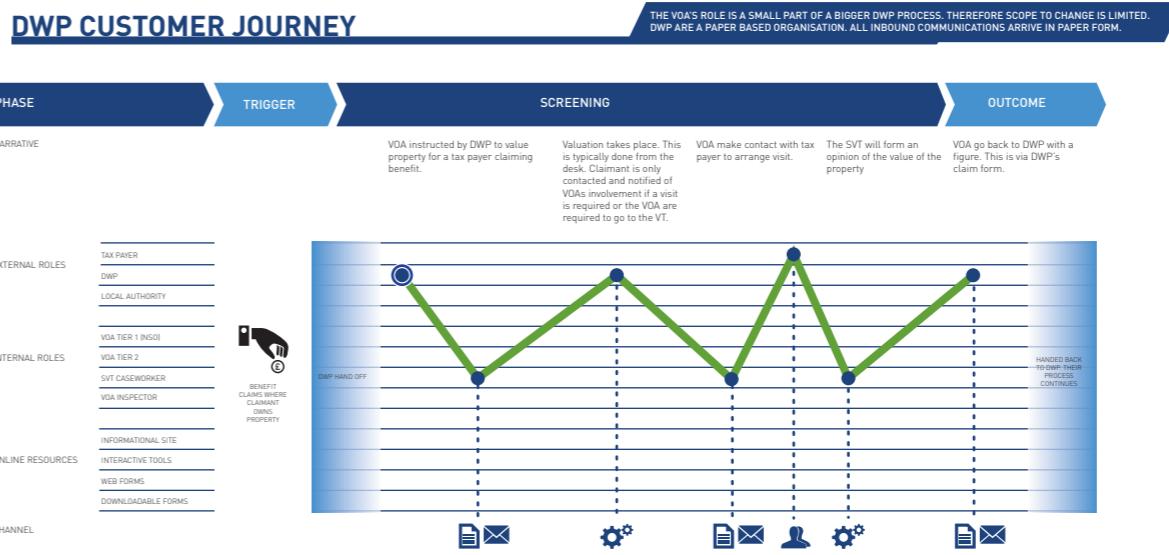
CAPITAL GAINS AND INHERITANCE TAX JOURNEY



CIL JOURNEY



DWP CUSTOMER JOURNEY



CUSTOMER JOURNEY

THIS IS THE COMPLETE CUSTOMER JOURNEY PLOTTING
THE ACTIONS OF CUSTOMERS AND VOA STAFF.

