



# SPECIALIST MOTOR FINANCE: CUSTOMER STORY



“Delivering good customer outcomes is a key focus for us as a business... It’s about doing the right thing by our customers. And **Voyc** enables us to do that far, far better than we were ever able to, prior to its implementation”

The background of the bottom half of the page is a teal-colored image of a call center. A smiling male agent wearing a headset is visible. Large, white, 3D-style text reads 'Specialist Motor Finance' across the center of the image.

Specialist  
Motor Finance



## HOW VOYC HELPS SPECIALIST MOTOR FINANCE

- ✓ Transform customer call monitoring from 2.5% to 100% of calls across the collections and customer service operating teams.
- ✓ Achieve average compliance scores consistently above 97% on all calls monitored.
- ✓ Provide solid regulatory evidence, fully aligned with Consumer Duty, demonstrating compliance and good customer outcomes across vulnerability, complaints and customer understanding.
- ✓ Spot signs of potential customer vulnerability in 100% of monitored calls, leading to a 25% increase in the number of customers flagged for additional support each month.
- ✓ Reduce credit delinquency by ensuring customers fully understand the financial commitment they are making.



- ✓ Boost service quality and performance by delivering swift and targeted coaching to Associates based on their individual call data, presented in clear workflow tasks with full transcripts.
- ✓ Remove large amounts of manual work from Training staff, enabling them to deliver effective coaching plans faster and with greater impact.
- ✓ Reduce staff time spent on manual call reviews by over 98%, delivering savings of 1 FTE in time, equating to £27,000 annually.
- ✓ Prevented at least £3450 in unmanaged regulatory risk from missed vulnerability indicators, while providing confidence that all other valid cases were correctly handled, a level of insight not previously available.





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Specialist Motor Finance (SMF) was established in 2014, bringing together a team of experts from the financing industry to fund Hire Purchase Agreements for customers throughout the UK.

After successful growth since launch, the business now provides motor finance to 20296 customers.

SMF's flexible product range allows them to support customers with solutions tailored to individual needs throughout the life of their agreement. Servicing and collections activities are delivered through a team of 28 customer-facing staff members that are being marked on Voyc in the SMF offices in Chester, who are dedicated to supporting existing customers.

SMF attaches high priority to supporting customers in vulnerable circumstances, including those experiencing financial difficulties. The business is an official partner of the StepChange debt charity and can provide valuable help to customers by introducing them to the charity's services that reduce the potential harms associated with debt.





# THE CHALLENGE

Before they discovered Voyc, the SMF team faced growing concerns about a range of issues they identified as key “pain points”.

## Limited capacity to monitor customer interactions

Previously, SMF used manual Quality Assurance (QA) monitoring to review and score their Associates’ telephone interactions with customers. This was based on listening to recordings of a sample of each Associate’s calls.

The QA team only had capacity to monitor, review and deliver feedback on around **130 calls per month: 2.5% of total calls** – a typical level for the motor finance sector.

After adding expensive QA contract staff to the team, the coverage increased to around 4%. But that didn’t significantly increase the level of insight delivered. And the business was still exposed to the risk of having the vast majority of its calls unmonitored. There was high potential to miss key issues like customer complaints and signs of vulnerability.

What’s more, with so many calls left unmonitored, it was difficult for SMF to provide the regulator with solid evidence of good customer outcomes, as clearly expected under the new Consumer Duty.

## Difficulties in identifying and responding to customer vulnerabilities

SMF’s Associates were required to flag any sign of vulnerability during a call so it could be prioritised for urgent QA review. However, the management team was concerned that flagged vulnerability levels at SMF were consistently lower than those reported by comparable firms in the motor finance sector.



This was due to some SMF Associates being unsure or lacking confidence in spotting vulnerability. But the low level of monitoring made it impossible to understand or address this concern satisfactorily.

With SMF's commitment to supporting vulnerable customers, this was a justified worry – especially with the Consumer Duty's sharp focus on vulnerability.

### **Challenges in delivering effective training and coaching for Associates**

For Ben Matthews, SMF's Senior Training Officer, finding relevant sample calls was essential to support and develop telephone Associates. However, limited monitoring made identifying the right calls slow, manual and unreliable.

As a result, when training or coaching needs were raised, it was difficult to quickly find suitable examples to support them. In some cases, it could take weeks to put a coaching plan together, leaving issues unaddressed in the meantime.

Without clear insight into calls, it was also difficult to identify who truly needed coaching. This often led to broader training sessions that included Associates who didn't require support, pulling productive staff away from their roles unnecessarily.





## As the business grew, these pain points amounted to a list of ongoing concerns for SMF:

-  Potential for declining customer service levels.
-  Exposure to compliance and legal risks.
-  Increasing operational costs.
-  Decreasing agent performance and morale.
-  Inadequate data leading to poor decision-making.
-  Potential reputational damage.
-  Growing risk of failure to address customer vulnerability in line with Consumer Duty standards.

SMF had previously considered various voice recognition and IT support tools to help them address these ongoing issues, especially their concerns about customer vulnerability. However, none of these fully met their requirements, and the business continued to look for available alternatives.



# THE SOLUTION

SMF's search for a solution was guided by a range of requirements that they wanted any chosen provider to deliver on:

## Requirement

Immediate monitoring of 100% of customer calls



Quality data all in one place, with the ability to drill down by call type, individual Associate, call section, and specific words or phrases for detailed feedback and coaching plans.



Immediate alerts on quality and compliance issues, with high priority on customer vulnerability



Ability to build and refine Associate scorecards swiftly and flexibly



Immediate alerts on quality and compliance issues, with high priority on customer vulnerability



Delivery of robust evidence of call outcomes for senior management and the regulator as required



Ready access to quality user support/helpdesk throughout implementation and beyond



Easy to use and manage for operational team members, including QA, coaching and training workflows



Supported by a self-service learning resource, offering scalable online insight and training for users



Easy to implement and self-configure



Data security protocols to the highest industry standards



Delivering measurable time savings and financial benefit





**Voyce “ticked the box” for every one of SMF’s requirements.**

What’s more, the SMF team had heard positive feedback from a peer company in the motor finance industry. Advantage Finance, an experienced Voyce customer, had previously published a [case study](#) detailing their use of the platform.

And so, SMF decided to work with Voyce, with the implementation phase starting in March 2025.





# THE IMPLEMENTATION



Voyc's dedicated implementation manager, Saadiqah Gamieldien, supported SMF throughout the entire process. She also designed and led training sessions for SMF staff and supported system configuration management.


SMF's experience in implementing and integrating Voyc is summed up in a Trustpilot review from Stephen Roberts, SMF's Business Analyst, who was centrally involved in the project:



**SR** Stephen Roberts  
GB · 1 review

Jun 30, 2025

  Verified



**Exceptional Implementation Experience with Voyc!**

Our recent implementation with Voyc has been nothing short of exceptional. From start to finish, the process was smooth, well-structured, and clearly tailored to our specific needs.

A special shout-out to Saadiqah Gamieldien, our Customer Implementation Manager, who ensured everything ran seamlessly. Her professionalism, responsiveness, and knowledge of the platform made the entire onboarding experience not only stress-free but genuinely enjoyable.

Every step was clearly communicated, timelines were met without a hitch, and any questions or concerns were addressed promptly with care and clarity. It's rare to come across such dedicated support.

Highly recommend Voyc for both their impressive technology and top-tier customer support!



Stephen's comments are reinforced in the positive assessment made by John Roberts and Ben Matthews:



*The implementation of Voyce into our business was incredibly effective. And that's down to a number of key factors - the first being our contact Saadiqah, who enabled us to get confident with the process very, very quickly*



John Roberts  
Customer Oversight Senior Manager, Specialist Motor Finance



*The integration process for setting up Voyce has been one of the easiest things I've had to do in my career. I can say that categorically, hands down. It almost felt like it was too fast!*



Ben Matthews  
Senior Training Officer, Specialist Motor Finance





The implementation was supported throughout by Voyc Village, a comprehensive online suite of learning and support content for different types of Voyc users. The interactive content allowed SMF staff to learn about Voyc at their own pace.

“

*You don't have to complete it all if you don't want to, but people really enjoyed Voyc Village*



Ben Matthews  
Senior Training Officer, Specialist Motor Finance

”

SMF also made use of Voyc's built in AI helper, Joyc, throughout their onboarding journey, which provided templates and example keywords to help the team set up scorecards efficiently.





In addition, Voyc formally introduced SMF to the team at fellow Voyc customer, Advantage Finance, who provided valuable tips on tailoring scorecards and getting the most value from the platform.

Overall, the SMF implementation was highly successful.

While Voyc works on a standard period of only **90 days** for a new client to complete implementation and onboarding. For SMF, they were live in **77 days** from contract to measurable impact!

“

*The support from Voyc in terms of how we're making the most of the software means that it pays for itself day in and day out*



John Roberts  
Customer Oversight Senior Manager, Specialist Motor Finance

”





# THE RESULTS

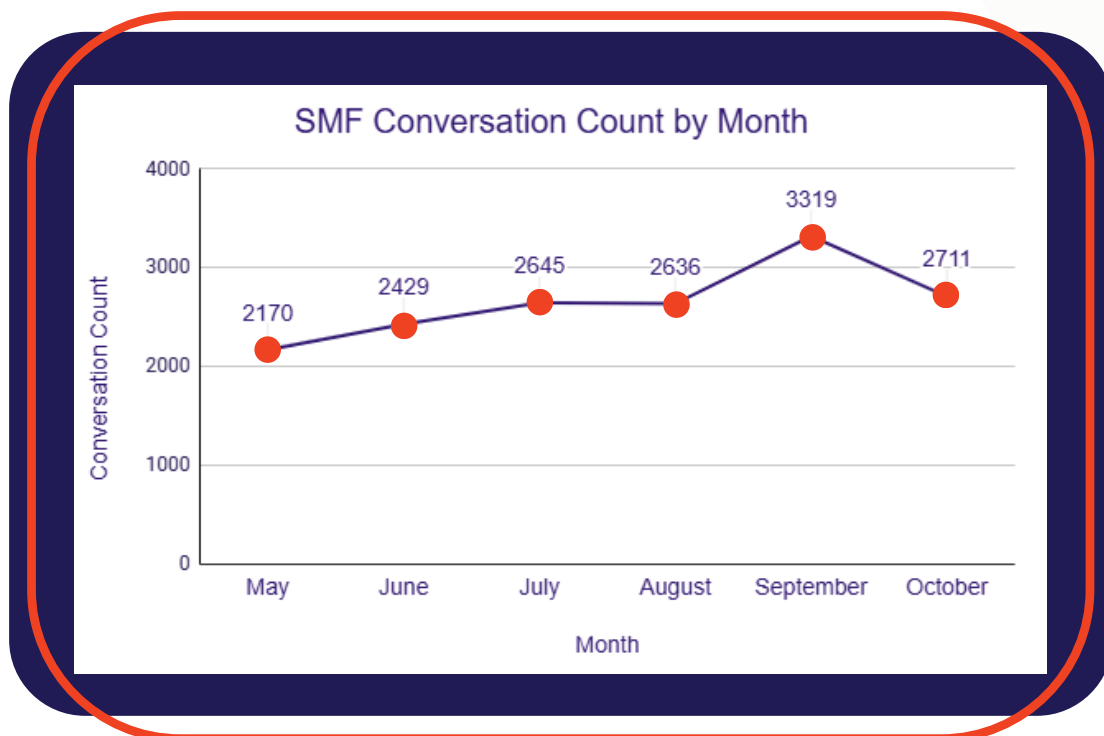
Following implementation, Voyc went live at SMF in May 2025, initially in the key area of Collections. Since then, the solution has been extended to customer service.

Positive results started to emerge almost immediately.

## Call monitoring levels boosted from 2.5% to 100%

From day one, 100% of the calls fed into the Voyc solution have been monitored. This was the first, vital requirement set by SMF and immediately brought dramatic, positive change to the business.

From the Voyc operational launch in May until the end of October 2025, The volume of calls followed an increasing trend, with a total of **15,910 calls fully monitored** over that period:

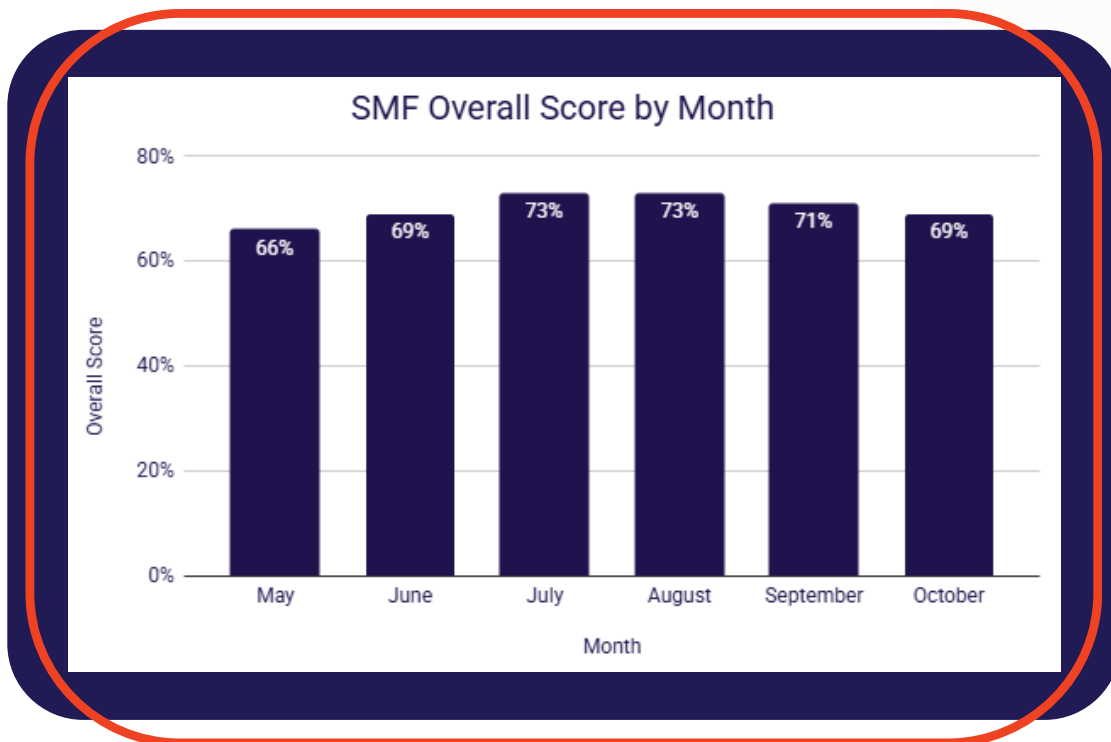




## Call quality and compliance scores increased significantly

The scorecard module built into Voyc allows SMF to measure the performance of individual Associates and the team at large to a level of detail previously unimaginable.

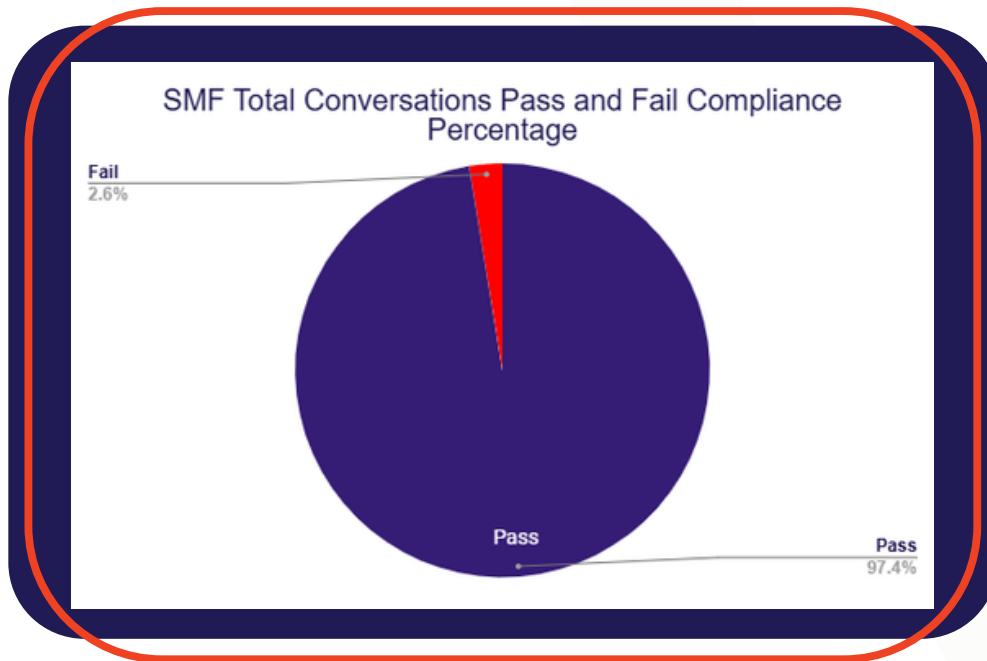
At the top level, the scorecard produces an overall quality score for each monitored call. Since launch, the trend in the scores achieved has been positive:



Vital for regulatory purposes, the scorecard also produces a solid compliance score for every call that Voyc monitors.



Since launch, **97.4%** of all SMF calls monitored have passed compliance:



And of course, Voyc provides a detailed report on every call failing compliance, enabling immediate review and action. The management team can refine and update the scorecard on an ongoing basis, using detailed, data driven insights to drive further quality improvements.

In addition, the scorecard includes evidence that the customer fully understands the financial commitment within their contract with SMF. This gives the business swift access to valuable regulatory evidence, should it be required.

In fact, Voyc can provide robust evidence and **MI for submission to the FCA** across all aspects of call compliance. This includes mandatory compliance phrases, script deviations, vulnerability indicators, and customer understanding, all fully transcribed within a comprehensive and auditable data trail.



## Voyc alerts deliver deep insight and reassurance, especially regarding customer vulnerability

Voyc allows SMF to configure alerts that are highlighted for attention whenever they are triggered in a conversation.

For most Voyc clients, including SMF, vulnerability alerts are most important. These automatically flag the exact words in any conversation that indicate the customer could be vulnerable as defined in the FCA's Consumer Duty (**health, life events, resilience, capability**).

The SMF team had long been concerned that the level of vulnerability reported by their Associates was lower than that of other companies in the motor finance sector.



*The identification of vulnerable customers was incredibly difficult prior to Voyc's implementation - mainly due to the fact that it was entirely reliant on our individual associates doing the appropriate thing based on the customer's interaction*



John Roberts  
Customer Oversight Senior Manager, Specialist Motor Finance





Analysis of the period July–September 2025 shows that Voyc identified a significant number of customers with vulnerabilities that SMF would have missed entirely in calls without the assistance of Voyc.

In fact, SMF have calculated that Voyc alerts have already led to **25% more** vulnerable customers identified in volumes by the business.

Following this eye-opening start, SMF have further developed the alerts functionality for vulnerability and there are now distinct categories – including alerts for severe vulnerability and potential suicide.



*Our severe vulnerability alert is the one that will identify customers that need support. Those will be the ones that are actioned and are checked a hundred percent of the time*

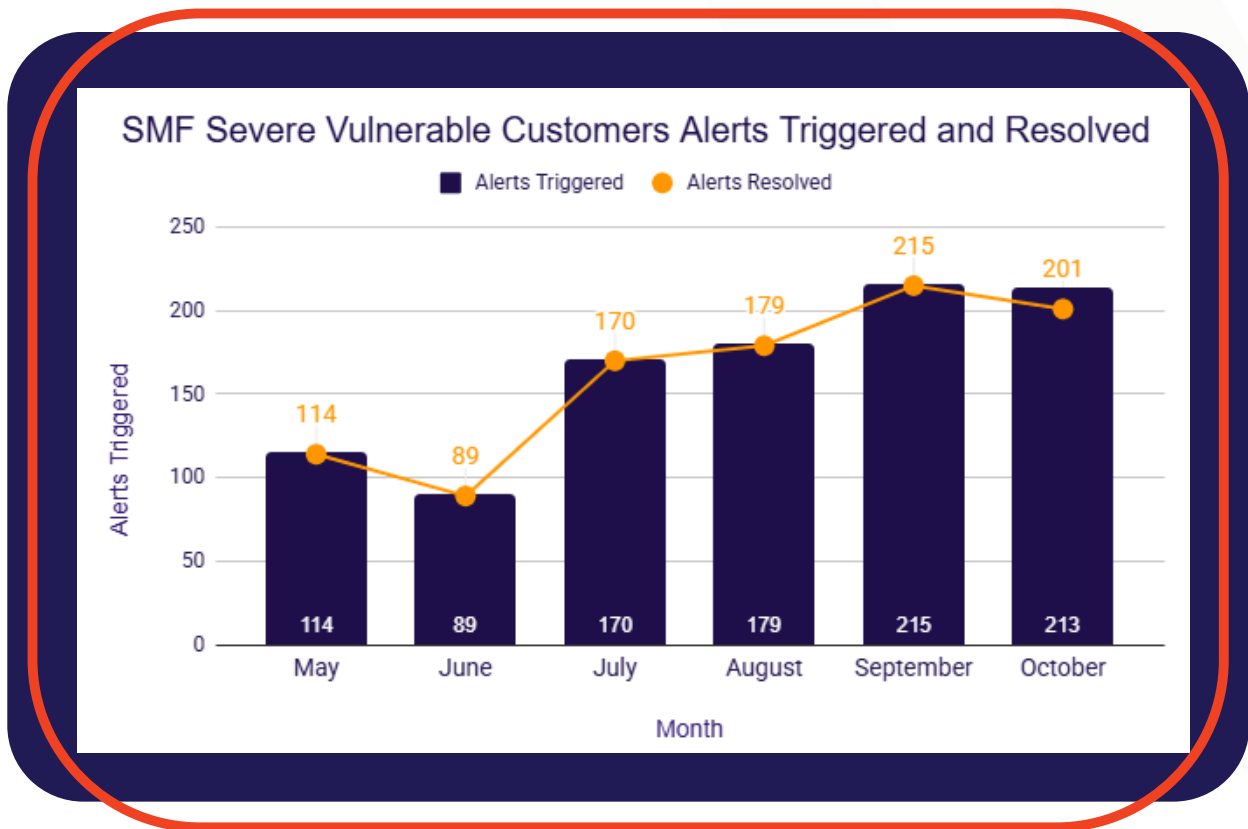


John Roberts  
Customer Oversight Senior Manager, Specialist Motor Finance





As the business has become more experienced in using the alerts function, its ability to identify and support its most vulnerable customers has increased sharply, as shown in the following chart:



All in all, Voyc alerts have dramatically boosted SMF's ability to deliver good outcomes for the most vulnerable customers. As a result, confidence and morale have improved greatly. And the business is reassured to know that it can now provide solid evidence of the highest standards of compliance and customer care to the regulator, should it be required.



## How a Voyc alert delivered rapid support to a customer with critically severe vulnerability

### Real life example:

At 09:15 one morning, Voyc spotted a sign of potential suicide in a customer speaking to an Associate, who handled the call ably but had no specialist skills in dealing with such a situation.

The severe vulnerability alert raised by Voyc received immediate attention and a trained member of the SMF vulnerability team called the customer back. The call lasted 26 minutes, and the customer received compassionate support, signposting to assistance and much-needed reassurance.

From a regulatory perspective, this was, of course, a good customer outcome. Equally important, it delivered fully on SMF's commitment to do the right thing for customers in vulnerable circumstances.

And without Voyc, that level of customer support would not have happened so quickly – if at all.





Beyond vulnerability, Voyc alerts help improve customer outcomes in other important ways. For example, SMF can reduce payment delinquency by ensuring customers are asked about their ability to pay.

When Voyc launched, they used alerts to measure the percentage of calls that asked this question. **The figure was 32%**. However, Voyc data showed that individual **Associate performance ranged from 23% to 44%**.

This immediately identified the individual agents most in need of support in this area – for coaching priority.

## Immediate uplift in the speed and quality of Associate training and coaching

The Associates continue to receive full QA feedback on sample calls.

However, the detailed insight from Voyc has dramatically reduced the time, and hence cost, required to produce this feedback, increasing total calls fully reviewed by QA from **130 per month before Voyc to around 200 by October 2025**.

Voyc has also enabled Ben Matthews, Senior Training Officer, to improve the effectiveness of Associate coaching. Before Voyc, it could take Ben and a colleague up to a month to coach 20 Associates. Now, Ben alone delivers a higher standard of **coaching to 30 Associates in under one week**. 6x more coaching with 50% less resource (2->1 QA)



With Voyc, the team can quickly identify moments in calls to highlight for training, typically focusing on calls over 3 minutes long and with a Voyc score below 50%. Scorecards and alerts can also be adjusted to generate the data and evidence needed to support coaching requests from managers and team leaders.

Alongside call recordings, Voyc provides verbatim transcripts that can be shared through Voyc's workflow with relevant team members, ensuring clear visibility of what was said or missed in each call.

“

*My favourite feature of the entire system, hands down, is the transcripts. It just makes my job so much easier. It's easy to say to someone: 'Well, this is where you said this' – and they can see it!*



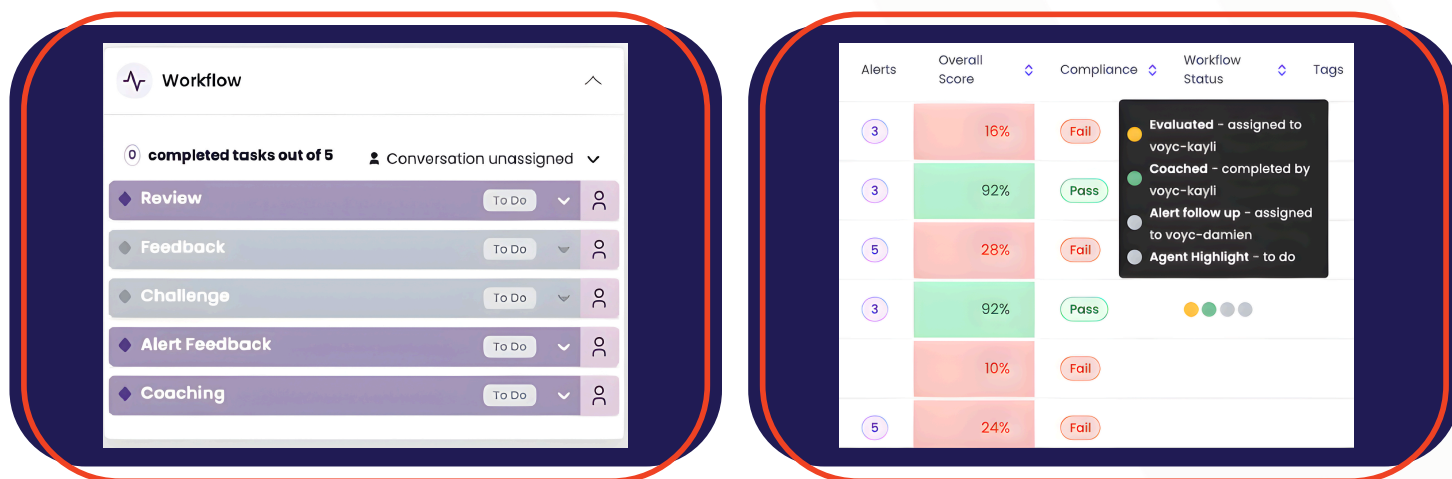
Ben Matthews  
Senior Training Officer, Specialist Motor Finance

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This level of clarity has removed the need for time consuming emails, phone calls and action chasing, with actions and coaching points clearly visible via Voyc's Red, Amber, Green workflow, ensuring no outstanding tasks are missed.



In addition to improving customer interactions, Voyc has also supported the development of **Associates' softer skills**, such as phone manner and style. For example, Ben recalls an Associate who frequently used the word "obviously" in calls, which could make some customers uncomfortable, as motor finance details are not always obvious to them.

Previously, coaching on such a detail would have been difficult. However, precise Voyc recordings, supported by accurate transcripts, enabled Ben to demonstrate the impact of this habit in a way that was comfortable for the Associate

**The result?** Improved operational effectiveness, faster Associate development, stronger compliance outcomes, and time and cost savings well beyond SMF's expectations



## How Voyc improves ROI at SMF

Having only launched in May 2025, it's still early days in SMF's Voyc journey. Going forward, the business looks to measure and improve the significant financial performance benefits the platform can deliver.

Already, however, some encouraging numbers are coming through:

### Lower QA costs

Thanks to Voyc's automated monitoring and smart alerting, the time spent on manual QA call reviews plummeted from **265.70 hours per month before Voyc to just 4.26 hours** at the end of October.

That's a time saving of over **98%** on this one process alone, freeing valuable resources for other tasks. This means that they could free up one of the two QA members delivering **immediate cost savings of over £27,000 per year**, straight to the bottom line.

### Reduced regulatory redress on upheld vulnerability cases

SMF is also seeing a positive return on investment from Voyc's vulnerability alerts, which help prevent missed cases leading to FCA action and financial redress.

Using conservative assumptions, Voyc analysis indicates that between July and September 2025, these alerts directly prevented potential FCA redress of at least ~£3450 (£13,800 per year), relating to cases where Associates completely missed vulnerability indicators.



Voyce also identified and confirmed that **453 genuine vulnerability cases** were handled correctly by Associates over the same period. This gave SMF clear evidence that appropriate action had been taken in response to all these cases, removing an otherwise unknown level of regulatory exposure.

Conservatively, **these 453 cases would have led to potential redress of up to £37,508** had they been missed and resulted in complaints. Before Voyce, this depth of insight and reassurance was simply not available to SMF.

From QA time savings and reduced regulatory risk alone, the total benefit is £40,800 per year, not including gains from better agent performance or higher collections.

## The verdict so far...

Without doubt, SMF's management team look back on their Voyce experience to date with a sense of satisfaction and pride.

John Roberts and Ben Matthews both point to a general improvement in corporate culture, thanks to Voyce. Just knowing that every call is fully and accurately monitored has raised the performance of the Associates and their Team Leaders. And this is not related to fear or apprehension. The detailed, unambiguous insight that Voyce provides has been a significant motivational factor.

The day-to-day focus has shifted from quantity to quality, with Managers and Team Leaders enjoying far more time to work on adding value rather than ticking boxes.





Looking ahead, the team now plans to spend time on quality improvement areas such as first-call resolution and customer feedback tracking. The aim is to support Associate performance further and continuously improve measurable customer outcomes.

**When asked whether they would recommend Voyc, the answer was clear.**



*If I were to speak to a peer about Voyc, I would wholeheartedly recommend it for a number of reasons, not just the 100% call coverage that's available. It's the impact of the various data streams that you gain from Voyc that enable you to take immediate proactive action as opposed to being reactive, which is now a norm across our business*



John Roberts  
Customer Oversight Senior Manager, Specialist Motor Finance



*Voyc is something that I would hope every business would have in the future, because it ensures that your customers are being treated to the FCA standards and the Consumer Duty is being hit in all your calls.... You can sleep better at night*



Ben Matthews  
Senior Training Officer, Specialist Motor Finance





## THE VIEW FROM VOYC

The team at Voyc is delighted to be working with Specialist Motor Finance. From day one, SMF has been highly invested in making the most of Voyc, with results in operational performance and customer outcomes that speak for themselves.



*It was a real pleasure guiding SMF through their Voyc onboarding. They were the kind of customer every onboarding team hopes for. They **Focused** on Voyc as a key project, **Adhered** to the onboarding schedule, started **Small** before expanding, and were **Tech** savvy and open to AI.*

*This approach has since become Voyc's **FAST** onboarding framework, which we now reference with new clients. Because of this, we were able to bring Voyc to life in just 77 days. Seeing how quickly they recognised the value Voyc could add to their business was incredibly rewarding.*

*Moments like these really show how powerful Voyc can be when a team embraces it and uses it to elevate the way they work.*



Saadiqah Gamieldien  
Customer Implementation and Technical Success Manager, Voyc



**Ben Matthews**  
Senior Training  
Officer  
SMF

**Ben Dixon**  
Account Manager  
Voyc