Hello XXX,

Thank you for meeting with us today. I appreciate your time and want to ensure we make the most of it. My name is Yena, and Steven joined as a note-taker. We are working on the Harness project, specifically researching HSBC's Deceased Estate process. Today, our discussion aims to gather insights on customer and staff experiences, focusing on pain points and the current process. There is no wrong answer, and if you feel uncomfortable or have any problem understanding, please feel free to stop me.

Before we begin the interview, I'd like to confirm whether recording our conversation is okay. This recording will be used solely for this research. Are you comfortable with that?

Thank you for granting permission. Let's dive right into it.

Questions:

Role and Responsibilities:

1. Could you please take a moment to introduce yourself briefly? your role and responsibilities? Thank you so much for that

Process and Procedures:

2. First, could you please walk me through the typical process of handling a Deceased Estate at HSBC from start to finish?
3. Thank you. What are the key steps in settling a deceased estate, from initial contact to final closure?
4. What tools or systems do you use daily to manage deceased estate cases? Are there any challenges you face with these tools?
5. What is working well in the current process?
6. How do you internally communicate between the front and backoffice? are there any things you want to improve?

7. From your perspective, what improvements would you like to see in the bereavement process? and why

Challenges and Pain Points:

8. What are the most common challenges or pain points you encounter in your role related to deceased estate cases?
9. Can you share a specific example of a difficult situation you've faced while managing a deceased estate case and how you resolved it?
10. How do you typically handle sensitive or emotional situations when dealing with family members or beneficiaries?
11. I want to talk about emotional support for your client now. How do you ensure that your interactions with customers dealing with bereavement are compassionate and supportive? What do you think could be improved?
12. What are the most important types of emotional support they might need?

Customer and Stakeholder Interactions:

13. How do you communicate with family members or beneficiaries during the deceased estate settlement process? Are there any best practices you follow?
14. How do you handle customer inquiries or complaints related to matters related to deceased estate?
15. How do customers typically react to the current process and information provided? Are there any common complaints or feedback?
16. How do you make sure that the client is kept updated?
17. What strategies do you use to ensure clear and effective communication with all stakeholders involved?

Improvement and Feedback:

18. In your opinion, what aspects of the deceased estate settlement process could be improved or streamlined?
19. Have there been any recent changes or updates to procedures that have positively or negatively impacted your work?

20. What suggestions do you have for enhancing customer experience in handling deceased estates?

Professional Development and Training:

21. What training or resources were provided when you started in this role? How has ongoing training supported your work?
22. Are there specific skills or knowledge areas you believe are crucial for someone working in the deceased estate department?

Website Usage and Functionality:

23. How often do you utilise the bank's website as part of your daily tasks in the deceased estate department?
24. What do you think of the content and the tone on the website as your client navigates through the Deceased Estate process? and why
25. What specific features or functionalities of the website do you find most helpful in your work?
26. Are there any aspects of the website that you find challenging or difficult to navigate while handling deceased estate cases?
27. Are there any improvements or enhancements you would like to see on the website that could better support your workflow?

User Experience:

28. From your perspective, how would you rate the overall user experience of the bank's website for handling deceased estate matters?
29. Have there been any feedback or suggestions from your colleagues regarding the website's usability for deceased estate tasks?

30. Are there any final comments and things you forgot to mention?

Closure:

Thank you for sharing this information with me today. To summarise, you've provided valuable insights to help us proceed with the research. If you remember anything else or have questions later on, please contact me through my email. All information shared will be handled with confidentiality and respect. Thank you again for your time and cooperation.