

# An introduction to Smart Money People



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# Introduction from our CEO

Welcome to Smart Money People – the UK’s most comprehensive financial services review site.

Today, there are thousands of banks, building societies, insurance and other financial services companies offering tens of thousands of individual products. As a result, it’s trickier than ever for both the companies themselves, their customers and consumers to make the right commercial and personal choices.

Smart Money People’s relationship with some of the biggest (and smallest) financial companies and the reviews that they capture on their behalf, help bring clarity, and inform better decisions for all. This collective wisdom and insight is always useful, but now comes at a vital time, when the regulator’s focus is firmly set on vulnerable customers, the enforcement of Consumer Duty and ensuring better protection and outcomes.

In this brochure, you’ll learn more about how our breadth and depth of data and insight can help your company to learn, grow and thrive.

Jacqueline Dewey



**“We harness the power of customer research to provide deeper, more valuable insights, helping businesses like yours build trust with customers.”**

JACQUELINE DEWEY  
CEO - SMART MONEY PEOPLE

# About Smart Money People

As the UK's most comprehensive financial services review site, Smart Money People helps people and financial companies to create better outcomes. Since 2014, we've shared the collective wisdom and experiences of consumers to provide insights and ideas that will help shape the future of financial products.

Smart Money People is different from other review sites. Not just because we focus solely on financial services, but because of the breadth and depth of the data we capture, in the form of unbiased reviews and research feedback from both customers and intermediaries.

This data then allows us to evaluate all aspects of their own personal experience, tracking everything from brand NPS or satisfaction through to the most important features within a saving plan, a mortgage, insurance policy or a new app.

We also use this data to define industry and sector benchmarks for customer service or communications effectiveness, as well as measure how successfully a business is performing against competitors or regulatory regimes, such as treating customers fairly or Consumer Duty.

We strongly oppose the idea that ratings are a business risk and champion the valuable insights that power our business.

# How our reviews work

Unlike other review sites, we only collect reviews for the financial services sector.

And we don't conduct pre-arranged feedback panels - we collect 24/7 data from honest, unbiased customer reviews. That means our data is relevant, up to date, and accurate, informed by customers' recent memories and experiences. We pride ourselves both on our financial services expertise and the quality and integrity of our reviews.

Genuine, fair, and held to the highest of standards - our 2.2 million-wide (and counting) dataset of reviews is the basis for genuinely insightful business intelligence to help your company build trust and increase conversions.



## Real customers

All reviews are from real customers, in their own words



## A uniquely extensive dataset

A qualitative dataset of 2.2m+ reviews, including NPS data and other key metrics



## Financial services specialists

Our financial services expertise is driven by regulatory guidelines.

**"A powerful factor in our insight is our ability to compare performance against the whole industry and our specific peer group."**

PAUL MCWEENEY  
HEAD OF MEMBER EXPERIENCE  
DARLINGTON BUILDING SOCIETY

**"The reporting provided is really valuable. It's embedded in our MI and used to improve our services and spot trends where we can improve."**

EMMA GENTRY  
MARKETING AND COMMUNICATIONS MANAGER  
NEWBURY BUILDING SOCIETY

# The power of customer reviews

**69%\***

of consumers are likely to change their mind after reading reviews

**84%\***

of consumers trust reviews from other customers

More people use reviews **(23%)** to decide which financial products to use than asking an adviser\* **(17%)**

\*Smart Money People research, October 2022

Celebrate successes

Discover what matters to your customers

Identify improvements

Increase brand awareness

Drive sales and conversions

Build trust and credibility

Here's what our community say about using reviews on Smart Money People:

"It's good to see what other customers are saying before you make a decision."

"You did the research for me."

"The reviews informed my choice to invest."

"Helped me narrow down my choices and decide on the best one."

# Why choose us for your review management?

Honest feedback is a valuable resource, but only if you're harnessing its potential. Our proprietary analysis transforms customer feedback into useful data, generating superior insights and intelligence for your company.



## Real-time data

Our uniquely sophisticated reports and dashboards enables you to understand your customers on a deeper level. We identify key themes from verbatim feedback and can break down data by product, by channel, or according to your own personalised metrics.



## Discover what matters to your customers

We analyse your reviews to uncover key themes that could impact your NPS. Our unique dataset allows you to understand your strengths and weaknesses in depth, so you can focus on delivering outstanding service and making sure your customers' needs are met.



## Compare and contrast with peers

Add some context to your scores with high-quality competitive benchmarking at a company, industry and product level. Year-on-year data shows how your products, services and overall experience compares to your peers. Or you can benchmark against your own past performance.



## Bespoke surveys

Need to target specific KPIs? With bespoke surveys, you can include customised questions to get a clear picture of key metrics, whether it's account closure, arrears, vulnerable customers, and more.



## Consumer Duty reporting

Our always-on customer surveys are optimised to capture relevant Consumer Duty information whenever customers interact with your company.



## Broker insight

We regularly work with lenders to survey their brokers for insights, and compare the results with data from our Mortgage Lender Benchmark report. We launched our twice-yearly Mortgage Lender Benchmark in 2018, and it has grown to the industry's largest broker feedback survey.





# Be Clever With Your Cash

In 2023 we acquired Be Clever With Your Cash, an award-winning team of money experts sharing news, views, hacks and guides on how to make the most of your money, across their website, podcast, YouTube channel and more.

Their independent content demystifies money matters to help people to make the right choice for them and their cash, as well as sharing the latest offers, discounts and rewards on financial products, household bills and everyday spending.

Be Clever With Your Cash is the first port of call for anyone looking to take out a new financial product or service. Their experts have helped 20m+ people make smart decisions with their spending and saving.

By joining forces with Be Clever With Your Cash, Smart Money People can offer people easier access to an even bigger range and depth of content. This means a greater variety of videos, podcasts, articles and blog posts on all things finance.

For businesses, investing in Be Clever With Your Cash creates important opportunities for us. It makes our reviews available to an even wider audience, and gives more people the opportunity to share their experience by leaving a review. This helps to build an even greater breadth and depth of data and insight for our business clients.



## Articles

Passionate journalism tackling breaking news through to expert guides.



## Best Buys

Top picks across savings accounts, current accounts and more.



## Deals

The best sales and offers out there, covering everything from eating out and your weekly shop to streaming and bank switching.



2024 saw nearly 5 million reviews of the Be Clever With Your Cash website, plus an incredible 3.6 million Youtube views.

**“Joining forces with Be Clever With Your Cash means that we’re able to collect more reviews and create deeper insights.”**

JACQUELINE DEWEY  
CEO – SMART MONEY PEOPLE

**“Be Clever With Your Cash and Smart Money People couldn’t be a better fit. We’re both passionate about financial services, and both committed to unbiased and independent analysis and reviews.”**

ANDY WEBB - EDITOR-IN-CHIEF AND MANAGING DIRECTOR  
BE CLEVER WITH YOUR CASH





# Our awards

Smart Money People runs three leading awards that recognise the very best of the financial services industry. Unlike other awards, winners determined by the data from customer reviews, rather than a judging panel.



“We’re incredibly proud to have been honoured by the British bank awards. It’s a testament to our team’s dedication to putting our customer first that we have been able to generate such wonderful support.”

**ALEXANDER CAMPBELL**  
HEAD OF COMMUNICATIONS  
FREETRADE



**British bank awards**

The British bank awards have celebrated the best in the banking industry since 2015. The awards are widely recognised as the ultimate symbol of excellence across the banking industry, determined by those who matter most, the customer.

Previous winners include big names in the industry, such as Starling, Chase Bank, and Zopa.

-  Over 375 guests at our 2024 awards evening
-  120 companies took part in 2024
-  Over 150,000 votes in 2024



**Consumer credit awards**

Launched in 2016, the Consumer credit awards recognise the achievements of the credit industry – including loan providers, credit unions, credit information partners, retail finance and more.

Previous winners include key names in the industry, such as StepChange, Ratesetter, and Glasgow Credit Union.

-  Over 20 new companies in 2024
-  Over 425 companies involved since 2016
-  Over 120,000 votes in 2024

“Taking part in the Consumer credit awards is such an honour for PayPlan. We love to see the reviews that come in from our customers, knowing that we have made such a positive impact on their lives and helped them with their financial situations.”

**ALICE CRAYNER**  
HEAD OF B2B MARKETING – PAYPLAN



“The Insurance choice awards night serves as a valuable platform to recognise and celebrate industry achievements, innovations and contributions, bringing together professionals and leaders from various organisations.”

**DARREN HEDLEY**  
DIGITAL MARKETING  
MANAGER  
COLLINGWOOD



**Insurance choice awards**

The Insurance choice awards find and recognise the very best of the insurance industry. Since starting in 2016, the awards have seen fierce competition each year, from industry giants to InsureTech start-ups.

Previous winners include a wide range of companies in the industry, such as Policy Expert, 1st Choice Insurance and Caravan Guard.

-  Over 180 guests at our 2024 awards evening
-  80 companies took part in 2024
-  Over 41,000 votes in 2024





# Meet the team



**Jacqueline Dewey**  
CEO

Jacqueline became Smart Money People's CEO in August 2020. She's an experienced business leader with a career in financial services spanning over 30 years and a record of transforming and growing businesses and disrupting established markets. Away from work Jacqueline loves to travel, cook and go walking with her dog.



**Stephanie Jones**  
Financial Controller

Steph joined Smart Money People in March 2024. She has extensive knowledge of financial services with over sixteen years in the industry. Away from work, Steph is a keen runner and a qualified personal trainer.



**Jess Trueman**  
Head of Business Development

Jess has been with Smart Money People since December 2021. She's been in financial services for nearly ten years, previously working for an insolvency company and investment firm. In her spare time, Jess loves triathlon and takes part in four to five big races a year.



**Kirsty La-Garde**  
Head of Events

Kirsty joined Smart Money People in October 2021. Her career has been extremely diverse, from being a flight attendant in the Middle East to being part of the team to set up Noddle, the first free for life credit report in the UK. Away from work, Kirsty likes to travel, exercise and take her dog for walks in the country.



**Adil Sheikh**  
Head of Product

Adil joined Smart Money People in March 2022 after working at fast-paced agencies and start-ups, working with notable brands including Coca-Cola, Clarins and IHG. Beyond work, he's an avid globetrotter, relishing new cultures and flavours, while also sharpening his culinary craft and visiting the gym regularly.



**Emma Burhouse**  
Head of Marketing

Emma has worked at Smart Money People since February 2021. She's been in financial services for over 12 years, previously working in the marketing teams at a building society and retirement solutions company. In her spare time, Emma likes to go running and practice yoga to relax.



**Jake Sandford**  
Head of Data and Analytics

Jake joined Smart Money People in December 2021. An analytics professional, he brings customer insight expertise from the information services, sub-prime credit, and online entertainment sectors. Away from work, Jake is a movie enthusiast and keen supporter of Chelsea FC.



**Andy Webb**  
Editor-in-chief and Managing Director,  
Be Clever With Your Cash

Andy's award-winning site Be Clever With Your Cash joined forces with Smart Money People in March 2023. A personal financial journalist and editor in chief, Andy writes for various publications and hosts the Cash Chats podcast and Be Clever With Your Cash YouTube channel. Away from work, he's happiest when out on a tennis court.



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