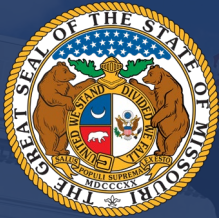


CUSTOMER SERVICE

BETTER SERVICE THROUGH EDUCATION & OUTREACH



MISSOURI LEADERSHIP ACADEMY
CAPSTONE PROJECT
CLASS 15

MLA CLASS 15

MEET OUR TEAM

Rhiannon Adams

Department of
Mental Health

Andrew Cope

Department of
Commerce & Insurance

Chris Hutchason

Department of
Corrections

Gary Lister

Department of
Commerce & Insurance

J Luebbert

Department of
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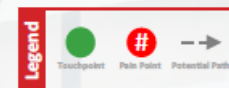
Christina Phillips

Department of
Transportation





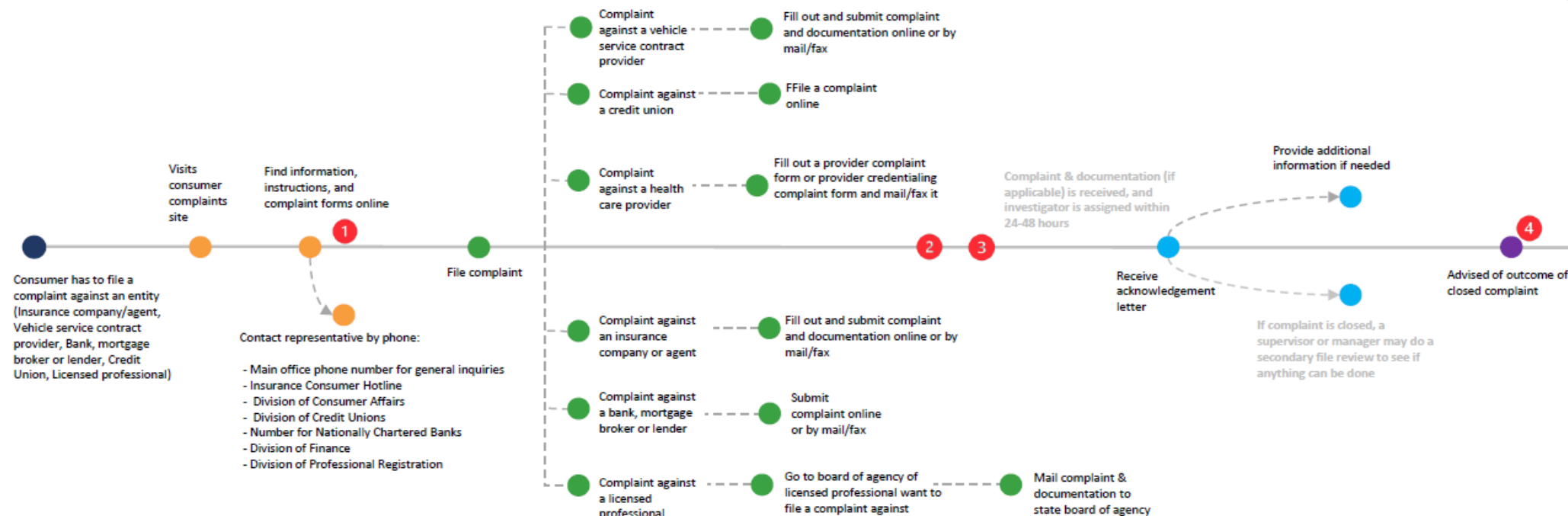
INAPPROPRIATE BUSINESS CONDUCT FROM A FINANCIAL OR INSURANCE INSTITUTION



TRIGGER → RESEARCH → ACTION → MANAGE → COMPLETE



CONSUMER COMPLAINTS



Pain Points



1

Information can be confusing

2

Did not get follow up after submitting complaint

3

Process may be delayed because of staffing issues

4

Only so much DCI can do because of regulatory authority





WHAT IS THE PROBLEM?

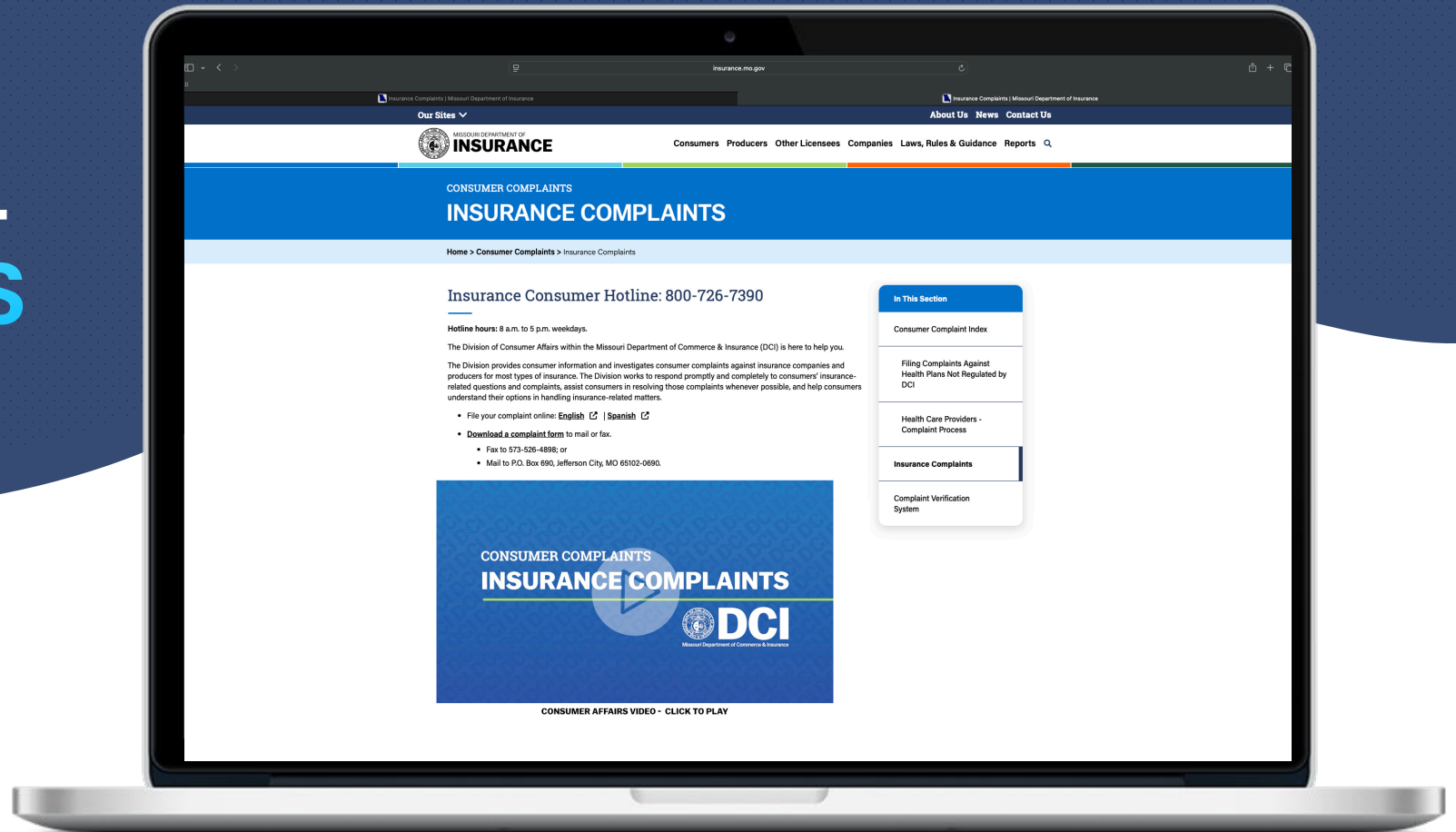
In general, consumers are unaware of where to complain, what outcomes to expect, and what services are available.

RECOMMENDATION 1

DEPARTMENT WEBSITES – EDUCATIONAL VIDEO SHORTS

Targeted Education

Short educational videos can deliver concise yet impactful messages in an easily accessible way.

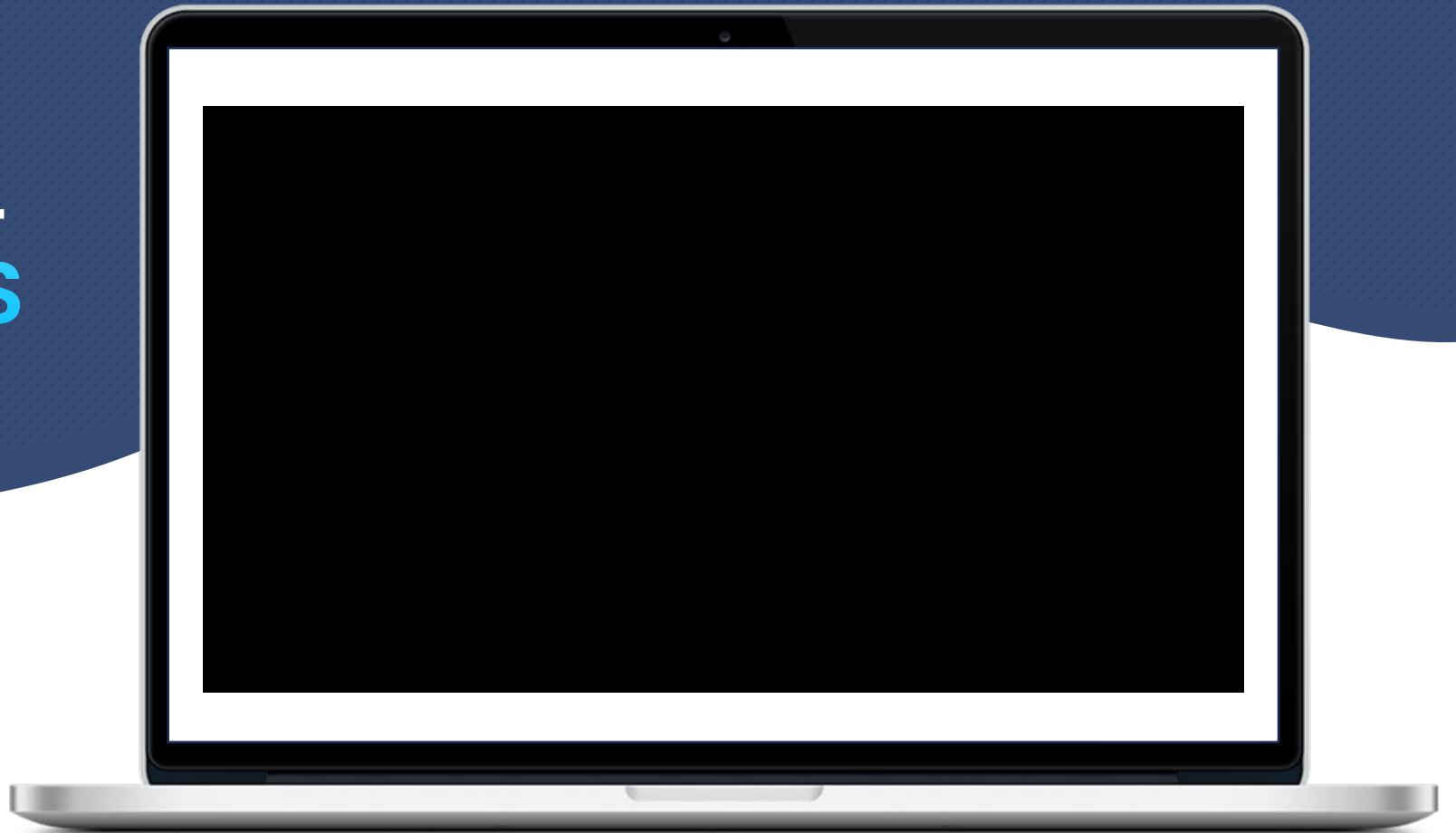


RECOMMENDATION 1

DEPARTMENT WEBSITES – EDUCATIONAL VIDEO SHORTS

Targeted Education

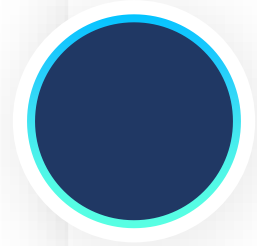
Short educational videos can deliver concise yet impactful messages in an easily accessible way.



Recommendation 1

Enhancing education through video media

- Increase consumer comprehension
- Reduce wasted time
- Improve consumer satisfaction



Research supports the idea that digital instructions are effective in delivering clear and impactful guidance¹



The most effective approach is one that is self-paced, concise, and holds attention²



Education is improved when it is delivered both visually and verbally³

[*Can videos affect learning outcomes? Evidence from an actual learning environment - PMC*](#)¹

[*Study: Pre-Recorded Videos Prove More Effective for Student Learning Than In-Person Instruction | Diverse: Issues In Higher Education*](#)²

[*Financial Literacy Effect of explanation videos on learning: The role of attention and academic performance | Education and Information Technologies for High-School Students*](#)³

A photograph of several business professionals in a meeting. They are gathered around a wooden table, and their hands are visible as they work together to assemble large grey puzzle pieces. On the table, there are also papers, a tablet, and a clipboard. The scene is brightly lit, and the participants are dressed in professional attire.

Educating Consumers with Videos

- Inform consumers on the process
- Help consumers know when and what to report
- Explain what might be actionable
- Share the wins so consumers understand how regulation impacts them

RECOMMENDATION 2

SECONDARY EDUCATION & Personal Finance

Improved Personal Finance Standards

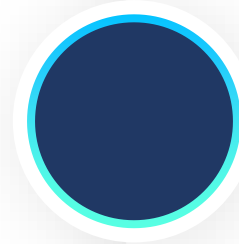
Inform the next wave of consumers

Missouri already requires a half-credit hour of personal finance for graduating seniors. Our team believes there is an opportunity to add more details to the existing DESE Personal Finance Standards

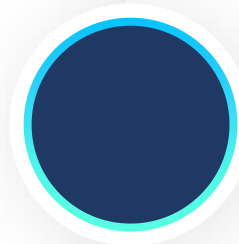


WHAT OUR RESEARCH TELLS US

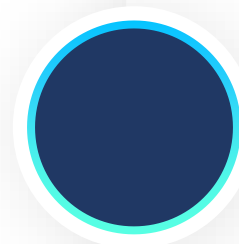
Support for Financial Literacy Requirements is bipartisan. While there has been significantly more action occurring in states with Republican-majority legislative leadership, financial literacy appears to have significant bipartisan support¹



States have taken significant action to require financial literacy for students in the past five years¹



At least 40 states and Puerto Rico have pending legislation on financial literacy in 2025²



It is expected that more universal access to financial education will improve financial literacy and consequently, the financial outcomes and well-being of individuals³

ExelinEd, [Financial Literacy in the United States: A 50-State Scan](#)¹

National Conference of State Legislators, [Financial Literacy 2025 Legislation](#)²

Hawkins Institute, [Financial Literacy Requirements for High-School Students](#)³



Recommendation 2: Update DESE Financial Education Standards

- Update the standards to inform Missouri Learners about specific Missouri regulatory agencies
- Students can learn where and when to report issues
- Videos created by the DCI could be effective course materials for DESE to provide to educators

CLOSING SUMMARY

STATEMENT

Our team understands the significance of consumer education in enhancing the overall consumer experience. Various DCI divisions have already been concentrating on improving customer experience through website enhancements, and all stakeholders are enthusiastic about collaborating across Departments to boost consumer education.

EDUCATION IS KEY

Improving consumer education through financial literacy would provide more visibility into the services that are available from DCI

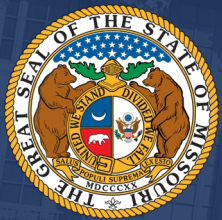
IMPROVING CONSUMER EXPERIENCE

Same look, one form, one area for consumers to go to start the complaint process

HIGHLIGHT THE WINS!

If consumers can see results that others have experienced, they are more likely to reach out and ask for help

THANK YOU



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