

Judith Everett on the innovations that enhance the customer journey

Post Office





### **CRISIS TALKS**

by Jo Causon

As we head into 2022 with COVID-19 still very much a reality, I have a nagging sense that we have squandered our lead in terms of some of the issues that were being championed throughout the first lockdown back in 2020.

Putting aside for the moment the likely impacts of the pandemic longer term, I see a much broader range of issues coming together.

Our impact on the environment, Black Lives Matter, mental health at work, the Me Too movement – these issues are still front of mind for many leaders and an increasingly vocal workforce. We hear a lot across these points. What we seem to lack, however, is a coherent business or community response. The world is fundamentally changing and the climate emergency is just that – an emergency. And yet we push forward as if it wasn't.

There is a myopia and even a meanness around that's disappointing to see. Petrol queues last Autumn, shortages of care workers, lorry drivers and butchers – they're all indicative of this lack of co-ordination or collective sense of responsibility.

The other side of all this is that we have a huge opportunity to change things, providing we pause, think, and recognise that action is what's needed.

Perhaps it's because the actions required are pretty unpalatable: customers paying more for services; businesses accepting increased costs; employers really engaging on the mental health and wellbeing of their employees acting in the interests of their team and operations. Managing this situation is not about the individual, it's about us – and that applies across the board.

There are some positives, of course. Customer service has come of age. Without it, UK operations would have foundered. Now is the time to push that message home. Customer service isn't a filler job. It's a foundation of problem solving and communication. Like many people, I learned key skills in customer service jobs. So, there is this real opportunity to reset what customer service is and how it is seen – provided employers pay reasonable wages, employees really engage with the work and customers accept that there are costs associated with service.

When I think about what we have learned during the pandemic, I would say we know now that we can be agile when needed and that we are at our very best when we operate together. My sense is that we need to recapture that community response by dropping the insularity that has crept in and learning to operate together again.

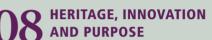
So, my challenge to us all is this: we all have an opportunity today to make a difference at a strategic level, whether it's doubling down on customer experience, protecting employees or taking hard decisions on the environment. If we don't take those steps, we will have squandered that opportunity.

### January **CONTENTS**

### THE INTERVIEWS

### THE CEO INTERVIEW: **HOW NICK READ SEES** THE FUTURE

The Post Office is set to emerge from the pandemic with a clear and reinvigorated role. Nick Read describes how postmasters have gone the extra mile.



The Crown Estate is more than just a rent collector. Its purpose is to work with customers and help them succeed and grow, as Judith Everett explains.

### **SERVICE AND DIGITISATION**

Better interactions, a renewed willingness to connect meaningfully with customers plus digital innovation are the order of the day at Zurich Insurance, as Richard Pash explains.

### **KEEPING THE LIGHTS ON**

The pandemic conferred frontline status on communications and IT provider ChessICT. Emma Stott describes today's streamlined approach to service and explains why continuous improvement will never be off the agenda.

### **KEEPING THE PUBLIC CONNECTED WHILE** PROTECTING STAFF

Openreach engineers faced keen challenges as they strived to keep consumers and businesses online and functioning. The task was not without its perils, as Carla Thomas explains.



**EXCHANGING VIEWS AND CELEBRATING SUCCESS** 

> The Annual Customer Service Institute Awards and Conference provided a long-awaited chance to meet, exchange ideas and celebrate the sector's high achievers. All the news from the event.

### **UK CUSTOMER SATISFACTION INDEX**

The latest indicators across UK sectors are out this month. Members can join our live webinar, which will explore the highlights and learn more about sector-specific insight and analysis.

### **CASE STUDY: PUTTING PEOPLE FIRST AND WHY IT MATTERS**

Places for People on their strategy shift and research-based approach to ensuring the customer journey is second to none.

### **BREAKTHROUGH RESEARCH**

News on The Institute's upcoming Breakthrough Research on Changing Customer Behaviour.

### **POLICY MATTERS**

The COVID-19 pandemic has already provided many customer service lessons – 2022 could prove pivotal.

### SERVICE WITH RESPECT

How our campaign to stop abuse of frontline workers has gained traction - with legislation ahead.

### DATES FOR THE DIARY Upcoming training events and online resources.

































Post Office Shop

CEO of the Post Office, tells Peter Crush



or all the metrics, data analysis and customer satisfaction scores you can throw at it. sometimes customer service hinges on the most unscientific of measures: perception. Take, for instance, a commonly held view that the UK's Post Office network is suffering the same fate as banking: disappearing from our towns. "It's actually not the case at all," says Nick Read, CEO since September 2019. He is - to use his own words – on a mission to challenge customers about any preconceptions they have about the **Department for Business, Energy & Industrial** Strategy-'owned' business (which is actually 99% franchisee-operated).

"In 2013 there were 11,500 Post Offices; today there are 11,568, and the plan is to increase this to 12,000," he adds. "But I fully accept that customers see things differently on the ground. Maybe we haven't always been good at communicating the services we have and what our purpose is."

Ironically, no marketing strategy could have helped turn this around the way the pandemic has. "Post Offices have long been part of our national consciousness – having a uniting social element," Read says. "But what really struck me was the way the pandemic truly regalvanised this. At a time when everywhere was shut, Post Offices had an almost renewed purpose – we kept people's pensions being paid and we handled their deliveries. Over 90% of our estate stayed open, but more than that it was the extremes to which our sub-postmasters went that really stood out. Many called-in personally on customers at their homes if they hadn't seen them for a few days. The pandemic seems to have reawakened people's appreciation of their Post Office, and I'm extremely proud of how the people who ran them really stepped up."

Read says the numbers back this up. More than 700 postmasters are over the age of 70, but rather than shield, they opened up – and not on reduced hours either. Read played his part too – taking the unprecedented step of guaranteeing franchisees' incomes for the three months of April-June 2020, when many were worried about

whether opening made them viable.
For Post Offices where 10% of their income was through foreign travel and currency trade (an income stream decimated by the pandemic) money was protected for them too.
Everybody was in it together. "The stuff people did was fantastic," Read enthuses.

"I still get letters from people praising the push we made."

But what of the business now? What has he learned and how is he capitalising on service successes and the renewed surge in support for Post Offices? Well, that's where Read really is pulling out all the stops. "Post-pandemic we're in interesting times," confesses the former CEO at Nisa Retail Ltd. "We're focused on bringing footfall numbers back to where they were previously," he says. "We provide 162 different services, but we probably haven't been as clear as we could have in promoting all of them, so we're doing our best to work with postmasters to reach out and be relevant to their communities."



One of these is promoting its Drop & Go service – a free fast-track parcel drop-off service primarily aimed at small businesses. "Post-pandemic we've seen a surge in people setting up small ventures, or selling on eBay, and this service allows SMEs or those with lots of parcels to drop them all off at once and go without having to sit there and wait for them all to be processed," he says. "It benefits customers, who save time, while postmasters can process them during troughs of business throughout the day." So far 170,000 customers have signed up to it.



Moves like this will be just what postmasters (who are paid per transaction) want. According to Read, Post Office footfall is still only at 92% of pre-pandemic levels nationally, and in some urban locations – which are suffering because people are working from home – footfall is down 20-30%.

Read is adamant though, that with extra services, customers will come. The next great opportunity he is eyeing up is 'PUDO' – or 'pick-up/drop off' – where Post Offices become hubs for other parcels (such as from retailers/online providers), to be collected or dropped off at. Since COVID, parcel handling has jumped considerably and Read believes Post Offices could secure about 30% of the estimated £500m 'last-mile' PUDO market by 2025.

He says: "The government wants us to be as customer-focused as any other business, and what we know is that the Post Office brand has great equity and that is something that other brands can utilise. We've not been massively digitally innovative in the past, but are partnering with those who are. For instance, we're very interested in hooking up with other brands – such as Amazon and DPD – to be locations for them to deliver parcels for customers. We're able to provide the physical infrastructure that they need, and the strong trust that our brand carries."

Just recently, the 2,000th Post Office signed up to working with Amazon and DPD, and Read says this will have soon reached 3,000. Other initiatives include 'BankHub' – where Post Office branches play host to a weekly cycle of bank representatives from the major high-street players (who may not now have their own physical presence). This allows local residents to access more complex banking services than the Post Office currently provides.

"Post-pandemic we've seen use of cash change, but what we're pledging is to protect cash," explains Read. "A BankHub ensures that there isn't a 'last bank in town' scenario. Some eight million people use cash every day, and while we may not know what the future of cash is, we want to make sure that access to it is free and available in people's pockets."

Not all of this change is likely to be smooth. Read acknowledges that some misperceptions about service are down to things such as Post Offices moving from spacious purpose-built buildings (there are just 115 Crown Post Offices left), to small newsagents, where customers can feel crammed in. "This is a reflection of the fluid nature of the Post Office estate," he says. "On the one hand, at any one time we have large numbers of postmasters who want to retire, so it's a case of finding new ways to run them. On the other, some small retailers are desperate for footfall, and they know that by being able to run a Post Office in their premises, is a big injection of custom into their shop. So, all the time, we are straddling being a business for retailers and providing a social good."

Cognizant of it meeting its social purpose, Read says the objective of the Post Office is to have 99% of people living within three miles of their local branch, and 90% within one mile. To make good on this, some of the most recent openings have been in train stations and hospitals. "Because we're a franchise business, getting brand and service consistency across all our multiple outlets is a challenge," he admits. "To monitor service we do run mystery shopping exercises and we take the results seriously."

Some of these results are pretty impressive. Since April 2021, 86.8% of customers strongly agree that the Post Office is 'easy to do business with' and 74% of customers claim postmasters have

'gone the extra mile' for them. Some 88% speak positively about their experience, with it achieving an overall experience rating of 4.8 out of 5. "The results of customer satisfaction scores are collated to help determine our products and services," Read says. "The fact customer service scores have been higher since the pandemic does show that our cohort of postmasters are getting things right."

But what of arguably the biggest threat to the Post Office's recent reputation – the 'Horizon' IT system scandal that saw hundreds of postmasters accused of fraud – some of them actually serving time for it? Read acknowledges his time in-role has been dominated as much by this as by the pandemic, but he's also clear that resumption of the issue does have an important customer service legacy.

"Our customers trust our postmasters, but there's no doubt we've been damaged by issues of the past," he concedes. "We need to earn back the trust of our postmasters, and it's something we're working very hard to do, because for some of them they've had a horrendous time. We know that unless they trust us, they can't be the best they can be for customers, so it's an issue I'm personally working very hard to rebuild." Read adds: "Trust has been tested and we need to shore it up. My objective is clear: we've got to make sure I give postmasters my energy."

Evidence of this is already apparent. Two postmasters are now on the board; Read recently

appointed a postmaster to an in-house director role to "act as the day-to-day link between the postmasters and the centre", and several so-called 'co-creation' groups have been established. "Just one of them is our IT group," he says. "Some 170 postmasters are engaged with it, giving their insights to our IT technology suggestions, and how they might impact the customer journey."



Read concludes: "It's never easy predicting exactly how things are going to play out – and it may well be the case that new Post Office services like Pick Up and Drop Off will in-fill such as in areas where we already have a footprint. But really we are all about service. In my heart of hearts, I see us having a very clear role. We want to be there – in person – for when people rely on us. It's as simple, but as complicated as that!"

## POST SERVICES MATTERS

- Today there are 11,568 Post Offices on the UK's high streets, with a plan to increase this to 12,000
- Post Offices still await a return to normality with footfall at 92% of pre-pandemic levels overall
- Postmasters made good on their connection to their communities: some would even call customers they hadn't seen for a few days
- To help deal with its troubled past, postmasters are now represented at board level and on working groups



# HISTORY IN THE MAKING

The Crown Estate is not just a rent collector. Its remit – across a diverse portfolio – is to work with customers and help them to succeed and grow, as Judith Everett explains to Peter Crush

established the principle that land acquired by right of conquest belonged to the Crown, successive kings and queens have augmented, depleted and derived income from Crown land, a practice that persisted well into the 1700s.

Revenue from Crown-owned land was typically bestowed to the monarch for general expenses, but after 1760 net income from The Crown Estate was surrendered by George III to the Exchequer, in return for a fixed annual payment – from the Civil List. It was from this point that the concept of The Crown Estate was established – a statutory corporation managing lands and holdings belonging to the British monarch (which is not part of its private estate) and contributing all net profits back to HM Treasury.

In the last ten years alone, these revenues have exceeded £10bn and The Crown Estate has returned £3bn in profit, from an asset sheet that includes the whole of Regent Street and half of St James's in London's West End; as well as property across Oxford, Exeter, Nottingham and Newcastle. It is worth noting that The Crown Estate also owns Windsor Great Park, a portfolio of rural land, as well as around half the foreshore – the land exposed at low tide – around England, Wales and Northern Ireland. The leasing of this foreshore means The Crown Estate now plays a major role in the development of the UK's offshore wind energy industry. In other words, it manages a vast and varied portfolio.

While income optimisation is a core responsibility, it would be incorrect to think of The Crown Estate as a mere rent collector. By statute, income generation must be protected 'with due regard to the requirements of good management,' – a mantra that has precipitated arguably one of its most significant periods of internal change, ensuring customer service is front and centre of everything it does.

"With such a diverse range of customers – from marine energy companies, to retailers, to offices and restaurants – service has to be integral to everything we do," says Judith Everett, The Crown Estate's executive director for purpose, sustainability and stakeholders.

"We're here for bigger picture stuff.
We see ourselves as creating
partnerships, understanding where
our customers want to go and how
far we can help them achieve their
potential," she says. "It's not something
that necessarily always comes easily,

so the last year or so has seen us radically re-think what our purpose is, as well as what our operating model needs to be, so that we can address service through a set of clear values."

The outcome is a purpose to 'create lasting and shared prosperity for the nation', focusing on three key areas: helping to create thriving communities and renewing urban centres; taking a leading role in stewarding the UK's natural environment and biodiversity and being a leader in supporting the UK towards a net zero carbon future. The Crown Estate now has a commitment for all its assets to be net zero. Four streamlined business lines have been created to simplify the way its land is managed – London, Regional, Marine, and Windsor & Rural. But none of these improvements have been small endeavours and at the heart has been the forging of much deeper partnerships with customers.

We're here for bigger picture stuff - creating partnerships, understanding where our customers want to go

"The role of the customer experience team is to work directly with the business units, to help ensure they make the customer central to their conversations," Everett says. "We like to think of the customer team working with our business units as part of their extended family – they should be invisible to the customer, but the support they provide is invaluable," she adds.

Some of these recent projects include working with BAFTA to redevelop its 195 Piccadilly HQ, helping

create its first dedicated learning and development space to support talented people regardless of background. This type of project was the first of its kind for The Crown Estate, and forms part of its commitment to bring together culture and communities. Other lesser-known activities that have a wider service element include its Marine Data Exchange, which is free for anyone to access and comprises offshore survey data collected from customers that they can use and share. For the last 20 years, The Crown Estate has been implementing a £1bn investment programme to improve Regent Street's commercial, retail, visitor facilities and public realm - most recently with pavement widening and cycle lanes.

"Key for us, of course, is customer retention "says Everett, and the organisation's internal refocus coincided with the beginning of the pandemic. Shops shutting, and offices initially abandoned, had a direct impact on revenues. The Estate recently reported a net revenue profit of £269.3m for the financial year 2020/21, £75.7m lower than last year due to lower rental collection and agreed case-by-case support to assist customers through the pandemic. It's this type of support, with the body offering £53.7m across its London and regional portfolios, that Everett says has been an important demonstration of their commitment to working with customers.

"Really early on we made sure we started talking to our customers to apply a flexible approach with them," she says. "Even though we walk a tightrope of having to make a return for the nation, we also want to ensure our businesses are able to pay and are viable for the future. These individual proposals for customers have literally been amended quarterby-guarter. As time has gone on, I'm pleased to say that we've been able to move our conversations away from delayed payments, and more to how we can help them equip themselves for opening up and becoming a well-used public space again."



Digital innovation has been a key component. The Crown Estate has developed an app that allows office customers to manage their space







better, allowing their employees to book desks or additional space as needed. First tested internally, it is also being used in its One Heddon Street, which is a dedicated flexible workspace property. This new building, which opened in 2019, was The Crown Estate's first foray into flexible office space. Despite the growth in home-working, it plans to invest more in this area.

"These sorts of developments are actually great for developing our service proposition because we're finding that as offices become used more for collaboration, the services our customers want change and have to be second-to-none," Everett explains. "This creates a far more interesting and fluid relationship, compared to those where we might have had a five or 10-year lease, and where we could have been a bit more at arm's length," she adds. In November 2021, The Crown Estate also opened 6 Babmaes Street in London, a complete redevelopment of a 1970s building, designed for flexible working and re-purposed in line with BREEAM and WELL building standards for sustainability and health and wellbeing.

So are these changes actually making a difference? Everett points to evidence she feels shows this attention to detail is working – The Crown Estate now has a customer ranking of 86% 'satisfied' or 'very satisfied' – but says she always strives for more.

"We have programmes where we actually link customers up with each other," she says, "so they can share experiences and best practice, and right now we're helping clients with marketing materials, aimed at giving staff confidence they can return return to our office spaces safely."

All the signals are that customer activities are getting back to normal – good for them and for The Crown Estate. "We're really challenging ourselves about our sustainability agenda, and the journey we are able to go on with our customers here," she says. "It's really heartening to see that customers are growing with us. Some corporates started out with just a few office desks, but they are now in buildings where they take a full floor. We really want customercentricity to actually mean something. We don't just say it for the sake of it."

While the last 18 months may have been turbulent, with a new corporate strategy, vision and purpose, she hints at positive times ahead for customers. "We don't want to be static, and we don't want to be seen as policing our properties," Everett explains. "It's about establishing a culture of trust. We're doing so much more to understand how the people in our properties want to evolve, and that means we'll have lots of digital offerings and product innovations to launch soon. We want to be there for our customers. We can't wait to see them grow again."

# REAL ESTATE MATTERS

- The Crown Estate has agricultural, forestry and marine assets and a stake in the UK's wind power sector
- It supports the UK's journey towards net zero and has a commitment for all its own assets to be net zero
- Strong focus on sustainability and wellbeing
- Flexibility was key to the Estate's strategy for supporting customers through the pandemic. Customers can pay for desks and additional space as needed



# A RISKAND PEOPLE FOCUS

Technological innovation and better digital interactions combined with a willingness to connect meaningfully with policyholders have been the order of the day at Zurich Insurance, as Richard Pash tells Rachel Willcox

As an incumbent in the insurance market facing unprecedented levels of claims, and increasing competition from digital disrupters, it's an understandably challenging time for Zurich. But as we start to emerge from under the dark cloud that is COVID, the insurer is placing the customer experience at the heart of its proposition underlined by a strategy with corporate purpose at its core.

It's an approach that was formulated long before the pandemic hit, although one that has proved prescient. Our collective experiences over the past 18 months have led to a shift in priorities and a greater desire among consumers to spend their hard-earned cash with companies whose values align closely with their own.

"A good product is no longer enough to win a consumer's favour," says UK chief customer officer Richard Pash. Instead, purpose-driven brands need products and services that reflect their stated motivations, the theory goes. And consumer experiences that embody the brand purpose provide an opportunity to build customer loyalty.

As part of its focus on purpose, Pash runs Zurich's customer office, which was conceived pre-pandemic and launched 12 months ago. "We're trying to reinvent our business to become a truly customerled one. It's right at the heart of our global strategy and that's led to all sorts of changes taking place including how we're structured and set up, what our brand stands for and how we think about customer experience – we're doing an end-to-end transformation of the complete business."

The customers in question span the commercial sector (Zurich insures 88 of the FTSE100), public sector organisations including universities and local authorities, and consumers buying insurance from its retail business. Pash is responsible not just for customer experience and insights but for all of Zurich UK's brand marketing and digital teams.

The concept of the purpose-driven organisation is by no means new amid growing acceptance that "businesses need to be part of the solution, not part of the problem". Far from altruistic, the link between purpose-driven companies and strong financial performance, more engaged

employees and improved stakeholder relations is compelling.

A driving force behind Zurich's new purpose-driven strategy is Connie Kalcher who joined Zurich as global chief customer officer in July 2019 following a career outside of insurance

that included 14 years at LEGO across marketing, brand and consumer experiences roles. "We're trying to work in a much more joined up way than we did in the past," Pash explains.

This is also about changing the mindset of the business to allow Zurich to bat off the growing number of challenger brands – "digital natives" looking to capitalise on the use of Insuretech to steal a march on the insurer's market share. Zurich's own experience is a case in point; visits to its website are up 40% year-on-year and growing. "There has been a massive switch to online and COVID has accelerated that hugely," Pash says.



"Part of our thinking is to be the disrupter rather than the disrupted business," Pash explains.
"Disruptors such as Lemonade, now rated number one for insurance in the US on the App Store, or Cuvva, which is attracting great customer ratings in the UK, are now a fact of life.

"Unquestionably the world is a lot better for them," says Pash, "both in terms of what we can learn from each other, and equally when we get the chance to collaborate – as we are doing with Laka on bike insurance – or with Sprout.ai – by bringing in Al to transform the speed of our claims process."

Meanwhile, the pandemic has seen a Thunberg effect as environmental issues have ramped up the







consumer agenda; research conducted by Deloitte this year found that ethical and sustainability issues remain a key driver for almost a third of consumers, who claim to have stopped purchasing certain brands due to related concerns.

"Through the pandemic we've seen that working in a responsible way and putting sustainability at the heart of what we do is the most important thing we have to do," Pash says. This isn't just about making corporate pledges, but also about changing the customer experience by offering green and sustainable products to customers, like offering customers an electric vehicle if theirs breaks down. "We've been carbon neutral since 2014 but that doesn't mean that we're net zero so there's still a lot of work for us to do," Pash admits.

Zurich's pledge to slash business travel within the organisation by around 70% is a positive biproduct of the enforced pandemic experience, which highlighted the productivity, cost and ensuing environmental benefits of virtual meetings. Meanwhile, the move to virtual working for the company's 4,500 UK employees imposed by lockdowns was seamless – one of the benefits of working for a risk-focused business, Pash jokes.

The biggest challenges weren't technical but instead hinged on supporting staff through the personal challenges they have faced. Pash says regular check-ins, finding ways to inject fun into the working day and encouraging staff to take their own wellbeing seriously were all strategies that helped, as did allowing all staff to work flexibly.

### **DIFFICULT CONVERSATIONS**

However, Pash accepts that balancing the needs of staff with the demands of customers has been challenging, particularly for those relying on safety inspections by Zurich's army of 600 inspection engineers: "There were times where we had to have difficult discussions because we felt it wasn't right for our engineers to be inspecting during lockdown. There were some essential services that had to be maintained and we had to try to prioritise wherever we could but there were times when we had to say no."

Thanks to the pandemic, the insurance industry was already poised for record claims and then devastating flooding in the Wye Valley and Welsh borders hit, propelling 2020 insurance pay outs at Zurich to a record £2.5bn, up around half a billion pounds on typical claims. The impact on frontline customer service staff was significant, prompting the introduction of mandatory customer wellbeing training to help prepare them for some very difficult conversations.

At the same time, Zurich launched a customer mental health counselling service. "We had a lot of

take-up from customers who were devastated - sometimes even suicidal - and didn't know how to cope. People whose businesses were struggling, who were affected by COVID and then lost their homes - that's just devastating. It was a small gesture."

We're trying to work in a much more joined-up way than we did in the past

Lockdowns may be over but the flexibility offered by Zurich's enforced home-working experiment is set to continue and there are no plans to force staff back to the office five days a week. Pash is confident that the ability to work from anywhere will encourage more diversity among its employee base, with knock-on benefits for the customer experience.

"As an industry we're not well known for being particularly diverse and that's a big miss for us. Our brand purpose is about creating a brighter future together and transforming our business into a truly sustainable business that's helping the planet and the communities around us. To do that you need a more diverse bunch of people working there."

On paper at least, Pash says customer retention and loyalty metrics show its strategies are working, from growth in new customers, retained customers and NPS scores. Pash attributes the company's focus on being more responsive and easy to interact with combined with better digital access and faster turnaround times.

To achieve that. Zurich is turning to technology - Al and robotics specifically - to streamline its claims management process, using its collaboration with Sprout.ai to provide call handlers with all the information they need to make a claim decision within a matter of minutes.

Technology is a huge enabler in the drive to increased customer satisfaction but operational improvements will only get you so far and there's still nothing like the human touch, Pash believes, to give you the edge. "We never hide customers from a human being. If you look on our website you can easily find our phone numbers. This new strategy is about how we wow customers and how we put a human touch alongside the world of sustainability right in front of them."



# INSURANCE MATTERS

- Zurich insures 88 of the FTSE100 as well. as universities and local authorities: it also sells to consumers
- Insurers such as Zurich are under assault from digital disruptors, but traffic to its website is up by 40%
- The pandemic, plus devastating floods in the UK, have pushed claims costs to all-time highs with significant impacts for customers and frontline staff
- A digital push has accelerated online interactions and increased turnaround times

# ALL SYSTEMS ECO

Streamlining customer contact, wellness policies and an awareness of vulnerable customers made all the difference at ChessICT, as Emma Stott tells Liz Loxton

n common with many organisations, COVID-19 provided ChessICT with both an intense learning environment and a seeding ground for new approaches to customer service.

ChessICT looks after the IT, telephony, security, data and tech infrastructure needs of some 22,000 customers across the UK from micro businesses to large enterprises, schools and hospitals. As an IT and communications provider, it has been very much on the frontline during the pandemic – one of the many service businesses that effectively kept the lights on for other organisations during lockdowns.

Customer service director Emma Stott says: "When the pandemic first started we moved our people from office to home working extremely quickly, going from 90% office working to 95% home working within three weeks. We then focused our efforts to help our customers undergo the same process, ensuring mission-critical systems could be accessed via the cloud and that telephone system diverts were securely in place."

### **ADAPTIVE BEHAVIOUR**

The onset of the pandemic saw a significant increase in service activity with inbound contacts from ChessICT customers rising by 20% and a similar rise in orders. ChessICT needed to change the way it worked to cope with the increased demand. Customers were directed towards the ChessICT portal to log queries and requests. All communications with customers emphasised this route as the fastest means of getting a response.

Pivoting towards online-first contact enabled ChessICT to prioritise emergency faults while also completing installations or fixes for schools and hospitals. And it gave all customers benefits in terms of streamlining response times and moving towards faster resolutions for everyone.

"We had to look at how we serviced our customers – and we went to online-first," says Stott. "We were able to use time released from answering the phones on resolving issues. It also allowed us to prioritise especially for customers who we needed to blue light – the call-outs from care homes, schools, or the urgent faults. Having driven customers towards the portal, we did everything we could to simplify the

process of registering and supporting them along that journey. We had to improve how we serviced customers through that channel and invested in improving the technology that supported it."

In the meantime, ChessICT engineers faced the same challenges as other frontline workers; on-site repairs or installations couldn't be avoided entirely. Staff needed hard-to-come-by PPE. and their own needs – such as whether or not they were shielding vulnerable family members – had to be taken into account.

### RETAINING INNOVATION

One of the stand-out outcomes was the doubling down on customer service and communications. ChessICT began sending out weekly customer bulletins that ranged from hints on using Teams to the best ways to communicate with staff and contacts, to mental health information and advice – an innovation that the company has retained.



Going forward the business has to be mindful of how its customers want to contact them and assess any resource implications of those preferences. Its own data tells a story of a customer base that has largely adapted to using the portal versus phone contact, but Stott's task is to assess whether that will remain the optimal way to go in the future.

"We're looking at the customer feedback at the moment, and we're asking customers what they want. How do they want to deal with us as a business?"

### **CUSTOMER REALITIES**

Looking at operations differently has become hardwired into many a business strategy now, and the



pandemic brought lessons on dealing with anxious and potentially vulnerable customers. Conversations with customers who are clearly under pressure because their business is in a stressed position have become a fact of life

"There's been a lot of emotion during COVID. There have been concerns within businesses as to whether or how they will carry on trading. Customers have also had concerns about their own health," she says.

As well as putting all customer service staff through The Institute of Customer Service complaints masterclasses, Stott has worked to ensure people are equipped to deal with difficult conversations. "We've done a lot of training around complaints handling and talking to vulnerable customers. We've created a vulnerable customer policy to make sure that when someone contacts us, it's really clear to the person handling the contact if the customer is vulnerable."

Whatever, the cause, Stott advocates active listening and empathy. "I would always want to empower our people to deal with their contacts compassionately, saying the right thing, understanding and listening to the challenges customers are facing. We would always want to stand out in that respect," she says.

Caring for staff has continued to be a theme for ChessICT too. "I think it's been hard for frontline staff. People may not have considered call centre workers, or technical people as being frontline, but they have been through a lot and, they've had to deal with a lot," she points out.

To ensure staff were supported, ChessICT introduced Fitness First, encouraging employees to take control of their own fitness with regular company-wide challenges and online access to activities that have an emphasis on mindfulness, such as yoga, tai chi and meditation.



Chairman David Pollock is known for his happiness training, in which he encourages a growth mindset and positive outlook. And the company has addressed the isolation of lockdown periods and the continuing emphasis on working from home, recognising that not everyone lives in a family home or flatshare. Those who were alone were contacted by a manager each day. And when lockdowns eased, those staff who didn't want to be at home were allocated desks in one of the re-opened ChessICT hubs.

### **LOOKING AHEAD**

With the picture for the rest of 2022 still uncertain, Stott is not planning to release her grip on



monitoring implications for customer service staff and for customers. "In our business, we don't think that we're out of the woods with COVID and we believe that there may be more difficult times ahead."

Streamlining the customer journey paid dividends during the pandemic, but Stott is conscious some customers may not accept the one-size-fits approach. "We've improved our pull-through massively. We have reduced costs and improved service at the same time. Our Net Promoter Score has gone up by 30 points since the onset of COVID," she says. The relationship manager role will always be important,

however. "It's about finding that balance," she adds. "What we've learned is that encouraging everyone to use the portal and streamlining works, but what we know is we may have to do things differently, because we can't continue to steer customers down a route that they may not want to be serviced via."

Stott wants to ensure any decisions are driven by the data, not least because it helps boardroom discussions stay on track. "When you work in a service role, you become quite good at explaining what's not doing so well and how it should be fixed. The key is providing a solution or a phased solution on how you're going to fix things."

- From the onset of the pandemic, contacts to the Chess ICT service team increased by 20% and a similar rise in orders
- Fitness First, company-wide step challenges yoga, tai chi and happiness training were part of the wellness agenda for staff
- ChessICT created a vulnerable customer policy to help staff flag those customers with whom they needed additional support
- Net Promoter Score rose by 30 points in the time since the first lockdown

Before the pandemic, Openreach's leadership team spent time with a customer, to get a feel for customer service. But this wasn't a happy customer, his life had been significantly impacted by service delays.

The idea was to demonstrate how important delivering good customer service is to people's lives and livelihoods, explains the company's director, business customer service, Carla Thomas. "There were tears in that room around the senior leadership team as they listened to the story of this family. It's things like that which keep the customer at the heart of what we do."

This ethos has informed the company's response to COVID-19. Having moved everyone onto home working over the course of a few days, Openreach decided on a service strategy that prioritised critical national infrastructure above all other deliveries.

That could have involved some potentially tricky conversations with its business customers, but Openreach aims to cultivate strong, collaborative relationships with its business clients. "We had to take the decision on what was best for the UK, and we knew that our customers would want to be on the right side of history too."

Prioritising critical sectors during lockdown has given the company a deeper understanding of what those sectors need. This knowledge is feeding into Openreach's customer service approach post-pandemic. "We are now able to help our customers where they're delivering in those sectors because of what we learned during the pandemic," says Thomas.

One of the biggest lessons of the pandemic was the importance of equipping customer service staff with the tools to be able to deal with difficult conversations and customer interactions. The pandemic involved a lot of such conversations for all customer service professionals in every sector, says Thomas.



Openreach's engineers were on the frontline of customer service throughout the pandemic; some of them experienced abuse from members of the public, in particular 5G abuse, as conspiracy theories ran rampant.

"Our engineers were real heroes," says Thomas. "They went into premises and carried on doing their jobs, despite the risks. Whatever their engineering skills, they're there to deliver for our customers. We do provide violence at work training for all of our engineers. It's not an unsafe job – our engineers are loved and supported by the vast majority of the public – but we give them a range of skills and techniques in order to defuse situations."



Openreach is investing in more training in this area to further improve those skills, says Thomas. "We recognise this is a problem that is growing in volume.

"We also have a mechanism to report it. So whenever anything like that happens, whether somebody shouts something to them in the street, or they are actually assaulted, they can report it. We can keep track of how often it is this happening, geographical hotspots and where we need to have discussions with local authorities."











As a result of its efforts in this area, Openreach has been recognised as a top employer when it comes to looking after staff. It offers 24/7 employee assistance counselling for everyone in the business. The Institute of Customer Service's Service with Respect campaign is a great initiative, says Thomas: "We needed Openreach engineers more than anything bar health workers last year. They should be able to do their job safely."

Openreach engineers go through a process called Every Visit Counts, which outlines how critical each visit to a customer is, how to talk about the process and ways to deal with any issues or queries. Office staff go through a similar process, Every Contact Counts. It's all about making a human connection with customers, both business and consumer, Thomas explains.

"Customers want to be responded to. If they say I'm having a really bad day, they want you to respond and acknowledge that."

Openreach has benefited from the fact that people have realised the importance of connectivity

With B2B customers, customer service staff build very strong relationships. Openreach ensures that it develops its customer strategy alongside their plans, says Thomas. "It really helped us knowing them, knowing what their strategies were. We knew we would be doing the right thing by our customers."

As we emerge from the pandemic, Openreach is looking at what it might mean for the future. For one thing, wellbeing is a bigger focus for its customer service team, though it's always been a high priority, says Thomas.

"It really came into its own last year because suddenly, we had people who were alone all day, dealing with customers. It's nice, when working with customers to have somebody who you can turn to in the office if you have a tough call. Suddenly that was gone and having those conversations via Skype or instant messenger isn't the same."

### **HUMAN CONNECTIONS**

To counteract this, Thomas started doing open coffee mornings for her team, giving them an outlet for anyone who needed vent or talk about their struggles. This open door approach to talking about mental health and wellbeing is likely to last, she says.

"As a leader last year, I was really able to show myself as a human being more than I ever had. I was really able to talk about some of the things I was going through and show more vulnerability than I would normally. There was no agenda – it's a space where our team can talk about anything."

Another big trend is the continuing move towards full fibre broadband. With more and more businesses adopting hybrid working practices, there is a greater expectation for higher quality, more reliable broadband in the homes. Openreach has been extremely busy over the past few months, Thomas explains.

"We've seen enormous volumes of work this year. Openreach has benefited from the fact that people have realised the importance of connectivity."

Openreach is itself looking at technology to further empower their customer service people to do their jobs as effectively as possible. The focus has always been on talking to people, but the company relied on technology more than ever over the past 18 months. "Last year, we did online chats with our









customers much more than we ever had. I've got this philosophy that we should have a desk on our customers' premises; we shouldn't be a quest. For my relationship managers, they have been told they should be visiting their customers as a trusted advocate. That was gone."

The team found solutions using technology to maintain those relationships. Thomas is now looking at a blend of the two going forward. "As we've moved out of the pandemic, customers are keen that their team's time is used wisely and are looking at their overall cost base. Therefore, we need to find ways to maximise their time, including Al. So 2022 and 2023 will see a big change for our service offer."

Corporate Social Responsibility is also a big issue going into 2022. This matters more and more from a customer loyalty point of view, says Thomas. "People want to do business with companies they feel are an extension of their ethics. Openreach is doing a huge amount with electric vehicles and moving towards carbon neutrality, but it's something we need, as a bigger corporate, to really keep on top of."

All of these changes reinforce Openreach's topdown approach to customer service; every issue is looked through the lens of delivering to customers. "The Full Fibre product will only be successful if the service around that product exceeds customer needs Everyone, from the board down, is aware of that."

# BROADBAND MATTERS

- Openreach supports its staff with 24/7 employee assistance counselling for all
- Not all customer-engineer encounters are positive and staff members have access to training and support
- The company is aiming for carbon neutrality with electric vehicles a priority
- The business uses its Every Visit Counts and Every Contact Counts initiatives to improve interactions with customers



# ANNUAL COMFERENCE

### **AWARD WINNERS 2021**

After 18 long months – in which the world changed beyond anyone's expectations – it was such a welcome relief to finally come together again in October 2021 at our Annual Conference and Awards.

The spirit of optimism and collaboration was inspiring, and it was clear that service has come of age. The conference was our highest-rated of all time, with attendees praising the quality and variety of the speakers. A few common themes emerged from their talks.

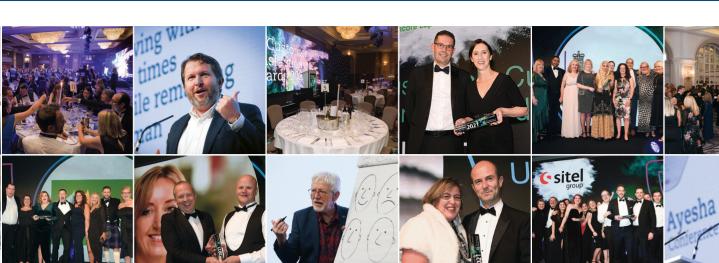
The first was an emphasis on people. We heard stories of colleagues stepping up in the face of adversity and going the extra mile to help customers when they really needed it.

The second theme explored ways of combining the human touch of service professionals with powerful new technologies. The aim being to produce a blended service approach delivering speed and simplicity for customers, along with efficiency and business results for organisations.

Changing consumer behaviours was another theme to emerge. Behavioural psychologist, Dr Nilu Ahmed, used Maslow's hierarchy of needs to illustrate how the pandemic has unsettled people in a uniquely fundamental way – and their range of likely responses. It gave credence to what we have seen throughout the crisis – that those who personalise their customer approaches, reassure and communicate openly have fared better.

We heard from leading business people from a wide range of industries – across the public, private and third sectors. Speakers included Nick Jenkins, Founder of Moonpig.com; Chris Pitt, CEO of first direct; Chris Stylianou OBE, COO of Sky; and Lord Karan Bilimoria – Founder, Cobra Beer. They shared honest accounts of their experiences with humour and humility. Feedback from attendees praised the knowledge, advice and future-focus, and particularly liked the practical examples of navigating through a pandemic.

We had a cartoonist helping us unleash our hidden creativity. All our speakers implored us to make a substantive and lasting change for the better. They gave ideas for how to do this – including making sure our people have the skills they will require to thrive and drive a customer-centric approach in an exciting technology-enabled future.



Our evening awards ceremony was another packed house, and there was incredible energy (along with more than a little noise) in the room throughout. It was a real celebration of the best examples of service, the customer experience strategies, and a feeling of genuine warmth.

The atmosphere was overwhelming and helped everyone reflect on the tumultuous time we have all been through. Congratulations to all the finalists and, in particular, to the winners. Entries for this year's awards (which are free) will open soon, so start thinking about the people and initiatives you think deserve wider recognition.

### And the winners are...

### **UKCSI Most Improved Award** Winner: Swinton

Insurance

**UKCSI Best in** the UK Award Winner: first direct

**Best Application of Technology Award** Winner: Cabot **Financial** 

**Best Customer Satisfaction Strategy** Winner: Transport for **London Commercial** Development

**Best Customer Service Co-Creation Collaboration Award** Winner: HM Passport Office

### **Cabot Financial:** Sustainable **Customer Service Award**

Winner: Hitachi Capital Vehicle **Solutions** (part of Hitachi Capital UK PLC)

### **Customer Service** Changemaker **Award**

Winner: Alison Jennings, Head of Customer Experience, Xoserve

Customer **Service Strategic Leadership Award** Winner: Richard Pash, **UK Chief Customer** Officer, Zurich Insurance

**Employee Engagement Strategy Award** Winner: Boots UK Freshworks: **Best Customer Experience Award** Winner: Octopus Energy

**Ipsos MORI: Customer Feedback Strategy Award** Winner: 02

**Kantar: Best Use of Customer Insight Award** Winner: Electricity

North West

**Morrison Water Services: Customer** Focus Award - SME Winner: The Edinburgh Casting Studio

**Pension Insurance Corporation:** Customer **Satisfaction Innovation Award** Winner: Yell

**Quality Service Provider Award** Winner: MSC Industrial Supply Co.

Salesforce: Customer Commitment Award Winner: Knight Frank

Sitel Group®: **Customer Focus** Award – Large **Enterprise** Winner: Pension

TLF Research: **Best Return on Customer Service** 

Insurance Corporation

**Investment Award** Winner: SP Energy Networks

# UK CUSTOMER SATISFACTION INDEX

on 25 January we will launch the results of the latest edition of the UK Customer Satisfaction Index (UKCSI). Members can join our exclusive live webinar (or watch it ondemand) to hear an analysis on this flagship research from Jo Causon, our CEO, and Brian Weston, our Head of Research & Insight.

These challenging times have certainly made for interesting results – and there has been a good deal of movement among the top 50 ranked organisations.

The UKCSI is the national barometer of customer satisfaction. It is an independent, objective benchmark using a consistent set of measures, featuring 250+ organisations and organisation types across 13 sectors.

In addition to the main report, we prepared a wealth of sector-specific data and made it available to members within the UKCSI sector reports and resource packs, to be easily accessed via our Member Dashboard.

These contain detailed data on the key trends in the sector, the performance of individual organisations and detailed complaints analysis, enabling you to understand the key factors that differentiate the highest and lowest performers in a particular industry sector.

You can catch the member-only webinar covering all the highlights at 9am on the day of launch and on-demand after that.

For more information visit www.instituteofcustomerservice.com/ukcsi





### PUTTING PEOPLE FIRST AND WHY IT MATTERS

### Deborah Owen-Ellis Clark discusses People First approach, the importance of customer research and how the organisation seeks to continuously improve

Deborah Owen-Ellis Clark is the Group Director of Marketing at Places for People

t has been two and a half years since Places for People launched People First strategy, which recently won gold at the Inspiring Workplace Awards. The plan puts customers, colleagues and clients at the heart of everything we do and has led to a cultural shift at our organisation.

### **INFORMED BY OUR PEOPLE**

Our People First approach was informed by extensive qualitative research carried out in 2019, when we surveyed 200 customers and 600 colleagues across the UK to find out how we could deliver better customer service and achieve sector-leading customer satisfaction.

The overarching feedback told us that we needed to put people before processes and empower our colleagues to do what is right for the customer. To achieve this, we needed to reset and change our way of thinking – leading to People First.

A variety of support materials have been produced to help us meet those goals. These include a customer experience journey map to enable colleagues to see the home buying and renting process from a customer's perspective.

We also developed a dedicated People First microsite, along with bespoke training and templates, to improve the sales and development process, including a new home user guide and induction manual, reflecting People First messaging and offering support and advice more tailored to customers' needs.

### **ENRICHING DATA**

Our increased focus on putting People First led to further research last year. We surveyed 10,000 members of the public to establish what customers want from their next home at different stages of their life.

We learnt that, across different groups of people, a sense of security and privacy are top priorities, along with private gardens and easy access to local amenities and public services.

Homes in a town, village or in the suburbs are preferred to city centre living, and half of our respondents said they would be looking for either a detached or semi-detached house when they next move.

These kinds of insights will enable us to more readily understand the factors that influence people's

decision-making when choosing a home, ensuring we can better meet customers' needs.

The next phase of our customer research programme will explore the types of information people seek when searching for a new home, as well as how they would prefer to engage with us. Our aim is to enhance further the customer experience for individuals at all points in their Places for People journey.

### **CONTINUOUS IMPROVEMENT**

To keep improving and developing our People First approach, a steering group including 20 senior leaders has been established, as well as a working group comprising 50 colleagues.

NPS has also been adopted across the group to measure how likely our customers are to recommend us to others. Customers are invited to provide feedback via email and telephone surveys, while we can monitor and improve customer satisfaction on an ongoing basis through the new dashboard.

### CREATING A MOVEMENT

Embedded in business plans across the group, People First is creating a movement that is empowering colleagues and ensuring customers and clients feel valued.

Ongoing training is provided to colleagues to help support our aims. This is delivered through virtual workshops, accredited by the Institute of Customer Service, with listening skills, using plain English, handling complaints and measuring customer satisfaction among the topics covered.

The training has received Training Mark accreditation from The Institute and, to date, more than 6,000 colleagues have signed up. A total of 1,000 colleagues have achieved an Institute certificate, and the feedback has been overwhelmingly positive. Nearly 92 per cent of participants agree or strongly agree that they gained skills they can use immediately in the workplace.

We will continue to drive, develop and improve People First to deliver positive change across the group. This will ensure we can keep listening to our customers, understand their needs and tailor services, homes and places that enable people of all ages and backgrounds to thrive and improve their lives.

### WORK WITH A PURPOSE BUILDING A SHARED VISION OF THE FUTURE

ur latest breakthrough research, Work with a Purpose, focuses on a the ways in which work culture and environment will change in the future. It delves into the implications for skills and training, job design, measurement and organisational structures. The research includes the perspectives of customers, senior managers and employees, giving practical insights and recommendations on the critical elements to consider.

We would like to say a big thank you to our research sponsors: Aster Group, HMRC, O2 and United Utilities, who all helped fund and shape this piece of important research.

We highlight 10 issues organisations need to address in order to meet commercial and customer experience objectives and provide meaningful work for employees. The research report is available on our website, and is free for organisational members:

www.instituteofcustomerservice.com/ research-insight/research-hub/ We are currently underway with our next piece of breakthrough reseach, due to be published in spring 2022, which will consider how customer behaviours have changed, and why. It will assess the extent to which these changes are a response to the COVID-19 situation, and whether or not they will endure.

This research is sponsored by Octopus Energy, Openreach and Scottish Water and we are grateful for their support.



### **KEY FINDINGS**

- At least 45% of senior managers surveyed believe that one-to-ones, coaching, routine customer issues, training on interpersonal skills, presentations, team meetings are best done together in an office/site environment. But more than half of respondents are confident that these activities can best be performed remotely, or can be done effectively in either situation.
- 47% of senior managers said existing employees will be the most important source for the skills and capabilities that organisations will need in the next five years.
- **79%** of customers maintain that it is important to speak directly to an employee for issues that are complex, or have high personal importance.

Customers are most receptive to an efficient digital or automated experience when checking the progress of an order, booking a hotel or journey or ordering food or drink in a restaurant.

- **41%** of customers would pay more for products and services, if they believe that an organisation pays all its employees a living wage.
- **50%** of customers believe that promoting diversity and inclusion is an important factor in enabling organisations to improve the quality of their customer experience.
- Effective leadership, employee wellbeing, environmental sustainability, customer experience, ability to innovate and change are seen as the most important factors in developing organisational culture in the next five years.

### **2022: A PIVOTAL YEAR FOR CUSTOMER SERVICE**



### by Oliver Hazell, senior account manager, Cavendish Advocacy

### **LOOKING BACK**

Looking back, 2021 was another year full of challenges. The outbreak and spread of the Omicron variant tested both our economy and the customer service sector. For those in physical customer-facing roles, it brought a return to ensuring customers wore masks. For those in online or phone-based customer service positions, it meant a nervousness about returning to the workplace. These additional considerations grew only more important in the lead-up to Christmas as restrictions tightened once again.

It is clear we're not at the end of the rollercoaster of COVID-19, and it also continues to be evident that customer-facing staff are keeping our economy running by ensuring stores are open and phonelines staffed. What's more, customer service workers in the energy industry have been under particular pressure with providers going bust and consumers' gas and electricity provision moved on to different organisations – just as temperatures dropped for winter.

COVID-19's ongoing presence reminds and requires us to limit human contact where possible, so automation across process-led customer service tasks continues to rollout and take hold.

Alongside that trend, stock shortages have been bubbling under. We can no longer have exactly what we want when we want it. Now, customers may have to be patient and wait for those stock levels to be replenished.

Unfortunately, not all customers, it seems, are willing to be patient, respectful and understanding of the pressures that customer service workers and businesses face. Abuse and hostility towards customer service workers continues to be prevalent across the economy, making some question whether their customer service jobs are the right ones to be in. This continuing narrative will only exacerbate existing skills shortages in customer-facing roles, if left unchecked.

### **LOOKING AHEAD**

Taking these themes into account, 2022 must be the year when government doubles down on acknowledging the vital role our customer-facing workers play in our society.

The Institute's ongoing Service with Respect campaign seeks to protect all customer-facing workers from abuse and hostility and as part of that, The Institute is urging the government to bring in a new law to deter would-be perpetrators. Importantly, the campaign also calls on businesses to continue to support their workers, and customers to show patience and understanding for the pressures that customer service workers face.

The campaign has got the government listening and the amendment to the Sentencing Bill tabled in the Lords has been a huge breakthrough. And not only should workers be protected from abuse and hostility in their workplaces, but it should also be a matter of public policy to retain and attract more people to the greater range of customer service roles that exist within the UK plc. Customer-facing work should not be seen as a job one does as a stop-gap or at the weekend. Customer service workers were key to seeing us through lockdowns and, recently, through crises within the energy sector and petrol supply.

2022 will see the conversation around skills continue to evolve. This year should therefore see up-to-date customer service skills form a focal point for policymakers as new legislation and funding is brought forward. There's the Lifetime Skills Guarantee, an initiative that should have the effect of reinforcing the importance of transferable customer service skills. There is the roll out of the National Skills Fund, which should put in place funding for customer service courses too. Apprenticeship Week 2022, with its theme of 'Build the Future' and the government's drive for a highwage, high-skill economy, should also increase the profile of customer service and the role it plays across the economy.

There are lots of chances here for the government to recognise the value of our customer service staff in 2022. But, like the Service with Respect campaign aims, government is only part of the picture. Businesses and customers must also play their part to acknowledge, praise, and support the role of customer-facing workers play in our day-to-day lives.

2022 is the year that could see us as a society really come together to acknowledge and praise the elevation and professionalisation of customer service across the economy.

### **SERVICE WITH RESPECT**



Since July 2020, we have been campaigning to stop the abuse of frontline workers through our Service with Respect campaign. Over 200 organisational and parliamentary supporters have joined forces with us, and we are pleased to report a key breakthrough with one of our campaign 'asks' – the introduction of legislation to act as a deterrent to those who abuse customer-facing workers.

On 2nd December 2021, the government tabled an amendment to the Sentencing Bill. If passed, it would mean that assaults on those serving the public, would be treated as aggravated offences.

This will send an unequivocal signal to those who have kept the nation fed and safe through the last 18 months that such abuse is not 'just part of the job' and that they should feel safe and protected while serving the public.

To achieve this, we asked a selected group of parliamentarians and business leaders to co-sign our open letter (below), which was also published in *The Times* on 8th December 2021.





### Dates for the diary

25 JAN 2022	<b>09:00-10:00</b> – UKCSI January 2022 Launch: member-exclusive webinar	17 FEB 2022	<b>09:00-10:30</b> – Trusted Advisory Network Member Meeting
26 JAN 2022	9:30-12:30 – Customer Experience: Measuring What	17 FEB 2022	<b>11:30-12:00</b> Head to Head with Peter Markey (Boots)
	Matters Workshop	10 MAR 2022	<b>09:00-10:30</b> – Discovery Roadmap Member Meeting
26 JAN 2022	<b>10:30-11:00</b> – Head to Head with Joanna Jensen (Childs Farm)	19 MAY 2022	<b>09:00-10:30</b> – Trusted Advisory Network Member Meeting
03 FEB 2022	<b>12:00-12:30</b> – Head to Head with Jacqueline Starr (Rail Delivery Group)	23 JUN 2022	<b>09:00-10:30</b> – Discovery Roadmap Member Meeting
10 FEB 2022	<b>09:30-10:00</b> – Head to Head with Dr Peter Carter		

For details of our events programme, please visit: **www.instituteofcustomerservice.com/events** 

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