Hand on Heart

It’s not negotiable: tech-era CX still needs the human touch
Welcome to the 2018 CXi Ireland Customer Experience Report brought to you by The CX Company. This is the fourth year of the survey and every year it delivers robust customer insights that we use to help many companies on their journey to CX Excellence.

To find out more about what we do and how you can become a subscriber to the survey please go to page 41.

We hope you enjoy reading this report and please get in touch to find out more, we’d love to hear from you!

Cathy Summers
Editor

“The greatest technology in the world hasn’t replaced the ultimate relationship building tool between a customer and a business; the human touch”
- Shep Hyken

CXi Survey facts & figures

- 4 years of data
- 143,000 customer evaluations
- 10,000 consumers
- 170 brands
- 10 sectors

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Methodology
The CX survey was conducted by The CX Company, in partnership with Amárach Research, in June 2018. A representative cross section of Irish consumers was asked to complete an online survey giving feedback on their customer experiences with 170 brands across ten sectors.

Over 42,000 experiences were evaluated using the Six Pillars, as well as loyalty, value for money, channel preference, switching intentions and the importance of staff to CX. In this year’s survey we added new questions including customer happiness, the emotions customers most associate with particular companies and their willingness to engage with these companies.
Executive Summary

As we launch our fourth annual CX in Ireland Customer Experience (CX) report we see some fascinating changes in the landscape of CX in Ireland. As predicted, following in the footsteps of the US and UK, we have seen a dip in the Irish performance in 2018.

With only 11 brands improving their overall CX Excellence score from 2017 it is clear that the majority are struggling to deliver CX Excellence. The top scorer, the Irish Credit Union have put further distance between themselves and the rest of the Top 10, while the lower scoring brands have upped their game with the bottom 15 brands recording higher scores than those in the same positions last year. This has led to a flattening of scores and a compacting of brands with few really standing out.

So what’s causing it? There are a number of factors influencing this, including the rapid and continuous rise in customer expectations. As companies place significant investment in technology it appears that many have lost focus on the one thing that can create a connection with a customer better than anything else - the human touch. Significant decreases in Empathy, Personalisation & Resolution scores have shown the need to balance the use of technology with emotionally intelligent and empowered staff who truly understand the customer, build rapport and deliver heroic resolution.

There is also a clear need to structure the company around the customer, we must step away from a siloed approach focused on departmental goals and move towards unified cross functional teams focused on the customer. CX needs to be on the CEO’s agenda. It must be driven from the top down not just as a one off project but as a key business strategy, developing a culture focused on the customer.

We have seen some significant changes in the sector rankings in 2018. Retail & Supermarkets remain in the top two positions, however both the insurance and Financial sectors have jumped up the rankings. This is reflective of both sectors change in focus from acquisition and switching to looking at the overall customer experience. Brands such as Laya Healthcare and the Irish Credit Union are leading the way having jumped 67 places since 2015 into fourth place in 2018.

While we have seen a dip in performance overall, there is a real opportunity for brands to improve and stand out from the crowd. The brands that will succeed are those that deliver a meaningful and consistent customer experience balancing the use of technology with the human touch.

The CX Company

Authors: Cathy Summers, Michael Killeen, Susannah Heavon, Siobhan Mullen and Julian Douglas

A Reality Check For CX In Ireland In 2018

After three years of continued growth in Ireland’s CX Excellence score we have seen a significant drop in 2018 of -4.2%. This hasn’t come as a great surprise as we predicted that this was likely to happen, based upon similar patterns we have seen in the UK and the US in previous years. For CX to get back on track in Ireland, there are a number of key areas that companies must focus on:

- CX must be a core philosophy, not just a project
- A top down, bottom up approach is required to align C-Suite ambition with frontline customer insights
- All technological and operational improvements and innovations must be developed with the customer at the heart
- Delivering a personalised and human emotional connection with customers at every touchpoint is crucial

For more on our Steps to CX Excellence Delivery see page 12.

Six Pillar movements

In 2018 the only pillar that has improved is Expectations, which has historically been Ireland’s poorest performing pillar. Customer’s expectations continue to rise so it becomes increasingly important that companies fully understand what these expectations are and ensure that they can deliver on their customer promise.

The pillars that have seen the largest decreases – Empathy, Personalisation and Resolution, are the ones that deliver the “human touch”. It appears that the focus in some companies has shifted too much towards the more functional, hygiene factor elements of customer service and away from the emotional elements that create memorable and differentiated customer experiences.

Perhaps most concerning though is the drop in the Integrity score. Integrity is the most important of the pillars as without trust there is little basis for strong, enduring and mutually profitable customer relationships.
Getting the balance right between technology and people is critical
Technology definitely has a role to play in CX Excellence but it must add to the experience and it can’t be the only area of investment. Irish customers want the emotional connection. We predict a growth in investment in staff training and empowerment, focusing on emotional intelligence and experience rather than just service.

2 Businesses must have a clear customer promise
Customers do not tolerate over promises anymore. Trust has gone out the window. Honing in on a realistic customer promise will create a framework to deliver the experience your customers want. It will also be the foundation of your reputation. Honesty and transparency must be central to your promise.

3 Agility will become a critical CX driver
Agile delivery across all channels will be critical to ensure CX Excellence and will become a key competitive differentiator. As expectations continue to rise, being able to quickly test, learn and revise will be the difference in getting and staying ahead of your competitors.

4 Silos will be removed
Human beings lie behind every great CX journey and CX champions know and leverage this. Companies need to breakdown internal silos, and be structured around the customer with multi-functional teams focused on delivering CX Excellence. Culture, education and communication must be at the foundation of this business transformation.

5 The highly personal touch
More and more companies will design highly personal customer experiences to differentiate their business against competitor offerings, ensuring customers feel like important individuals with distinct needs and taste. Technology will support this by providing real-time customer insights to drive CX initiatives.

6 CX will become the recognised umbrella for business growth and cost savings
Shifting from a focus on short term profits to long term customer success is key. Senior management teams must understand that CX is a long term programme that has no “quick fix”, but is the only way to differentiate their business.

How Does Ireland Compare Globally?
After seeing a gradual improvement in its CX Excellence score between 2015 and 2017, Ireland has experienced a significant dip in 2018. We predicted last year that there was a strong likelihood that Ireland would follow the US who experienced a decrease in 2016 and the UK who fell back last year. Encouragingly, the US bounced back last year which gives us hope of an optimistic future for CX in Ireland.

Why have Irish CX scores declined?
Companies around the globe are challenged to deliver CX within their existing structures which aren’t customer focused and are often fragmented and independent from one another. Whilst companies have invested heavily in technology, much of it has been in areas the customer doesn’t see and feel; the human touch is lost. This is against a backdrop of customers’ expectations rising at an alarming rate as they continue to rate each company against every other experience they have.

What CX lessons can be learnt?
KPMG Nunwood did a Global CX survey which found commonalities between companies who do well in CX. These companies have a strong purpose and customer promise that is all about the customer and making their life better. The customer comes first and the product second. As a result, these companies are both loved and respected by their customers, and in fact a high percentage of them are customer-owned. Finally, they are rated as great places to work by their employees.

Who are the global leaders?
US – Navy Federal Credit Union
Interesting to see that a Credit Union is no. 1 in the US as well as in Ireland. Their staff members are highly trained to deliver an outstanding customer experience. They collect real-time customer feedback to ensure issues are uncovered and dealt with quickly. Trust is at the heart of the relationship and they pride themselves on always acting in their members best interest.

UK - QVC
QVC started their CX journey seven years ago by focusing on delivering empathy at every customer touchpoint. They also worked on understanding customers’ expectations and making sure the whole organisation worked together to meet them. This was done through internal restructuring and incorporating new technologies to get closer to customers. The result was they became the no.1 CX brand in the UK.

Source: KPMG Nunwood Global Customer Experience Excellence Report 2018

CX Trends 2018
The Six Pillars of CX Excellence

The Six Pillars were established by KPMG Nunwood from more than 1.7 million pieces of customer feedback across multiple markets. The Six Pillars of Customer Experience Excellence are based on creating emotional connections with customers which in turn create relationships and behaviours consistent with growth.

The Six Pillars

**PERSONALISATION**
Create emotional connections through individualised attention

**INTEGRITY**
Build trust through every interaction

**EXPECTATIONS**
Manage, meet & exceed expectations

**TIME & EFFORT**
Minimise customer effort & make it easy to do business with you

**EMPATHY**
Show customers you genuinely understand what it’s like to be in their shoes

**RESOLUTION**
Turn a poor experience into an amazing one

A strong performance in the Six Pillars is proven to drive loyalty and advocacy, which ultimately delivers commercial success and builds shareholder value.

The Economics of CX Excellence

Delivering Customer Experience Excellence offers organisations many benefits which in turn create greater shareholder value. By consistently focusing on the Six Pillars organisations create an emotional connection with customers, creating behaviours and relationships that deliver growth.

The following diagram illustrates the economics of Customer Experience Excellence:

Make the business case for CX:

- Increased Retention - Customers who have a high quality experience are 2.7 times more likely to keep doing business with you.
- Increased Cross Sales - Customers who have an excellent experience are 7 times more likely to try a new product or service.
- Lower Price Sensitivity - 86% of customers state that the experience is now more important than price and even product.
- Lower Costs to Serve - Satisfied customers make fewer service and support calls resulting in less staff being required to service customer queries.
- Increased Employee Satisfaction - Companies who deliver an excellent customer experience have much higher employee satisfaction and greater employee longevity.
- Increased Profits - Customer centric organisations are 38% more likely to report greater profitability than their competitors.
- Lower Acquisition Costs - Sales are driven from positive word of mouth rather than expensive sales and marketing campaigns.
Everyone Benefits From Investment In CX

Companies that deliver CX excellence receive immediate and impactful benefits that filter throughout the whole business. Each of these benefits ultimately deliver greater commercial ROI and shareholder value.

These benefits can be realised by each business department or C-suite decision maker. The following schematic outlines which benefits are important to each department. It is designed to help CX practitioners get buy-in from each department and the company as a whole, enabling a speedier focus on the customer.

The core benefits of delivering CX Excellence are:
- Differentiation from your competitor
- Greater customer loyalty and retention
- More cost effective acquisition of new customers
- Reduction in cost to serve your customers
- Greater staff motivation and longevity
- Greater shareholder value

### Shareholder value
CX provides greater ROI for investors

### Business differentiation
Because most businesses today offer pretty much the same product at the same price, CX is now the only true way a company can differentiate its offering to its customers

### Business reputation
Companies that treat their staff and customers brilliantly earn stronger reputations in their communities and markets

### Internal culture
CX creates a positive internal culture and working environment

### Motivated staff
Happy staff - happy customers - happy business - happy shareholders

### Investment arsenal
Happy shareholders are quicker to invest and support a successful CEO with a successful CX approach

### Profitability
Greater profitability due to less price sensitivity as customers are happy to pay more for great CX

### Increased revenue
Positive word of mouth delivers greater repeat sales and further opportunities for cross and up selling. It also stimulates strong acquisition of new customers

### Cost savings
Happy customers are less likely to tie up service lines/contact centres with queries resulting in cost savings. Investment in expensive marketing acquisition programmes are reduced

### Business director
- **Reduction in time & effort**: CX helps operations by making it easier and more enjoyable for customers to do business with us
- **Reducing costs to serve**: By removing hurdles customers are less likely to engage the company with queries and therefore reduce the numbers of calls into a call centre
- **Customer promise**: Operations can now deliver on the customer promise because they are part of its creation

### Marketing director
- **Customer promise**: Allows marketing to deliver a powerful customer promise that differentiates the company from it's competitors
- **Acquisition of new customers**: Lower acquisition costs
- **Retention of existing customers**: Stable customer base willing to pay more for better CX

### Sales director
- **Acquisition of new customers**: Cost effective acquisition as a result of increased positive customer advocacy
- **Higher margin**: Happy customers buy more product more often and at higher prices
- **Up and cross selling existing customers**: Easier to convert existing happy customers to buy more from you

### Commercial director
- **Profitability**: Higher margins created from higher prices and lower costs to serve
- **Less price sensitivity**: Customers are happy to pay more for a great customer experience

### HR director
- **Staff purpose**: Staff feel they have more input in a customer centric organisation
- **Staff motivation**: When staff are clear on their roles and how they impact their company’s success they become more motivated
- **Staff longevity**: Great CX companies hold onto their best staff for longer
- **Staff rewards**: Best in class CX champions reward their staff for CX rather than sales

### IT director
- **Improved ROI**: Technology investments based on customer feedback can result in increased usage and reduced costs
- **Making it easier for staff to deliver customer promise**: Utilising technology will help internal staff support front facing staff deliver greater CX
- **Making it easier for the customer to do business**: Deliver greater UX experiences for their customers

### Financial director
- **Profitability**: Greater profitability due to less price sensitivity as customers are happy to pay more for great CX
- **Increased revenue**: Positive word of mouth delivers greater repeat sales and further opportunities for cross and up selling. It also stimulates strong acquisition of new customers
- **Cost savings**: Happy customers are less likely to tie up service lines/contact centres with queries resulting in cost savings. Investment in expensive marketing acquisition programmes are reduced

Companies that deliver CX excellence receive immediate and impactful benefits that filter throughout the whole business. Each of these benefits ultimately deliver greater commercial ROI and shareholder value.

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The CX Company

Steps To CX Excellence Delivery

**Stage 1:** Leadership Buy-In

- **CEO BUY-IN**
  - Present ROI, differentiation, staff motivation & shareholder value arguments
  - Align customer to company vision

**Stage 2:** Customer Promise & Actions

- **BENCHMARK**
  - Benchmark against competitors & best practice companies
  - Identify blockers & where to excel
  - Review existing customer research

- **NEW CUSTOMER PROMISE**
  - A clear aspirational customer promise
  - Motivate & encourage employees to align personal values with company values
  - Created by employees

**Stage 3:** Measure & Embed Internally

- **ACTIONS PLANS**
  - Launch ‘customer promise camp’
  - Action Plan workshops
  - Replace silos with cross functional teams
  - Commerce internal staff comm's

- **FEEDBACK & PROGRESS REPORTS**
  - Engage staff in internal comm's plan
  - Show how to improve & share success stories

**Stage 4:** Leverage Position Of Power Externally

- **NEW CUSTOMER PROMISE**
  - A clear aspirational customer promise
  - Motivate & encourage employees to align personal values with company values
  - Created by employees

**Stage 5:** Actions Plans

- **LAUNCH CUSTOMER PROMISE CAMP**
  - Action Plan workshops
  - Replace silos with cross functional teams
  - Commerce internal staff comm's

- **MEASURE STAFF, CUSTOMER, COMMERCIAL & SHAREHOLDER INTERESTS**
  - Measure the passion as well as the profit
  - New approach to employee reward & performance

- **REDUCE COST TO SERVE**
  - Determine how customers heard about you
  - Track churn
  - Monitor customer advocacy

**Stage 6:** Deliver Customer Promise

- **DELIVER CUSTOMER PROMISE**
  - Touchpoints & customer journey
  - Low hanging fruit & long term plans
  - Deliver visible customer proofs

- **RECRUIT BETTER EMPLOYEES**
  - For attitude vs aptitude
  - With right skillsets & values

- **ACQUIRE NEW CUSTOMERS VIA ADVOCACY**
  - Determine how customers heard about you
  - Track advocacy sales curve

**Stage 7:** Feedback & Progress Reports

- **Engage staff in internal comm's plan**
- **Show how to improve & share success stories**

**Stage 8:** Measure, Staff, Customer, Commercial & Shareholder Interests

- **MEASURE STAFF, CUSTOMER, COMMERCIAL & SHAREHOLDER INTERESTS**
  - Measure the passion as well as the profit
  - New approach to employee reward & performance

**Stage 9:** Keep Customers For Longer

- **Keep customers for longer**
  - Track churn
  - Monitor customer advocacy

**Stage 10:** Recruit Better Employees

- **For attitude vs aptitude**
  - With right skillsets & values

- **Reduce Cost To Serve**
  - Determine how customers heard about you

- **Acquire New Customers Via Advocacy**
  - Determine how customers heard about you
  - Track advocacy sales curve

**Stage 11:** Reduce Cost To Serve

- **For attitude vs aptitude**
  - With right skillsets & values

- **Acquire New Customers Via Advocacy**
  - Determine how customers heard about you
  - Track advocacy sales curve
Happiness

We asked customers how happy they were to be a customer of each brand. The Irish Credit Union takes first place in happiness ranking, as it does in our overall survey. The strong sense of community and human engagement plays an enormous role in this happiness score. The hormone oxytocin is the bonding hormone (or happy hormone) and is linked directly to increased trust and loyalty. The Irish Credit Union continues to build strong emotional connections with customers which is undoubtedly releasing those happy customer hormones.

Overall the majority of brands in the top 10 for happiness scores were those in the Retail sector followed closely by the Supermarket sector. Interestingly, they were value brands such as IKEA, Lidl, Aldi, Homestore + more and Penneys. There’s a strong connection between value and happiness. Customers get a little high when they feel they’ve got a bargain or good value - getting more for less. Dopamine, the chemical that controls the brain’s reward and pleasure centres, is another happy hormone. It’s produced when we achieve a goal we set for ourselves such as getting a good deal or bargain; this goes back to hunter/gatherer times. Researchers are now saying that Dopamine is actually released while customers are at the hunting for the bargain stage rather than when they actually pay for them. This makes shopping in a value environment deliver one big happy high.

Within the positive emotions measured, ‘delighted’ received a very low score amongst all the sectors. This clearly shows us that we’re simply fixated with customer satisfaction and need to focus efforts on actually delighting customers.

Of the negative emotions measured, ‘disappointed’ and ‘frustrated’ were the highest scoring emotions. We can see that ‘frustrated’ exceeds ‘disappointed’ slightly in the Financial, Telecoms and Public Sector.

Correlation Between Emotions And The Six Pillars

When we look at the correlation between the emotions customers felt about the brands we surveyed and the Six Pillar results, one particular pillar stood out for both positive and negative emotions; Time & Effort.

For the negative emotions, ‘disappointed’, ‘frustrated’ and ‘angry’ rated highly within Time & Effort. This shows us the importance of making things easy for the Irish customer. Nowadays time is something people don’t have to spare and when brands make things difficult for customers, it can literally seem like something is being taken from them. Time is valuable to everyone.

Of the positive emotions, ‘satisfaction’ was the highest emotion felt around the Time & Effort Pillar. Again we see the importance of Time & Effort. The score here was high however the positive emotions didn’t get any stronger than ‘satisfaction’. This tells us that when Time & Effort is in a negative context it’s highly emotional, however in the positive context brands just aren’t delivering anything more than satisfying customers.

Focus

Business should focus on establishing emotional connections with their customers above simply delivering on satisfaction. Harvard Business Review conducted research on understanding customer motivators. They found links among very specific motivators, how a business leverages them, the customer’s behaviour and business outcomes. Fully connected customers are 52% more valuable, on average, than those who are just highly satisfied.

Customer Value

This strengthens the case to focus on the emotional connection. This isn’t about giving discounts or gifts to our customers. This is about giving the customer what they need, in the way they need it, brilliantly.

Source:

It’s All About The Emotional Connection

This year the Ireland CXi Survey examined the emotions customers associated with the brands surveyed. Customer experience is all about making our customers happy and what better emotion to explore first than happiness.

In second place, and yet again reflecting its CXi 2018 Survey ranking is Amazon. This is a case in point that a digital brand can score extremely well in terms of positive customer emotions. Giving customers what they want, when and how they want it, gives Amazon extremely happy customers.

Happiness

We asked customers how happy they were to be a customer of each brand. The Irish Credit Union takes first place in happiness ranking, as it does in our overall survey. The strong sense of community and human engagement plays an enormous role in this happiness score. The hormone oxytocin is the bonding hormone (or happy hormone) and is linked directly to increased trust and loyalty. The Irish Credit Union continues to build strong emotional connections with customers which is undoubtedly releasing those happy customer hormones.
Ireland’s Top 10 League Table 2018

This year, we have five new entrants into the Top 10 with six of the ten sectors in the survey being represented, compared to only three sectors being represented last year. For the first time we have an insurance brand in the Top 10 reflecting an ongoing focus on CX by the sector.

Congratulations again to Irish Credit Union who have maintained their number one position for the fourth year in a row. What these brands have in common is their ability to deliver the human touch to their customers, regardless of the channel and touchpoints they use to interact with them.

Hitting the top spot for the fourth year in a row, this comes as no surprise to the members of the Irish Credit Union. Their members are their number one priority and this is evident in the commitment of their employees, over 70% of whom are volunteers from the local community. They keep their products simple, focusing on exactly what their customers need. All of which is reflected in their scores with customers ranking them highest in Empathy and Time & Effort.

Balancing their focus on both technology and the human touch, Radisson Blu have developed an app enabling customers to access guest services from their mobile phone 24/7 while also noting that nothing replaces the experience of interacting with well-trained staff. They allow customers to choose how they want to interact with them, always ensuring that someone is on hand to assist.

The Amazon focus on customer experience is apparent in their jump to second place. Consistently managing, meeting and exceeding customers’ expectations is key to their success. They give their customer the information they need when they need it, removing friction from their processes. Their processes are considered the benchmark for online shopping. Their efforts are reflected across all their scores and most significantly in their customers’ loyalty.

“Treating every customer like a guest” is at the heart of IKEA’s CX strategy. This is brought to life in-store by their co-workers who are actively encouraged to share ideas for improving the customer experience and supported by ongoing customer-focused training. Technology also plays a very important role with the launch of online shopping enabling a seamless shopping experience both at home and in-store.

Netflix are one of the top 3 recommended brands in Ireland. What sets them apart is their obsession with personalisation. They use every customer interaction to understand what each customer is interested in, providing them with ultra personalised content. They also use this data to inform development of new content. Customers want companies to truly understand them and few companies are better at this than Netflix.

Citylink connects the cities and towns of Ireland, providing a crucial service to its customers. From commuting to work to jetting off on their holidays their customers avail of a high quality, reliable and affordable service. Their high ranking in Integrity and Personalisation is a result of their ability to consistently deliver an excellent service with well trained professional staff who are attentive to their customers’ needs.

Lidl’s move into the top 10 reflects their position as a much loved brand in Ireland. Not only do they offer great value, but they are also firmly embedded in local communities through local sponsorship activities and initiatives such as Autism Aware evenings. Staff are at the core of their customer experience strategy and key investment has been made in training to engage colleagues and embed a customer centric culture.
Every year we celebrate our CX Champions who are recognised by their customers for providing memorable experiences they value, delight in and will share with others. All of the results are based on over 42,000 brand evaluations from our 2018 CXi survey.

Some of our Champions are the same as last year whilst we have some newcomers including Deliveroo, Radisson Blu, Pandora and Post Insurance. A big congratulations goes to all our champions and to our Top 150. It is a huge achievement to be recognised by your customers for delivering CX excellence.
Irish CX Trends
From The 2018 CXi Survey

Our 2018 survey included 170 brands from across ten different sectors. Consumers were asked to identify brands they had interacted with as a customer in the previous six months. They were asked to score each brand based on their CX performance using our Six Pillar framework.

The scores for each pillar are combined to create an overall CX Excellence score. This CX Excellence score determines where each brand ranks in our league table. The diagram below plots all of the brands and shows how the results from 2018 compare to those from 2017.

In 2018 there has been a drop from 2017 of -4.2% in overall CX performance. Only 11 brands in the total survey improved their CX Excellence Score. Top scorer, Irish Credit Union, has put some distance between themselves and the rest of the Top 10. The brands in the bottom 15 positions have higher scores than those in the same positions last year. This has led to a flattening of scores and a compacting of brands. There is a real opportunity for brands to improve and move up the rankings.

Changing Fortunes


Sector success in the Top 100

Our survey covers ten business sectors. There were mixed fortunes this year when we look at the percentage of brands from each sector that made it into the top 100.

The Retail sector continues to lead with 87% of its brands making the top 100. However it did see a decrease from 2017. The Public Sector increased its percentage of brands in the top 100 by 33% which is a very good result and reflective of the emphasis now being put on CX in government and public sector bodies. The Insurance Sector continued to see improvements in CX performance with the percentage of brands in the top 100 going up by 12 points compared to 2017.

Losing out were the Restaurant sector who saw 32% of its brands slipping out of the top 100. This will be of concern to the sector as in an extremely competitive market place CX will be the key differentiator.

% of Brands by Sector in the Top 100:

- Retail: 87%
- Supermarkets: 70%
- Restaurants: 62%
- Travel: 60%
- Insurance: 54%
- Utilities: 43%
- Public: 38%
- Telecoms: 35%
- Financial: 17%
- Entertainment: 17%
- Telephone: 17%
- Travel: 17%
- Financial: 17%
# Ireland's Top CX Brands 2018

## Ireland's Top 10

<table>
<thead>
<tr>
<th>Rank</th>
<th>Brand</th>
<th>Sector</th>
<th>CX Score out of 10</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>IRISH CREDIT UNION</td>
<td>FINANCIAL SECTOR</td>
<td>7.87</td>
<td>🔄 No change</td>
</tr>
<tr>
<td>2</td>
<td>AMAZON</td>
<td>RETAIL SECTOR</td>
<td>7.47</td>
<td>🔄 Up 2 places</td>
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<tr>
<td>3</td>
<td>RADISSON BLU</td>
<td>TRAVEL SECTOR</td>
<td>7.40</td>
<td>🔄 Up 28 places</td>
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<tr>
<td>4</td>
<td>IKEA</td>
<td>RETAIL SECTOR</td>
<td>7.38</td>
<td>🔄 Up 6 places</td>
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<tr>
<td>5</td>
<td>LAYA HEALTHCARE</td>
<td>INSURANCE SECTOR</td>
<td>7.38</td>
<td>🔄 Up 22 places</td>
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<tr>
<td>6</td>
<td>CITYLINK</td>
<td>TRAVEL SECTOR</td>
<td>7.37</td>
<td>🔄 Up 20 places</td>
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<tr>
<td>7</td>
<td>AN POST</td>
<td>RETAIL SECTOR</td>
<td>7.34</td>
<td>🔄 Down 4 places</td>
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<td>BOOTS</td>
<td>RETAIL SECTOR</td>
<td>7.30</td>
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<td>NETFLIX</td>
<td>ENTERTAINMENT SECTOR</td>
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<td>🔄 Down 1 place</td>
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<tr>
<td>10</td>
<td>LIDL</td>
<td>SUPERMARKET SECTOR</td>
<td>7.28</td>
<td>🔄 Up 4 places</td>
</tr>
</tbody>
</table>

## Industry Colour Key:
- 🎶 Entertainment
- 💰 Financial
- 💰 Insurance
- 📱 Mobile/Landline/Broadband & TV
- 🚗 Public Sector

## Change versus last year:
- ▲ Move up
- ▼ Move down
- 🔄 No change
- ★ New entry

<table>
<thead>
<tr>
<th>Rank</th>
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<th>Sector</th>
<th>CX Score out of 10</th>
<th>Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>11</td>
<td>LUSH</td>
<td></td>
<td></td>
<td>Down 9</td>
</tr>
<tr>
<td>12</td>
<td>The Gift Company</td>
<td></td>
<td></td>
<td>Up 30</td>
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<td>13</td>
<td>Lidl</td>
<td></td>
<td></td>
<td>Up 31</td>
</tr>
<tr>
<td>14</td>
<td>PENNYS</td>
<td></td>
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<tr>
<td>15</td>
<td>PANDORA</td>
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</tr>
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</tr>
<tr>
<td>17</td>
<td>Specsavers</td>
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<td>Up 2</td>
</tr>
<tr>
<td>18</td>
<td>Sea McCauley Chemists</td>
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<td></td>
<td>Down 9</td>
</tr>
<tr>
<td>19</td>
<td>M&amp;S</td>
<td></td>
<td></td>
<td>Down 10</td>
</tr>
<tr>
<td>20</td>
<td>Home Store &amp; More</td>
<td></td>
<td></td>
<td>Up 2</td>
</tr>
<tr>
<td>21</td>
<td>M&amp;S Superfood</td>
<td></td>
<td></td>
<td>Down 9</td>
</tr>
<tr>
<td>22</td>
<td>DEBENHAMS</td>
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<td>Up 8</td>
</tr>
<tr>
<td>23</td>
<td>Brown Thomas</td>
<td></td>
<td></td>
<td>Up 12</td>
</tr>
<tr>
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</tr>
<tr>
<td>25</td>
<td>VHI</td>
<td></td>
<td></td>
<td>Up 44</td>
</tr>
<tr>
<td>26</td>
<td>Littlewoods Ireland</td>
<td></td>
<td></td>
<td>Up 14</td>
</tr>
<tr>
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<td></td>
<td>Down 2</td>
</tr>
<tr>
<td>28</td>
<td>Arvotts</td>
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<td></td>
<td>Up 24</td>
</tr>
<tr>
<td>29</td>
<td>Arnotts</td>
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<td></td>
<td>Down 17</td>
</tr>
<tr>
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<td>Aldi</td>
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<td>Down 13</td>
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<td>New entry</td>
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<tr>
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<td>Up 17</td>
</tr>
<tr>
<td>33</td>
<td>Nest</td>
<td></td>
<td></td>
<td>Down 7</td>
</tr>
<tr>
<td>34</td>
<td>Agverts ie</td>
<td></td>
<td></td>
<td>Down 6</td>
</tr>
<tr>
<td>35</td>
<td>Deliveroo</td>
<td></td>
<td></td>
<td>New entry</td>
</tr>
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<td>Aer Lingus</td>
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</tr>
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<td>37</td>
<td>Littlewoods Ireland</td>
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<td></td>
<td>Up 14</td>
</tr>
<tr>
<td>38</td>
<td>Kilkenny</td>
<td></td>
<td></td>
<td>Up 7</td>
</tr>
<tr>
<td>39</td>
<td>Dunnes Stores</td>
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<td></td>
<td>Up 24</td>
</tr>
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<td>40</td>
<td>Shaws</td>
<td></td>
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<td>Topline</td>
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<td>Down 5</td>
</tr>
<tr>
<td>42</td>
<td>M&amp;S Superfood</td>
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<td></td>
<td>Down 3</td>
</tr>
<tr>
<td>43</td>
<td>Nespresso</td>
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<td>New entry</td>
</tr>
<tr>
<td>44</td>
<td>Dunnes Stores</td>
<td></td>
<td></td>
<td>Up 44</td>
</tr>
<tr>
<td>45</td>
<td>Ailcare Pharmacy</td>
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<td>New entry</td>
</tr>
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<td>46</td>
<td>M&amp;S Superfood</td>
<td></td>
<td></td>
<td>New entry</td>
</tr>
<tr>
<td>47</td>
<td>M&amp;S Superfood</td>
<td></td>
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<td>New entry</td>
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<tr>
<td>48</td>
<td>M&amp;S Superfood</td>
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<td>New entry</td>
</tr>
<tr>
<td>49</td>
<td>M&amp;S Superfood</td>
<td></td>
<td></td>
<td>New entry</td>
</tr>
</tbody>
</table>
The 2018 CXi survey covers 170 brands across 10 sectors. In this section we compare the performance of each sector over the past four years and predict where they will land in 2019. Previously, The CX Company predicted that Ireland's overall CX scores would drop based on similar studies in the USA and UK markets. We long believed that Ireland is approximately 2 years behind the USA and 1.5 years behind the UK in terms of our CX maturity. We monitored similar drops in overall CX scores in the USA in 2016 (-2.4% drop) and the UK market in 2017 (-3.4% drop). In this year’s report Ireland’s overall CX scores collapsed by -4.2% which is more severe than the UK and USA. While we believe that this will bounce back in 2019, it will not reach the levels of Ireland’s highest scores to date in 2017. We predict it will take two full years to surpass our 2017 highs.

2018 Sector Ranking Ireland
There have been significant changes in this year’s sector placings. The Retail sector remains in first place but the Supermarket sector is closing the gap in second. The Travel sector jumped one place moving into 3rd place at the expense of Entertainment and Leisure which has fallen badly into joint 6th. The Insurance sector has seen the biggest position jump with both Financial and Insurance tied in fourth place. To continue the theme of compression, the Public Sector, Restaurants and Entertainment and Leisure are all tied in 6th position. Telecoms and Utilities continue to bring up the rear due to a focus by many on acquisition and switching rather than their existing customers.

2018 Sector Ranking:

<table>
<thead>
<tr>
<th>Sector</th>
<th>2018 Sector Ranking</th>
<th>Movement from 2017</th>
<th>Overall CX Score 2017 vs 2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retail</td>
<td>1</td>
<td>+</td>
<td>-5.6%</td>
</tr>
<tr>
<td>Supermarket</td>
<td>2</td>
<td>+</td>
<td>-4.8%</td>
</tr>
<tr>
<td>Travel</td>
<td>3</td>
<td>+</td>
<td>-3.1%</td>
</tr>
<tr>
<td>Insurance</td>
<td>4</td>
<td>+</td>
<td>-1.3%</td>
</tr>
<tr>
<td>Financial</td>
<td>4</td>
<td>+</td>
<td>-3.3%</td>
</tr>
<tr>
<td>Entertainment &amp; Leisure</td>
<td>6</td>
<td>-</td>
<td>-0.6%</td>
</tr>
<tr>
<td>Restaurants</td>
<td>6</td>
<td>-</td>
<td>-4.7%</td>
</tr>
<tr>
<td>Public Sector</td>
<td>6</td>
<td>+</td>
<td>-0.1%</td>
</tr>
<tr>
<td>Telecoms</td>
<td>9</td>
<td>+</td>
<td>-2.9%</td>
</tr>
<tr>
<td>Utilities</td>
<td>10</td>
<td>+</td>
<td>-1.5%</td>
</tr>
</tbody>
</table>

Who are the top sectors in each pillar?

<table>
<thead>
<tr>
<th>Sector</th>
<th>Personalisation</th>
<th>Time &amp; Effort</th>
<th>Expectations</th>
<th>Integrity</th>
<th>Resolution</th>
<th>Empathy</th>
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<tbody>
<tr>
<td>Retail</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>2</td>
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</tr>
<tr>
<td>Supermarket</td>
<td>8</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
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<td>5</td>
<td>1</td>
<td>3</td>
<td>7</td>
<td>5</td>
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<tr>
<td>Insurance</td>
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<td>7</td>
<td>6</td>
<td>5</td>
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</tr>
<tr>
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<td>5</td>
<td>4</td>
<td>6</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Entertainment &amp; Leisure</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>8</td>
<td>8</td>
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</tr>
<tr>
<td>Restaurants</td>
<td>9</td>
<td>4</td>
<td>7</td>
<td>7</td>
<td>6</td>
<td>4</td>
</tr>
<tr>
<td>Public Sector</td>
<td>4</td>
<td>8</td>
<td>9</td>
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</tr>
<tr>
<td>Telecoms</td>
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</tr>
<tr>
<td>Utilities</td>
<td>10</td>
<td>9</td>
<td>8</td>
<td>10</td>
<td>9</td>
<td>9</td>
</tr>
</tbody>
</table>

PUBLIC SECTOR

The Public Sector moved from 8th to 6th in the sector rankings. A new initiative ‘Our Public Service 2020’ Quality Control programme was launched in 2016 and is having a positive impact on Government departments ability to deliver citizen experience improvements. We believe that staff working for government departments show a deep and genuine care for the work they do to help the Irish public. HR leaders in Government departments need to leverage this while recruiting the right people for the job of caring for its citizens.

2019 prediction:
As the 2020 programme continues to infiltrate all Government agencies, we predict it will increase the sector scores by 3% in 2019. The Passport Office continues to lead the way with it’s omni-channel offering while the Department of Social Protection have invested in its CX skills by recruiting specialists who are driving major changes across the welfare system.

SUPERMARKETS

The Supermarket sector remains in second place with a strong CX delivery but suffered a drop of 4.8% this year. Lidl jumped 4 places, the only brand in the top ten, with M&S falling 9 places to drop out of the top ten for the first time in our survey’s history. Tesco made a significant jump of 32 places with Dunnes jumping a highly respectable 24 places to feature in 44th place. Aldi and SuperValu slipped to 28th and 37th respectively, while all the convenience stores dropped which impacted the overall supermarket scores negatively.

2019 prediction:
The CX Company predicts that the larger supermarkets will improve their scores next year while the convenience stores will hold the sector back. We predict the supermarkets will finally recognise the importance of staff and start rewarding their ability to deliver the human touch to deliver CX Excellence through the aisles. The challenge remains on hiring new staff who are gifted with genuine caring skills. The HR departments will play a key role in identifying, hiring and rewarding highly skilled staff. Once the sector recognises that they need to pay more for this particular talent, they will start making progress.
INSURANCE

We predicted that the insurance sector would make great strides this year and that the past switching fascination would be replaced by a strong customer focus. We are happy to report that this was the case and that the sector jumped from 7th to joint 4th this year although overall scores dropped by -1.3%. Laya Healthcare lead the sector having reached the coveted top ten status (4th place, a jump of 22 places) with Vhi Healthcare making significant strides (24th place, a jump of 44 places). AXA were significant general insurance jumpers (up 55 places) with Post Insurance, Allianz, Irish Life, Zurich, FBD and Liberty Insurance each making big jumps this year.

2019 prediction:
Insurance companies will continue to deliver innovative solutions for their customers particularly during the claims area of the journey. We predict a further improvement in 2019 and they will overtake their banking cousins and move into third place. This is an unprecedented sector shift considering Insurance were the worst performing sector only four years ago.

TRAVEL

The Travel sector moved up one place in this year’s sector rankings but dropped their average CX score by -3.1%. There were significant jumps for Radisson Blu (up 28 places), Citylink (up 20 places), Aircoach (up 30 places), Airbnb (new entrant in at 22nd place), Irish Ferries (up 24 places) and Irish Rail (up 27 places). The LUAS and DART fell due to issues with the introduction of new services and overcrowding.

Aer Lingus (44th place) and Ryanair (132nd place) both dropped their positions this year. Aer Lingus will need to significantly improve their performance simply to meet customers high expectations. While Ryanair’s industrial unrest may continue to play havoc and reduce their scores next year as it did with the LUAS in the past.

2019 prediction:
We predict that strong hotel sector improvements will prop up the sector next year and let’s hope industrial unrest in transport groups recede. If so, we predict the sector will remain static in 2019.

RESTAURANTS

The Restaurant sector dropped one place with a -4.7% score compared to 2017. This is a worrying and continual trend that has worsened each year. The sector continues to suffer from lack of investment in innovation and has an extreme staff turnover problem while regulatory concerns and the increase in VAT rates add to the cost of running the business. On the positive side, technology is helping a number of home delivery companies deliver exceptional Expectations and Time & Effort scores with easy to use apps.

2019 prediction:
Unfortunately, until this sector recognises the power of the human touch that staff bring and how they can deliver CX excellence, we predict the sector will fall again by 2% to a lower score of 6.6%. Front facing and kitchen staff are not happy. Owners need to apply the concept that happy staff = happy customers rather than the other way around. It’s time to raise the bar on staff rewards in this sector and we believe customers will respond favourably.

RETAIL

The Retail sector remains in first position in the league table with 86% of brands in our top 100 and four in our top ten. Amazon moved up two spots to second place, followed by IKEA in 4th (jumped 28 places), An Post in 7th (dropped four places) and Boots in 8th (a drop of three places). While we predicted this year’s drop, we did not expect the collapse of -5.6%. This significant drop comes from the ever increasing expectations of the Irish consumer and how they compare every Irish retail experience against the most successful online stores and visiting best in class stores around the world.

2019 prediction:
The sector will continue to drop but at a slower pace. To simply stand still will be an accomplishment for most Irish retailers due to the incredible appetite of the Irish consumer for that magical experience. Investing in staff training and recruiting strong emotionally intelligent personalities will help companies keep and grow their customer base. Leveraging technologies to help speed up transactions thus making it easier for customers to engage with retailers will also be key. Irish consumers want human emotion and passion built back into their shopping experiences.
ENTERTAINMENT AND LEISURE

The Entertainment sector had the largest negative score and dropped from third place position to joint 6th place. Netflix remained in the top ten, with Odeon cinemas jumping 15 places to 32nd place. However, Omniplex, Google, YouTube, Leisureplex, Paddy Power, National Lottery and Facebook all had significant falls dragging the sector position downward.

2019 prediction

We will continue to see new and exciting innovations from this sector, however, trust will continue to be damaged by the larger online players. Because of this we expect that the sector, at best, will remain static next year but will likely to sink to 7th position in our sector rankings.

FINANCIAL

The Financial sector jumped two places from 6th to 4th this year despite a drop of -3.3% in average CX scores. The Credit Union is its knight in shining armour and holds its number one position for the fourth year in a row despite some negative publicity. AIB jumped 27 places to its highest position yet at 7th place. Permanent TSB managed a strong jump of 14 places as did EBS (+10 places) and KBC (+19 places). Ulster Bank and BOI fell back with some of the lowest empathy scores in this year’s survey.

2019 prediction:

Irish banks are becoming more focused on CX. However, we expect a small decrease in 2019 CX scores because there remains a considerable gap between the C-suite and customer facing staff in how best to deliver CX excellence. Too much focus on technology investment and not enough in staff empathy training. More focus is needed on managing customer expectations while migrating them onto tech solutions. Banks believe they are doing a great job, however, their customers are not in agreement. We recommend the Central Bank sit down with the banks and Irish customers to find the best solutions to deliver CX Excellence to the Irish consumer. The customer must play a role in determining what is right for them rather than banks implementing unrealistic solutions that make things worse.

TELECOMS

This sector continues to have the lowest consumer tolerance level of any sector. Partly due to its complexity and continued breakdowns in service which have the greatest impact on our daily lives. When your phone or TV goes down it causes a huge headache. Tesco Mobile dropped 20 places this year to 51st place. The general Telecoms companies all place lower down the scale. However, a positive highlight was Three who increased their overall CX score by 2.6%, only one of 21 companies in this year’s survey to do so.

2019 prediction:

The sector remains guilty in its fixation with acquisition and switching. This needs to be addressed at C-suite level rather than by staff at customer facing level. Management need to replace acquisition bonuses for retention wins. It’s time to get genuine with Irish customers and give them the packages they desire. And provide their staff with empowerment to help customers through the complexity of the business. We are sticking our necks out this year and predict the sector will improve its 2019 score but unfortunately remain in 9th place.

UTILITIES

Utilities continue to sit at the bottom of our table but are showing visible signs of genuinely loving their customers in favour of the need to acquire new ones. Electric Ireland continue to lead the way with another significant jump of 41 spots up to 32nd place. Bord Gáis are also making strong progress with a jump of 20 places to 86th place. Irish Water will be delighted to note that their customers gave them the highest improvement score this year of all companies surveyed with an improvement of 11.3% versus the average of -4.2% for all brands.

2019 prediction:

We believe Utilities are further ahead of the Telecoms sector in terms of moving from the switching focus. While the newer entrants continue to build market share the larger players are more focused on locking in customers with simpler tariffs and the avoidance of jargon. New energy innovations will continue to impress in 2019. We believe Utilities will challenge Telecoms in 2019 and may move off the bottom.
Let’s talk about change. Not many people are comfortable with change. We have our routines, our regular customers, trusted suppliers and ok we have our competitors too but we know who they are, where they work from and we like it that way.

But the change that software and technology has brought over the past 15 years is something else entirely. However, when I sit back and realise that it’s the way of the world since time immemorial – I begin to get comfortable with that. Genies and bottles, toothpaste and tubes, there really is no going back now.

There’s no doubting the change is massive. Even for small businesses, globalization and not localization is the new norm and technology is having a faster and more dramatic impact on our society than the Industrial Revolution. Is it for better or for worse? – richer or poorer? It doesn’t matter – it’s a fact and that bird has flown.

How do we manage all of this change and upheaval? There is talk of robots taking all our jobs and there’s drones in LA delivering everything from parcels to pizzas.

So where is the place for Artificial Intelligence and how should we use it? Bring it on I say but be careful how you use technology because it really does have its limitations. For the moment we are still the bosses and let’s not forget that.

There is a word called Cybernetics that I feel could provide a part of the solution. It’s the study of people and machines. More formally it is ‘the scientific study of control and communication in the animal and the machine.’

Without getting too scientific about it, Cybernetics can be a way of using technology to help people do their jobs more easily and better. Take radiology for example. Artificial Intelligence is now being used to analyse and detect cancer cells on MRI scans. This is not to say there is no Radiologist reading our x-rays but it does say that for such crucial work there is another ‘pair of eyes’ available. A good thing - yes?

In Customer Experience, we cannot devolve ourselves from emotion. Emotional drivers are the very foundation of the principles of CX and robots ain’t got no feelings! We need to use technology for the right things and at the right time, making it work for us so that we get better, faster and more personal.

Another great example would be how Artificial Intelligence can help us to analyse dense data for anomalies, integrating multiple voice of the customer’ sources such as survey data, call centre and social data which is key to better insights which in turn output useful predictive data. These are monotonous jobs that machines actually do much better. Once the alarm bell has gone off we can then intervene to diagnose the anomaly, design a solution and then implement that solution. No matter how advanced technology becomes, implementation and effective application is crucial. Companies need to be agile, accept the fact that they get things wrong sometimes and be able to change.

A slightly different example of technology is the use of chatbots and voice command. These technologies have revolutionised how customers interact with companies, provide great personalization and are very useful for factual, repetitive tasks and initial customer interactions. Companies like Intercom strike the perfect balance of fast automated solutions and having a human feel.

The key to using technology is to make it work for us and alongside us. Getting technology to do the mundane, repetitive tasks is what technology is great at. But if we want Customer Experience to work really well human intervention and interaction is the key.

Where companies see social skills and creativity as important assets there is always a need for human interaction. Automated checkouts in supermarkets may give superior Time & Effort scores but what negative effect do they have on personalization? I’ve regularly seen people queuing up for cashiers because they know them and receive a friendly comment or small, personalised conversation. These are highly valued interactions by some people who may only have few other conversations during the day.

The interesting thing is we are comfortable interacting with chatbots or automated voice systems provided we recognise they are automated. It’s ok to make automation feel as human as possible but not a good idea to make the customer believe they are talking to a human when in fact they are talking to a robot.

Another key to the success of chatbots and automated voice technology is knowing when not to use them and knowing from a customer perspective that once we require a human interaction we can get one.

Paying a bill online or getting a statement balance is fine for automated technology. But try explaining a disputed credit card charge on your statement to a robot and your experience will soon turn to frustration and anger. These situations require human discretion and good companies give authority to staff to resolve problems. There will always be a need for human intervention in resolution.
Getting The Balance Right Between Staff & Technology

In our survey this year we asked customers ‘how important staff are to your experience?’ with each brand we surveyed. The average score from all of the sectors is 7.24 and no sector falls too far from this, either above or below. So what does that tell us? Staff are always important to customers, but to varying degrees, depending on the sector and the context.

How important are the staff to your experience as a customer?

Blended service – with and without staff

For certain sectors, businesses need a good balance to the level of staff availability for customers, ideally a ‘there when you need us’ approach. The Financial sector, for example, had the highest score in terms of importance of staff. This sector requires a deep level of integrity – it focuses on the most personal information and circumstances of customers. A large amount of banking is done online and our research tells us that customers are very happy to engage in this way, after all, it makes life easier for them. Nowadays however, it’s considered a given by customers, it just should be there and work well, so is really a hygiene factor.

When customers need to do something substantial, such as open an account or apply for a mortgage, staff really come into play. This is where they get to make that emotional connection with customers and start to build trust and loyalty. A customer may bank online 90% of the time, but the in-branch engagement needs to be simply brilliant in order to connect emotionally, and this can only happen with staff.

The Revenue and Passport Office also offer a blended service to customers, giving them the best of both worlds. They offer a combination of self-service online along with staff service and support when it’s needed, enabling the opportunity to build emotional connections.

You can renew a passport online very easily but when you need a passport in an emergency, you have to go into the Passport Office. This is where emotions are running high and the Passport Office can use staff to connect with customers.

Businesses can self-manage their taxes with Revenue online. Once customers need help, Revenue offer superb customer service and staff are there to help you. Taxation is a very complex area for customers so help is essential.

Staff Always

There are certain sectors where staff will always be needed. Within the Public Sector, staff were seen as most important for An Garda Síochána and the HSE. Protecting the public requires people and protection is a service that invokes deep emotions. Anyone who’s ever needed to call An Garda Síochána for help will understand just how important staff are. Staff are also seen as important for the HSE. Humans are critical to the care experience and at the core of customer experience lies empathy, which only comes from human engagement.

In-store retail is another area where staff are really important for customers. It may not be constant but when a customer needs help finding what they need, or understanding products better, the role of staff is extremely important. This is also the point where customers may be raising issues and the staff engagement is critical as the customer’s ‘threatened experience’ needs to be turned on its head; into one so positive, that the customer wants to tell the world about it.

There’s no doubt that the way we serve customers is changing and we’re moving more towards technology. Businesses need to see this as a compliment to staff, rather than entirely in place of, in order to connect with customers in a way that impacts positively on businesses.
One of the most vulnerable moments in a customer relationship for both the customer and the company is when something goes wrong. For the customer, their expectations will be heightened, they will be experiencing multiple emotions and their trust in the company to put things right will be under close scrutiny. For the company, it tests one of their key processes and challenges staff to act quickly and effectively. It can also impact significantly on reputation and brand if customers decide to share their poor experiences with others.

There are a number of critical actions to take as part of a Resolution strategy:

- **Understand what annoys customers.** Categorise customer queries or complaints; you will find that the same issues will appear time and again. When you know what the issues are get the right people from across your company together and work through how to fix the issues.

- **Design resolution processes for the majority of your customers.** Those who are not trying to pull a fast one rather than the 3% who are. Companies who have no quibble return policies like Amazon and Penneys score highly for Resolution in our CX survey.

- **Staff should be empowered to fix things quickly and effectively without having to hand off to other teams or departments.** If you can do this your customer will often become more loyal.

- **Train staff to use the right language** so that they are authentic and empathetic. It is vital they can put themselves in the customer’s shoes and understand how they’re feeling. Think about your staff who are dealing with customer complaints and how well equipped they are to deal with them. For example, First Direct bank in the UK hire their call centre staff from the caring professions because of their high levels of emotional intelligence.

- **Put a closed loop feedback policy in place to let customers know when an issue or suggestion they have raised has been fixed.** This will build trust and is something that Boots have done very effectively.

Resolution is a real opportunity to turn a customer’s poor experience into a positive one. If handled well it will strengthen the emotional connection with customers and drive retention and advocacy. Customers of companies in the Telecoms sector in Ireland have the highest level of issues raised. These are often technically based but the products these companies offer (mobile, broadband, TV etc) are the ones that we have become increasingly reliant on – if they don’t work it has a huge impact on customers’ lives. The Insurance sector has the lowest level of customers whose issue was resolved satisfactorily. Increases in renewal premiums, clarity of cover and claims settlement all contribute and make this a key area of CX focus for this sector.

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### CX Champions deliver a ratio of 12% to 70%

<table>
<thead>
<tr>
<th>Sector</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Entertainment &amp; Leisure</td>
<td>9%</td>
</tr>
<tr>
<td>Financial</td>
<td>26%</td>
</tr>
<tr>
<td>Insurance</td>
<td>16%</td>
</tr>
<tr>
<td>Telecoms</td>
<td>23%</td>
</tr>
<tr>
<td>Public Sector</td>
<td>16%</td>
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<tr>
<td>Restaurants</td>
<td>16%</td>
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<tr>
<td>Retail</td>
<td>16%</td>
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<tr>
<td>Supermarket</td>
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<tr>
<td>Travel</td>
<td>16%</td>
</tr>
<tr>
<td>Utilities</td>
<td>23%</td>
</tr>
</tbody>
</table>

**Have you had an issue that you raised?**

**Was the issue resolved to your satisfaction?**

Source: CXI Survey 2018

### Laya Healthcare Case Study

Reaching 4th place in the 2018 rankings, Laya Healthcare are the leading CX brand in the Insurance industry. Having jumped an impressive 67 places since 2015 they put this down to their positive CX culture where everyone feels they have a voice and a role in influencing the experience of their members.

Their members are at the heart of everything they do and this is reflected in their customer promise to ‘empower you to look after your health and wellbeing so you can be at your very best, always.’ The team at Laya are unified by a shared commitment to make life easier for every member and protect them with a kindness and support that sets them apart from others.

The Laya team are dedicated to listening to their customers and introduced the Éisteacht programme to capture members’ feedback and improve their experience. All of the team are trained to understand their members and share responsibility for CX by working collaboratively to instigate change.

Stating that CX is a team effort and part of the DNA of the 500+ team members, they recruit people who will live the values of the company every day, resulting in a team that have a passion for going the extra mile for their members.

Describing personalisation of their members experience as their biggest challenge but also their biggest opportunity, they’ve learned that often the simple things make the biggest impact. Team members can choose to send members a hand written card wishing them well on a procedure or congratulating them on the arrival of their new baby. Feedback has been overwhelmingly positive from both their members and the team who love the opportunity to express themselves and make an impact on the customer experience.

Delivering a consistent and unified customer experience across all channels is very important to Laya. Their investment in their Member App has received extremely positive feedback. Having listened to their members they saw a need to simplify the claims process for everyday expenses. Members can now simply photograph their receipts, submit via the app and get paid into their bank account within days. The introduction of the Claims App significantly reduced customer effort and has revolutionised the customer experience.

Nurturing the culture every single day to ensure everyone in the organisation understands that they have an equal role to play in the delivery of CX excellence has been key to Laya’s success. With retention rates above 90% and a significant increase in market share, Laya’s CX led strategy is delivering real value to their business as well as their members.

“Delivering a memorable and positive customer experience is a key driver that underpins our entire business strategy and our focus on CX is resolute and prominent within our teams as a result.”

Lorraine Walsh, Director of Customer Experience and Marketing.
KBC Case Study

KBC are the biggest mover in the Financial Sector in 2018, improving their ranking by 19 places. Their core focus is to be a digital first, customer centric bank with the customer at the heart of everything they do. Their strategy is driven from the top of the bank and filters through to every department. Staff are empowered to deliver seamless frictionless journeys for customers, across all channels, that have the human touch.

KBC want to differentiate themselves and their ‘Bank of You’ promise sends a clear message to customers that they do things very differently. For example, customers can drop-in to their hubs and talk to an advisor without making an appointment or a member of the KBC team can visit them in their home or office. They also offer customers tea and coffee in hubs, keep their children entertained and have late night and Saturday opening to fit with their customer’s busy schedules.

Everything starts with the customer. KBC recognise that they are not selling products and services to customers, but they are helping them to fulfil a purpose, whether it is buying a home for their family or the car they’ve always wanted. And they believe that if you show you genuinely care and have customer’s interest at heart they’ll keep coming back and become an advocate.

The CX team, headed up by Kerri McCaughey, has grown in the last 12 months which is a strong indication of how important CX is to KBC. The team are very well integrated into the rest of the bank and as Kerri says “There is a customer voice in every room in KBC”. Their involvement in the change process is of key importance. There is real commercial value in this because, with key customer insights, you will get it right first time.

KBC has a monthly customer board which includes members of the executive leadership team, directors and representatives from every part of the bank. At these boards, customer KPI’s are shared and reviewed, issues are discussed and actions agreed. Every person in KBC has a customer based objective and CX is part of the induction process for new staff.

KBC attribute a large part of their CX success to a training and accreditation programme which they implemented this year. Employees really appreciate the investment the bank makes in them and their development and being accredited for CX excellence means they are recognised for their efforts and expertise. As a result, confidence and sharing of best practice has increased across the bank. What has really made both the training and all of KBC’s CX initiatives successful has been the fact that everything has been done in collaboration across the bank. From the backing and buy-in of the senior management team through to all of the staff who genuinely care about their customers.

The Passport Service Case Study

The Passport Service has been the top ranked Public Sector brand in the last three years and jumped 31 places from their score in 2017 in the new 2018 CXi Survey. At the core of driving this improvement is a relentless focus on listening to customers; the customers drive the agenda.

In 2017 The Passport Service issued over 780,000 Irish passports and every one of these passports represents a customer journey. Each application, from the initial phone call, the interaction at public counters and the myriad of processes which take place in the background could not be completed without a strong focus on CX excellence.

They are highly cognisant of the changing needs and expectations of their customers, both here and abroad. Engaging and capturing the voice of the customer is at the core of The Passport Service’s innovation. For example, based on 90% of customers telling them they would prefer to use the digital channel to apply for a passport, the online passport renewal service was developed. As well as extensive surveys and focus groups they had a programme of comprehensive UX testing processes with customers throughout to ensure the usability experience met with expectations. The online renewal service, one of the first in Europe, has been a huge success with over 275,000 customers having used it to date.

By the end of 2018 customers will be able to renew children’s passports online. Again, The Passport Service has done a huge amount of work with families to find out what their needs are and to ensure the service is accessible to as many people as possible. They have recognised that the Irish family of today is very different to what it once was. Over 40 different family situations have been identified and for each one The Passport Service have walked through the customer journey and worked with families to identify what will work best for them. Engagement with organisations such as AsIAm and NALA have provided valuable insight and has shaped and validated their new processes moving forward.

Staff training is also key to ensure the principles of helping customers in a responsive and professional manner and providing assistance based on individual circumstances are embedded in the ethos of The Passport Service. Through a new training unit they set up last year they offer a comprehensive induction and training programme which focuses on helping the customer and dealing with difficult situations. This enables staff to provide an optimum and consistent customer experience through all of their communication channels including public counters, call centres, web chat and email. Being able to interact in different ways benefits both customers and staff, particularly web chat which enables real-time conversations.

The Passport Service is able to deliver true CX excellence because they root every CX initiative in customer insights, they develop digital innovation that meets and often exceeds customer expectations, and they support and train their staff to show high levels of empathy and understanding in what are often difficult and complex situations.

“Effective engagement with customers and giving them an excellent customer experience is a factor in the success of The Passport Service. Ensuring that we meet customer expectations is critical.”

Kathleen Burke
Training Manager

“You have to bring staff along with you; they can’t be pushed into it. CX has to be authentic and have integrity behind it. Customers know what is and isn’t genuine.”

Kerri McCaughey
Head of Customer Centricity
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