

CUSTOMER EXPERIENCE

BACKGROUND

A subsidiary-part of a large Financial Services company chose to use this period of economic uncertainty to strengthen its market position. They identified an opportunity to stand out from the competition by improving the quality of customer service in the mortgage intermediary marketplace. In a period when most of their competitors were battling (and often failing) to survive, this was an audacious ambition.

The starting point was with the Leadership Team. In early conversations, it became clear that the belief amongst the leaders was that the relationship with the customer belonged to the Sales Department. Other functions, including other frontline departments, tended to take a much more internal, process-driven view of the world.

We encouraged the leadership team to explore this mindset, to *witness their own establishment* and to generate the energy and determination needed to role-model a new way of thinking and behaving. At first many of the senior team found this hard. Their habitual response to conversations about the customer was to nod-along, to rhetorically agree that it was important but then to do little different. It was an 'organisational hobby', something that existed in 'Customer Workshops' and 'The Company Values' but was not taken into their every day working life.

Part of this established way of being was the same expectation that exists in many companies; that the definition of the brand and the desired customer experience will be designed by the Marketing department and then 'revealed' to the rest of their colleagues, including the frontline staff, just before telling customers. Instead, the Marketing Director was determined to create a new brand experience that would be authentic and, therefore, provided consistently by all of the company.

To achieve this bottom-up approach, the conversation was extended to the rest of the organisation, asking them to help re-define the customer experience. The 'Customer Summits', involving 200+ employees, first of all paid some attention to how the existing experience was for customers. Like most businesses this was sometime great, mostly OK and sometimes terrible. From there the teams were able to build a collective ambition of what the experience could be like, at its best. What would stand out from the crowd and really "Help Intermediaries Shine"?

Just as importantly, these sessions also enabled honest and open conversations between Leadership Team and frontline employees. What helps us to serve the customer? What gets in the way? What conditions are in place when it really works? These conversations were aired for the first time.

Over the next couple of months the output from the Customer Summits was implemented. Areas of the business embraced *purposefully instability*, where easy and obvious answers weren't available but the willingness to learn and to take some risks were.

Many people mentioned the speed with which the change had happened and the obvious connection between output from the workshops and what was implemented – as one member of the team said, “It was great - what we created in our break-out group at the Customer Summit was almost exactly what we then implemented across the whole of Customer Services – it made me feel really involved.”

The frontline teams had a growing sense of belief. A previously untapped hotbed of creativity and innovation emerged; where individuals and teams felt enabled to take some risks. On occasion this created anxiety for the leaders who needed to ensure the company was still compliant with regulation and following process. Sometimes there was tension, upset and disappointment. Sometimes it got messy. But this was mostly accepted as part of learning a new way of being – the leadership team were learning how to *dance prod & shuffle*.

As new ways of being with the customer were identified and implemented a change emerged in some of the leadership team. They were receiving requests from people in their departments to get involved. They were seeing plaudits, received for the parts of the business already embracing the customer experience. Instead of being reluctant conscripts, they were becoming infected by the energy and enthusiasm that was being generated across the business. Initiatives like customer visits and ‘Back to the Floor’ days were being supported enthusiastically, rather than seen as a chore.

A few months later, a second round of customer summits was held but this time they felt different - a continuation of something important that already had life and energy. Agreeing the content and structure of the sessions was far more difficult and protracted because so many more people had strong opinions! Members of the leadership team were vying with each other to play an active part. In place of easy consensus were some difficult and sometimes emotional conversations.

In the end though, Customer Summit II came together. Further customer-focused ideas were generated to maintain engagement and those customers invited to the event, (the idea of the IT Director) offered insight as to what could further improve the proposition and build on the momentum. The spirit of *Challenger as Learner* was being fully embraced.

This work has had a tangible impact both internally and externally. A brand tracking study in mid 2010 showed exceptional levels of customer satisfaction compared to key competitors. Just as importantly for the longer term, the leadership mindset has changed with the customer now being part of everyone’s responsibility.