

**21**  
MAY 2015  
LONDON

# CUSTOMER ENGAGEMENT IN FINANCIAL SERVICES



The financial services sector is beginning to bounce back from the huge loss of trust engendered by the global financial crisis and dubious business practices impacting negatively on their customers. There is still much to be done however as financial services organisations need to do more to win back that trust from increasingly technically savvy and often wary customers

## AGENDA SUMMARY:

### 9.00 WELCOME AND OPENING REMARKS

**Steve Hurst**, Forum Chairman, Editorial Director, Engage Business Media

### 9.10 DRIVING A CUSTOMER CENTRIC CULTURE:

**Peter Sinden**, Director of GI Sales & Service, LV=

### 9.40 GLOBAL BEST PRACTICE IN FINANCIAL SERVICES CUSTOMER EXPERIENCE

**David Conway**, Senior Partner, Nunwood

### 10.10 OPERATIONALISING CUSTOMER -CENTRICITY IN A GLOBAL ORGANISATION

**Lana Briggs**, Global Customer Experience Manager, HSBC  
**Kathleen Bowe**, Senior Global Customer Experience & Customer Relationships Manager, HSBC

### 10.40 COFFEE

### 11.00 USING V-PERSON™ TECHNOLOGY FOR OMNICHANNEL CUSTOMER ENGAGEMENT

**Chris Ezekiel**, Founder & CEO, Creative Virtual

### 11.30 SPLITTING THE ATOM

**Stewart Bromley**, Director of People & Customer Experience, Atom Bank

### 12.00 ENGAGING WITH CUSTOMERS, THEIR FRIENDS AND FAMILY AT THE MOST SENSITIVE OF TIMES

**Spencer Lynch**, Business Development Director, Equiniti

### 12.30 CASE STUDY: DIRECT LINE

**Paul Diggins**, Internal Communications Director, Direct Line  
**Victoria Lewis-Stephens**, Senior Partner of Engagement, Instinctif

### 13.00 LUNCH

### 13.00-14.00 ROUNDTABLE: DRIVE REVENUE AND DELIGHT YOUR CUSTOMERS

### 14.00 PANEL DEBATE

**Peter Sinden**, Director of GI Sales & Service, LV=  
**David Conway**, Senior Partner, Nunwood  
**Lana Briggs**, Global Customer Experience Manager, HSBC  
**Chris Ezekiel**, Founder & CEO, Creative Virtual  
**Stewart Bromley**, Director of People & Customer Experience, Atom Bank  
**Spencer Lynch**, Business Development Director, Equiniti  
**Paul Diggins**, Internal Communications Director, Direct Line

### 15.00 ENGAGING CUSTOMERS THROUGH OMNI CHANNELS

**Katie Downs**, Omni Channels Growth Partner, Barclays Bank

### 15.30 COFFEE

### 15:50 REMOVE THE CONVERSATION BLIND-SPOT AND ACCELERATE YOUR GROWTH

**Jim Callan**, CEO, Econiq

### 16:20 CASE STUDY: METRO BANK

**Andrew Richards**, Director of Regional Retail Banking, Metro Bank

### 16:50 CHAIRMAN'S SUMMARY

Followed by Drinks Party

## SPONSORS



**9.00**

## WELCOME AND OPENING REMARKS

**Steve Hurst**, Forum Chairman, Editorial Director, Engage Business Media



**STEVE HURST**

*Steve is a successful career journalist, thought leader and published author with a wealth of experience in all forms of media, both offline and online, including local and national press, trade and business publications, TV and radio, websites, social media and online web event broadcasting.*

*Steve launched Engage Customer along with Chris Wood in 2009 which has rapidly established itself as beacon of thought leadership in a rapidly changing customer environment. Steve is widely recognised as one of the world's leading journalistic authorities in the fields of customer and employee engagement strategy.*

**9.10**

## DRIVING A CUSTOMER CENTRIC CULTURE:

**Peter Sinden**, Director of GI Sales & Service, LV=

LV= have risen from the UK's 12th to the 2nd largest car insurer, also being named as Most Recommended Insurer by YouGov, Most Trusted Insurer by Moneywise and to complete the hat-trick the leading Insurer in the ICS Customer Satisfaction Index.

Peter is an experienced leader, having spent 25 years with Lloyds TSB before moving to LV= in 2005 where he helped shape and deliver the excellent people, customer and business results achieved. He is well placed to talk about the current challenges faced by the Financial Services industry; in particular the importance of customer trust, how it can be rebuilt and how it is now more critical than ever to meet customer expectations.

Of course LV= are not immune to these challenges and Peter will share insight on the importance they place on Employee Engagement and how in turn this drives customer engagement, performance and profitability. LV= are on a journey to become Britain's Best Loved Insurer and they seem to be bucking the trend whilst collecting numerous awards and accolades along the way.



**PETER SINDEN**

*Peter is passionate about his colleagues and customers. Having spent 25 years with Lloyds TSB, the last five running their Direct Insurance business, he then moved to LV= in 2005 relishing the challenge of helping to turn the company's fortunes around.*

*Here he has played a key role in shaping and delivering the excellent people, customer and business results achieved as LV= shot from the UK's 12th to the 2nd largest car insurer, also being named as YouGov Most Recommended Insurer, Moneywise Most Trusted Insurer and to complete the hat trick the leading Insurer in the ICS Customer Satisfaction Index.*

*With a relentless determination and belief in LV='s 'virtuous circle': that by putting colleagues first, customer satisfaction soars and with loyal customers profits flow, this winning formula has seen LV= collect CCA 'Great Places to Work' and European Call Centre Award 'Best Customer Service' 3 years in a row with Peter also being recognised as CCA's Director of the Year in 2012.*

**9.40**

## GLOBAL BEST PRACTICE IN FINANCIAL SERVICES CUSTOMER EXPERIENCE

**David Conway**, Senior Partner, Nunwood

The most recent Nunwood Customer Experience Excellence study in the US (conducted in February 2015) shows that financial services firm USAA leads the world

in nearly all aspects of customer experience. In close pursuit, companies like Ernest Jones, Charles Schwab and Ally Bank are setting new standards in customer experience and regional banks such as Umpqua are transforming the relationship a bank can have with the community it serves. Wells Fargo are making huge strides in bringing the customer into the centre of their organisation, their focus on recruiting millennials has forced them to rethink their banking model to approach the digital customer in a new way.

Challenger banks such as Moven and Go are redefining the nature of a digital relationship.

The Nunwood estimate is that US firms are some 5 years ahead of the UK in terms of the quality of experience delivery. There is much to learn from these world leading firms. However it isn't just US financial services firms that are setting the pace. The Nunwood Customer Experience Excellence APAC study highlights that Australian banks are leading the world in terms of mobile applications and digital innovation.

This presentation will analyse not just what these companies are doing, but how and why they do it. Their approach to people and culture, organisation design, how they think about the customer and technology will all be put under the microscope.



**DAVID CONWAY**

*David co-manages the company's global customer experience management practice and oversees Nunwood's Customer Experience Excellence Centre, an on-going approach to systematically identifying global best practise. David is a former PLC board director of N&P Building Society, Liverpool Victoria Group and The Co-operative Bank, where he was responsible for 3,500 staff charged with delivering world-class experiences to more than 6.5 million customers. He also led the design, set-up and launch of the group's Smile brand. David is based out of the United Kingdom, but continues to work directly with clients around the world.*

**10.10**

## OPERATIONALISING CUSTOMER-CENTRICITY IN A GLOBAL ORGANISATION

**Lana Briggs**, Global Customer Experience Manager, HSBC

**Kathleen Bowe**, Senior Global Customer Experience & Customer Relationships Manager, HSBC

Placing our employees and our customers at the centre of our strategic thinking and design within our Retail Banking and Wealth Management business; by adapting our governance and business planning processes and engaging our people through communications to change mind sets on a global scale. Progress and challenges for a Global organisation in 2015.



**LANA BRIGGS**

*Lana started her career with HSBC as a temporary contractor in 2009, undertaking short term assignments in various teams including UK Wealth Management, UK Network Leadership, Group Events and Group Communications. In 2012, Lana joined the UK Retail Banking and Wealth Management (RBWM) Graduate Management programme; spending time in the branch network and with the Group and European Customer Experience teams. In 2014 Lana became a European Customer Experience Manager, working closely with HSBC's European market teams to establish customer experience governance, understand key customer experience insights, identify barriers to good service, share best practices and support the design and delivery of customer-centred action plans. At the beginning of 2015 Lana became a Global Customer Experience Manager within HSBC's Group RBWM team. Lana is passionate about people and firmly believes*



that happy employees equals happy customers; a notion that is at the heart of the changes she is currently driving at HSBC.



**KATHLEEN BOWE**

Kathleen started her career with HSBC 16 months ago on the HSBC Global Customer Experience team looking after Complaints Management, Customer Satisfaction Surveys, and Global Standards bringing solid CE experience and an external perspective to the team. Kathleen is currently researching and developing a Global Customer Promise for wide scale delivery. Prior to joining HSBC, Kathleen held numerous Customer Experience Management roles in Lloyds Banking Group looking after Customer side of change, Net Promoter Score, Complaints Mgt, and representing the voice of the customer on large scale change programmes ensuring that the customer lens was considered, customer issues mitigated and customer ethos embedded throughout.

Kathleen is a keen results driven Customer Experience Advocate.

## 10.40 COFFEE

### 11.00 USING V-PERSON™ TECHNOLOGY FOR OMNICHANNEL CUSTOMER ENGAGEMENT

**Chris Ezekiel**, Founder & CEO, Creative Virtual

Providing customers with accurate, consistent and personalised information in an omnichannel environment must be a top priority for financial organisations in 2015. It is more important than ever to enable customers to seamlessly move from one service channel to another, with context awareness and a full history of their conversation moving with them. Chris will show a live demonstration and share use cases from organisations currently utilising Creative Virtual's V-Person technology to provide an enhanced customer experience, including HSBC, TSB, JPMorgan Chase and Commercial Bank of Dubai. He will explain how these and other financial organisations use advanced technologies in knowledge management, natural language processing and virtual assistants to not only meet their omnichannel customer engagement goals, but also reduce costs and build brand loyalty.



**CHRIS EZEKIEL**

Chris has a technical, sales and marketing background. He has been working in the world of virtual assistants since 2000 and founded Creative Virtual in November 2003. Prior to this, Chris worked for a US software company in various roles. Employing his technical and entrepreneurial skills, and through the development of the enterprise level V-Person™ technology, he has established Creative Virtual as one of the world's leading providers of natural language customer experience engagement solutions. He has a passion for creativity, innovation, technology and physics, and in his spare time enjoys snowboarding and watching his beloved West Ham. Find Chris on Twitter: @chrisezekiel

### 11.30 SPLITTING THE ATOM

**Stewart Bromley**, Director of People & Customer Experience, Atom Bank

If you had a blank piece of paper and could formulate a pure-play digital bank, what would you do? How would you differentiate? What would be the key principles of your customer experience? What would you create, if you were only limited by your imagination? Atom aims to be UK's first digital bank and has the freedom to redefine the standards for customer experience in banking.



**STEWART BROMLEY**

Stewart, who graduated from Warwick University, has had over 28 years international blue chip corporate experience, including 6 years at first direct and HSBC. He pioneered People Experience across first direct and HSBC Direct, transforming HR and achieving record employee engagement levels underpinning unparalleled levels of customer experience.

Stewart went on to create the first Digital Centre of Excellence for HSBC Group globally, which he led for 3 years growing the Digital team to 300 FTE. He was accountable for all aspect of Digital for the HSBC Retail businesses in the UK, and for digital design & delivery for all of the HSBC brands across Europe, achieving record levels of adoption, usage, customer satisfaction and sales. Stewart serviced more active mobile customers in the UK, than the rest of HSBC Group pulled together globally.

Stewart joined Atom in May 2014, as Director of People and Customer Experience. He is accountable for the values system, and how this shapes the customer proposition, customer journey's and digital User Experience; as well as the internal people proposition including culture, recruitment, training and all other aspects of HR. Atom aims to be the first fully fledged digital bank in the UK, with a mission to change banking for good, permanently for the better for customers.

### 12.00

#### ENGAGING WITH CUSTOMERS, THEIR FRIENDS AND FAMILY AT THE MOST SENSITIVE OF TIMES

**Spencer Lynch**, Business Development Director, Equiniti

The presentation explores the current notification of death process, looks at a fresh approach to in-life education and the customer journey, defining how engaging with customers, their friends and family at the most sensitive of times can support retention of customers and wealth.



**SPENCER LYNCH**

Spencer has spent the majority of his career in the Financial Services sector, starting in print and direct mail - helping companies communicate effectively and efficiently with their client base. This naturally led to understanding the importance of data, specifically identity data, using his knowledge to help companies leverage this tangible asset to shorten account opening process, increase customer acquisition rates and to reduce the risk of fraud. A thought leader in the pensions sector, Spencer created, successfully piloted and launched an effective solution that solved one of the pension industry's biggest challenges - abroad fraud. He is now a Director at Equiniti, responsible for refining and taking to market Equiniti's newest and arguably most important service - 'Bereavement Services'. In his spare time he is a professional close-up magician, resident at Liverpool Football Club. He lives in Chester with his wife and three children.

### 12.30

#### CASE STUDY: DIRECT LINE

**Paul Diggins**, Internal Communications Director, Direct Line

**Victoria Lewis-Stephens**, Senior Partner of Engagement, Instinctif



**PAUL DIGGINS**

Paul is a strategic leader passionate about unlocking the power of a business and its people through great communications and engagement. He is currently Head of Internal Communications at Direct Line Group.

Throughout his communications career Paul has worked with executive teams and business leaders ensuring internal communications is seen as key enabler to a business realising its strategic ambitions; and delivering against this promise.



Paul has led a number of high performing internal communications teams implementing strategic business partnering models backed by expert delivery. His experience ranges across the internal communications and engagement spectrum from award winning business wide campaigns through to leading the communications strategies and delivery for businesses going through major structural change, mergers, and most recently the IPO of Direct Line Group, the UK's leading personal lines home and motor insurer.



**VICTORIA LEWIS-STEPHENS**

Victoria is a Managing Partner at instinctif Partners, a leading engagement and communications agency.

As a passionate advocate for the impact employee and customer engagement can have on driving business growth and performance she is responsible for developing compelling engagement strategies for some of the worlds biggest brands.

Victoria specialises in helping businesses engage their people during periods of significant change, turning them into growth drivers and brand advocates. As well as Direct Line she has worked with Starwood Hotels, HSBC, eBay, Lloyd's Banking Group, Unilever, Royal Bank of Scotland, Wolseley plc, British Gas, and Specsavers.

**13.00 LUNCH**

**13:00-14:00**

**ROUNDTABLE: DRIVE REVENUE AND DELIGHT YOUR CUSTOMERS**

INVITATION ONLY

**Adam Barley**, LogMeIn, Territory Director, Finance & Retail, EMEA  
**Tom Baggaley**, LiveChat Solutions, Director

Thinking of implementing chat? Looking to optimise your existing deployment? We discuss how best to deploy and optimise LiveChat, reasons include;

- Customers who engage in livechat are 7.5x more likely to convert
- Livechat can offset traditional call centre volume and costs by as much as 80%

**14.00**

**PANEL DEBATE**

**Peter Sinden**, Director of GI Sales & Service, LV=  
**David Conway**, Senior Partner, Nunwood  
**Lana Briggs**, Global Customer Experience Manager, HSBC  
**Chris Ezekiel**, Founder & CEO, Creative Virtual  
**Stewart Bromley**, Director of People & Customer Experience, Atom Bank  
**Spencer Lynch**, Business Development Director, Equiniti  
**Paul Diggins**, Internal Communications Director, Direct Line

**15.00**

**ENGAGING CUSTOMERS THROUGH OMNI CHANNELS**

**Katie Downs**, Omni Channels Growth Partner, Barclays Bank

Using innovative technologies such as Video to engage with Customers from a Banking perspective and utilising



**KATIE DOWNS**

tools such as Social Media to connect with Customers during pain points.

Katie Downs worked at Barclays for 6.5 years during which completed a variety of Customer facing roles as well as change implementation roles. For the last year has concentrated on implementing and embedding Omni channels including the delivery of Video Banking from any device to hold a financial review with a customer.

**15.30**

**COFFEE**

**15.50**

**REMOVE THE CONVERSATION BLIND-SPOT AND ACCELERATE YOUR GROWTH**

**Jim Callan**, CEO, Econiq

There's now an imperative to be 'present' in the customer conversation. This means removing the traditional blind-spots so as to have consistently high quality conversations with your customers in the contact centre, the branch, and in field. It's now possible to unlock this power very quickly and to craft the conversations which resonate and are appropriate, represent your brand promise, are compliant, and ultimately lead to great sales and service outcomes. Jim will talk about a major shift in the market especially in Financial Services and how some organisations are changing their approach. He will share case study material and the results of extensive mystery shopping from the US market.



**JIM CALLAN**

Jim Callan is Econiq's CEO and he is an inventor. He founded and led Eontec (acquired by Siebel/Oracle in 2004). Eontec developed the world's first multi-channel java banking platform, and delivered solutions to Retail Banks globally. He has also created facial recognition solutions used on the Internet. With his team he has now created the world's first intelligent conversation platform. He believes that Financial Institutions who do not close the performance gap will be deserted by their customers. Jim is married with two sons. He is passionate about his sports and is an avid coach and fan of various Football teams.

**16.20**

**CASE STUDY: METRO BANK**

**Andrew Richards**, Director of Regional Retail Banking, Metro Bank



**ANDREW RICHARDS**

Andrew joined Metro Bank in early 2013 to lead and manage regional store growth as Metro Bank continues to expand through 2013 and beyond. Andrew is passionate about retail banking and developing talent. He joined Metro Bank from TD Bank, where he was the Senior Vice President of Retail Banking. Andrew began his retail banking career in 1985 when he joined Commerce Bank as a store colleague. Over a 23 year career with Commerce Bank, Andrew worked in a number of prominent roles including Store Manager and Regional Manager, giving him experience in many different areas of banking operations.

**16.50**

**CHAIRMAN'S SUMMARY**

Followed by Drinks Party

Join our Customer Engagement Community at: **www.engagecustomer.com**

@engagecustomer #EngageForums