

Time: 9:00am – 5:00pm  
Venue: Gallup, The Adelphi, 1-11 John Adam Street,  
London, WC2N 6HS

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[www.customerengagementnetwork.com](http://www.customerengagementnetwork.com)



# Customer Engagement in Financial Services

Thursday June 13th, London

This Directors Forum will highlight the key issues and challenges facing the much maligned financial services sector and its relationships with customers against a backdrop of continued difficult economic conditions. It will offer practical solutions to these challenges for a troubled sector. It will drill down to the core of the problems and help delegates find the best way forward.



## Agenda Summary:

- 09:00 **Welcome**
- 09:05 **Opening Keynote:**  
**How culture and behaviour can win back customer trust**  
**Maggie Craig**, Director of Financial Conduct Regulation, Association of British Insurers
- 09:40 **Creating organic growth in Financial Services**  
**Peter Flade**, Managing Partner, Gallup
- 10:10 **Customers in our DNA: a winning approach to Service and Trust**  
**Andrew Lea**, Head of Banking Service, First Direct
- 10:40 **The multi-channel future. And your struggle to achieve it**  
**Kevin Teasdale**, Head of Business Development, Merchants UK
- 11:10 **Coffee**
- 11:30 **Barclaycard case study. The Contactless Journey - Engaging customers in new and creative ways**  
**Tami Hargreaves**, Head of Contactless Delivery, Barclaycard
- 12:00 **Bluestone Capital Management case study – Financial Services can safely and securely go to the Cloud**  
**Joan Hill**, Territory Manager, Interactive Intelligence
- 12:30 **How Financial services organisations can make it easy to be a customer and improve loyalty**  
**Prof Moira Clark**, Head of Marketing, Henley Business School
- 13:00 **Lunch**
- 14:00 **Panel debate with Steve Hurst**  
**Steve Hurst**, Forum Chairman, Editorial Director, Customer Engagement Network
- 15:00 **Building a Customer Centric Financial Services organisation**  
**Colin Shaw**, CEO, Beyond Philosophy
- 15:30 **Coffee**
- 15:50 **Lloyds Banking Group case study - Effective Root Cause Analysis for Business and Regulatory Success**  
**Martin Dodd**, Customer Services Director, Lloyds Banking Group
- 16:20 **FT case study: 21st Century learning – A Financial Times Case Study**  
**Phil Auden**, Director, Pinchpoint Coaching
- 16:50 **Chairman's Forum Summary, followed by drinks and networking**



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# Customer Engagement in Financial Services

13th June 2013, London

## 09:00 Welcome

### 09:05 **Opening Keynote:** **How culture and behaviour can win back customer trust** **Maggie Craig**, Director of Financial Conduct Regulation, Association of British Insurers

The focus of Maggie's presentation will be on the role of culture in conduct regulation and consumer engagement. The key points of the presentation are as follows: 1) FSA focused on 'principals-based regulation' – this was lots of rules and the emphasis became about ticking boxes. 2) A number of well-known failures happened on their watch that led to consumer detriment and impacted on consumer trust in the industry – PPI, libor, interest-rate swapping etc. 3) Now need to rebuild trust, which comes from actions, not words. New FCA will be more 'judgement-based' and proactive. 4) The same is expected from firms – focus will be on behaviours, drivers of behaviours and customer outcomes. 5) See the key to this as culture. Looking at and improving firms culture can stop conduct risks and arising and change how consumers interact with financial services. 6) What is culture? 7) Examples from FCA on how important culture is and of work being done by FCA. 8) What may happen going forward and what firms should consider.

*Maggie Craig joined the ABI in July 2007, having previously worked for Standard Life and Aegon in roles involving a wide variety of lobbying, policy and media work.*

*Maggie has been in financial services since graduating from Glasgow University in 1979. She has worked for an employee benefits consultancy, as an independent financial adviser (IFA) and on secondment to the Department for Work and Pensions (DWP). Her knowledge and experience of financial services and pensions policy issues is extensive. Before joining the ABI, Maggie contributed to many legislative and regulatory consultations, including the Pensions Act 1995 and the Financial Services Authority (FSA)'s Treating Customers Fairly initiative. She joined the ABI as Director of Life and Savings in 2007 and was acting Director General from November 2009 to February 2010 and from July 2010 to April 2011. She is now Director of Financial Conduct Regulation, leading the ABI work on conduct regulation and consumer initiatives.*



Maggie Craig

### 09:40 **Creating organic growth in Financial Services** **Peter Flade**, Managing Partner, Gallup

How do high-performing financial services companies leverage customer and employee engagement to grow their businesses? Using Gallup's latest research on this topic, Peter will reveal how banks can build a customer-centric service and sales culture that drives growth and profitability.

*Peter Flade is a Managing Partner with Gallup and a member of the executive Committee. Peter is based in London and oversees the European region. Gallup is a global research-based consultancy in applied behavioural economics that helps leaders at every level of business, government and society improve organisational performance by understanding the voice of their constituencies. Peter works with executive teams to help deliver change. He has published articles in this arena and is a regular presenter at client partner meetings as well as conferences. Prior to joining Gallup, Peter worked in retail management for the Dixons Group (DSG) and holds degrees from the University of Kent and LSE; he is currently studying at TRIUM. He is fluent in English, Dutch, and Greek and speaks conversational French.*



Peter Flade

### 10:10 **Customers in our DNA: a winning approach to Service and Trust** **Andrew Lea**, Head of Banking Service, First Direct

At a time when faith in the Banking industry is at such a low ebb providing excellent service and winning and maintaining customer trust

are critical to differentiate an organisation within the Financial Services arena. Andrew will highlight the core principles underpinning first direct's devotion to our customer engagement and cementing trust in today's challenging environment.



Andrew Lea

*Andrew is one of the founding members of first direct having joined in the summer of 1989 prior to launch on 1 October. He has extensive knowledge of the business having held a number of different roles and currently heading up a diverse range of Operational areas under the umbrella of Banking Services.*

### 10:40 **The multi-channel future. And your struggle to achieve it** **Kevin Teasdale**, Head of Business Development, Merchants UK

Insights from the Global Contact Centre Benchmarking Report. In the troubled aftermath of the financial crisis the need to win, build and maintain customer loyalty has become the driving issue in financial services. That means customer interactions have to be helpful, personalised, convenient and delivered over the digital and social channels your customers increasingly prefer. But there's a problem. The Global Contact Centre Benchmarking Report, which has tracked the global evolution of customer management for the past 15 years, notes that more than half of all financial services organisations admit to being 'behind the curve' in multi-channel customer management and say their struggle to catch up is frustrated by inflexible technology infrastructures. We'll look at what the report has to say about the heightened expectations of today's customers and the financial services industry's efforts to keep pace with them. • Channel shift - understanding customer preferences and influencing them to your advantage • Omni-channel strategies – delivering a consistent experience and measuring its impact on business value • Fragile technologies – possible routes out of the legacy trap

*Kevin Teasdale has over twenty years of IT and operations experience; the last fifteen of which have been within contact centre and managed service environments in both the public and private sector, delivering and optimizing customer facing services. Kevin specializes in improving service performance and has a proven track record in assisting organisation to define and achieve success. His skills and experience include helping organisations to maximise the benefits of technology as well as developing and implementing effective customer management, contact centre sourcing strategies.*



Kevin Teasdale

## 11:10 Coffee

### 11:30 **Barclaycard case study. The Contactless Journey - Engaging customers in new and creative ways** **Tami Hargreaves**, Head of Contactless Delivery, Barclaycard

Creating conversations.....How integrated multi-channel customer focused campaigns can drive high customer engagement and excitement. Sharing a contactless case study of the Barclaycard PayTag launch and TfL Bus promotion campaign, and sharing insights to the benefits of social media and experiential activations.

*After 10 years working in the customer management outsource business across a range of sectors, Tami joined Barclaycard in 2008 to manage strategic supplier relationships and change programmes. She has delivered major change programmes globally over the past five years and is now Head of Contactless Delivery and responsible for the product development and implementation of Barclaycard PayTag and the Strategic Partnership with TfL (Transport for London). A key priority has been raising customer awareness and understanding of contactless payments in simple and engaging ways, and she works across the payments industry driving this agenda forward. This work has been recognised by three awards in 2013 for innovation, engaging customer campaigns and a commitment to contactless awareness, and Tami has more recently ranked in the top ten April Fool viral videos in the UK - check out Barclaycard PayWag on YouTube.*



Tami Hargreaves

**12:00 Bluestone Capital Management case study  
– Financial Services can safely and securely go to the Cloud**  
**Joan Hill**, Territory Manager, Interactive Intelligence

Adoption for cloud based communications is rapidly increasing. The difference between premise based decisions and cloud ones are primarily based around the ability to customise the solution around business needs whilst maintaining a secure environment whilst still being able to reduce costs. Some organisations haven't even considered it. Join Interactive Intelligence as they walk you through their vision of the cloud and why one of their financial services customers chose the Interactive cloud.

*Joan is a specialist at helping UK based companies deliver exceptional customer experiences and increased employee productivity by leveraging unified IP business communications and contact centre platforms. A proven communicator and specialist in understanding business challenges related to the contact centre, customer service, communications and business processes. Her early career focussed on delivering contact centre technology solutions, telecommunications and managed services.*



Joan Hill

**12:30 How Financial services organisations can make it easy to be a customer and improve loyalty**  
**Prof Moira Clark**, Head of Marketing, Henley Business School

Professor Moira Clark lifts the lid on brand new research into the Customer Effort metric and asks if organisations are working their customers too hard. Moira examines what makes a great customer experience and how financial services organisations can make it easy for customers, looking at the key success factors involved.

*Moira Clark is Professor of Strategic Marketing at Henley Business School, Head of Marketing and Reputation as well as Director of The Henley Centre for Customer Management. She is a leading expert in the area of Strategic Customer Management. She has researched and published widely on the subject of Customer Management, Customer Experience, CRM, Service Excellence, Social Networking, Customer Retention and Internal Marketing. She has worked extensively in the area of culture and climate, its impact on retention and loyalty and the critical linkages between employee behaviour and customer retention. Moira serves as a consultant and advisor to major UK and international blue chip companies. She is a frequent keynote speaker at many public and in-company seminars and conferences around the world.*



Moira Clark

**13:00 Lunch**

**14:00 Panel debate with Steve Hurst**  
**Steve Hurst**, Forum Chairman, Editorial Director, Customer Engagement Network

What do financial services organisations need to do now to regain customer trust and take their rightful place in the overarching services sector?

**15:00 Building a Customer Centric Financial Services organisation**  
**Colin Shaw**, CEO, Beyond Philosophy

The experience you deliver to your customers is a direct reflection on how customer-centric your organization is. Therefore where are you and where do you want to be? Using case study examples from the financial services sector Colin Shaw reveals Beyond Philosophy's model which reveals all organisations are on a journey from 'Naïve to Natural' in the way they are orientated around the Customer.



Colin Shaw

*Colin Shaw is founder & CEO of Beyond Philosophy, one of the world's first organizations devoted to*

*customer experience. Colin is an international author of four best-selling books & recognized Business Influencer by LinkedIn. Beyond Philosophy provide consulting, specialised research & training from offices in Atlanta, Georgia and London, England. Follow Colin Shaw on Twitter: @ColinShaw\_CX*

**15:30 Coffee**

**15:50 Lloyds Banking Group case study - Effective Root Cause Analysis for Business and Regulatory Success**  
**Martin Dodd**, Customer Services Director, Lloyds Banking Group

Effective Root Cause Analysis for Business and Regulatory Success • An introduction to Effective RCA • Knowing what your customer wants • Understanding the impact on colleagues and the business • Using RCA to identify where customer needs are not being met • Fixing what is broken • Measuring the improvements and benefits • Holding the Gain Understanding what your customer wants is ultimately the key to delivering a world class customer service as it allows you to build your business around your customer's key moments of truth. Effective Root Cause Analysis enables a business to pinpoint where customer expectations are not being met or where there is a business risk in order to rectify these through a rolling programme of change delivery and to make sure that the benefits are realised and sustained. This ensures that the right outcome for the customer is achieved faster and customer experience is improved.

*Since joining Lloyds Bank in 1987, Martin has held a variety of roles giving him a breadth of skills and experience across Lloyds Banking Group. He has had several roles in the Retail Network from frontline branch based up to Regional Director level, where he took Eastern Region from bottom nationally in Q3 2008 to top nationally on sales and income measures by the end of 2009. Martin led Operational Service Centres and then moved into Head Office to become the Head of Customer Service followed by the Customer Service Director for UKRB. Martin then moved into Telephone Banking as Operations Director and later Strategy Director. Martin was appointed as Group Customer Services Director in September 2010, where he is in the process of transforming Complaint handling across Lloyds Banking Group.*



Martin Dodd

**16:20 FT case study: 21st Century learning – A Financial Times Case Study**  
**Phil Auden**, Director, Pinchpoint Coaching

To meet the needs of the current and future business world companies need to take a blended approach to learning and use different platforms (classroom-based sessions, elearning, mobile learning, workshops) within their training programmes to ensure learning is accessible and valuable to all staff. Not only will this improve staff productivity and engagement, but less reliance on a classroom-style setting could also significantly reduce costs and travel time. This presentation will demonstrate how tutor-led online learning can help build online learning into your L & D framework and help you become a customer centric organisation. The presentation will feature a case study which describes how Financial Times (FT) used on-line learning when setting up their new contact centre and the benefits they achieved.

*Phil Auden has worked for the UK Institute of Customer Service as a Regional Account Director and developed key relationships with large organisational members to improve engagement. He has also worked with various organisations on their recruitment of customer service staff and has been involved in benchmark studies to identify the ideal profile for various customer service roles. He has particular knowledge of the call centre environment, and visits major call centre and business process outsourcing providers in India.*



Phil Auden

**16:50 Chairman's Forum Summary, followed by drinks and networking**



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