

Time: **9:00am – 5:00pm**
Venue: **Blue Fin Venue, Blue Fin Building, 110 Southwark Street,
London, SE1 0SU**

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customer engagement in financial services

22 MAY, 2014

The Financial Services sector is under continuing pressure to get its customer offering back on track.

That pressure comes from consumers, who have lost trust in the sector for a whole host of reasons, and also from regulatory bodies who are continuing to introduce a roster of changes that impact on the relationship between financial services providers and those who use their products and services.



agenda summary

- 09:00 Welcome and opening remarks**
Steve Hurst, Forum Chairman, Editorial Director, Engage Customer
- 09:05 Opening Keynote: Youbiquity Finance: Consumers, channels and engagement in retail financial services**
Marcus Hickman, Director, Davies Hickman Associates
- 09:40 Customer Experience Excellence in the Financial Sector: International Best Practice Review**
Carol McCreadie, Financial Services Director, Nunwood
- 10:10 Case Study: Barclays**
Charlie Casey, Customer Experience Manager, Barclays
Laura Jamieson, Director - Head of Customer Experience Improvement, Barclays
- 10:40 Case Studies from Skipton Building Society, Wonga.com and GM Financial Service**
Leon Stafford, Regional Territory Manager, Interactive Intelligence
- 11:10 Coffee**
- 11:30 Tomorrow's World - understand the next generation of retail banking**
Jo Thomson, MD, Procter
- 12:00 Case Study: The Nationwide story – engaging for success**
Heather Mustafa, People Insight & Advocacy Manager, Nationwide
- 12:30 Making what matters better – How Tesco Bank is changing the nature of service in Financial Services**
Michael Sherwood, Customer Experience Manager, Tesco Bank. *Voted 2014 Customer Experience Champion*
- 13:00 Lunch**
- 14:00 Panel Debate**
- 15:00 Case Study: If a tomato is a fruit, then we're a bank: First Direct - the unexpected bank**
Chris Maddren, Head of Financial Planning & Invest Direct, First Direct
- 15:30 Coffee**
- 15:50 Case Study: Hastings Direct - Creation & implementation of Social Media Strategy**
Jamie Wicks, Head of Social Media, Hastings Direct
- 16:20 Searching for the win /win: Bridging the gap between what FS companies want and what customers want**
Peter Ballard, Founder, Foolproof
- 16:50 Chairman's summary followed by drinks and networking**

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09:00 Welcome and opening remarks

Steve Hurst, Forum Chairman, Editorial Director, Engage Customer



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 (formerly the Customer Engagement Network) 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 and the increasingly important role of multichannel customer engagement strategies in business.

09:05 Opening Keynote: Youbiquity Finance: Consumers, channels and engagement in retail financial services

Marcus Hickman, Director, Davies Hickman Associates

Based on new consumer research across France, Spain and the UK, Marcus will explore how banks and insurance providers can build stronger relationships with customers: - How is consumer engagement with traditional financial services providers changing? Trust and source of information and advice - What is the role of the human touch in retail financial services? - How is mobile banking changing the channel behaviours of consumers? - What are expectations of channels now and in the future (eg branch, web-chat, phone, social media and video)? - What alternative or challenger brands appeal to consumers? - How are consumers using social media in financial services? - How can the branch evolve and develop to meet consumer needs? - What would improve the engagement of consumers with providers, now and in the future?



Marcus Hickman set up Davies Hickman Partners in 2007, focusing on consumer attitudes, needs and behaviours. He works with a range of financial services providers and is the former Managing Director of the Futures Company (formerly the Henley Centre and part of WPP).

09:40 Customer Experience Excellence in the Financial Sector: International Best Practice Review

Carol McCreadie, Financial Services Director, Nunwood

Financial Services continues to be a highly competitive market, perhaps never more so than now. Many companies are aiming to rebuild trust with consumers and trying to differentiate themselves with new, 'fairer' propositions. However to retain customers over the longer term and maximise word-of-mouth, their customers' experiences needs to be as good, if not much better, than the brand promise. This session is a practical examination of how FS brands deliver this. Over the last 4 years, Nunwood's Customer Experience Excellence Centre has studied over 800 of the world's leading brands. It has revealed the common DNA of all great experiences - The Six Pillars. In this session we draw on over 700,000 consumer evaluations from the UK, USA and Australia to illustrate how the world's best brands master The Six Pillars of customer experience. Through this lens, we'll draw on practical examples of how the world's best financial services organisations are creating unparalleled emotional connections with their customers.



Carol is a customer experience strategy and implementation expert, with specialist focus on the financial services sector. Prior to joining Nunwood, Carol spent 12 years at Standard Life in a variety of marketing, insight and strategy leadership roles. Over this period, she assisted in the direction of the change programme responsible for transforming the organisation from 'product' to 'customer' focused.

Now working an advisory capacity for a number of ambitious financial brands, Carol's interests remain focused on the meeting point of customer insight, experience strategy and operational execution. Putting in place the right enablers, such as customer closeness voice of the customer programmes, then joining these to management process remains a special interest. As a director of Nunwood's Customer Experience Excellence Centre, Carol focuses a portion of her time on identifying global best practice and applying it to UK clients

10:10 Case Study: Barclays

Charlie Casey, Customer Experience Manager, Barclays
Laura Jamieson, Director - Head of Customer Experience Improvement, Barclays

Laura and Charlie will talk about the journey that Barclays has been on and how it has sought to take the strategic themes and messages and translate this into the customer experience Barclays deliver to their Retail Banking customers. They will discuss the challenges they face but also the opportunity to transform customer experience.



Charlie has 25 years of experience working at Barclays across a variety of frontline and head office roles. He spent his formative years in customer facing positions which have built a detailed understanding of how the organisation operates on a day to day to basis. Charlie has looked at customer experience across the corporate market and within key processes such as

lending. In recent years he has moved towards the retail market and his current remit focuses on the delivery of tactical and strategic initiatives which enhance the capability and productivity of our Branch and Telephony channels delivering customer experience. A key part of the role is keeping abreast of best practice across all industries and customer touch points. Barclays has over 15 million customers across UK Retail and Business Banking who are served by 1,600 branches, 8 UK and overseas contact centres and a growing digital presence. This is delivered through our 20,000 frontline colleagues.



I lead a fabulous team responsible for ensuring we listen to and understand what customers really want and where we need to improve our performance. We also suggest, challenge, guide and enable colleagues across the business to deliver improvements across processes, policy, platforms and individual capability to ensure we improve our customer

experience E2E and Barclays is seen as the first choice for financial services. We believe Barclays can be 'Go-To' and lead the way in fantastic customer experience....watch this space. Strong and active advocate of 'mentoring' both within Barclays and externally, through various networks including, Women in the City which I continue to support to inspire others to achieve their dreams.

10:40 Case Studies from Skipton Building Society, Wonga.com and GM Financial Service

Leon Stafford, Regional Territory Manager, Interactive Intelligence

Leon Stafford, Financial Services TM for Interactive Intelligence will explain how 'all-in-one' communication technologies delivered via cloud or Premise can deliver significant changes to Customer Experience – reflecting the changes in customer expectation and engagement. Case Studies from Skipton Building Society, Wonga.com and GM Financial Services will be referenced in the presentation



Leon Stafford has worked for the last 12 years as a Business Consultant focussing on UC and Contact Centres at Touchbase, Capita LiveOps and Interactive Intelligence. He is currently focussing on Financial Services organisations: specifically their need to meet customer demands for OmniChannel contact whilst operating within regulatory and budgetary restrictions.

11:10 Coffee

11:30 Tomorrow's World - understand the next generation of retail banking

Jo Thomson, MD, Procter

As a thought leader in customer and people engagement – Procter asked Senior representatives from a cross section of High Street and Challenger banks what their forecast was for the future – particularly enablers for long lasting change. The results are an interesting and thought provoking view of what genuinely needs to happen to deliver a better outcome for Banking customers. Procter will share these views and present their own opinion on subjects such as the Impact of Leadership, Sense of purpose & Empowerment on 'Tomorrows World' of retail banking.

As Managing Director of Procter since 2004, Jo's strategic and business focus combined with her passion for the customer experience has been fundamental to the company's success. Jo's role includes managing and inspiring an ever expanding team across sales, design, delivery, project management and research



Her involvement on client site is normally in the up front definition, scoping and design of tailored solutions. Her role then centres around overseeing delivery of the goals based on the desired customer experience and the quality focus of the deliverables. As a judge since 2000 and a regular keynote speaker at industry events in both the public and private sector she brings a wealth of knowledge of good practice – particularly in customer experience, coaching and culture change.

12:00 Case Study: The Nationwide story – engaging for success
Heather Mustafa, People Insight & Advocacy Manager, Nationwide

Looking at Nationwide as a case study, our approach to employee engagement in the Branch Network and how this drives the behaviours that lead to great customer outcomes.



Nationwide is a great place to work with values and ethos aligned very much to my own. This has meant that from joining in 1993 in to what was then our new call centre Nationwide Direct, I have had some amazing opportunities and built up experience, working predominantly with our operational channels in a number of business disciplines, including strategy, savings, project management, communications and for the past few years employee engagement. Moving in to employee engagement has ignited a passion and belief that creating the right environment where people can thrive, leads seamlessly to putting customers at the heart of what we do whether they are internal or external.

12:30 “Making what matters better – How Tesco Bank is changing the nature of service in Financial Services”
Michael Sherwood, Customer Experience Manager, Tesco Bank

In the January 2014 UK Customer Service Index report Tesco Bank was identified as the brand with the most improved performance. This case study reviews how the insurance division of the bank implemented a continuous customer feedback process that allowed them to: identify and quantify the service issues that frustrated their customers; prioritise the remedial actions that were required; identify and fix variations in service performance between call centre sites and teams as well as at individual agent level; and mend processes that antagonise customers such as overlong IVR introductions.



Michael is responsible for delivering industry leading shopping experiences to Tesco Bank’s 1.3 million Car and Home insurance customers. He has worked in the contact centre industry for 15 years across the telecoms and financial services sectors in various positions covering multi-site leadership, operations development and customer experience management.

During his 5 years with Tesco Bank he has helped develop their Car and Home insurance contact centres from a fledgling start up in 2010 to a 1,000 seat award winning operation in less than 3 years. Tesco Bank was recognised as the UK’s most improved brand in the UK Customer Service Index published by the Institute of Customer Service in January 2014. Mike was recently voted Customer Experience Champion at the UK National Contact Centre Awards

13:00 Lunch

14:00 Panel Debate

15:00 Case Study: If a tomato is a fruit, then we're a bank: First Direct - the unexpected bank
Chris Maddren, Head of Financial Planning & Invest Direct, First Direct

Delegates will gain an insight in to the very unique world of first direct. In an industry where there is a lack of trust and goodwill, first direct stands out as a bank that is consistently recognised for its customer satisfaction year after year. The presentation will include: • A history of first direct - ‘the unexpected bank’ • How first direct consistently achieves market leading customer satisfaction • An overview of first direct values and behaviours • An insight in to the people that make first direct • How we do things differently



Chris has been part of the first direct family for the last three years having moved internally from HSBC in 2010. Chris is passionate about providing amazing customer service and puts his people first in delivering the first direct brand. Chris initially joined HSBC as a part time job whilst completing his degree. Fourteen years later and a fully qualified graduate,

Chris has enjoyed a wide and varying career within both HSBC and first direct working in both the UK and Malta.

Chris has experience running different teams within first direct. Chris has led manager groups within the front line call centre operation and has taken responsibility for the overnight teams - a unique operation which itself presents its own challenges and opportunities. Chris now currently runs the share dealing and investment department which provide support and assistance to both first direct and HSBC customers. Chris is an enthusiastic and charming people manager and will be keen to share with you his ideas and experiences.

15:30 Coffee

15:50 Case Study: Hastings Direct - Creation & implementation of Social Media Strategy
Jamie Wicks, Head of Social Media, Hastings Direct

Jamie initiated the use of social media at Hastings Direct creating the first Social Media customer service strategy for the company, researching best practice both inside and outside of the industry by the introduction of competitor monitoring through social media monitoring tools and online research into best of breed in social media customer service. Including - • Transforming the way that the business interacts with Customers by providing the option of a service channel through the Customers site of choice. • Driving increasing activity from an average of 110 messages a week in 2012 to 250 per week on average in 2014, Facebook likes from 800 to 4500 and twitter followers from 295 to 1133. Hastings also has a share of voice of an average of 35% against 3 identified competitors on social media. • Leading the company’s review strategy which is responsible for the #1 rating on Review Centre and recently the implementation of Trustpilot to gain customer reviews. • Implemented and continually reviews the company’s Social Media Policy which forms part of the training induction scheme all staff have to read and sign upon joining the company. • Implementing a Social Media monitoring and engagement tool allowing Hastings to achieve a set service level agreement, to respond to all relevant social media contact within 1 hour ensuring queries are followed through to resolution. This tool supports building business reports and forecasting volumes.



Jamie has created and implemented a Social Media strategy for Hastings Insurance Services which includes how the business interacts with Customers via Social Media channels. As part of this Jamie has implemented a monitoring and engagement structure which enables the company to manage Customer interactions and report on activity identifying areas of success and weakness

16:20 Searching for the win /win: Bridging the gap between what FS companies want and what customers want
Peter Ballard, Founder, Foolproof

"In this session Peter will share some of the insights and recent trends Foolproof have observed in the financial services sector from both the business and the customer perspective. Contrasting what FS brands are focused on with what their customers want from financial brands to give some practical tips on how to achieve the win / win in designing engaging and valuable customer experiences"



Co-founder and Partner at Foolproof, The UK’s leading User Experience specialist. Foolproof specialise in UX Strategy, Insight and Experience Design. We aim to find the Win/Win: The sweet-spot between what clients want, and what their customers want, from the digital experiences we create.

Specialties: User Experience, UX, Research, Insight, ECommerce Consulting, Digital Strategy, Interaction Design, Experience Design

16:50 Chairman's summary followed by drinks and networking

Engage Customer Financial Services Leadership Forum

25th June 2014

How to deliver a successful
Omnichannel strategy

Venue: RBS, London HQ

Time: 2pm – 4:30pm, Wednesday 25th June

Apply for Free Invitation, places limited to 20 attendees who must be senior customer service, marketing, operations, CRM, social media, call centre management working in Financial Services

Apply for Free Invitation



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Social Customer Engagement Directors Forum

3rd July, 2014, BT Tower, London

This high level Directors Forum will demonstrate how understanding that building relationships with customers through social/mobile networks rather than trying to take control is the key to your future successful Social Business strategies, delivering long term business benefits and sustained competitive advantage.

Gain valuable insights to delivering a successful social business strategy and experience the iconic BT Tower.

Places are extremely limited, the £95 'end user' delegate fee includes lunch and early evening networking drinks at the top of the BT Tower with amazing views over London.

Venue: BT Tower, London

Time: 9am – 5:00pm, Thursday 3rd July

Speakers todate include:

Jon Morter, Award-winning social media community specialist and speaker, **Justin Hunt**, Chair Social Media Forum, **Ben Stockman**, Social media expert and Engage Customer blogger, Case studies from: **Barclaycard**, **Naked Wines**, **Telefonica**, **BskyB**, **KLM**

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