

“All the struggles and contests that I ever fought seem only playful games now...”

Thomas Kinsella, The Táin

Irish Life is an organisation we've followed for a long time in these pages. This is the third case study we've featured on the Irish provider of life assurance, health insurance, pensions and investments. That in itself reveals one of the secrets to their success – sustained commitment over the long term. We caught up with Esther Burke to find out how they kept the focus, whether it's worth it, and what they've learned along the way.

It would be easy to gloss over just how significant it is that Irish Life have successfully maintained a consistent approach to measuring, improving, and communicating the customer experience since 2003, when the “InTouch” programme was launched. That sustained commitment to the InTouch programme has seen Irish Life move from the bottom quartile of TLF’s customer satisfaction league table to the top. Esther was there at the beginning, and remembers how effective that league table was in shocking the organisation into action:

“I remember being in the room when TLF came over. When they put up the score I was thinking ‘that’s not that bad’, it was only when the next slide was the score sitting within the league table that the penny dropped that there was work to be done.”

An evolving focus

The InTouch programme has been in place for 16 years, but as you’d expect it has changed and evolved over that time. The focus of measurement has shifted from the overall relationship (important, but difficult to link back to action and process change) towards individual touchpoints, and that’s been reflected in the frequency with which results are fed back to staff and changes are put in place.

In the wake of 2008 the Irish financial services sector was particularly badly

hit. The obvious question would have been “Is now the time to spend money on customer experience?” Many, perhaps most, organisations would have pulled or drastically cut the InTouch programme. Fortunately, as Esther comments, the organisation was committed to it from top to bottom.

“Our leadership team has always been a big advocate of CSI and the feeling was that if we stopped now we’d be starting from scratch.”

That continued commitment meant that, whatever turmoil was happening in the economy, it felt almost like business as usual within the organisation.

“Within the company, day to day, very little had changed on the ground, and I think that was probably very important for staff.”

As the longest-running programme in the organisation, one of the challenges is to keep InTouch fresh. Some of that comes down to perennial internal communications challenges around design choices:

“It’s challenging keeping it fresh, even keeping our posters and infographics interesting.”

It’s also about making sure that there is ground-up engagement with the programme throughout the business, whether that’s from business leads, touchpoint groups, or the 40 customer champions throughout the business.

“Keeping people at the grassroots level interested is the biggest thing.”



Irish Life

The role of those customer champions is vital to making sure that the entire organisation is invested in InTouch, so it's not just something that sits with marketing or the insights team. The champions are put forward by their team managers, and Esther tells me that they often tend to be people who are new to the organisation, people who can bring fresh eyes to bear. It's through the champions that communications are distributed throughout the business, helping to alleviate what John Seddon calls the "sins of hierarchy". As in many organisations, it's crucial to ensure that customer feedback gets to the people who need to use it.

What customer-centric means

Many organisations would like to think of themselves as customer-centric, but few are as uncompromising as Irish Life in terms of assessing all strategic projects against the benefit they offer for the customer. Many initiatives are based purely on customer feedback, such as the digital roadmap we'll look at later in the article. Communications, too, have seen heavy investment purely as the result of relatively low scores seen in customer research.

"Customer research is becoming such an important part of all projects that customer feedback is something that everyone has to sit down and consider when they review the project."

The success of this approach is showcased by a new product – OnePlan. It was designed from the beginning with a focus on the customer's needs, rather than internal products or processes. Starting with the sales process, looking at what will suit the customer's needs and what's affordable for them, it gives customers options and enables them to make good decisions. Once up and running, customers receive revamped versions of a welcome pack, improved product literature, and a great customer

experience. All staff, including sales, business development, underwriting, and so on, were taken through the same training in the new product. The result is clear-cut, with OnePlan scoring consistently ahead of other protection products in terms of customer satisfaction and willingness to recommend. Quality is defined by the customer, and that means that the ultimate measure of success has to be in customer research:

"It was a huge, huge, project, but it's paying off in the scores. CSI has become engrained into the organisation, so we're not operating on anecdote, we have the proof that changes are having the impact we want them to make."

CSI scores are also included in bonuses. In some cultures this can sometimes lead to an unhealthy focus on ways to get the score higher without actually improving the customer experience, but where the attitude towards the customer is right we have found bonuses linked to customer satisfaction to be an effective way to keep it on the agenda. Irish Life also use a whole host of prizes and one-off rewards linked to the InTouch programme, such as the €1000 for each team who made it to the final of a recent competition (themed around a prominent TV series), and the €50 voucher for those nominated by their colleagues.

"There's great engagement there, and that shows just how important it is, and how people understand what InTouch is."

Esther's job is to ensure that teams throughout the organisation, whether or not they are customer-facing themselves, feel involved and able to contribute to improving the customer experience.

The digital customer experience

In recent years the emphasis has been on the growth of services offered online, and in making sure that customer satisfaction with these areas is high. To begin with those efforts were rewarded with improved CSI and NPS scores but, as Esther reflects, those high scores may have led to a sense that the hard work had been done. The scores, inevitably, started to level off. As Esther says,

"We're just learning that it's never done, it always has to improve."

The life and pensions market represents a unique challenge in terms of designing customer experiences. Some of these challenges are exacerbated as customers switch to managing their accounts online, but it also offers potential for improving and deepening relationships.

After a push to get customers online, Irish Life found that customers were extremely satisfied when they first registered, but that satisfaction tended to dip over time. Esther makes a comment in passing which I think is profoundly revealing of an organisation that is truly customer focused – she wonders if the reason for the dip in satisfaction is that, with a monthly tracking survey, customers may receive a second survey without having seen any changes having been made since they first gave feedback.

“They probably feel we shouldn’t be surveying them again.”

Whether or not this is a factor, I thought it was great to see that Esther’s default attitude is that every piece of customer feedback should be attended to and acted upon. Very few organisations think like that.

The focus on online is partly driven by the fact that, once registered, it gives customers many more opportunities to interact. Where they might have called in once a year, they can log in online every day if they choose to. Put that together with a complex and diverse suite of products, and you have a real challenge in terms of creating an effortless self-service experience. If customers see something they don’t understand, then of course they’re going to ring in.

“One of the things we’re looking at is data which shows us that a customer’s been online, then maybe called or emailed a day or two later. So why didn’t they find the answer online? We’re trying to understand what

they don’t understand, what they’re trying to do online, and what help we can put there for them.”

In principle customers should be able to do most (Irish Life estimate 72%) of what they want to do through online self-service. That, in turn, should free up time in the contact centre to help customers with more complex enquiries. Going forward the aim is for the online portal to become a one-stop shop, and a secure replacement for email or written communication. That will enable them to meet the customer demand (for easy communication) without compromising security (email isn’t secure enough for sensitive information).

If you’re waiting for it to get easier...it doesn’t

Looking back over the 16 years of the InTouch programme at Irish Life, I think one clear theme that emerges is that meeting customers’ needs is always challenging. The price of excellence is unstinting effort – it will never feel easy, but it can become a habit.

It starts with a clear focus on customer satisfaction measurement as the ultimate test of quality. As Esther says,

“It’s strange to think that you wouldn’t have a customer satisfaction score, I couldn’t imagine there not being one now.”

The score may help to get senior attention, and you need a CEO who is committed enough to maintain

investment in tough times, as well as a senior team who will sign up to being led by the customer in all strategic projects. Evidence from products such as OnePlan shows that being customer-led does pay off.

At the other end of the pyramid, scores on their own are no good unless you’re able to link them back to your internal processes and people. Moving to touchpoint surveys was a key part of that, and the focus on customer champions and ground-up engagement has also been crucial.

“When you got to touchpoint level and you were able to really hone in on what was wrong with some of our key processes, it became a lot more real, so it felt like taking action was achievable. Staff engagement is so important. You have to bring staff on the journey with you, there’s no point in preaching from on high. It has to be real for staff.”

’John Seddon – “I Want You To Cheat”