

THE CUSTOMER EXPERIENCE REPORT 2020

THE IMPORTANCE OF CUSTOMER EXPERIENCE IN A DIGITAL WORLD



ROMERO
INSURANCE BROKERS



EXECUTIVE SUMMARY

Customer service is changing. Where, once-upon-a-time, customers would rely on face-to-face meetings and phone calls, we are now operating in a much more fast-paced, high-demand society. The number of sent and received emails per day across the world is set to increase to 347.3 billion by 2023 ¹.

And customers expect to see more digital options available to them, with some preferring an entirely digitised customer service offering (such as live chat features, online pricing quotes, product information etc).

So what can businesses do to get it right with their existing customers and prospects? What do customers now expect from the often amorphous “customer experience”?

Can email communication and artificial intelligence ever replace the trust and relationship built through real, human connection?

This report explores what elements of customer service really matter during the business decision making process, and how businesses can utilise customer experience to help them stand apart from competitors.

We’ve surveyed hundreds of business professionals to get an insight into their customer experience expectations.

In this report, we reveal the outcome of this survey, including exclusive statistics and the key insights gained.

INTRODUCTION

Customer service has been at the heart of business transactions since time began. Companies were offering money-back guarantees in 1868², long before the telephone was even invented. The first “call centre” was developed in the 1960s, with the term officially being used from the early 1980s.

Of course, less than a decade later, the internet swiftly became the number one way to communicate and customer service has evolved at a rapid rate since.

Businesses more frequently began using live chat and online help desks in the early 2000s, with product information, comparison, reviews and advice all available to customers at the click of a button. And then social media emerged.

Twitter, first launched in 2006, quickly became a fast and preferred way for customers to connect with businesses (whether to ask questions, complain or compliment).

Customer data tracking has been around since the mid-1990s, but this has continued to advance and develop.

Now, brands are expected to personalise every aspect of the customer journey, from its marketing efforts right through to customer aftercare.

If you happen to leave an item in an online basket – chances are a business will find a way to get in touch with you to let you know you haven’t completed the checkout process.

You’ll find products you’ve viewed popping up on other websites, on your social media feeds and in your inbox. It’s a connected, competitive and potentially intrusive world as businesses are vying for attention. Customer loyalty is difficult to obtain when alternative options are constantly available.



Experts now predict that AI will take the lead. Customers will be able to communicate automatically with chat bots – without businesses needing to invest in human customer service representatives.

The demand for automated chatbots and mobile messaging apps mean businesses must begin investing in predictive intelligence tools. Customers want it all, and they want it now – and the businesses at the top of their game are finding new ways to offer quick, efficient and meaningful customer service.

As technology evolves, so do customer expectations. Across B2B and B2C Businesses in all sectors, customers are demanding bigger and better experiences. It's known as the Experience Economy, and it's changing the way businesses across the globe are selling, marketing and innovating. Research by Barclaycard³ found over half of consumers would rather pay for a good experience than spend money on material possessions (that number significantly rises amongst the younger generations). Having a good meal out is no longer enough - consumers want an outstanding setting.

40% of people would be more likely to go to a festival if it included additional experiences, such as activity zones. Our need for outstanding experience is even impacting the workplace: 50% of millennials⁴ would rather work for a company that matches their values compared to one who pays more money.

So why is this? The need for a stunning Instagram feed no doubt plays a factor, but so does societal values. People want to make a difference, find their place in the world and do good things. In the age of YOLO (You Only Live Once), consumers are becoming more inquisitive and experiential - and therefore more excited by unique and interesting experiences.

Companies must not only keep up with the status quo – they must innovate and push their USPs. According to Harvard Business Review⁵, 64% of consumers say they have a more trusted relationship with a brand they share values with and research from the U.S. Chamber of Commerce suggests almost 70% of customers switch brands due to poor customer experience rather than price or features.





This demonstrates that, in a world of technology and convenience, customers are prioritising real-life values.

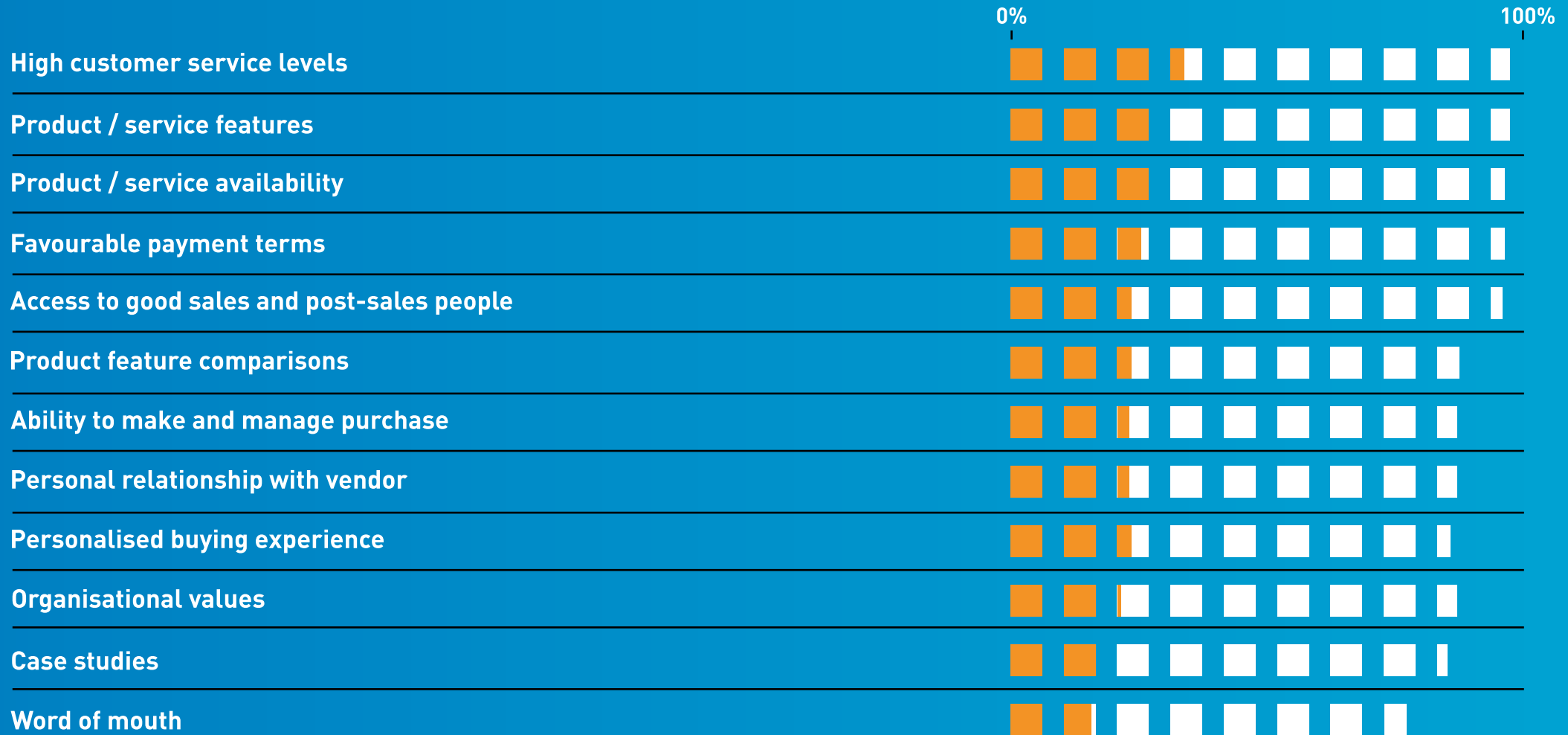
So what can B2B organisations learn from consumer experiences? Customers are increasingly demanding more. Knowing you have a unique product, the cheapest price or a top-notch marketing strategy simply won't be enough to entice customers.

B2B businesses will also need to consider the Experience Economy and prioritise providing great customer service, where customers receive a personalised, consistent and outstanding experience throughout the purchasing journey.

All customers are expecting more from businesses than simply products or services. They want to be wowed from the first touch-point. And this starts with customer service.

WHAT DEFINES GOOD CUSTOMER SERVICE – AND DO CONSUMERS CARE?

How important are the following factors when choosing a vendor during the business decision-making process?



KEY:  ABSOLUTELY ESSENTIAL

 IMPORTANT

Customer service has overtaken other key business features when it comes to making a business decision. It's now the main factor for purchasers – and a critical factor to consider.

It's expected that features, availability and price point would rank highly when making a business decision, but it's interesting to note the more personal aspects of a business transaction matter to purchasers too. Most agree that access to good sales and post-sales people is important – something that simply doesn't come as part of an entirely automated or digitalised service.

Purchasers generally put equal weight of importance on managing purchases online as they do developing a personal relationship with a vendor. Our research suggests that, actually, businesses should aim to find a balance between delivering customer service digitally and dealing with customers personally.

While the rise of live chat and automation can't be ignored, for now at least it seems consumers prefer to communicate more personally.



- **60% of consumers prefer to communicate by email**
- **53% of consumers prefer to communicate in person**
- **53% of consumers prefer to communicate over the phone**
- **40% of consumers prefer to communicate on a business's website**



CUSTOMER EXPERIENCE IS CONTAGIOUS

According to Esteban Kolsky⁶, 72% of customers will share a positive experience with 6+ people. But a negative experience can have a much wider impact – with 13% of customers sharing negative experiences with 15 people or more.

Businesses who not only take note of what customers want, but continually check in to ask for feedback and review their internal processes, will benefit hugely.

77% of businesspeople say word of mouth is important to them when making a business decision, so it's worth considering how far-reaching a negative experience could be.

And younger consumers prioritise this even more: 61% of those aged 18-34 consider word of mouth important when making a business decision, compared to 37% of those aged 35 and over.

This shows that the younger generation are becoming more and more aware of the impact customer reviews can have on a business.

Therefore, businesses should take steps to integrate reviews in customer experience strategies.

It's not enough to assume customers will leave feedback unprompted. According to a BrightLocal survey⁷, 70% of customers are willing to leave a review - and 50% of those would do so if asked.

Customer aftercare is an important part of any customer service strategy, and prompting customers for honest feedback should form part of this whatever sector you're in.



OUR EXPECTATION OF CUSTOMER SERVICE IS HIGHER THAN EVER

81% of businesses expect at least a 7 out of 10 standard of customer service. Yet just 10% of consumers say that over 75% of business purchases provide an exceptional customer service experience. We know customer service is highly valued, yet it seems businesses are still taking a while to implement effective strategies.

It's not all bad news, though. Just 10% of consumers say that over half of their business transactions gave customer service below their expectations. This shows the majority of business purchases did demonstrate adequate customer service. Businesses should focus on providing outstanding customer service consistently. Simply being satisfactory will not be enough.

Our research shows that when it comes to stand out service: accuracy and attention to detail (37%), speed of service (33%) and ease and speed of contact (31%) were considered most critical. Consumers were also most happy with the service they received in these areas.

Consumers were least happy with: customer insight (25%) empathy / emotional intelligence (25%), access to good sales people / post-sales staff (24%) and availability / usability of automation (24%).

It is interesting to note that just 14% of consumers consider empathy / emotional intelligence critical to customer service and 25% are least happy with this. This perhaps suggests that businesses aren't demonstrating best practice when it comes to showing real empathy towards customers – should this be an outstanding skill, perhaps consumers would value it a little more highly.

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**SIMPLY BEING
SATISFACTORY WILL
NOT BE ENOUGH**



AUTOMATION VS REAL PEOPLE

Our research shows that *no* consumers are prepared to deal with a 100% automated service. The most popular choice (26%) amongst consumers was to deal with mainly real people, with some level of automation.

25% of all customer interactions were automated in 2018 ⁸, with this number set to grow to 40% by 2023. Even looking at a future forecast, we can see the majority of interactions will need to be completed by real people.

It seems striking a balance is key. 45% of consumers would be more likely to choose a vendor if they had digitalised their customer service offering so they had to speak to fewer people, compared to just 28% of people who felt they'd be less likely.

Top five reasons consumers want a digitalised service offering:

- Customer service is available 24/7 - **37%**
- Ability to multitask while sorting out a customer service issue - **35%**
- Shorter wait time for a question to be answered - **34%**
- Chat / email logs provide proof of contact and transparency - **30%**
- Getting better results for a query than a sales person could provide - **29%**

Top five reasons consumers are more likely to choose a customer service offering involving a real person:

- A person can better resolve a more complex query - **49%**
- Speaking to a real person makes solving queries more efficient - **43%**
- It allows people to build a better relationship - **39%**
- It feels better to speak to a real person - **34%**
- It's preferable to speak about customer service issues - **24%**

It seems availability and speed of service is one of the main reasons consumers are relying on digitalised customer service. This is no surprise given these qualities are cited as the most critical qualities when it comes to delivering outstanding customer service.

Real people simply can't respond in as quick a manner. A study by American Express⁹ found consumers wait an average of 13 minutes to get through to a call centre, a huge difference to just two minutes waiting for a live chat response¹⁰.

Consumers clearly appreciate digitalisation and want the option to be able to connect with brands this way. But when it comes to more complex matters, consumers would rather speak to a real person.

While we may reach a point where technology can answer complex and entirely unique queries, we're a long way off yet.

Consumers acknowledge that real people can provide a much more in-depth, personal service – particularly when it comes to important or potentially complex enquiries.

Those in the retail sector particularly value digitalisation, with 86% of business people in this sector citing making and managing purchases online absolutely essential during the business decision-making process.



**60% OF
CONSUMERS
PREFER TO
COMMUNICATE
BY EMAIL**



“

I started Romero over 20 years ago with a simple mindset. To provide the people I care about with the best cover and the best service.

Our colleagues and customers have been like family to me from day one, and it's really important to me that this never changes.

**Justin Romero-Trigo, CEO
Romero Insurance Brokers**



THE RELATIONSHIP ECONOMY – FINDING EMPATHY IN AN AUTOMATED WORLD

Move aside Experience Economy, we're just about ready for a new era. The Relationship Economy will see customers increasingly team up with businesses who align with their values. Consumers will want to foster a strong relationship with brands, with every intention of staying loyal to them if their experience remains positive.

65% of consumers¹¹ that feel an emotional connection with a brand say it's because "they care". Businesses can't create this experience by churning out e-newsletters and boosting social posts – they must connect with customers on a more personal level. And this often starts with strong, empowering customer service.

Furthermore, 45% of customers will disengage with a brand¹² if they are all about self-promotion. Customers don't want to interact with a business that pushes its product – they want to find a business that is aligned with their values and will therefore care about their needs.

The UK Customer Satisfaction Index¹³ shows that customers are far more likely to experience positive sentiments with regard to customer service if they're going through a personally difficult time.

The reverse is true also – if a business delivers poor customer service when a customer is experiencing a tough time, the customer will be more likely to feel negative emotions.

Demonstrating empathy and strong emotional intelligence is imperative if businesses want to truly care for their customers.

Knowing when digitalisation needs to take a backseat and trained team members take over is important, too. Customers, particularly those experiencing personal difficulty, are more likely to want to speak to a human and receive a tailored service.

A complex and emotionally challenging issue or important event (such as a particularly expensive purchase or an insurance claim) may require more time to resolve and this should be taken into account for customers who don't feel comfortable using a 'fast track' service such as live chat or online forms for more significant business transactions.

Businesses should invest in training their staff to effectively deal with complex and personal issues. Improving emotional intelligence skills will help build trust and reputation amongst customers.



**65% OF CONSUMERS
WHO HAVE AN EMOTIONAL
CONNECTION WITH A BRAND
SAY IT'S BECAUSE THE
BRAND CARES ABOUT THEM**



SHOULD B2B BUSINESSES TAKE INSPIRATION FROM THE B2C SECTOR?

71% of B2B customers want B2C-like experiences¹⁴. The perceived quality of customer experience consumers receive should be translated for B2B customers too – with standards never slipping.



HIGH CUSTOMER SERVICE IS ABSOLUTELY ESSENTIAL TO 41% OF B2B ORGANISATIONS

Our research shows that 41% of business people in a B2B environment value high customer service levels as absolutely essential to purchasing decisions, compared to just 27% of people working in B2C industries.

This could be due to B2B consumers often requiring support on more complex issues as certain transactions can be much more substantial than B2C purchases.

70% of businesspeople working for a consumer-facing business value a personal relationship with their vendor, with 65% considering an organisation's values when making a business decision. This compares to just 51% and 49% of people working in a B2B organisation, respectively.

It would be fair to speculate that B2B consumers are in the market for a very few niche (and sometimes high-value) products or services, compared to the much wider attraction of B2C businesses – consumers are constantly bombarded with the “next big thing”.

This perhaps means B2B consumers are more focussed on the best price or product features, with fewer frills. But that doesn't mean B2B consumers expect customer service standards to slip – they still expect efficient, quality service.

The connection between a B2B business and its consumers varies massively compared to a B2C market.

The industry is likely to be a lot more focussed, with a great opportunity for B2B businesses to really build a long-lasting relationship with customers who will hopefully remain a loyal advocate for many years to come.

The competitive, public and quixotic nature of B2C differs to the focussed, targeted nature of B2B. Yet the principles of what makes great customer service remains consistent – choice, flexibility and personalisation.

DOES AGE IMPACT THE WAY WE INTERACT WITH CUSTOMER SERVICE AND OUR EXPECTATIONS?

There is a significant correlation between age and the type of customer service consumers expect and value.

Whilst you would naturally assume technology and automation would dominate amongst younger consumers, it appears personal service and genuine, human connection is actually the priority. As technology becomes commonplace, brands must use real people as their key differentiator.

The phrase “**the company is only as good as its people**” has never been more relevant.



The way younger consumers want to communicate differs, too. Those 44 and under are generally more likely to use digital communication compared to those aged 45 and over. Despite prioritising personal communication, those aged 18-24 are less likely to communicate in person – instead, expecting businesses to provide an empathetic and personalised service through digital channels.

We asked businesspeople if they would be happy with all person interactions when completing a business purchase. 22% of those aged 45 and above preferred all person interactions, compared to just 7% of those aged under 45.

When it comes to automation, 47% of those aged 18-54 would be more likely to choose a business with a digitalised offering vs just 21% of those aged 54 and over who feel the same. The same happens when the question is reversed – 45% of those aged 54 and over would be less likely to choose a business that digitalised its customer service compared to just 28% of those aged 54 and under.

It's clear to see that younger consumers now expect a healthy mix of all communication types.

It seems older consumers generally have different expectations and definitions of strong customer service. 57% of those aged 65 and over felt that over three quarters of business purchases provided a high level of customer service, compared to an average of 10% from other age groups. 29% of those 65 and over also said they have never received customer service

How do consumers want to communicate?

Communication Type	% of those aged 18-24	% of those aged 25-34	% of those aged 35-44	% of those aged 45-54	% of those aged 55-64	% of those aged 65+
Email	54	56	63	56	80	29
In person	31	61	46	41	76	71
Over the phone	38	53	52	51	64	57
On a website	46	45	40	28	40	29
Web chat	15	30	36	21	16	0
App	31	27	29	15	8	14
Social media	31	34	20	15	8	0
Text	38	22	22	3	20	0
In writing	31	22	16	13	20	14

that was below their expectations when completing a business transaction, compared to just 7% from other age ranges.

Younger generations have grown up amongst a competitive business landscape, where companies are constantly upping their game to stay relevant.

These consumers expect constant care and personal attention from the brands they choose – confident in the knowledge that a competing brand would be happy to take their business instead.

WHERE THE STAKES ARE HIGHER, THERE'S A GREATER REWARD

According to the UK Customer Satisfaction Index 2019 ¹⁵, “customers attach high personal importance to a broad range of experiences with organisations”.

Important events such as making an appointment to check a problem, buying a car, making an insurance claim or renewing an insurance policy rank particularly highly amongst consumers.

If a customer has a good experience when dealing with one of these important events, they are more likely to feel extremely positive emotions than those who are satisfied with an experience that had lower personal importance.

This shows that, when the stakes are high, it's a great opportunity for businesses to deliver great customer experience and reap the rewards.

But, fail to deliver, and customers are likely to feel more significant dissatisfaction.



WHO IS RESPONSIBLE FOR DELIVERING GOOD CUSTOMER SERVICE?

Customer service is often rolled in as part of the job of an account manager or sales representative. In some cases, customer service forms an element of the marketing department (particularly when it comes to using social media as a customer service tool). After all, the two have an aligned vision: to help customers understand a brand and ultimately choose that business over its competitors.

But, ultimately, every member of staff within the business is responsible for delivering strong service. Every member of staff in an organisation, whether B2B or B2C, is part of one ecosystem. It's true that the whole is greater than the sum of its parts – but only when each part works together towards one shared goal. This goal should be to provide great service.

Ensuring staff are adequately trained to deliver top-notch service should be a priority for every business. As we know, just one poor experience could cause a customer to be tempted elsewhere.

Businesses should consider the importance of engaged employees. Engaged teams show 21% greater profitability and perform at a higher standard¹⁶. This can only reflect well on the business, as happy and healthy employees project positivity and will be in a much better position to deliver great customer service.

Businesses should invest in training to ensure their staff are equipped with the right skills to do their best.

Strong customer service can help businesses win big. Not only can businesses experience a higher retention rate if they prioritise customer service, they can also lead to more referrals (just one happy customer can equal up to nine business referrals¹⁷. 78% of companies perform better financially when compared to competitors if they deliver an above-average customer experience¹⁸, generally bringing in 5.7 times more revenue.

Studies show that not only are customers more likely to stay loyal to a business (companies who actively try to engage employees experience 233% higher customer loyalty rates)¹⁹, they're actually more likely to increase spend due to customer service. This, naturally, leads to a huge uplift in revenue for businesses.

**ENGAGED TEAMS
SHOW 21% GREATER
PROFITABILITY**

THE FUTURE OF CUSTOMER SERVICE

28% of consumers believe empathy and emotional intelligence will become more important regarding customer service, with 24% citing positivity and enthusiasm of sales staff and 22% citing positivity and enthusiasm of customer service staff as important.

As we know, the younger generations are encouraging a more empathetic world view with an emphasis on real-life communication and connection.

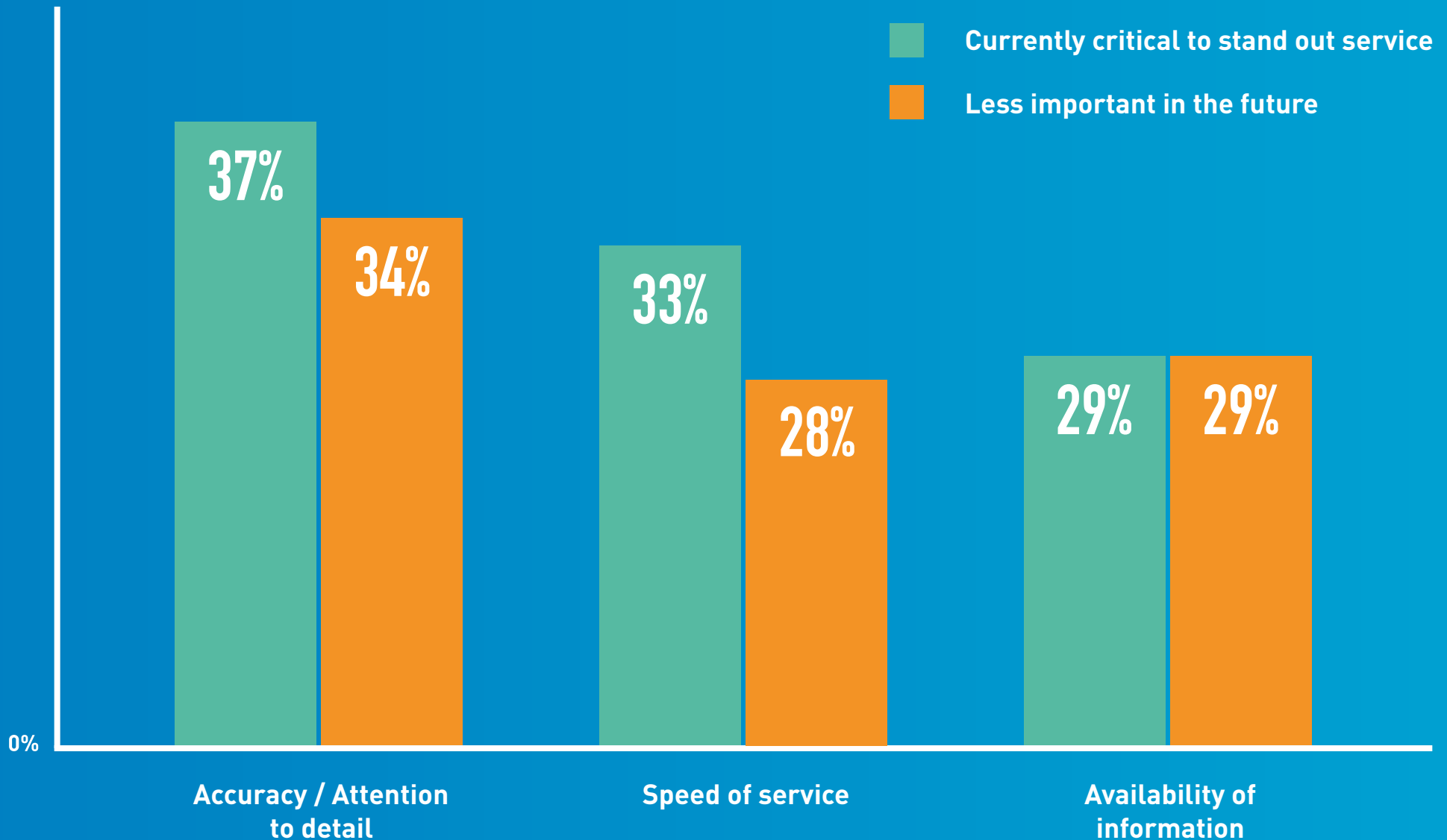
However, our research shows people across all ages feel more people-focussed skills and capabilities will become more important to customer service in the future.

This is interesting, as currently these qualities are not ranked as being particularly important to customer service or the business decision-making process (just 14% said empathy and/or emotional intelligence was critical to providing a stand-out customer service).

Consumers currently rank accuracy and attention to detail, availability of information and speed of service as particularly important. But, despite this, consumers believe these skills and capabilities will become less important in the future.



NOW AND THE FUTURE – WHAT DO CONSUMERS FEEL IS CRITICAL TO STAND OUT CUSTOMER SERVICE?



INDUSTRY EXAMPLES

According to the Institute of Customer Service, the top ten organisations delivering great customer service are:

1. **first direct**

first direct customers feel valued. Its quick responses and 24/7 helplines mean customers can always get in touch and receive a speedy response. Their customer service staff don't use scripts, meaning the level of authenticity is much higher and customers get a totally personalised experience.

2. **Debenhams**

Debenhams has made a concerted effort in recent years to simplify the online shopping experience – resulting in customers finding the organisation easy to deal with.

3. **Suzuki**

Suzuki has a loyal customer following, which is a credit to its ongoing dedication to improving customer experience (one of its core focusses).

4. **John Lewis**

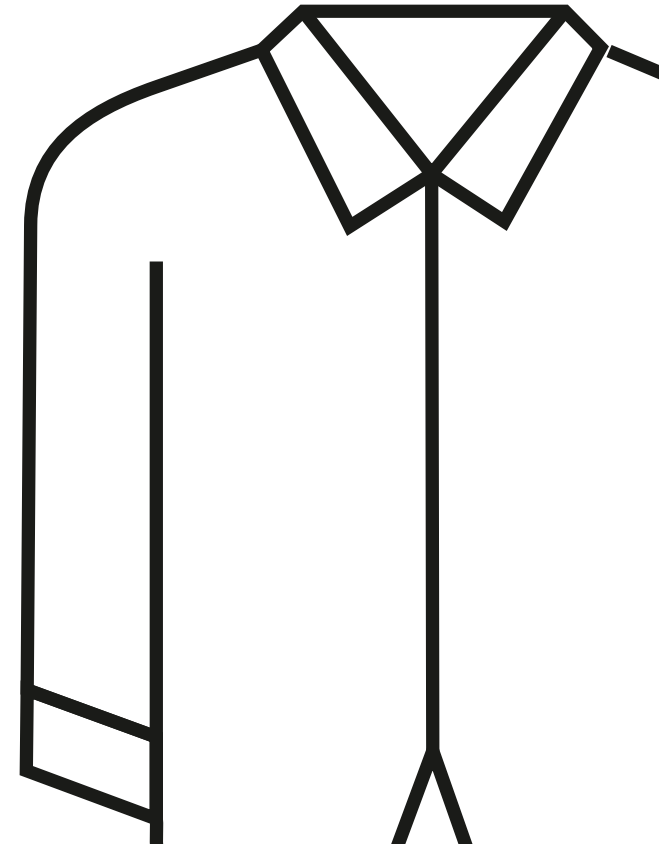
Employees are treated as 'Partners' – effectively co-owners of the business. This investment in employee engagement means partners are more invested in the company and therefore the wellbeing of its customers.

5. **Next**

Next knows what its customers want, and it goes out of its way to deliver it (literally). From an annual delivery pass through to various collection and delivery options, customers are empowered to shop the way they want.

6. **Amazon.co.uk**

From a generally excellent service and return process right through to digitalising its offering through the Echo, Amazon ensures its customers have choice, flexibility and personalisation.



7. Ocado

Ocado uses advanced machine learning to help customer centres cope with such a large volume of emails. Ocado Technology is always innovating to find new ways to improve customer experience with technology²⁰.

8. Nationwide

This bank prides itself on great in-branch services, allowing customers the option to speak to real people where so many other banks are encouraging online interactions. Again, offering customers this flexibility is a key differentiator.

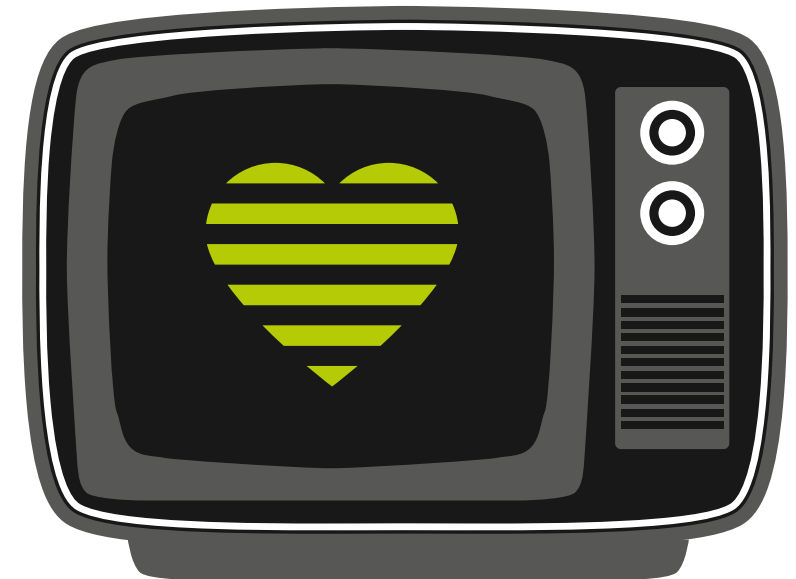
9. Netflix

Data is king for Netflix²¹, and they're constantly monitoring what customers watch to ensure they're delivering the right content for their customers.

They know when you pause or fast-forward, they know your browsing history and what you're searching for. And they use this data to benefit the customer.

10. LV=

LV put their customers at the heart of everything they do. And they encourage customers to check out independent reviews written by other customers, too, showcasing true confidence in their service.



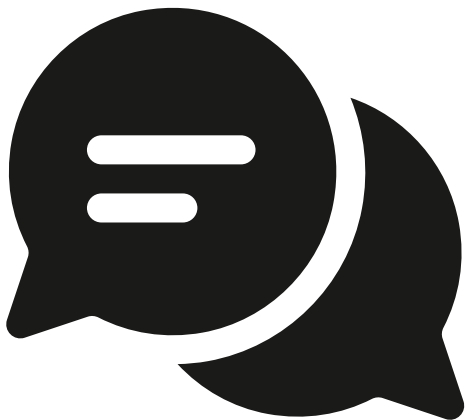
The Institute of Customer Service scores businesses based on customer experience, complaint handling, customer ethos, emotional connection and ethics.

Businesses can take valuable lessons from these top brands. Where some are committing to technological innovation, others are committed to training staff and providing a high level of in-person service.

In all cases, though, the customer comes first and each brand has analysed exactly what its customers want and need – something all businesses should constantly evaluate and monitor.



IN CONCLUSION



For businesses to succeed, they should provide their customers with choice between both human contact and digitalisation.

As we can see from our research, different customers can have opposite expectations.

Consumers want to be in control of where the interactions happen, depending on their individual needs. They want to be empowered to lead the conversation and businesses should have a flexible enough service architecture to allow this to happen.

So one customer may deal with a short, quick enquiry via live chat on their train into work but then require a longer telephone call later down the line to address a more complex query.

There should be no 'one method fits all' – and businesses should look to adapt to suit a variety of customers.

The key here is personalisation and variety. There's no reason why a business must nail its flag to just one mast. Businesses should choose to improve its digital offering and ensure staff are totally dedicated to providing exceptional customer service too.

The two go hand-in-hand to create a holistic and joined-up experience for the customer, leaving no gap unfilled.

Businesses should aim to make the process seamless. Customers should not need to repeat the information they shared via email if they call a sales representative – the details should be logged and the conversation should be picked up wherever it left off.

This easy, smooth service makes the customer feel valued and genuinely cared about. And the service should be quick, too. 57% of consumers expect the same response at any time of the day (including evenings and weekends)²².

Businesses risk losing out if they can't provide a 24/7 customer service offering. It's likely this will be an area for AI to thrive.

Where personal communication just isn't viable, automated chatbots and customer service tools can step into niche fields and help fill the customer service void.

A WHISTLE-STOP TOUR OF CUSTOMER SERVICE

We get it, reading a whole whitepaper can take a chunk out of your busy day. That's why we've summarised everything you need to know here:

Customer service is evolving.

In today's competitive, connected world businesses must use strong customer service to stand out from the crowd.

It's all about experience.

Customers stay loyal to brands that offer an outstanding experience (and 70% will switch due to bad customer experience...)

96% of businesses say high customer service levels are important.

This has overtaken other key factors when it comes to making a business decision. Now more than ever, customer service is critical to consumers' purchasing decision.



... and our expectations are getting higher, too.

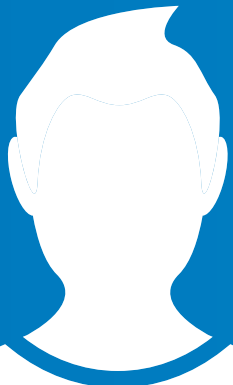
81% of businesses expect at least a 7 out of 10 standard of customer service, and our research shows the majority of business purchases don't demonstrate this.

Consumers want to see better service from businesses, and this effort will be rewarded in loyalty and recommendation.

Automation and advanced technology aren't taking over just yet.

60% of consumers prefer to communicate by email, and 53% prefer to communicate in person or over the phone.

Zero percent of consumers are prepared to deal with a 100% automated service. Customers prefer to deal mainly with real people, with some element of automation.





Customers feel digitalisation offers better availability and speed of service, though would prefer to deal with a real person for complex or personal queries.

Choice is key when it comes to automation vs real-person interaction – consumers want the option to choose how and when they communicate with a brand. Businesses must provide this choice.

Businesses have a real chance to showcase their customer service prowess if the customer is going through a personally difficult or emotional time.

...But fail to provide good service, and the customer is significantly more likely to go elsewhere.

Your customers talk.

And they'll share negative experiences as well as positive ones. Businesses should actively encourage reviews from their customers and use this feedback to improve their service strategy.

The Relationship Economy is taking over.

Consumers connect more with brands who demonstrate they care through providing great service. Customers will stay loyal to businesses that are aligned to their own values and demonstrate emotional intelligence.

B2B customer experience will start to match the high level of service currently seen in B2C transactions.

Both sectors will value consistent quality service that provides choice, flexibility and personalisation.

Younger generations (those aged 18-34) value personal service, human interaction and emotional understanding far more than those aged over 35.

Despite wanting the choice of digitalised customer service, younger generations still expect a personalised, empathetic experience.





Every person within a business is responsible for delivering great customer service.

It's up to the business to nurture a positive workplace culture that places high importance on key business values and customer experience. Engaged teams show 21% greater profitability, after all.

Customer service provides an opportunity for greater retention, referrals and revenue

Businesses offering high level of customer service experience higher retention rate, more referrals and increased revenue.

The future of customer service will revolve around human connection.

Businesses must prioritise empathy and the positivity / enthusiasm of their staff. Investing in staff training will be key.

Customer service can only become more and more important

The importance of customer service will increase in the future, overtaking factors such as price or availability to become a key differentiator for business decisions.

ABOUT ROMERO INSURANCE BROKERS

The Romero Group is a group of chartered, independent insurance brokers specialising in different sectors. Romero offers innovative solutions to protect, support and reassure customers, bringing certainty in an uncertain world. As a passionately independent broker, Romero is able to access the entire market to provide totally tailored insurance cover, making sure customers are getting the best cover at the best price.

Customer service is at the very heart of each business. The group employs dedicated account handlers, risk management experts and a claims team to ensure customers are looked after at every stage of the insurance process.

Key stats:

- **Romero Insurance Brokers has been proudly independent for 23 years**
- **Over 165 team members**
- **9 industry awards**
- **Winner of the 2019 Independent Broker of the Year award at the Insurance Times Awards**
- **78% of employees recommend working at Romero**
- **Employees rated Romero 8 out of 10 for its health and wellbeing focus**
- **79% of staff take part in Romero wellbeing initiatives**

MEET THE SENIOR LEADERSHIP TEAM



**Justin Romero-Trigo,
Founder and CEO**

Justin is one of the country's leading insurance authorities in the UK. From day one, customers have been the focus of all business decisions because people are at the heart of Romero.

Justin created the motto "treat customers exceptionally", which is a massive part of Romero's workplace culture to this day.



**Simon Mabb,
Group Managing Director**

With over 25 years' experience in the commercial insurance business, Simon has led the development of the business to become one of the fastest organic growing and multi-award-winning group of companies in the UK.

Simon delivers talks and seminars globally on the importance of exceptional customer service.

ABOUT OUR AUTHORS

Oliver Calvert, Head of Brand & Marketing

Oliver has over 10 years' experience in brand and marketing, working across an array of big-name consumer brands, charities and B2B organisations. He now looks after the full creative output across The Romero Group, including brand strategy and delivery.

Sophie Joelle, Content Manager

Sophie has been penning B2B content for over five years, writing blogs, thought leadership pieces, case studies and whitepapers for national brands. She now manages the content strategy and content creation for The Romero Group, providing added value for customers.

GET IN TOUCH

At Romero, our customers are so much more than just a policy number. To find out how our award-winning team can help protect you and your world, get in touch.

0113 281 8110

enquiry@romeroinsurance.co.uk



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