



# intouch...

with Stakeholders

Irish Life's successful programme of improvements in customer satisfaction showcases a number of valuable lessons: senior management must be on side; employees must be engaged and excited about the process; improving customer satisfaction is a long term game. None of these things are spectacular revelations, but Irish Life have shown that sustained commitment in the right areas **will** deliver an improved customer perception.

Most tellingly, Irish Life's experience has shown the importance of communication as a way of engaging employees, gather-

ing ideas and driving through change. Communicating to customers is also important, of course, but it is internal communication that emerges as the main success. The playfulness and wit of the conversation that the **intouch** team built up with staff is a real strength, and I suspect has made all the difference in terms of getting staff excited about the process. You'll see examples scattered throughout this article.

#### A bit of background

Irish Life is Ireland's largest life assurance

company, also dealing in pensions and investment products. Irish Life products are available directly, through brokers and in branches of Permanent TSB, the retail bank which is the other part of the Irish Life and Permanent group.

The Irish Life logo features a man touching a fish at his feet and a bird in the sky. This represents the company's breadth of products: those that provide for basic needs to those that help people realise their dreams. It symbolises the company's strong customer focus, and is also characteristic of a brand which has success-



fully balanced a strong Irish heritage with very modern sensibilities.

This awareness of the importance of branding and symbolism in communications is obvious in the company's approach to improving customer satisfaction, using a dedicated and branded team to deliver a programme of specific actions that would lead to improvement. This **intouch** team included people from marketing, customer service, HR, and sales, ensuring all the main internal stakeholders were represented. The **intouch** branding has been carried through the whole programme.

The distinctive imagery featured Freddy the Frog, which was felt to be great for showing movement—hopping from lily pad to lily pad, “leaping forward” until 100 ideas had been generated. Now that the company has entered a more stable point this metaphor is not so relevant, so they've shifted to Top Dog with the aim of refreshing the programme and moving things on again.

The striking thing about this communication is how informal it is. This light-hearted tone, and the short, catchy messages on each poster, have been very valuable in engaging staff and, I suspect, in making them feel positive about the programme rather than got at for their failures. The message of service improvement must be sold very carefully in order to avoid giving the message that staff are in trouble for not being good enough, with demoralisation the inevitable counter-productive result.

**First steps - involving senior management and staff**

A key factor has undoubtedly been strong support from the highest level, focused on getting the improvement process off to a flying start. It kicked off with an enormous, and closely planned, day consisting of sessions to which all staff were invited, steered by the Chief Executive. The aim

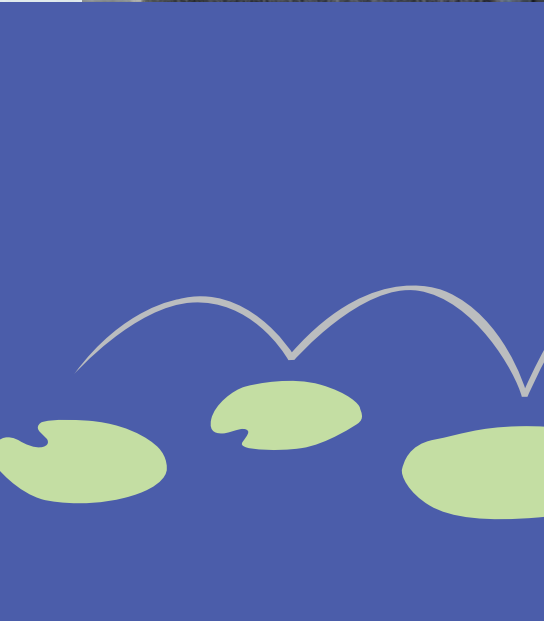
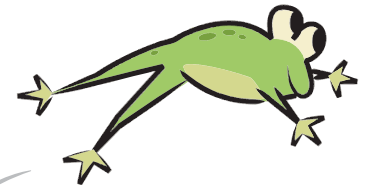
was to send a strong message that this programme was being taken seriously, and was here to stay. There could be no question that this was just a fad that would go away if it was ignored for long enough.

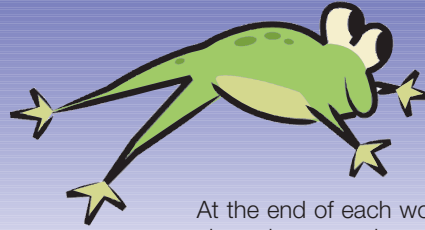


The launch of the **intouch** programme and the appearance of Freddy the Frog helped to get attention.

“COMMUNICATION WAS CRITICAL. WE WANTED TO GET EARLY BUY-IN, ENGAGEMENT AND SUPPORT FROM STAFF. FROM THE OUTSET WE DECIDED WE WOULD ALWAYS COMMUNICATE INTOUCH IN A VERY DISTINCTIVE VOICE, DIFFERENT TO ANYTHING ELSE STAFF WOULD HAVE SEEN.”

The workshop itself was designed to strike a new note. The room was set up differently—physical cues like this are very valuable to hammer home a subconscious message of change—and decorated with boards full of customer comments and details from the research.





A video featuring the Irish rugby team was also used to stress teamwork (not sure this would work in England at the moment!).



STAFF WERE USED TO ATTENDING HALF YEARLY TEAM BRIEFS WITH THE CHIEF EXECUTIVE. TYPICALLY THE ROOM WAS ARRANGED THEATRE STYLE AND THE CEO STOOD AT A PODIUM AND UPDATED STAFF ON NUMBERS. EXPECTING THIS AGAIN, STAFF WALKED INTO THE ROOM WITH THE SEATING ARRANGED IN A SEMI-CIRCLE FORMAT, LARGE COLOURFUL SPEECH BUBBLES OF CUSTOMER QUOTES ARRANGED AROUND THE ROOM, MUSIC BLARING AND THE CEO ABOUT TO MAKE A PRESENTATION WITH PICTURES OF FROGS BEHIND HIM...



Finally he launched a scheme offering a £200 voucher to the first 100 people to suggest a good idea for improvement. This got an immediate response, with three people standing up there and then to claim their vouchers. The fact that the Chief Executive literally handed them out on the spot ensured that word spread like wildfire and there was genuine excitement. As well as an effective means of gathering ideas, this approach is a brilliant way to make staff interested in the process.

On another occasion the incentive was four pairs of tickets to a sold-out U2 concert in Dublin, tickets that you could not get hold of for love nor money. Again it was the Chief Executive who offered the tickets to staff in exchange for good ideas. This announcement was made the week before the concert so there was lots of urgency to come up with the ideas—a better plan than leaving months of thinking time during which the excitement can peter out. The personal touch that the Chief Executive physically gives people their reward is very important as well. Often this kind of recognition has a more lasting benefit than the value of the prize itself.

This top-level involvement is not just a gimmick. On an ongoing basis, the Chief Executive and steering group are updated monthly. The **intouch** team report on their plans and outline what they're doing, receiving advice and input back.

### Using ideas and planning improvements

In the Irish Life programme there is a clear chain from research to implementation, which is often the most difficult part of the journey for companies to make happen. The key outcome of the research programme was a small number of priorities for improvement (PFIs), recommended by The Leadership Factor as the areas where improvements would deliver most benefit to the overall customer experience.



Staff workshops took these PFIs, looked in detail at the research and the comments customers had made in relation to each, and came up with a host of very specific actions that would contribute to them.

The **intouch** programme delivered 100 ideas, all of them kept on the intranet in a file updated each week with details of what was happening to each one. The progress on each idea was also fed back to the originator of the idea, even if it turned out to be impractical to implement for some reason. Another consideration was to get someone to take ownership of each idea, someone who was in a position to do something about it, which is not necessarily (or even often) the same as the person who came up with it in the first place.

Workshops for all staff were run by HR to go through the research, get teams talking about how it related to them and where the blockages might be that stop it working right. It was a chance for staff to unburden and for teams to sit around out of work in an ice cream parlour, and let them just talk for half day.



IT WAS A HEAVY INVESTMENT BY THE COMPANY, BUT WELL WORTH WHAT WE GOT OUT OF IT



At the end of each workshop a customer champion was drawn to represent their team, and to represent **intouch** within their team. This is an excellent way to disseminate ideas and to communicate up and down the line. The appointment of a Customer Satisfaction Manager will enable even more use to be made of these customer champions in the future.

Now Irish Life are looking across teams at where interdependencies and blockages are. Rather than looking at whether **my** team met its Service Level Agreement, it's a case of looking at the end customer and seeing how the sum of all the internal processes impacts on them. Each team has its own charter designed to feed together so that all deliver their bit in contributing to the end result for the customer - the aim being to "get it right first time within 24 hours".

### Training

Three major pieces of training have been used to approach customer service improvement in a more typical way. "Sense and respond" was about how staff respond to each customer and have the ability to deal with them in the appropriate way for that individual. Empathy is the key here—being businesslike when the situation demands it, but more friendly with other types of customer.





Another major focus was complaints—an area in which many organisations struggle with definitions. A lot of training here was geared towards encouraging staff to record any incidents where customers had a concern, or just sounded unhappy on the phone. This flowed from the discovery that customers who were talking about a complaint during the satisfaction survey often had no complaints logged in the system. There is often a colossal gap here between organisations' perceptions and those of their customers—how do you define a “complaint”?

Increasingly, successful organisations, like Irish Life, are realising that even encouraging customers to complain is not enough. What is needed is staff who are self-motivated enough to recognise that a customer is unhappy and act on their behalf to log a complaint about their issue. The notion of acting as a champion for the customer should capture this very neatly—but how often does it really happen in practice? The result for Irish Life has been an ever-increasing number of complaints, which is a strange measure of success. That's customer-focused management for you!

The third significant piece of training revolved around letter writing. Irish Life have a very firm commitment to using plain English—all their communications carry the crystal mark, and they've been working with the Plain English campaign since 1998. They're also proud of the fact that they have more “Honesty Marks” than any other company in the world. An example of the kind of idea that Irish Life have used to communicate the terms of their products clearly is the “product snapshot”, modelled on the boxes of nutritional information you would find on the side of a packet of cereal.



### Honesty Marks

<http://www.plainenglish.co.uk> explains what the Honesty Mark represents:

*Every customer survey shows that one of the most important things to buyers is trust. Plain English can help give consumers an informed choice, but we need all the facts at our fingertips.*

*Plain English Campaign's solution is the Honesty Mark. This is a free logo available to any Crystal Mark document, as long as the organisation is prepared to sign our declaration. This declaration guarantees that everything in the document is true and is not contradicted by any other document that the reader will not have seen. In other words, what you see is what you get.*

### Rewarding and encouraging staff

As well as rewarding ideas for improvement, a larger annual incentive scheme is in place for members of staff who have gone beyond the call of duty for the customer. An example of the kind of behaviour Irish Life were looking for was when a broker's customer needed some papers by 5 o'clock. The member of staff left work (!) and cycled across Dublin in order to make sure the papers got there in time.

Anyone could be nominated for the prize, with the competition judged by staff representatives. This year there were 223 nominations, with the 22 winners jetting off to Barcelona on a holiday to reward and celebrate their efforts.

When the winners had been chosen they were informed by personal email from the Chief Executive. They were also invited to have a meal (in a very posh restaurant) with him before they jetted off. This kind of recognition is incredibly good for morale, and the **intouch** team made sure that everyone knows what a good time the 22 lucky ones had in Barcelona. As important as the prize itself is the manner in which it was done—it really was a no expense spared treat in Barcelona—and the personal involvement of the Chief Executive.



In more formal terms customer satisfaction has been made part of the bonus scheme for everyone in the company. The Chief Executive made this decision despite concerns that that this was rushing customer satisfaction into performance assessment too quickly, before anyone had had time to improve. The scheme is based on hitting targets for profit (60%), market share (20%) and, now, customer satisfaction (20%).

“WE WERE VERY NERVOUS ABOUT THAT, BUT IT WAS THE BEST THING WE EVER DID. WE'VE BEATEN OUR TARGET TWO YEARS IN A ROW NOW.”

In the event Irish Life beat their “superstretch” target for improving customer satisfaction, meaning that all employees got a bonus of roughly a month's salary. In line with the rest of their internal communications, this was proudly and wittily celebrated with posters of posh shoes and other treats asking “what are you doing with your extra cash?”.

An important part of motivating staff is building and maintaining good morale. It's very easy to focus entirely on the negatives—where are we going wrong? Realising that demoralised staff are no good for customers, Irish Life celebrated the positives by posting a compliments board, updated monthly, in the restaurant.



Ongoing communication with staff

As well as a regularly updated intranet, the main means of communication with Irish Life staff are posters in and around the lifts, which are unofficially owned by the *intouch* team.



can be attached to them in speech bubbles, with the idea that the quotes can be brought to life. It's an effective way to highlight the fact that behind the scores, behind all the reams of verbatim comments, there are real people with individual concerns. As there are fewer and fewer large scale problems to fix this kind of individual focus is the last area where staff can really make a difference to customers.



"I only had one enquiry with them and they didn't resolve it"

Involving staff early on, and then keeping them updated, informed and involved has tremendous benefits in terms of the way the programme is seen internally:

“HR HAVE BEEN DOING SOME CULTURAL WORK, AND WHAT'S COME THROUGH VERY STRONGLY FROM THAT IS HOW STAFF HAVE A REAL OWNERSHIP OF THE INTOUCH PROGRAMME. THEY FEEL THAT THEY'RE VERY MUCH PART OF IT, AND THAT IT'S NOT ANOTHER MANAGEMENT-DRIVEN PROGRAMME. THIS IS FANTASTIC FEEDBACK FOR THE INTOUCH TEAM CONSIDERING IT WAS THE CHIEF EXECUTIVE WHO STOOD UP AND SAID 'HERE'S WHAT WE'RE DOING...'”

Perhaps the most striking piece of communication you see as you walk through the Irish Life building is the life-size cardboard cut-outs. These are designed so that customer comments (good and bad)

Communication with customers

Irish Life found themselves in an interesting position relative to their customers. Unlike many financial companies the relationship tends to be remote, with relatively few opportunities for contact. This situation is exacerbated by the fact that about a third of their business comes through brokers.

“WE ARE A MULTICHANNEL BUSINESS AND HAVE TO KEEP EVERYONE INFORMED ABOUT WHAT WE'RE DOING.”

Direct communication, then, was the only option if customers were to be informed about, notice and understand the changes that were being made. But using newsletters in this way was a new idea. Did customers even want communication? If so, what were they interested in?

“THAT WAS A PROBLEM FOR US - HOW DO WE, ALL OF A SUDDEN, START WRITING TO SOMEBODY WHO'S BEEN A CUSTOMER FOR MAYBE 15/20 YEARS? WE WERE QUITE NERVOUS ABOUT THAT.”



"I am very satisfied, they always deal with my phone calls well and they are on the ball"



It had to be carefully managed, but soon the newsletter was going out to customers at every opportunity. Last year 405,000 newsletters were sent out.

The first few provided a detailed run-down on the results of the survey, complete with graphs and comments. But the feedback soon came through that customers were more interested in what Irish Life were doing to improve rather than in what the detailed satisfaction scores were for each attribute. The result was a newsletter that pulled back to just a view of the overall result, the key areas for improvement and what was being done.

A crucial point about the way Irish Life managed communication is that these newsletters were completely open. Many organisations worry that putting information like this into the public domain is very dangerous, opening the possibility of negative publicity or of giving sensitive information to competitors. This need not be the case, but what it does do is commit the business, very publicly, to doing something about it. If this kind of communication is accompanied by genuine and serious effort then it sends a very positive message—this is where we are now, this is what we're going to do to improve—that looks transparent, honest and positive.

### Low-hanging fruit and pyramid building

Some of the issues proved to be “low hanging fruit” that were relatively quick and easy to sort out, but then Irish Life found itself dealing with what might be termed “pyramids”—they take a lot of people pulling in the same direction a long time to achieve. Maintaining the momentum to achieve movement on these issues is a real test of the mechanisms that have been put in place, and of the commitment of staff to the process.

It is also a much more difficult message to lay out in a newsletter, and the *intouch* team found that, although there was a newsletter every quarter, because the look of it didn't change customers thought they were getting the same one again. They're now planning to change the look of it quite substantially between quarters, as well as changing the style to an even more customer-friendly tone, with less information crammed in.

### Conclusions

One of the unique things about the approach Irish Life have taken is that it was seen as a three year project for the *intouch* team, which is now coming to an end. This doesn't mean that they think the journey is over—the research will continue and so will improvements. But now Customer Service, the Customer Satisfaction Manager and Customer Champions are all in place and geared up to manage the process into the future. The mechanisms are set up, the *intouch* team has done its job and can be disbanded.

Interestingly, this approach conforms very closely to the model recommended for driving innovation—a small team drawn from across the organisation focused on a specific goal, and with a limited period of operation. It has clearly been very successful, and would serve as a good model for any organisation looking to kick-start a genuine “leap forward” in customer service.

Of course this team couldn't work without support from the top, and that was present in abundance.

“WHAT WAS KEY FOR US WAS THE SUPPORT OF OUR CHIEF EXECUTIVE. HE WAS FANTASTIC, AND FROM THE OUTSET HE SUPPORTED US JUST DOING WHAT WE HAD TO DO TO DRIVE SATISFACTION UP.”

The flipside of this commitment was being prepared to swallow major investments in training, setting aside time for workshops and so on. Improving customer service is neither easy nor cheap, but it can be done if there is enough will within the business to drive it forward.

But even the most committed Chief Executives cannot make improvements on their own. Engaging and enthusing staff is a necessary precursor to improving service. Indeed the Irish Life story is notable for the relatively secondary position of customers in terms of deciding how improvements should happen. It all flows from the staff, reflecting the words of Richard Branson:

“CUSTOMERS DON'T COME FIRST. EMPLOYEES COME FIRST. IF EMPLOYEES ARE TREATED RIGHT THEN SERVICE WILL FOLLOW.”



Staff were not only involved and mined for ideas, they were able to feel that they had some ownership over the programme. The unique voice of the communication was a key part in achieving this relationship.

But don't let the informality fool you. Everything flowed from a very robust customer survey, and every step in the process was evaluated and revisited as necessary. Communications were researched to check their effectiveness, and changed to reflect feedback from customers and employees.

The next step for Irish Life will be to focus even more on the idea of treating each customer as an individual. Increasingly this seems to be the direction that customer service is taking, and it's bound up with an enthusiastic and empowered staff. Staff that can act, and want to act, on behalf of the customer will be a real differentiator for years to come. By definition this kind of service cannot be centrally controlled, but it must be systematically supported, enabled and encouraged. Managing this paradox is the key challenge facing service-based businesses today. [S](#)



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