



Foreword

Joanna Causon Chief Executive

The latest UKCSI results show a further decline in average customer satisfaction in most sectors. The overall fall in satisfaction compared to a year ago is relatively small, but across the UK economy, customer satisfaction is at its lowest level for several years. Satisfaction has fallen, or is stagnant, not just for transactional experiences and complaint handling but also for measures of emotional connection, ethics and the sense that organisations demonstrate a customer ethos.

As financial pressures have intensified, I've noticed that some organisations are increasingly taking a narrow, transactional approach to measuring customer satisfaction. But there is a risk that this gives insufficient focus to deeper factors that shape customer satisfaction, reputation, long-term performance and value.

This UKCSI reminds us that customer satisfaction is often critically influenced by whether a customer feels an organisation genuinely understands and cares about their personal needs and situation. Organisations can demonstrate their care and understanding for customers by leveraging data and analytics to provide employees with relevant prompts and information and create more personalised experiences and communications.

Many customers appreciate proactive contact from organisations when it has a practical, relevant value, such as information about how to make best use of products, services and resources, or save money. In many cases, the way organisations demonstrate care and understanding for a customer's personal needs and situation happens in the moment, through an employee's empathy, behaviour and responsiveness. This underlines the importance of a constant focus on organisational culture and developing the skills, behaviours and knowledge that lead to differentiated service experiences.

Customer service is closely linked to reputation and governance. This UKCSI shows that many customers are influenced by perceptions of an organisation's business practices, ethical conduct and behaviour, especially the way organisations treat customers and employees. I found it interesting that over 30% of customers feel that in the last 5 years more companies are doing the right thing in their business practices. But this growing awareness brings a heightened risk to reputation: over 60% of customers believe the reputation of an entire sector can be tarnished by the bad practices or behaviours of a small number of companies. The Institute's research on *Governance and the Role of the*

Customer and our *Service Manifesto* highlight that the way organisations balance the needs of all stakeholders – shareholders, customers, employees and the wider community – is critical to reputation and long-term performance.

Those of you who have read my CEO blogs and The Institute’s research will know that I am obsessed by proving the link between customer satisfaction and financial performance and at a time when investment in customer service is under pressure, this has never been more important.

Customer satisfaction results for individual organisations can change from one UKCSI survey to another and we know of course that many factors in addition to customer service influence business performance. But it is heartening to see that the highest performers in the UKCSI over the past 5 years have in most cases achieved impressive financial results and are looking towards the future with ambition and confidence. These organisations have several characteristics in common: they recognise that customer service is a key business asset and a driver of long-term value; they demonstrate agility and boldness in response to a challenging environment; and they focus on organisational

culture to drive standards and behaviours. High performing organisations also combine financial discipline with a long-term service strategy underpinned by leadership commitment.

So let me say again: despite financial pressures, disruptive change, competition and changes in customer behaviour, sustained focus on customer service is possible and really is key to sustainable value.

As ever, I welcome your feedback and engagement with The Institute and look forward to working with you to drive the sustained improvements in customer satisfaction and employee engagement that will deliver long-term value to all.



Contents

Executive Summary	6
Part 1 Customer satisfaction and business performance	22
Part 2 The impact of reputation on customer satisfaction, attitudes and buying behaviour	48
Part 3 The state of customer satisfaction in the UK	66
Part 4 Recommendations for organisations	88
UKCSI Key facts	96
Organisations in the UKCSI	97
About the UKCSI	98
UKCSI sector reports	99
Breakthrough research from The Institute	100
About The Institute	104

Executive Summary

The UK Customer Satisfaction Index (UKCSI) provides an objective, independent perspective on the state of customer satisfaction in the UK across 13 sectors. UKCSI scores are based on customers' responses on over 25 measures covering transactional experiences and broader aspects of customers' relationships with organisations. The UKCSI is published twice a year by The Institute of Customer Service. For further information, see About the UKCSI on page 98.

As well as the latest customer satisfaction results, this report examines the relationship between customer satisfaction and business performance. We also examine how customer attitudes and buying behaviour are influenced by perceptions about an organisation's business practices, reputation and whether an organisation demonstrates understanding and care for a customer's personal circumstances.

The report concludes with recommendations to help organisations improve customer satisfaction and business performance.

Organisations that have consistently achieved the highest levels of customer satisfaction over the past 5 years have certain common characteristics



A clear purpose and long-term strategy, based on customer insight and assessment of market opportunity, risk and core capabilities



A board that prioritises customer service as a key business asset and driver of long-term value



Investment in people, technology and infrastructure to improve capacity, logistics, engagement with customers and the ability to respond to future challenges



A focus on organisational culture to drive standards and behaviours based on clear values



Agility, boldness in decision-making and investment in response to a challenging environment



Ongoing financial discipline and stability



A sustained and consistent service strategy underpinned by leadership commitment

Customer satisfaction scores for an organisation can vary from one UKCSI survey to another but The Institute's research* has highlighted the link between consistently high levels of customer satisfaction and superior business performance, in terms of profitability, revenue growth and revenue per employee. An overview of the current financial performance of the highest rated organisations for customer satisfaction is included in *Part 1 Customer satisfaction and business performance*.

* The Customer Satisfaction Dividend Revisited, Institute of Customer Service, 2023

Top 20 rated organisations for customer satisfaction 2019 – 2024*

Organisation	Sector	Average UKCSI score July 2019 – July 2024	UKCSI score compared to sector average July 2019 – July 2024	Ranking in July 2024 UKCSI
first direct	Banks & Building Societies	85.5	6.0	14
John Lewis	Retail (Non-food)	85.2	4.3	3
Amazon.co.uk	Retail (Non-food)	83.8	2.9	12
Nationwide	Banks & Building Societies	83.8	4.3	2
M & S	Retail (Non-food)	83.6	2.7	7
Tesco Mobile	Telecommunications & Media	83.4	8.4	20
M & S (food)	Retail (Food)	83.4	3.3	7
Jet2holidays.com	Tourism	83.2	3.6	4
Suzuki	Automotive	83.2	4.0	32
Greggs	Leisure	83.2	2.9	10
Starling Bank	Banks & Building Societies	82.7	3.2	6
Pets at Home	Retail (Non-food)	82.6	1.7	26
Timpson	Services	82.6	6.7	1
Ocado	Retail (Food)	82.5	2.4	17
Premier Inn	Tourism	82.3	2.7	32
Netflix	Leisure	82.2	1.9	66
Aldi	Retail (Food)	82.1	2.0	30
LV=	Insurance	82.1	3.1	49
Next	Retail (Non-food)	82.1	1.2	25
Home Bargains	Retail (Non-food)	82.1	1.2	18
Jet2	Transport	82.1	9.8	14

14 of these organisations are also rated in the top 20 organisations in the July 2024 UKCSI; and all but one feature in the top 50 in July 2024.

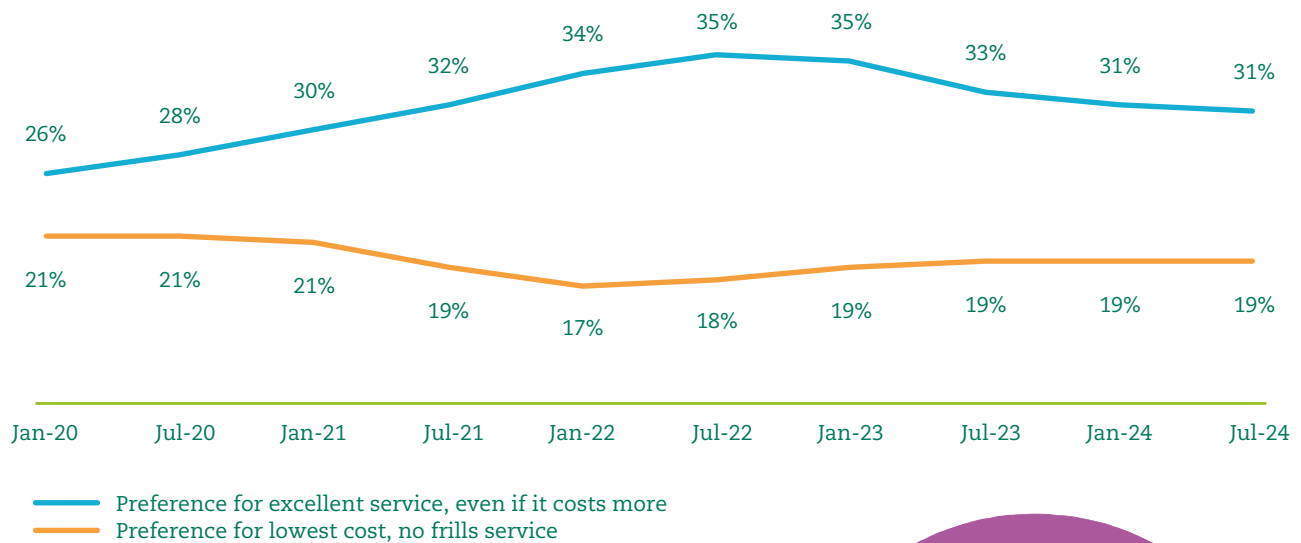
* Organisations that have appeared in at least 7 of the 11 UKCSI reports published in this period

Across all sectors, 31% of customers prefer excellent service, even if it costs more

In the UKCSI, customers are asked to prioritise the relative importance of service and price on a scale of 1 – 10, where 1 indicates a preference for lowest price, no frills service and 10 expresses a preference for excellent or “premium” service, even if it means paying more. A score of 8 – 10 is interpreted as a marked preference for excellent service, even if it costs more whereas score of 1 – 4 indicates a desire for lowest price, no frills service.

The latest evidence shows that 31% of customers would be willing to pay more to ensure they get excellent service, slightly lower than a year ago but 5 percentage points more than in 2020.

Service preferences: Are you willing to pay more for excellent service or do you prefer a lowest cost, no frills service ?



The leading reasons why customers prefer excellent service, even if it costs more are because they trust an organisation or feel reassured that they receive the support and advice they need

The monthly cost to UK organisations of service failures and problems is £6.8 billion

As well as the links between customer satisfaction, revenue growth and profitability, there is another important aspect to the financial impact of customer service – the cost of service failures or problems. In a survey of 1,000 employees working in UK-based organisations, employees were asked if their role involves them dealing with the consequences of their organisation getting something wrong for a customer and how much time they spend on this activity.

3.3

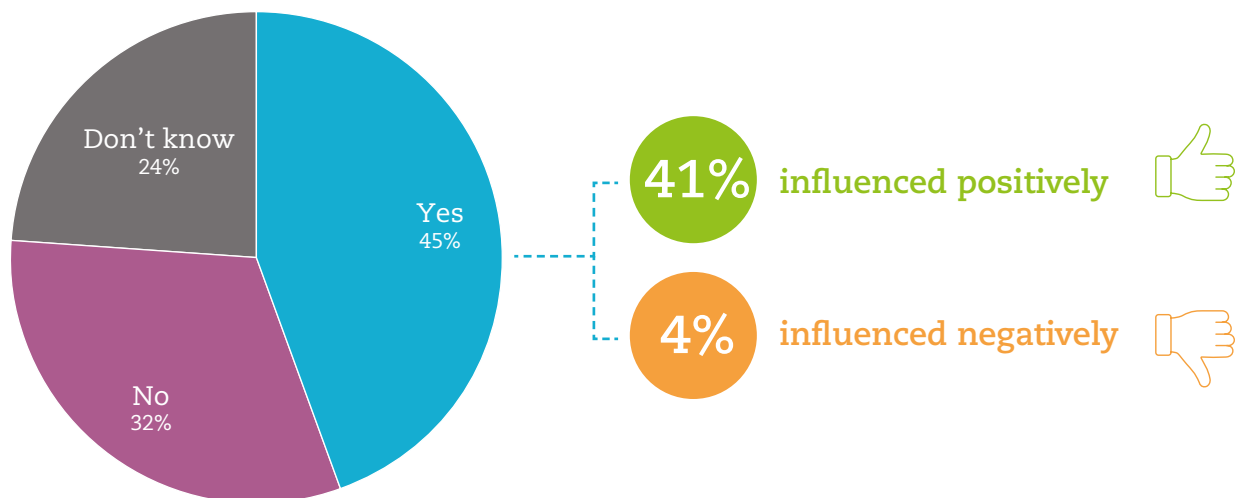
Average days per month spent by full-time employees dealing with problems, complaints or service failures*

£6.8 billion

Modelled monthly cost to UK organisations** of employees' time in dealing with problems, complaints and service failures

45% of customers say that whether or not an organisation does the right thing, in its business practices or its impact on society, has influenced their satisfaction with that organisation

Has whether or not the organisation you dealt with does the right thing, in its business practices and impact on society, influenced your overall satisfaction with them?

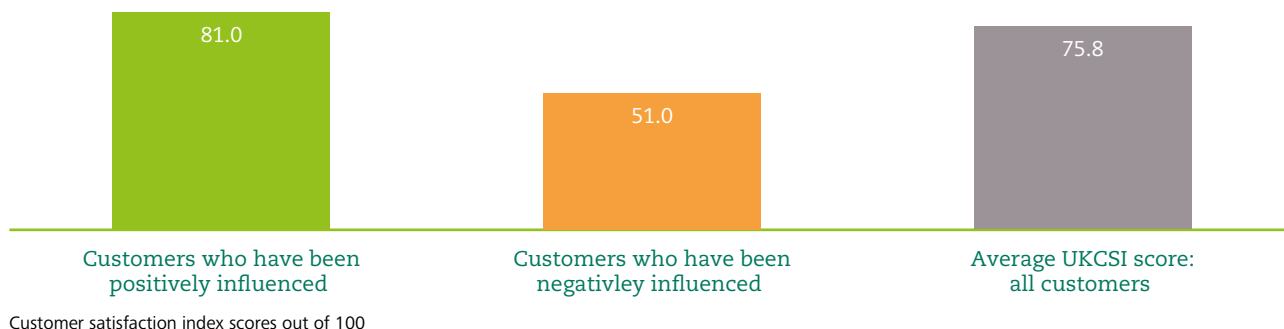


* Based on a survey of 1,000 full-time employees conducted in June 2024

**Derived from ONS analysis of average weekly earnings in March 2024, see <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/averageweeklyearningsingreatbritain/may2024>

Customers who say that an organisation doing the right thing has positively influenced their satisfaction have an average UKCSI score of 81.0 (out of 100), more than 5 points higher than the UKCSI average

How perceptions of whether an organisation does the right thing, in its business practices or impact on society, influence overall customer satisfaction



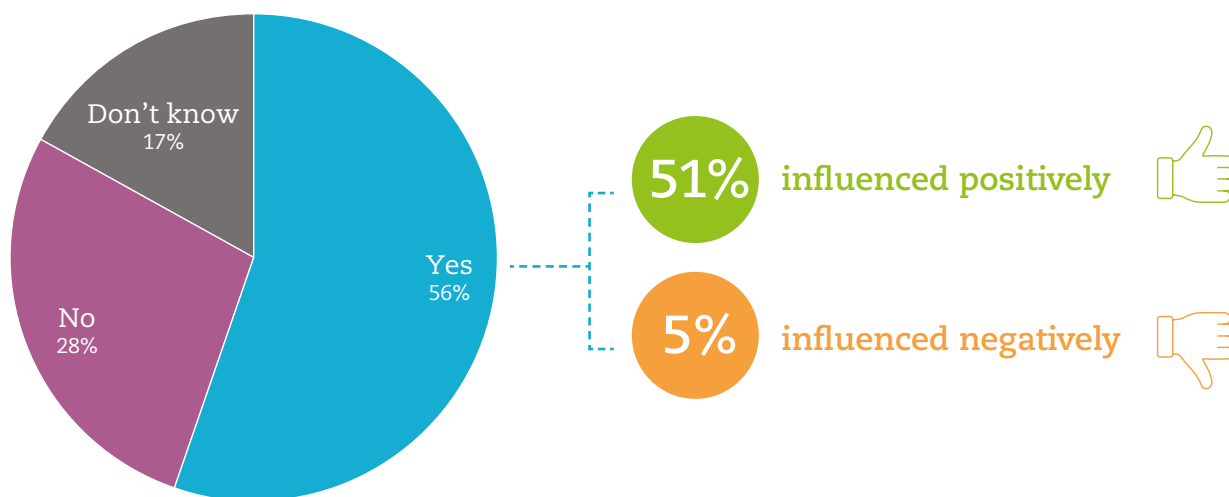
Perceptions about an organisation doing the right thing in its business practices are crucially influenced by how it treats customers

Which aspects of xx doing the right thing have influenced your overall satisfaction with them?



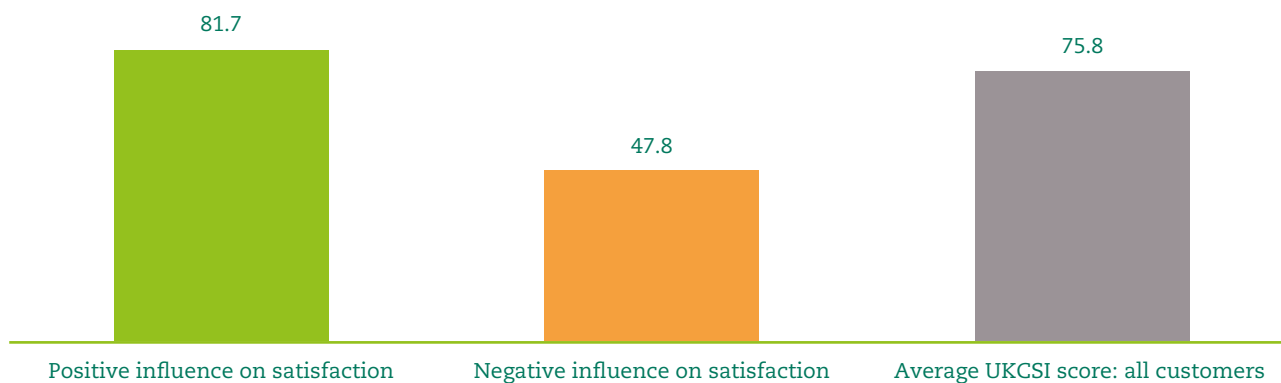
56% of customers say their satisfaction with an organisation has been influenced by whether they felt the organisation understood and cared for their personal situation and needs

Was your satisfaction with an organisation influenced by whether they showed they understand and care about your personal situation and needs?



The average satisfaction of customers who were positively influenced by an organisation's understanding of their personal needs and situation is 81.7, compared to just 47.8 for those who were influenced negatively by failure to demonstrate a personal connection

Did xx's understanding and care for your personal situation and needs influence your satisfaction with them?



Customer satisfaction index scores out of 100

The aspects of personal care and service most valued by customers are an organisation being available when needed, clarity and relevance of information and proactive contact

Which aspects of xx showing they understood and cared for your personal situation and needs influenced your satisfaction with them?



62% of customers believe that bad practices or behaviour by a company will damage its long-term reputation and that an entire sector can be tarnished by the actions of one or a small number of companies

Over 40% of customers said there has been a time when they have either chosen either to buy from or stop using an organisation because of its reputation or perceptions about its business practices.

Customers' perspectives about the impact of bad business practices



50% of people feel that, in the last 5 years, public awareness of bad practices and behaviours by companies has grown. 38% believe that customers' level of influence over companies has increased

Evolving customer awareness about companies' behaviour and business practices

In the past 5 years, how do you think public awareness of companies practising negative behaviours has changed?

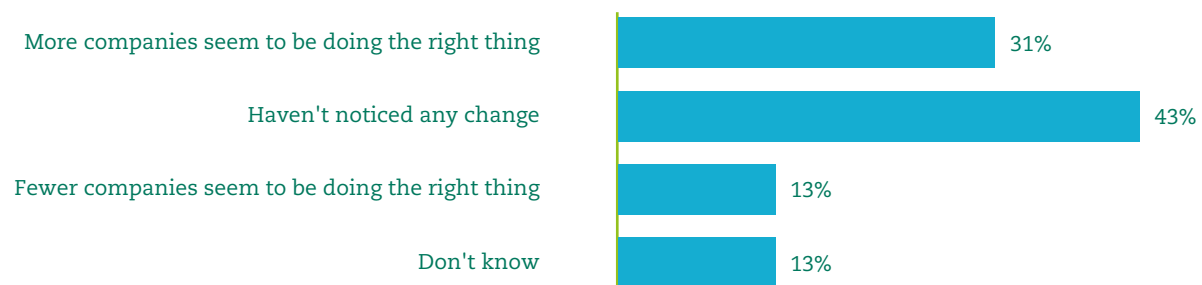


In the last 5 years, how do you think customers' level of influence over companies has changed?

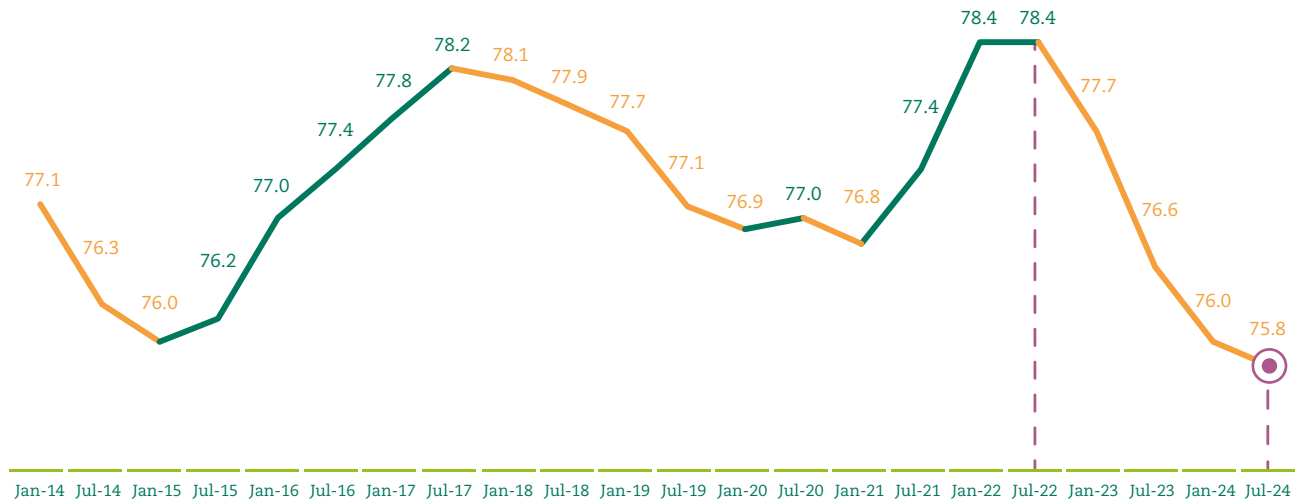


31% of customers believe that, in the last 5 years, more companies seem to be doing the right thing in their business practices

In the last 5 years, do you think that more or fewer companies are "doing the right" thing in their business practices?



The July 2024 UKCSI is 75.8 (out of 100), a slight drop of 0.8 points, compared to July 2023 but 2.6 points below its highpoint of 78.4 in July 2022



The UKCSI score is based on how customers rate organisations across 26 measures which are summarised in 5 dimensions of customer satisfaction. Each dimension is slightly lower (by between 0.7 and 1 point (out of 100)) compared to a year ago and each is at least 2 points lower than in July 2022.

Dimension (score out of 100)	July 2024	compared to July 2023	compared to July 2022
 Experience Measures the quality of customers' experiences and interactions with organisations	76.9	-0.7	-2.5
 Complaint Handling How organisations respond and deal with problems and complaints	58.3	-0.9	-8.1
 Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	74.8	-1.0	-2.9
 Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	74.8	-0.7	-2.8
 Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	73.9	-0.7	-2.7

6 of the 13 UKCSI sectors* have fallen by at least 1 point compared to July 2023

Customer satisfaction by sector July 2023 – July 2024

	July 24	Jan 24	July 2023	Change from July 23 to July 24	Change from Jan 24 to July 24
Retail (Non-food)	80.4	80.4	80.8	-0.4	0.0
Retail (Food)	79.4	79.3	79.5	-0.1	0.1
Banks & Building Societies	79.3	79.4	80.0	-0.7	-0.1
Tourism	79.3	79.6	80.4	-1.1	-0.3
Leisure	79.0	79.3	80.0	-1.0	-0.3
Automotive	78.5	79.0	79.4	-0.9	-0.5
Insurance	77.5	77.9	78.7	-1.2	-0.4
Services	73.5	73.4	74.4	-0.9	0.1
Public Services (National)	73.3	73.6	74.3	-1.0	-0.3
Telecommunications & Media	73.3	74.7	75.4	-2.1	-1.4
Transport	71.5	71.7	71.9	-0.4	-0.2
Public Services (Local)	70.3	70.6	71.3	-1.0	-0.3
Utilities	69.8	69.5	69.5	0.3	0.3

▼ Fall of UKCSI score by between 1 and 1.4 points

▼ Fall of UKCSI score by more than 2 points

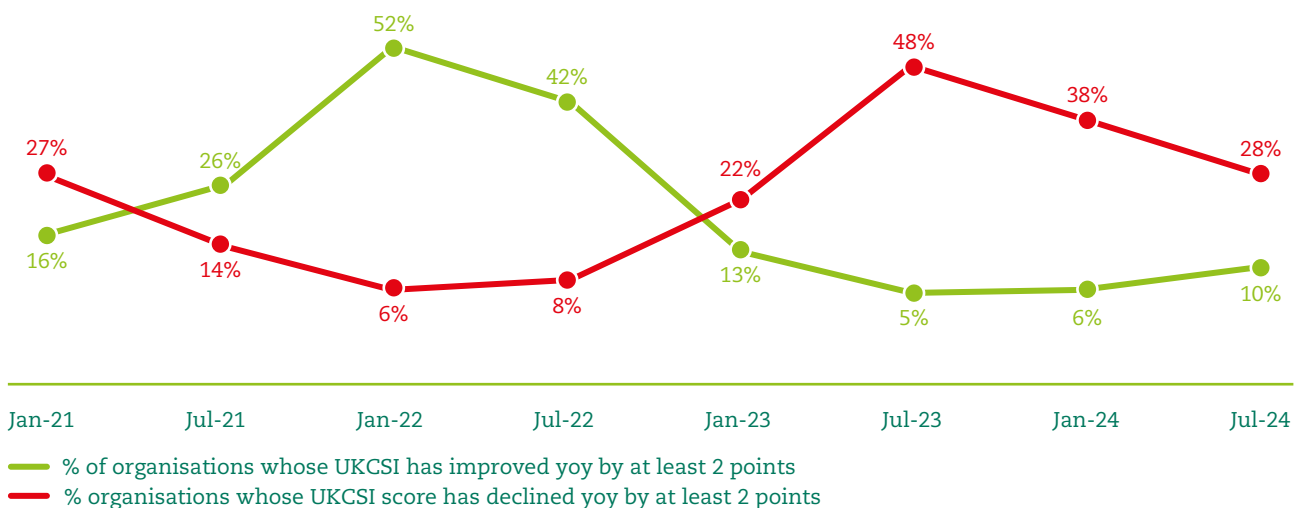
* Sector reports, which include scores for organisations in the sector and a range of benchmarks, are available at www.instituteofcustomerservice.com/ukcsi

Across the UKCSI, 27 organisations (10% of those receiving a UKCSI score) have improved by at least 2 points compared to July 2023. 80 organisations (28%) have dropped by 2 points or more



Although more organisations have declined rather than improved for customer satisfaction compared to a year ago, the extent of the fall in customer satisfaction appears to have reduced. The proportion of organisations receiving a UKCSI score at least 2 points lower than the previous year has fallen from 48% in July 2023 to 28% in the current July 2024 UKCSI.

% of organisations that have improved or fallen by at least 2 points compared to the previous year



10 highest rated organisations in the July 2024 UKCSI

Jul-24 Rank	Organisation	Sector	Jul-24 Score	Jul-23 Score	Jul-23 Rank	Change in score Jul-23 to Jul-24
1	Timpson	Services	86.0	83.6	13	2.4
2	Nationwide	Banks & Building Societies	85.2	84.3	10	0.9
3	John Lewis	Retail (Non-food)	85.0	84.7	4	0.3
4	Jet2holidays.com	Tourism	84.4	84.5	7	-0.1
4	Waitrose	Retail (Food)	84.4	80.0	71	4.4
6	Starling Bank	Banks & Building Societies	83.9	86.1	2	-2.2
7	M & S	Retail (Non-food)	83.6	82.0	27	1.6
7	M & S (food)	Retail (Food)	83.6	84.8	3	-1.2
7	Monzo Bank	Banks & Building Societies	83.6	82.9	19	0.7
10	Greggs	Leisure	83.4	83.5	15	-0.1
10	Yorkshire Building Society	Banks & Building Societies	83.4	NO DATA	NO DATA	NO DATA

▲ Increase in UKCSI of one point or more

▼ Fall in UKCSI score

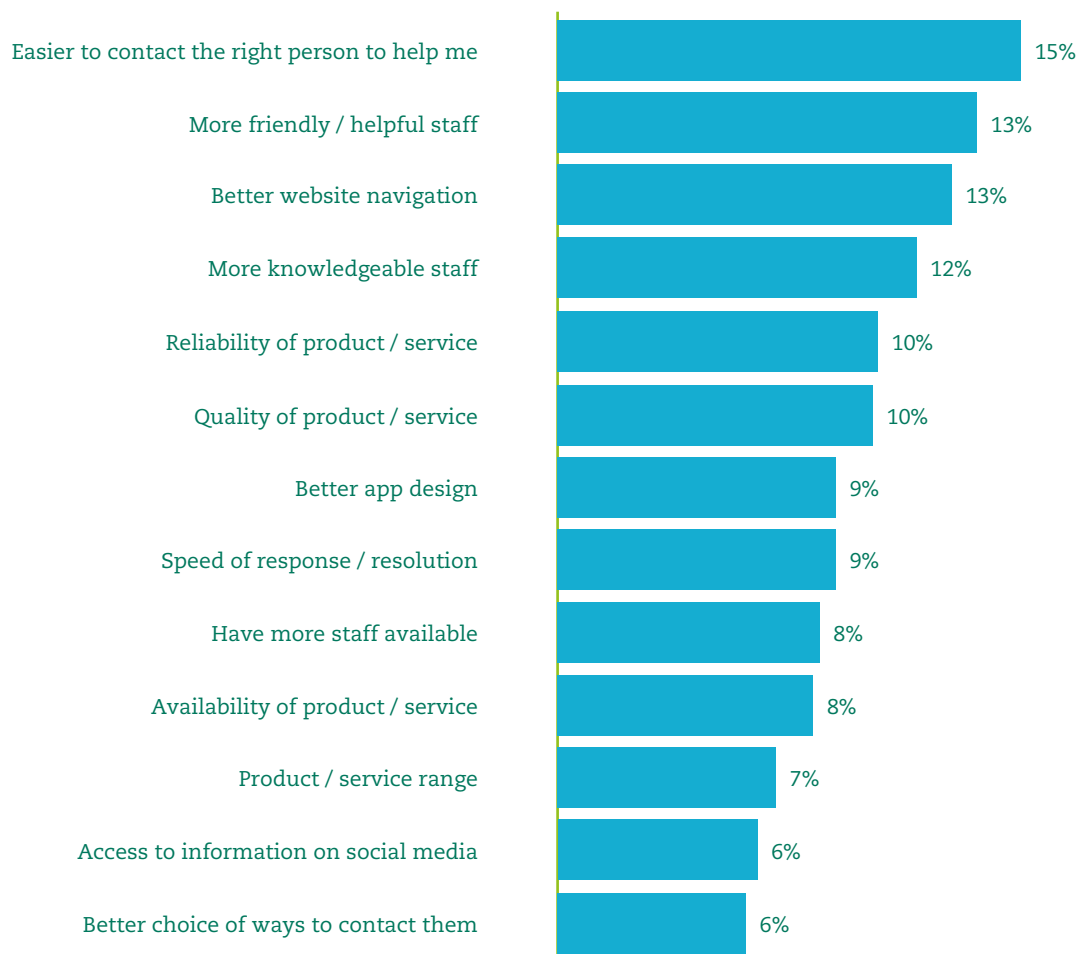
Looking across individual measures of customer satisfaction, the biggest differences between the top 50 and other organisations include reputation, trust, complaint handling, satisfaction with price / cost, keeping promises and the sense that an organisation designs the experience around its customers.

Selected measures, on a scale of 1 - 10 unless otherwise stated	Top 50 Organisations	Remaining Organisations
UKCSI	81.6	74.7
Proportion of customers giving a 9 or 10 out of 10	32.4%	21.6%
Reputation of the organisation	8.2	7.3
You trust XX	8.2	7.3
The handling of the complaint	6.6	5.7
Speed of resolving your complaint	6.6	5.7
Price/cost	7.9	7.1
XX cares about their customers	8.0	7.2
XX designs the experience around its customers	8.0	7.2
XX keeps their promises	8.1	7.3
XX makes you feel reassured	8.1	7.3
% customers experiencing a problem	10.5%	16.7%
% right first time experiences	87.9%	80.2%

From the perspective of customers, the key priorities organisations should improve are making it easier to contact the right person to help, friendly / helpful staff and website navigation

Customers were asked to identify the top three things the organisation they dealt with should do, in order to improve its service. The chart shows the number of times each issue was identified as a priority for improvement. The key issues to improve tend to be similar across all sectors: making it easier to contact the right person to help is the leading issue to improve in 10 of the 13 UKCSI sectors

Customers' key priorities for improvement



Recommendations for organisations

Based on evidence in this UKCSI, we have highlighted 9 key areas of focus to address the 5 dimensions of customer satisfaction – Experience, Complaint Handling, Customer Ethos, Emotional Connection and Ethics.



1) Strategy and long-term focus

A clear, long-term strategy, based on critical analysis of customer insight, market opportunities and risks, core capabilities and a distinct customer value proposition, shapes requirements for the development of technology, people and key relationships, and supports alignment of priorities, resources and operational delivery.



2) A focus on organisational culture

In most organisations, a wide variety of roles impact the quality and delivery of customer service. Consistent performance is underpinned by a shared understanding of values, standards, behaviours and priorities which shape decision-making, actions and key relationships.



3) Demonstrating that customer service is a business asset

Customer service is most valuable to business performance when seen as a business asset rather than as a cost centre. Service leaders will need to develop skills in financial analysis, business case presentation and stakeholder management. CEOs have a crucial role in positioning to board members, shareholders and stakeholders how customer satisfaction and employee engagement support long-term value.



4) Making it easy to access help and advice

Making it easier to contact the right person to help is consistently the leading issue that customers want organisations to improve. In designing customer journeys, resourcing different channels and measuring performance, organisations need to ask: how easy is it for customers to achieve their objectives and access the help and advice they need?



5) Demonstrating care for a customer's personal needs and situation

Organisations can demonstrate care and understanding by leveraging data to provide personalised customer experiences; relevant proactive communication and engagement; and developing skills, behaviours and knowledge so that employees respond with care and empathy.



6) Ethics: doing the right thing in business practices

Perceptions about an organisation's business practices – especially the way they treat customers and employees – often influence customer satisfaction and buying behaviour. Expectations about ethical practice can shift quickly, with significant reputational consequences.



7) Balancing the needs of stakeholders

Customer satisfaction is influenced by the extent to which customers feel an organisation genuinely considers the interests of customers – as well as other stakeholders - in decision-making and the way service is designed and delivered.



8) Achieving the right blend of technology and people in customer service

Effective technology deployment depends on customer experience design, testing with customers, integration of systems and data and collaboration with technology partners. As more customer contacts are handled through technology and employees increasingly deal with complex or sensitive issues, skills in empathy, problem-solving and commercial judgement will grow in importance.



9) Building the capacity for agility

A key lesson of recent years is that organisations need to develop the capacity to manage risk proactively and respond with agility to sudden changes in the operating environment. This will require enhanced skills in insight, environmental scanning, critical thinking, business improvement and increased levels of collaboration, openness and transparency across teams and with partners and suppliers.

1

Customer
satisfaction
and business
performance

Financial pressures mean that, in many organisations, investment in customer service is under pressure. As a result, it has become crucially important to demonstrate and articulate the commercial value of customer service and the relationship between customer satisfaction, productivity and financial performance.

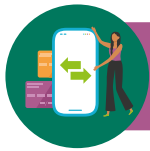
In this section, we review the links between customer satisfaction and financial performance, in 5 ways



A review of current commercial performance of organisations with the highest average UKCSI scores between 2019 – 2024



Customer satisfaction and the latest sales growth data in the Retail (Food) sector



Customer satisfaction performance and current account switching in the Banks and Building Societies sector



Assessing how many customers prefer excellent service, even if costs more



The cost of service failures and problems



1) A review of current commercial performance of organisations with the highest average UKCSI scores, 2019 – 2024

Customer satisfaction scores for an organisation can vary from one UKCSI survey to another but The Institute’s research¹ has highlighted the link between consistently high levels of customer satisfaction and superior business performance, in terms of profitability, revenue growth and revenue per employee.

In this section we have reviewed the latest financial performance of the organisations that have achieved the highest average UKCSI scores between 2019 and 2024. 14 of these 21 organisations are also rated in the top 20 organisations in the July 2024 UKCSI; and all but one feature in the top 50 in July 2024.

Top 20 rated organisations for customer satisfaction 2019 – 2024*

Organisation	Sector	Average UKCSI score July 2019 – July 2024	UKCSI score compared to sector average July 2019 – July 2024	Ranking in July 2024 UKCSI
first direct	Banks & Building Societies	85.5	6.0	14
John Lewis	Retail (Non-food)	85.2	4.3	3
Amazon.co.uk	Retail (Non-food)	83.8	2.9	12
Nationwide	Banks & Building Societies	83.8	4.3	2
M & S	Retail (Non-food)	83.6	2.7	7
Tesco Mobile	Telecommunications & Media	83.4	8.4	20
M & S (food)	Retail (Food)	83.4	3.3	7
Jet2holidays.com	Tourism	83.2	3.6	4
Suzuki	Automotive	83.2	4.0	32
Greggs	Leisure	83.2	2.9	10
Starling Bank	Banks & Building Societies	82.7	3.2	6
Pets at Home	Retail (Non-food)	82.6	1.7	26
Timpson	Services	82.6	6.7	1
Ocado	Retail (Food)	82.5	2.4	17
Premier Inn	Tourism	82.3	2.7	32
Netflix	Leisure	82.2	1.9	66
Aldi	Retail (Food)	82.1	2.0	30
LV=	Insurance	82.1	3.1	49
Next	Retail (Non-food)	82.1	1.2	25
Home Bargains	Retail (Non-food)	82.1	1.2	18
Jet2	Transport	82.1	9.8	14

¹ The Customer Satisfaction Dividend Revisited, Institute of Customer Service, 2023

* Organisations that have appeared in at least 7 of the 11 UKCSI reports published in this period

John Lewis and Waitrose



John Lewis Group profits before tax for the year ending 27 January 2024 were £56 million, compared with a £234 million loss the previous year. Sales increased by 1% to £12.4 billion².

These improved results were influenced significantly by Waitrose's performance. Waitrose sales rose 5% to £7.7bn with customer numbers up 8.1% to 15.0m. The company invested £100m in lower prices and launched innovative products like the Japan Menu range. Trading operating profit of £1,064m improved by £170m, underpinned by sales growth and productivity programmes across its stores, cost of goods and supply chains.

John Lewis sales were £4.8bn, down by 4%. Sales in fashion, including beauty, were up on the year but sales in home and technology fell. John Lewis' profits of £689m were £13m better year on year as gross margins improved through efficiency savings across supply chain and stores. The company also highlighted that 53% of its customers use digital channels for their shopping, demonstrating the importance of the omni-channel offer.

The group said that its focus on 2023 / 24 was on returning to profitability through improved trading and productivity, while boosting the customer offer and that its performance would allow it to accelerate investment. In 2024 / 25, it expects continued improvement in key financial performance measures such as profit before tax, partnership bonus, debt ratio and operating profit as a percentage of sales.

M & S



Profit before tax and adjusting items for the 52 weeks ending ended 30 March 2024 was £716.4m, up from £453.3m in 2022 / 23. Food sales increased by 13% and clothing and home sales were up by 5.3%. According to M & S, both businesses grew volume and value share ahead of the market and sales increased across stores and online³.

² Annual Report and Accounts, John Lewis Partnership, 2024

³ Marks & Spencer Group plc Full Year Results for 52 weeks ended 30 March 2024, see <https://corporate.marksandspencer.com/media/press-releases/marks-and-spencer-group-plc-full-year-results-52-weeks-ended-30-march-2024>

M & S' strategy is founded on a commitment to "trusted value", promising customers exceptional quality at the very best price. In Food, the company launched 1,300 new lines and invested £60m in price initiatives. The company believes that its investment in stores and supply chain is beginning to pay off, with new stores and renewals performing ahead of forecast and supply chain modernisation supporting margin growth.

The long-term objective for M&S.com's share of Clothing & Home sales is to grow towards 50%, having increased from 22% five years ago. Online growth has increased, supported by better product and more effective marketing but profitability is not yet market leading despite M & S's scale advantage. With the evolution towards an omni-channel and personalised customer experience, a more effective digital and technology infrastructure will be a critical enabling step. M & S expects to accelerate change and increase investment in core technology infrastructure, giving further scope for cost reduction. M & S's focus continues to be on driving volume growth in Food and Clothing & Home to deliver market share and margin objectives. The company has also made a further significant investment in colleague pay, funded by structural cost reductions and other efficiencies.

Greggs



Greggs' annual report for 2023 highlighted a year of "rapid growth and progress", with sales of £1,810m, up from £1,513m for the previous year and £167.7m of pre-tax profit, up from £148.3m⁴.

Greggs Trading update issued on 14 May 2024 indicated like for like sales growth of 7.4%, supported by delivery sales, evening trade and increased engagement with the Greggs App⁵. In this trading period, Greggs opened 64 new shops including 15 with franchise partners and it remains confident of achieving 140 – 160 net openings for the full year. Greggs believes that, in a challenging market, it has made a good start to the year, reflecting the strength of its strategic plan.

Greggs has confirmed its plans to invest in 2 new sites in the Midlands, expected to be operational in 2026 / 27, which will expand its manufacturing and logistics capability and deliver efficiencies through semi-automated storage and picking solutions.

⁴ Greggs Annual Report and Accounts 2023, see <https://corporate.greggs.co.uk/investors/results-and-regulatory-news>

⁵ Greggs, Trading Update, 14 May 2024

Nationwide



Nationwide's pre-tax profits for the year 2023 - 24 were £1,1776m, compared to £2,229m in 2022 – 23. However, Nationwide, emphasised that its financial stability, in line with its mutual ethos, enabled it to deliver significant financial value to its members⁶. In May 2024, Nationwide launched three new benefits for its members: a Member Exclusive Bond offering a rate of 5.5 per cent AER/gross (fixed) for 18 months to 16 million existing members; a Fairer Share Payment of £100 to members who choose Nationwide for their everyday banking and have a qualifying savings or mortgage product; and a £200 Member Exclusive Current Account Online Switch Offer for existing members who currently do not use Nationwide for their everyday banking⁷.

Nationwide expects to complete its acquisition of Virgin Money in the fourth quarter of 2024, subject to regulatory approval. Nationwide believes that its acquisition of Virgin Money will improve its financial strength, lower funding costs to invest in products and services, and enable a greater level of member financial benefits and incentives.

Even after acquiring Virgin Money, Nationwide is confident that its balance sheet will remain best in class, citing that three major credit rating agencies have recognised Nationwide's existing strong ratings and potential to increase long-term profitability.

Jet 2 and Jet2holidays.com



Jet2 plc is a Leisure Travel group encompassing Jet2holidays, a leading provider of ATOL protected package holidays to leisure destinations across the Mediterranean, Canary Islands and European Leisure Cities, and Jet2.com, a leisure airline which specialises in scheduled holiday flights.

In its April 2024 trading update, Jet2 said profit (before foreign exchange revaluation and taxation) for the year ended 31 March 2024 is expected to be between £515m and £520m, an increase of around 33 per cent on the prior year and in line with current market expectations⁸. Sale seat capacity for summer 2024 was 12.3 per cent higher than summer 2023 at 17.1 million seats. Forward bookings for package holiday customers were up by 13 per cent, with bookings for flight-only passengers up by more than 18

⁶ Nationwide, Review of the year 2024

⁷ Nationwide Announces New Benefits as it Reports Record Member value, 24 May 2024, see <https://www.nationwidemediacentre.co.uk/news/nationwide-announces-new-benefits-as-it-reports-record-member-value>

⁸ Insider Media Limited, 24 April 2024, see <https://www.insidermedia.com/news/yorkshire/strong-results-for-jet2-as-profits-rise>

per cent. Jet2 has taken delivery of a further two new Airbus aircraft and expects to add another four by the end of 2025. In late March, flight operations from the company's new Liverpool Airport base began and the company announced a further expansion of its UK footprint at Bournemouth Airport, with flights to commence from April 2025.

Steve Heapy, chief executive at Jet2, said: "We are pleased with the strong financial results for FY24 which underlines the resilience, flexibility and popularity of our product offering, plus the outstanding customer service provided by our colleagues."

Starling Bank



Revenues at Starling Group (which includes Starling Bank, banking software platform Engine and mortgage lender Fleet Mortgages) for the year ending 31 March 2024 were up by 50.6% to £682.2m. Pre-tax profits were £301.1m, up by 54.7%, while the number of active accounts increased from 2.4 million to 2.9 million⁹.

Starling Bank described its performance as a "breakthrough year" demonstrating its robust financial performance. Starling also highlighted the strategic importance of investment in its subsidiary Engine, enabling global provision of banking software as a service. It has been reported that Starling Group is preparing for an IPO in London and has received pitches from several investment banks¹⁰.

Pets at Home



Pets at Home's annual report and accounts for the year ending 31 March 2024 showed a 6.9% increase in consumer revenue to £1,906.3m but a 3.2% fall in underlying pre-tax profit to £132m¹¹.

CEO Lyssa McGowan described 2023 – 24 as a "pivotal year" for Pets at Home in which its strengths of an extensive retail store network and integrated vet business had been bolstered by launch of a consumer digital platform and a new distribution centre. Pets at Home also has potential for future growth through relationships with close to 8 million "VIP" members, and increasing Kitten and Puppy club membership.

⁹ Starling Group achieves third year of profitability, 12 June 2024, see <https://www.starlingbank.com/news/starling-group-achieves-third-year-of-profitability/>

¹⁰ Financial News, 12 June 2024, see <https://www.fn.london.com/articles/starling-bank-revenue-jumps-50-ahead-of-expected-ipo-fb02a9ca>

¹¹ Pets at Home Annual Report and Accounts 2024

Pets at Home's progress has been challenged by rising costs and pressure on consumer spending and future growth will depend on increased future demand. However, analysts believe that its store network and digital investment means that the company is well placed to benefit from higher consumer spending in a growth market¹².

Timpson



Timpsons' turnover increased from £297.5m to £332.2m for the year ending 30 September 2023, a result which the company said "far exceeded" its expectations. Pre-tax profit was £38.8m, lower than the record £42.2m in the previous year but the group said that this performance was 87% better than the last full year before the Covid-19 pandemic¹³.

Timpsons' dry cleaning business has been impacted by higher energy costs but the company has continued to invest in acquisitions, new shops and refits, to support future growth. The company believes its presence in out of town supermarket sites will contribute to its future success. Timpsons also highlights the benefit of its distinctive recruitment model: 12% of its current workforce joined it from prison and many have gone on to work in senior roles.

Ocado



Ocado Retail Limited is a joint venture between Ocado Group plc and Marks & Spencer Group plc. Ocado's trading statement for Q1 2024 (the 13 weeks to 3 March 2024) showed a 10.6% growth in revenue to £645.3m and an 8.1% increase in volumes. Average orders per week of 414,000 were 8.4% higher than Q1 2023, reflecting strong growth in active customers, up by 6.4% to 1.02 million at the end of the quarter¹⁴.

¹² Hargreaves Lansdown, Pets at Home 2024 guidance unchanged, 26 March 2024, see <https://www.hl.co.uk/shares/share-research/pets-at-home-2024-guidance-unchanged>

¹³ Timpson Holdings Limited, Annual Report and Financial Statements for the 52 week period ended 30 September 2023 and also as reported at <https://uk.finance.yahoo.com/news/record-pay-day-timpson-family-084310731.html>

¹⁴ Directors Talk Interviews, 26 March 2024, Ocado Groups reports strong Q12024 performance with 10.6% revenue growth, see <https://www.directorstalkinterviews.com/ocado-group-reports-strong-q1-2024-performance-with-10.6-revenue-growth/4121149102>

In addition, Kantar's research on sales growth and market share in the grocery market suggests Ocado was the fastest growing grocer over the 12 weeks to 12 May, with sales up by 12.4% compared to a 5.4% increase for the online food sales market as a whole (see also p.34 - 5). Ocado believes its strong start to 2024 has been supported by growth of core M & S grocery lines, showcasing of a range of smaller brands, expansion of the Ocado Own range, improved delivery and product availability, and competitive pricing.

M & S commented that despite Ocado's revenue growth, profitability is below original expectations and that there is considerable scope to leverage combined capabilities in sourcing and marketing, and to develop Ocado's delivery service and online experience¹⁵.

Premier Inn



Premier Inn is the UK's largest hotel group with approximately 12% market share. As of 29 February 2024, it had 853 hotels and 85,000 open rooms.

In Whitbread's full year results for the year ending 30 April 2024, Premier Inn revenues were up by 10% to £2,770m, whilst adjusted profit before tax increased by 19% to £588m¹⁶. Premier Inn has enhanced customer experience through improved bed and room formats, and a variety of rate classes to provide both value and flexibility. The company emphasises the importance of maintaining a strong business culture, as well as investing in competitive rates of pay, skills, development and training to retain staff.

Whitbread believes that a reduction in hotel supply and shortage of development funding have created a significant opportunity to grow Premier Inn's room pipeline, at a time when many competitors cannot. As a result, it is scaling back its less profitable food and beverage outlets, converting 112 to hotel rooms in high-demand locations where there is a shortfall in supply. Premier Inn aims to reach 97,000 open rooms by the end of FY29.

¹⁵ See <https://corporate.marksandspencer.com/media/press-releases/marks-and-spencer-group-plc-full-year-results-52-weeks-ended-30-march-2024>

¹⁶ Whitbread FY24 Results, 30 April 2024, see <https://cdn.whitbread.co.uk/media/2024/04/FY24-RNS-FINAL.pdf>

LV=



For the financial year to 31 December 2023, LV= reported profit before tax of £107m, compared to a £145m loss in 2022¹⁷. The company believes its diversified business model and sales across protection products and annuities contributed to an operating profit in 2023 of £43m. The company's financial performance enabled it to return £30m to eligible members in the form of member bonuses. LV= said it continues to generate positive operating capital and its Solvency II capital position remains strong with a capital surplus of £469m (2022: £391m).

LV= CEO David Hynam believes that 2023 marked a "step change" for the business as it continued to develop its strategy in line with its strengths and core values as a mutual organisation. The company's focus is to continue making investments in technology, people and infrastructure that future proof the business and deliver growth for members. This includes appointment of BlackRock as a new primary asset manager to deliver resilient investment performance. LV= has also invested in digital platforms to improve its engagement with advisers and members.

Next



Next's annual report and accounts for the year ending 31 January 2024 showed a 5.9% increase in sales to £5,842m and a 5% increase in pre-tax profits to £918m, results which Next said "outperformed our initial expectations."¹⁸ Next believes that its ability to thrive despite the extent of competition from online retailers is based on outstanding product ranges and highly effective infrastructure to sell and distribute the product; and engaged employees who are prepared to embrace change and adapt. Next sees significant opportunities in overseas growth of the brand, new brands and licences, and revenues from Total Platform, which leverages Next's IT, warehousing and infrastructure to support other companies' e-commerce operations. Next will also invest in the ability to personalise through its website and digital marketing and improved delivery, though automated warehouse picking and packing.

Next's trading statement issued on 1 May 2024¹⁹ indicated that full prices sales were up by 5.7% compared to the previous year. The company maintained its forecast of £960m pre-tax profits.

¹⁷ LV= Annual Report for the year ended 31 December 2023

¹⁸ Next Annual Report and Accounts January 2024

¹⁹ Next Trading Statement 1 May 2024, accessed at <https://www.nextplc.co.uk/~media/Files/N/Next-PLC-V2/documents/2025/trading-statement-may-24.pdf>

Organisations that have consistently achieved the highest levels of customer satisfaction in the UKCSI over the past 5 years have certain common characteristics



A clear purpose and long-term strategy, based on customer insight and assessment of market opportunity, risk and core capabilities



A board that prioritises customer service as a key business asset and driver of long-term value



Investment in people, technology and infrastructure to improve capacity, logistics, engagement with customers and the ability to respond to future challenges



A focus on organisational culture to drive standards and behaviours based on clear values



Agility, boldness in decision-making and investment in response to a challenging environment



Ongoing financial discipline and stability



A sustained and consistent service strategy underpinned by leadership commitment



2) Customer satisfaction and sales growth in the Retail (Food) sector

Overall customer satisfaction in the Retail Food sector is 79.4 (out of 100), almost the same as in July 2023 (79.5) but 3.6 points higher than the UK all-sector average. In terms of the range of organisations' customer satisfaction scores, Retail (Food) is one of the most compact sectors: just 8.8 points separate the highest and lowest rated organisations.

A review of the UKCSI, Kantar's analysis²⁰ of sales growth and market share, and Retail (Food) companies' financial reporting indicates that commercial performance has significantly influenced by the ability to deliver customer experiences that integrate product quality and innovation; competitive pricing; logistics and operational efficiency; and employee engagement.

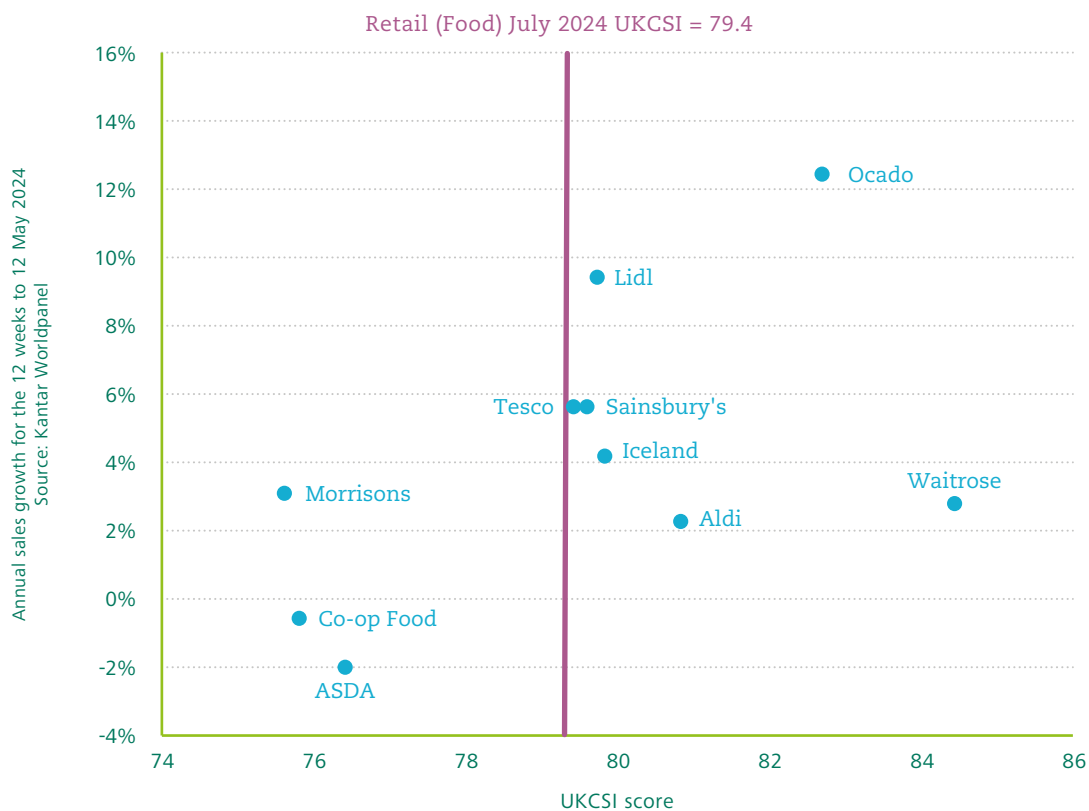


²⁰ Kantar Worldpanel, see <https://www.kantar.com/uki/inspiration/fmcg/2024-wp-british-grocery-price-inflation-drops-again-as-minds-turn-to-the-summer>. Note that M & S is not included in Kantar's analysis.

Food retailers that have a UKCSI score higher than the sector average have in almost all cases grown faster than the market average

In the 12 weeks to 12 May 2024, companies with a UKCSI score at least 1 point above the sector average achieved average sales growth of 5.8% compared to a market average of 2.9%, and just 0.2% for those with a UKCSI score that is 1 point or more below the sector average. Companies with a UKCSI score within 1 point of the sector average grew sales by an average of 6.2%, helped by particularly strong growth for Lidl, Tesco and Sainsbury's.

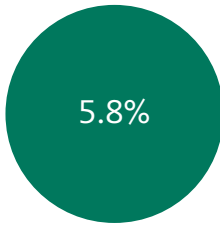
Customer satisfaction and sales growth: the Retail (Food) sector



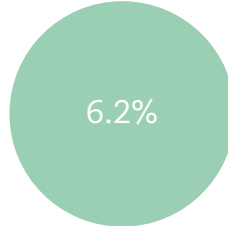
Note: M & S (Food) is the second highest rated food retailer, with a UKCSI score of 83.6, but it is not included in Kantar's analysis

Customer satisfaction and sales growth: the Retail (Food) sector

Food retailers with a UKCSI score at least 1 point above sector average



Food retailers with a UKCSI score within 1 point (+ or -) of the sector average



Food retailers with a UKCSI score at least 1 point below sector average



Waitrose is the highest rated company for customer satisfaction in the Retail (Food) sector in the July 2024 UKCSI. Its score of 84.4 is 4.4 points higher than in July 2023 and 5 points above the sector average. In Kantar's analysis of sales growth and market share in the 12 weeks preceding 12 May 2024, Waitrose's market share is flat at 4.6%. However, John Lewis Group's annual report for the 52 weeks ending 27 January 2024 shows that Waitrose's growth contributed significantly to the Group's return to profitability²¹. Waitrose's sales were up 5% to £7.7 billion, with a full year transaction growth of 6.8%, helped by its "New Lower Prices" campaign and an 8.1% increase in customer numbers, to 15 million.

Ocado is the third highest rated food retailer for customer satisfaction, after Waitrose and M & S. Ocado's UKCSI score is 82.7, down by 2 points compared to a year ago but 3.3 points above the sector average. In Kantar's analysis, Ocado was the fastest growing grocer for the 12 weeks to 12 May, with sales up by 12.4%, compared to a 5.4% increase for the online food sales market as a whole. Ocado Group reported year on year revenue growth of 10.6% for Q1 2024, driven by 8.1% volume growth and a 6.4% increase in the number of active customers²².

²¹ Food Management Today, 18 March 2024, see <https://foodmanagement.today/waitrose-gains-customers-but-results-suggest-future-workforce-cuts/>

²² Directors' Talk Interviews, 26 March 2024, see <https://www.directorstalkinterviews.com/ocado-group-reports-strong-q1-2024-performance-with-10.6-revenue-growth/4121149102>

Kantar's grocery market analysis also highlights relatively strong growth for companies that are close to the sector average for customer satisfaction, especially Lidl, Tesco and Sainsburys

Lidl's UKCSI score is 79.7, around the same level as the sector average (79.4). Kantar's analysis shows strong sales growth, of 9.4%, reportedly influenced by Lidl's loyalty scheme, increased bakery sales and in-store improvements such as the rollout of electronic shelf labels. Lidl believes it has invested to strengthen its infrastructure and capacity through the opening of its largest global warehouse in Luton and has also highlighted plans for future expansion which include hundreds of new stores²³.

Tesco's UKCSI score is 79.4, the same level as the sector average. In April 2024, Tesco reported a 7.3% increase in revenues and 12.7% growth in operating profits. Tesco believes its performance has been influenced by improved competitiveness through a combination of Aldi Price Match, Low Everyday Prices and Clubcard Prices; and the Tesco Finest range has enabled it to win customers from premium retailers²⁴.

Sainsbury's UKCSI score is 79.6, almost the same as a year ago (79.7) and close to the sector average (79.4). Sainsbury's reported better than expected results for the financial year 2023 – 24, with grocery sales up by 9.4% and underlying pre-tax profits up by 1.6% to £701 million. Sainsbury's believes it has strengthened its position as a retailer of choice for "the big shop" through a focus on competitive pricing, quality and new product launches, enabling it gain customers from a wide range of supermarkets. For example, sales of the Taste the Difference grew by 12% and is now proportionately the biggest premium own-label brand of the full-choice grocers²⁵. Sainsbury's has expressed confidence that it can deliver strong profit growth in the year ahead. Kantar's data suggests that Sainsbury's grew sales by 5.6% in the 12 weeks up to 12 May 2024, with its market share up by 0.3 percentage points to 15.1%.

²³ Food Management Today, 30 April 2024, see <https://foodmanagement.today/lidl-to-open-hundreds-of-stores-in-2024/>

²⁴ Talking Retail, 10 April 2024, see <https://www.talkingretail.com/news/industry-news/tesco-reports-12-7-profit-increase-and-2-86bn-sales-rise-10-04-2024/>

²⁵ Grocery Gazette, 26 April 2024, see <https://www.grocerygazette.co.uk/2024/04/26/sainsburys-full-year-results/>

Achieving strong levels of customer satisfaction and business performance will require an integrated focus on agility, cost management, operational efficiency, awareness of changing customer needs, consistency of in-store and online service, and employee engagement

The commercial outlook will continue to be highly challenging for companies in the Retail (Food) sector. While inflationary pressures have begun to ease as inflation returns to a more stable and familiar level, many customers remain highly sensitive to price and perceptions of value. Companies will need to manage the impact of wage growth and an increase in the level of the minimum wage. Geopolitical or climate change-related events have the potential to disrupt supply chains and create increased costs.

In this environment, organisations will need to demonstrate agility, rigorous cost management, operational efficiency, a keen awareness of changing customer needs, consistency of service in-store and online, and care for employees. A consistent and sustained service strategy will be central to long-term business performance.





3) Customer satisfaction performance and current account switching in the Banks and Building Societies sector

Nationwide has been the biggest beneficiary of current account switching

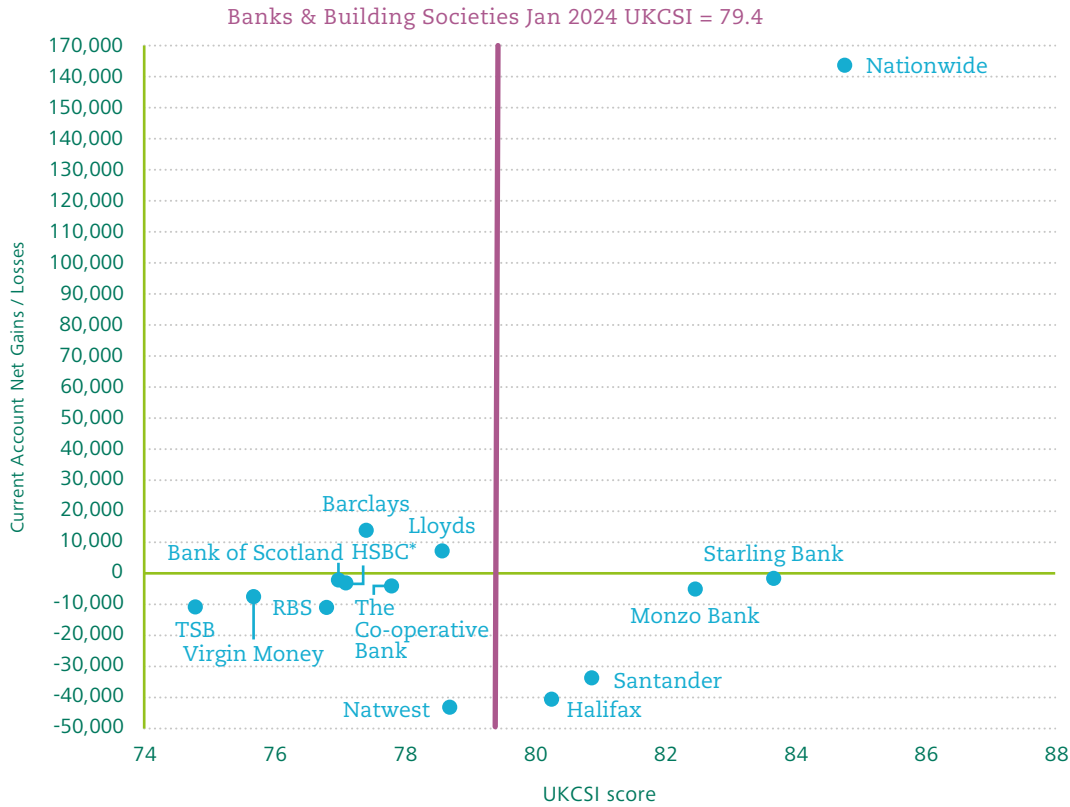
In this UKCSI, we have reviewed net current account gains in the Banks and Building Societies sector as reported by the Current Account Switching Service Dashboard²⁶ alongside the corresponding UKCSI report, January 2024.

In general, Banks and Building Societies receiving a UKCSI score at least 1 point better than the January 2024 sector average registered an average of 30,434 net current gains, compared to a net loss of 4,119 current accounts for organisations whose UKCSI score was 1 point or more below the sector average.

Nationwide was by far the biggest beneficiary of current account switching, gaining 196,260 new current accounts (163,363 net gains) in the last 3 months of 2023. A key reason for Nationwide's ability to attract current account customers was its £200 switching incentive which ran between September and December 2023. Apart from Nationwide, only Barclays and Lloyds achieved net current account gains for the period October to December 2023.

²⁶ Current Account Switching Service Dashboard: Issue 42. Note that Issue 42 reports overall switches completed between 1 January and 31 March 2024 but switching volumes for organisations covers switches completing between October and December 2023.

Customer satisfaction and current account net gains and losses, Oct - Dec 2023



*HSBC includes first direct brand switches

Average current account quarterly net gains and losses, Oct - Dec 2023

Banks & Building Societies with a UKCSI score at least 1 point above sector average

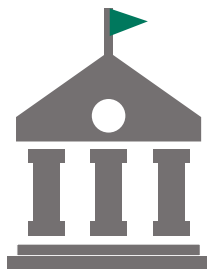
30,434



■ Net current account gains

Banks & Building Societies with a UKCSI score within 1 point (+/-) of sector average

-26,175



■ Net current account gains

Banks & Building Societies with a UKCSI score at least 1 point below sector average

-4,119



■ Net current account losses

Customers' main reasons for switching are linked to the desire to benefit from cash incentives and a better customer experience

41% of customers who switched accounts cited mobile app banking as the leading reason for preferring their new account, followed by interest earned (33%) customer service (28%) and location of branches (23%).






Future propensity for customers to switch their current account may be affected by changes in the availability of financial incentives. In April 2024, it was reported that several banks, including HSBC, NatWest, Santander and first direct, had withdrawn their free cash offers²⁷. The Current Account Switching Service Dashboard also noted substantial differences in levels of awareness of the Current Account Switch Service: 91% of customers aged over 65 are aware, compared to just 44% of people aged under 25.

The evidence suggests that banks and building societies can make short-term gains in customer numbers by ramping up incentives to switch. But retaining customers and developing longer-term relationships requires a focus on customer experience and on the issues that are important to customers and influence trust and reputation.

A comparison of the customer satisfaction scores of the highest rated banks and building societies (with a UKCSI score at least 1 point better than the sector average) and others (at least 1 point below the sector average) shows that some of the biggest differences relate to measures in the Customer Ethos, Emotional Connections and Ethics Dimensions. This suggests that building strong relationships will depend on customers' perceptions about an organisation's reputation, openness and transparency, business practices and trustworthiness, as well as the quality of its products and transactional experiences.

²⁷ See <https://www.thisismoney.co.uk/money/saving/article-13344921/Nationwides-200-switching-bonus-saw-record-163-000-customers-sign-banks-losing-out.html>

Customer satisfaction with Banks and Building Societies, by dimension

	Dimension (score out of 100)	Banks and Building Societies with a UKCSI score at least 1 point above sector average	Banks and Building Societies with a UKCSI score at least 1 point below sector average	Gap
	Experience Measures the quality of customers' experiences and interactions with organisations	84.3	77.7	6.6
	Complaint Handling How organisations respond and deal with problems and complaints	66.4	60.4	6.0
	Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	83.4	75.5	7.9
	Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	83.6	76.4	7.2
	Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	82.9	75.2	7.6



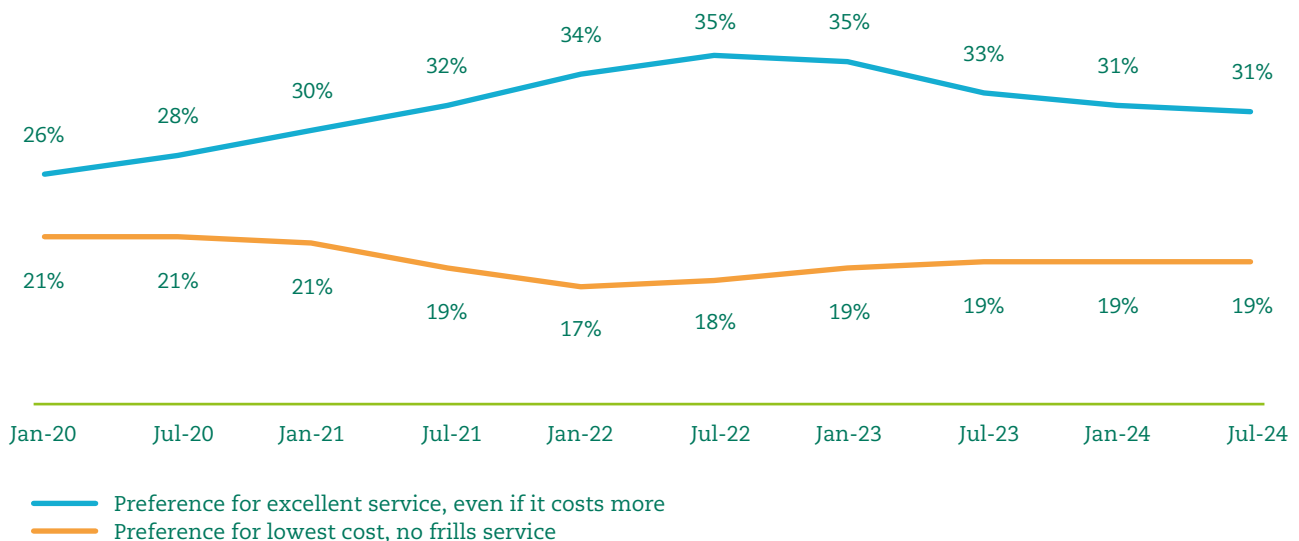
4) Do customers prefer excellent service, even if costs more?

In the UKCSI, customers are asked to prioritise the relative importance of service and price on a scale of 1 – 10, where 1 indicates a preference for lowest price, no frills service and 10 expresses a preference for excellent or “premium” service, even if it means paying more. A score of 8 – 10 is interpreted as a marked preference for excellent service, even if costs more whereas score of 1 – 4 indicates a desire for lowest price, no frills service.

Across all sectors, 31% of customers prefer excellent service, even if it costs more

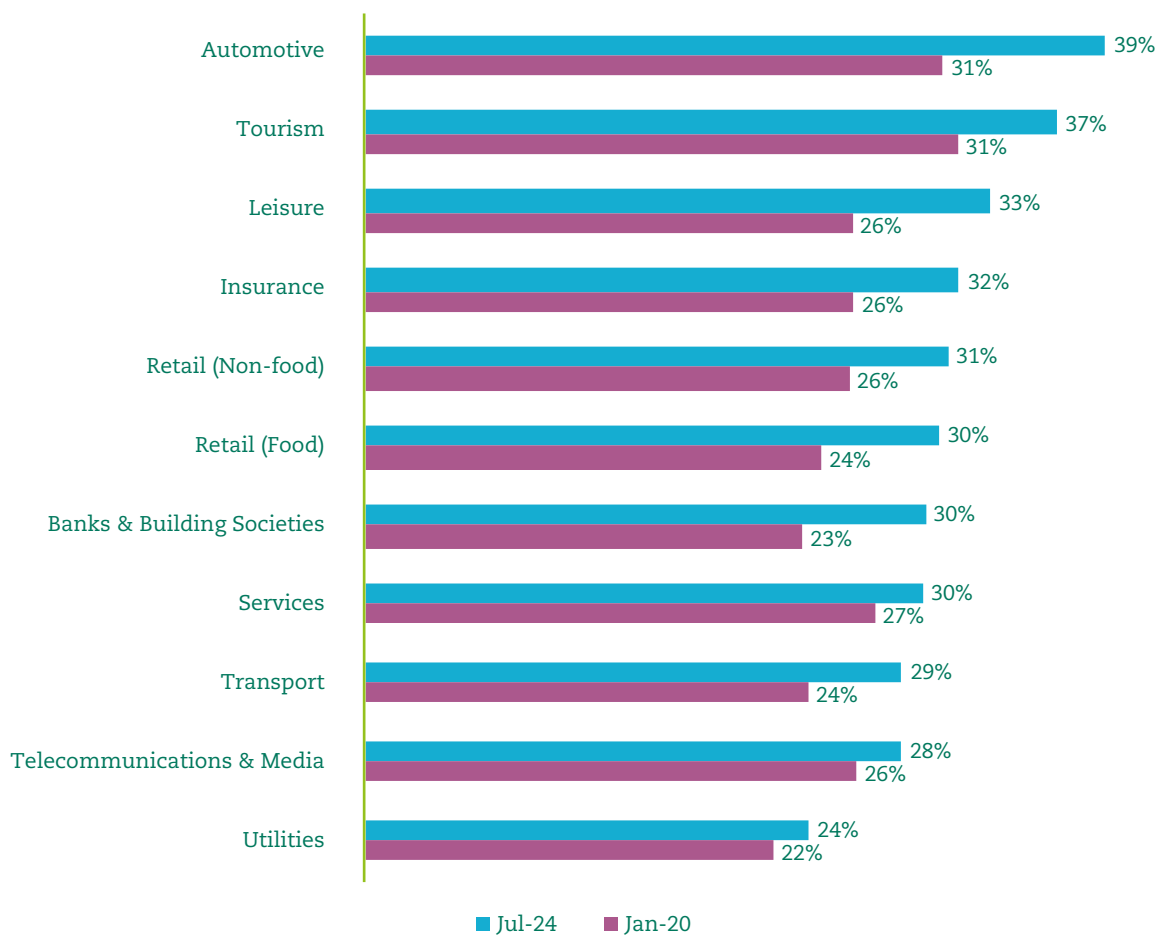
The latest evidence shows that 31% of customers would be willing to pay more ensure they get excellent service, slightly lower than a year ago but 5 percentage points more than in 2020.

Service preferences: Are you willing to pay more for excellent service or do you prefer to lowest cost, no frills service ?



Customers are most likely to prefer excellent service, even if it costs more, in the Automotive, Tourism and Leisure sectors.

% of customers who prefer excellent service, even if it costs more



Why do you prefer excellent service, even if it means paying more?

The leading reasons why customers prefer excellent service, even if it costs more are because they trust an organisation or feel reassured that they receive the support and advice they need.



This evidence suggests that when organisations consistently achieve high levels of customer satisfaction, they are more likely to attract customers who value and are willing to pay for high standards of service.



5) The cost of service failures and problems

As well as the links between customer satisfaction, revenue growth and profitability, there is another important aspect to the financial impact of customer service – the cost of service failures or problems. In a survey of 1,000 employees working in UK-based organisations, employees were asked if their role involves them dealing with the consequences of their organisation getting something wrong for a customer and how much time they spend on this activity. 65% of employees indicated that they spend an average of 3.3 days per month dealing with service failures or problems. Extrapolated across full-time employees in the UK economy, the monthly cost of service failures or problems to UK organisations amounts to £6.8 billion. The implication is clear: even a small reduction time in the amount of time devoted to service failures or problems could bring significant productivity benefits to organisations and the UK economy as a whole.

The monthly cost to UK organisations of service failures and problems is £6.8 billion

3.3

Average days per month spent by full-time employees dealing with problems, complaints or service failures*

£6.8 billion

Modelled monthly cost to UK organisations** of employees' time in dealing with problems, complaints and service failures

* Based on a survey of 1,000 full-time employees conducted in June 2024

**Derived from ONS analysis of average weekly earnings in March 2024, see <https://www.ons.gov.uk/employmentandlabourmarket/peopleinwork/employmentandemployeetypes/bulletins/averageweeklyearningsingreatbritain/may2024>

Customer satisfaction and business performance: key takeouts

A review of current commercial performance of organisations with the highest average UKCSI scores 2019 – 2024

Organisations that have consistently achieved the highest levels of customer satisfaction in the UKCSI over the past 4 years share these characteristics:

- A clear purpose and long-term strategy, based on customer insight and assessment of market opportunity, risk and core capabilities
- A board that prioritises customer service as a key business asset and driver of long-term value
- Investment in people, technology and infrastructure to improve capacity, logistics, engagement with customers and the ability to respond to future challenges
- A focus on organisational culture to drive standards and behaviours based on clear values
- Agility, boldness in decision-making and investment in response to a challenging environment
- Ongoing financial discipline and stability
- A sustained and consistent service strategy underpinned by leadership commitment

Customer satisfaction and the latest sales growth data in the Retail (Food) sector

Food retailers that have a UKCSI score at least 1 point higher than the sector average achieved annual sales growth of 5.8% in the 12 weeks to 12 May 2024, compared to 0.2% growth for companies with a UKCSI score 1 point or more below the sector average

Customer satisfaction performance and current account switching in the Banks and Building Societies sector

Between October and December 2023, Banks and Building Societies receiving a UKCSI score at least 1 point better than the January 2024 sector average registered an average of 30,434 net current gains, compared to a net loss of 4,119 current accounts for organisations whose UKCSI score was 1 point or more below the sector average

Do customers prefer excellent service, even if it costs more?

31% of customers would be willing to pay more ensure they get excellent service, slightly lower than a year ago but 5 percentage points more than in 2020

The leading reasons why customers prefer excellent service, even if it costs more are because they trust an organisation or feel reassured that they receive the support and advice they need

The cost of service failures and problems

Based on a survey of 1,000 employees, the aggregated monthly cost to UK organisations of employees' time spent dealing with service failures and problems is £6.8 billion

2

The impact
of reputation
on customer
satisfaction,
attitudes and
buying behaviour

In this section, we examine how customer attitudes and buying behaviour are influenced by perceptions about an organisation's business practices, impact on society, reputation and whether an organisation demonstrates understanding and care for a customer's personal circumstances.

This analysis draws on 2 sources:

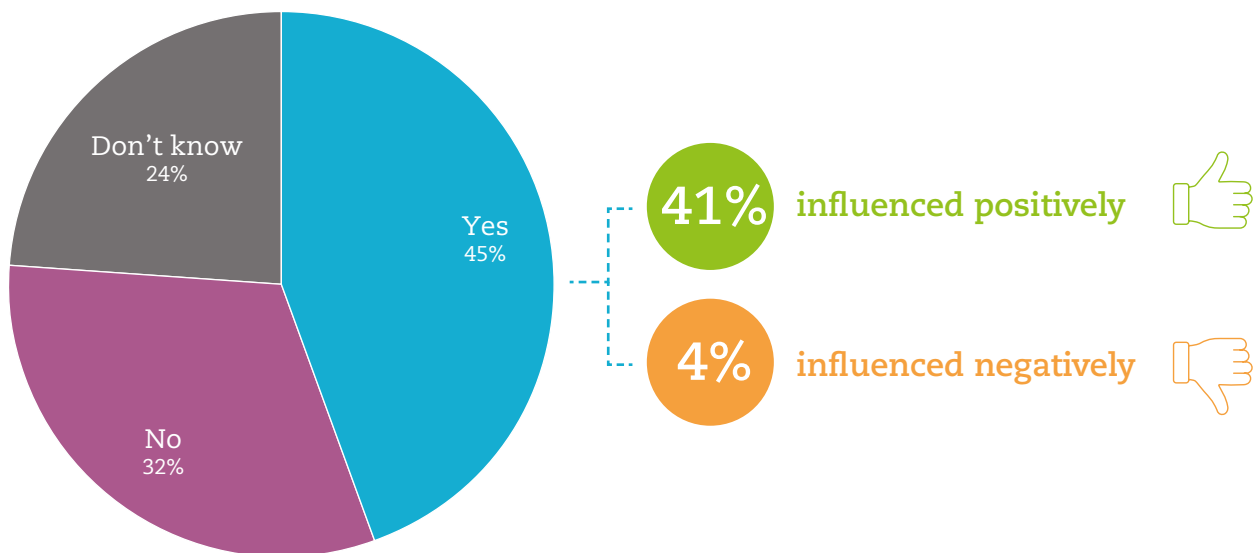
- Additional questions in the July 2024 UKCSI. Customers were asked whether or not an organisation doing the right thing in its business practices and impact on society influences their satisfaction, attitudes and buying behaviour. Customers were also asked about the extent to which an organisation demonstrates personalised care and understanding influences their satisfaction.

- A separate survey of 1,000 customers conducted in May 2024 examining the impact of reputation on buying behaviour; key factors that influence reputation; where customers find information about organisations; and, from the perspective of customers, what organisations should do to recover from reputational damage.

45% of customers say that whether or not an organisation does the right thing, in its business practices or its impact on society, has influenced their satisfaction with that organisation

91% of these customers (that is 41% of all customers surveyed) felt their satisfaction with the organisation has been positively influenced, whereas 9% (4% of all customers surveyed) claimed their level of satisfaction has been negatively influenced by an organisation's business practices or societal impact.

Has whether or not the organisation you dealt with does the right thing, in its business practices and impact on society, influenced your overall satisfaction with them?



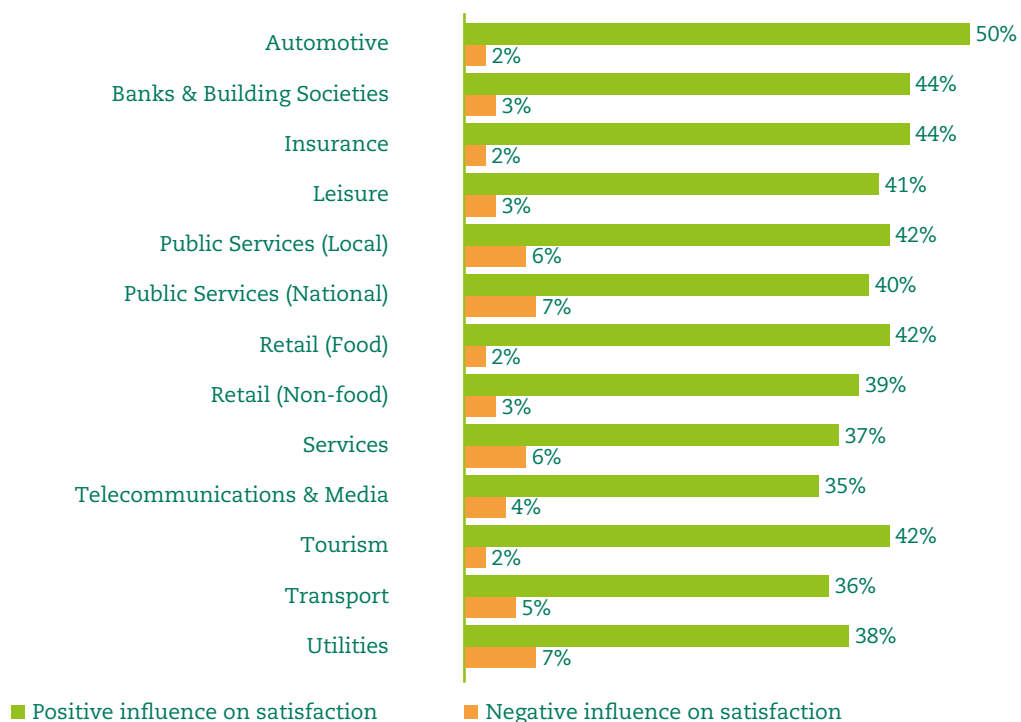
Customers who say that an organisation doing the right thing has influenced their satisfaction with that organisation have an average UKCSI score of 81.0 (out of 100), more than 5 points higher than the UKCSI average

How perceptions of whether an organisation does the right thing, in its business practices or impact on society, influence overall customer satisfaction



An assessment of responses by sector shows that customers are most likely to have been positively influenced by an organisation’s business practices or impact on society in the Automotive sector. Experiences with Utilities and Public Services organisations are more likely than average to have been influenced by negative perceptions about business practices or societal impact.

Did your experience of whether xx does the right thing, in its business practices or impact on society, influence your satisfaction with them?



Perceptions about an organisation doing the right thing in its business practices are crucially influenced by how its treats customers

Amongst customers who have been influenced by perceptions about an organisation doing the right thing in its business practices and impact on society, 49% highlight the way the organisation treats its customers as a key factor.

Over 25% of customers have been influenced by perceptions of the way an organisation is managed and the extent to which it considers the interests of its customers in business decision-making. More than 20% of respondents cite the influence of transparent business practices, treatment of employees, environmental sustainability or an organisation’s engagement in local communities on their satisfaction with an organisation.

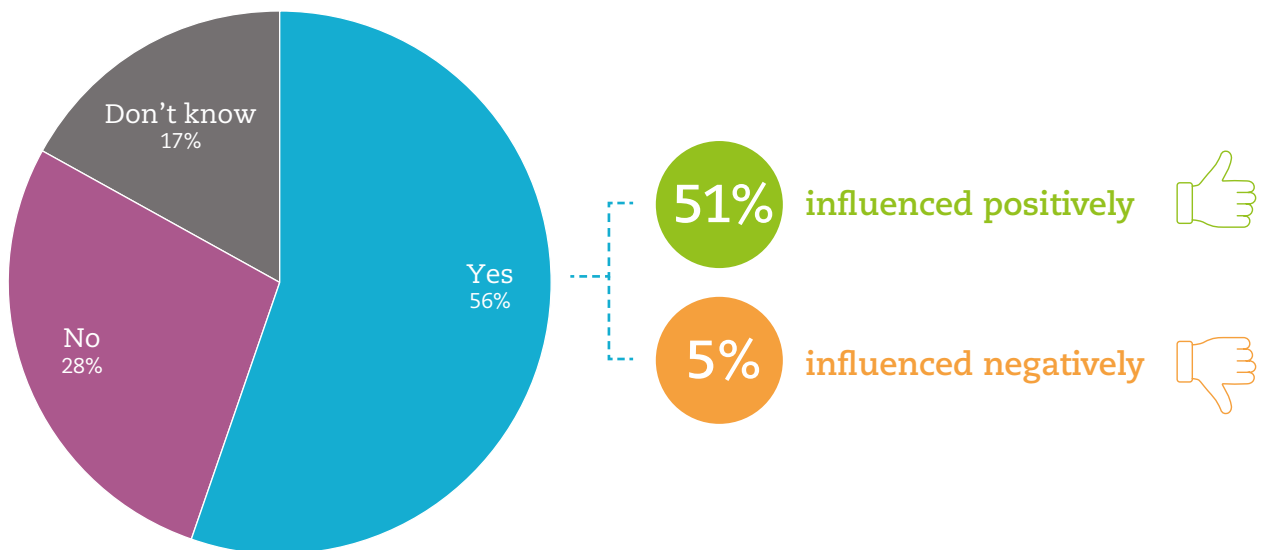
Which aspects of xx doing the right thing have influenced your overall satisfaction with them?



56% of customers say their satisfaction with an organisation has been influenced by whether they felt the organisation understood and cared for their personal situation and needs

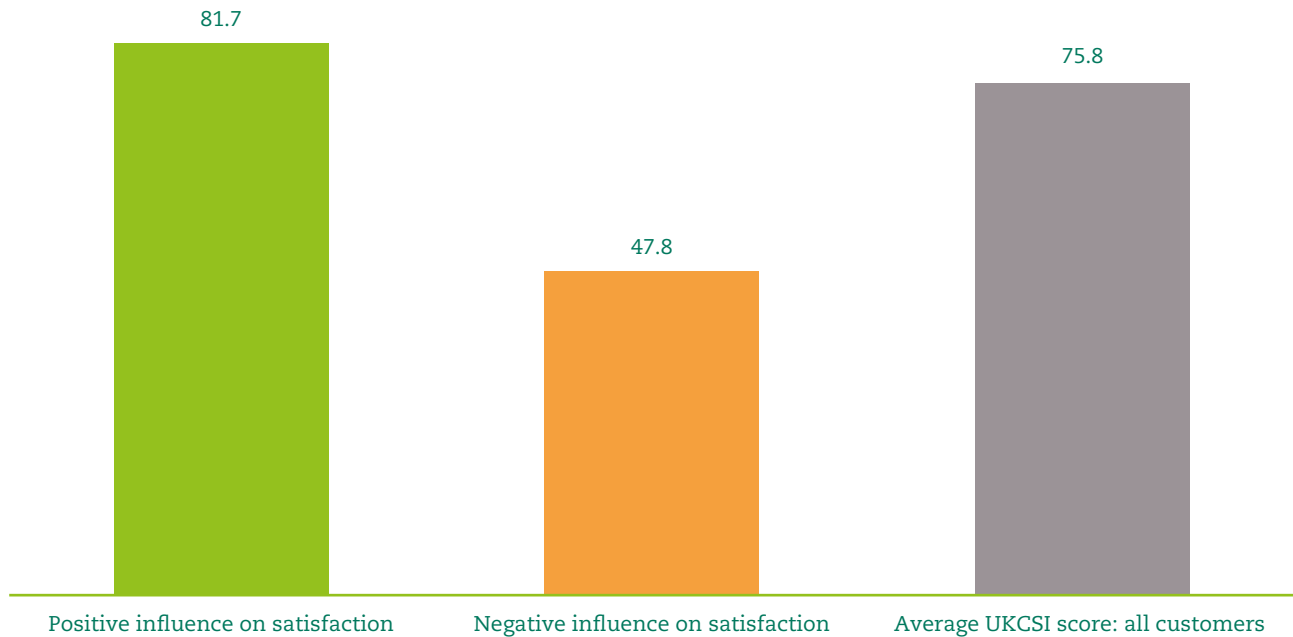
91% of these customers (that is 51% of all customers surveyed) felt their satisfaction has been positively influenced by an organisation's grasp of their personal situation and needs; 9% (5% of all customers surveyed) were influenced negatively.

Was your satisfaction with an organisation influenced by whether they showed they understand and care about your personal situation and needs?



The average satisfaction of customers who were positively influenced by an organisation's understanding of their personal needs and situation is 81.7, compared to just 47.8 for those who were influenced negatively by failure to demonstrate this personal connection

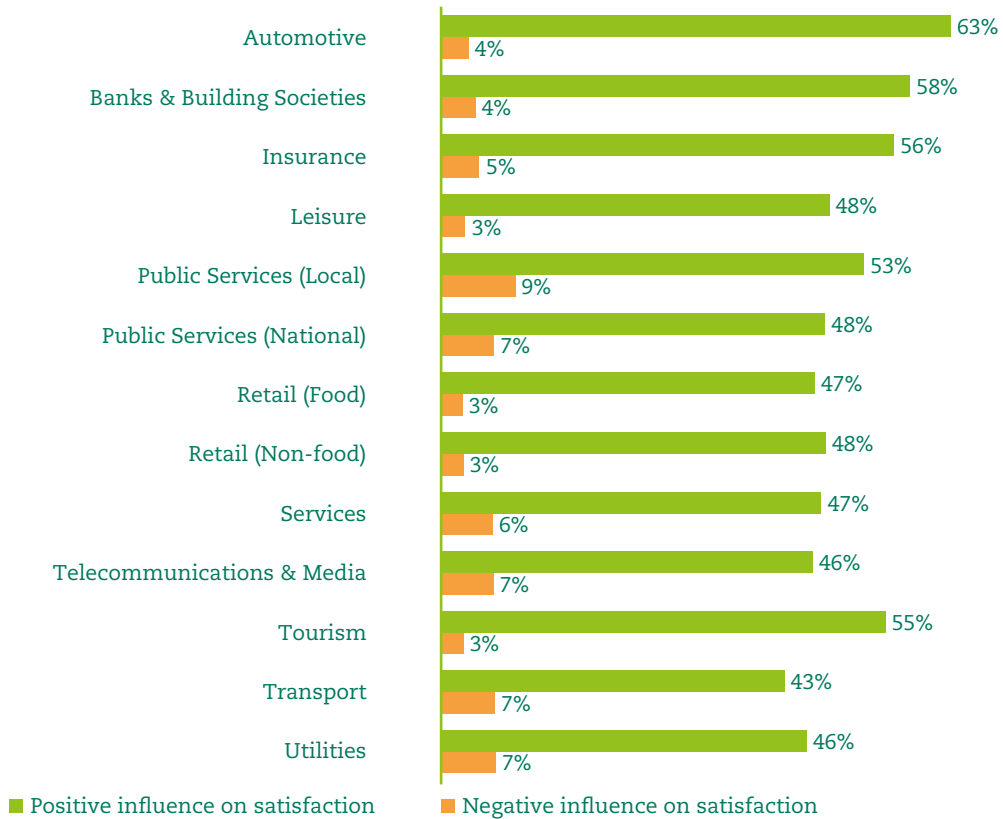
Did xx's understanding and care for your personal situation and needs influence your satisfaction with them?



Customer satisfaction index scores out of 100

Customers are most likely to feel that an organisation's understanding and care for their personal situation and needs has positively influenced their satisfaction in the Automotive, Banks and Building Societies, Insurance and Tourism sectors. Customers are more likely than average to call out the negative impact of an organisation failing to respond to personal context and needs in the Public Services, Transport and Utilities sectors.

Did your experience of whether xx does the right thing, in its business practices or impact on society, influence your satisfaction with them?



Customers are especially sensitive to an organisation understanding and caring for their personal needs and situation in the context of a purchase in the Automotive sector, and across all sectors, when making an enquiry, an appointment or check, getting a quotation, a problem of complaint, receiving contact from an organisation, or an Insurance claim or renewal.

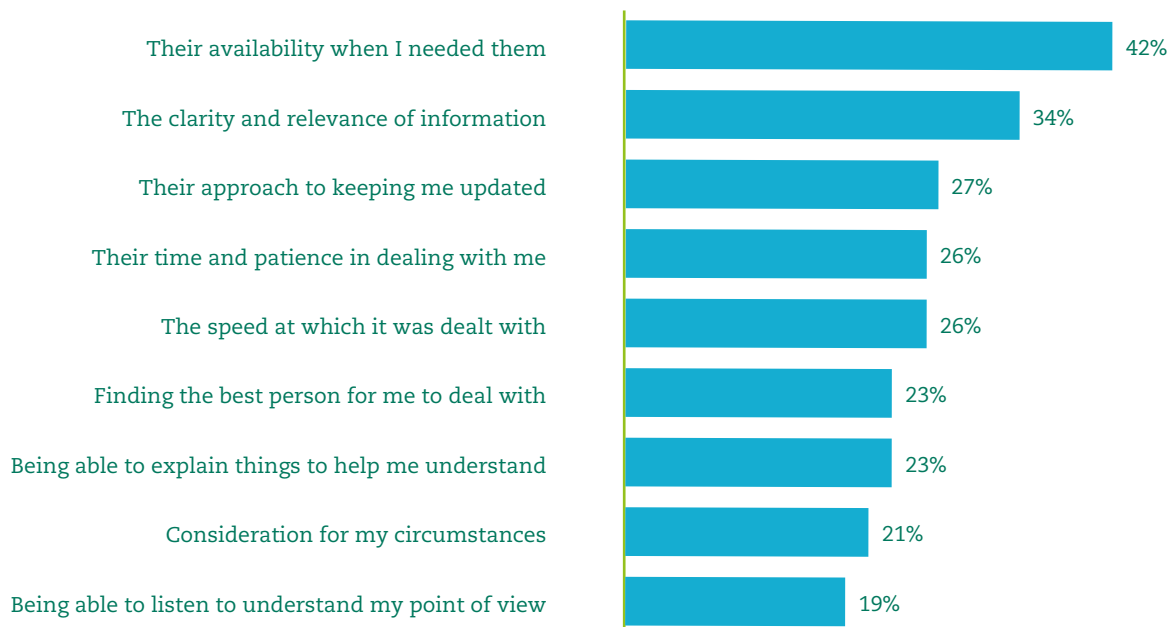
% customers who say their satisfaction was influenced by an organisation understanding and caring for their personal needs, by contact type



The aspects of personal care and service most valued by customers are an organisation being available when needed, clarity and relevance of information and proactive contact

A sense of personal care is also enhanced by organisations allowing sufficient time in interactions with customers, showing patience and acting with speed when required. This demonstrates the critical importance to customer service of empathy, listening, clarity of communication and attention to detail.

Which aspects of xx showing they understood and cared for your personal situation and needs influenced your satisfaction with them?



An additional survey of 1,000 customers conducted in May 2024 examined the impact of reputation on buying behaviour; key factors influencing perception about reputation; where customers find information about organisations; and what organisations should do to recover from reputational damage.

62% of customers believe that bad practices or behaviour by a company will damage its long-term reputation and that an entire sector can be tarnished by the actions of one or a small number of companies

Customers' perspectives about the extent and impact of bad business practices

Based on your own experiences and perspectives, do you think bad company behaviour will damage an organisation's reputation long term?



A whole sector's reputation can be damaged by one company's negative behaviour



Hearing about an example of bad company behaviour makes me more likely to think badly of organisations in general



Bad behaviour by some companies is common practice



■ Agree ■ Neither agree nor disagree ■ Disagree

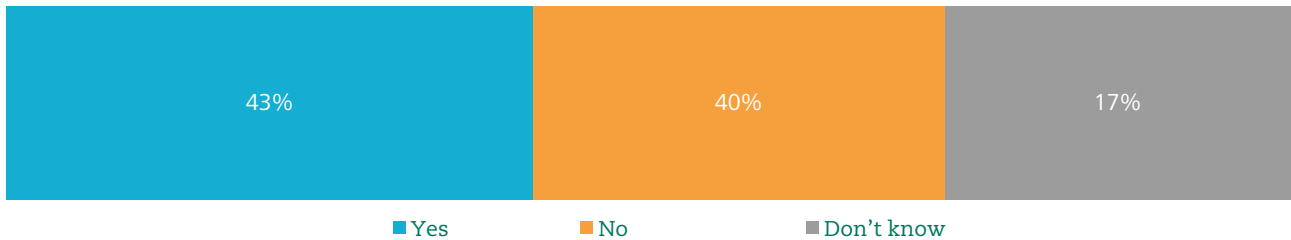
Over 40% of customers said there has been a time when they have either chosen either to buy from or stop using an organisation because of its reputation or perceptions about its business practices

The influence of a company's reputation on buying behaviour

Have you ever CHOSEN TO BUY FROM or use an organisation because of their reputation for positive practices or behaviours?



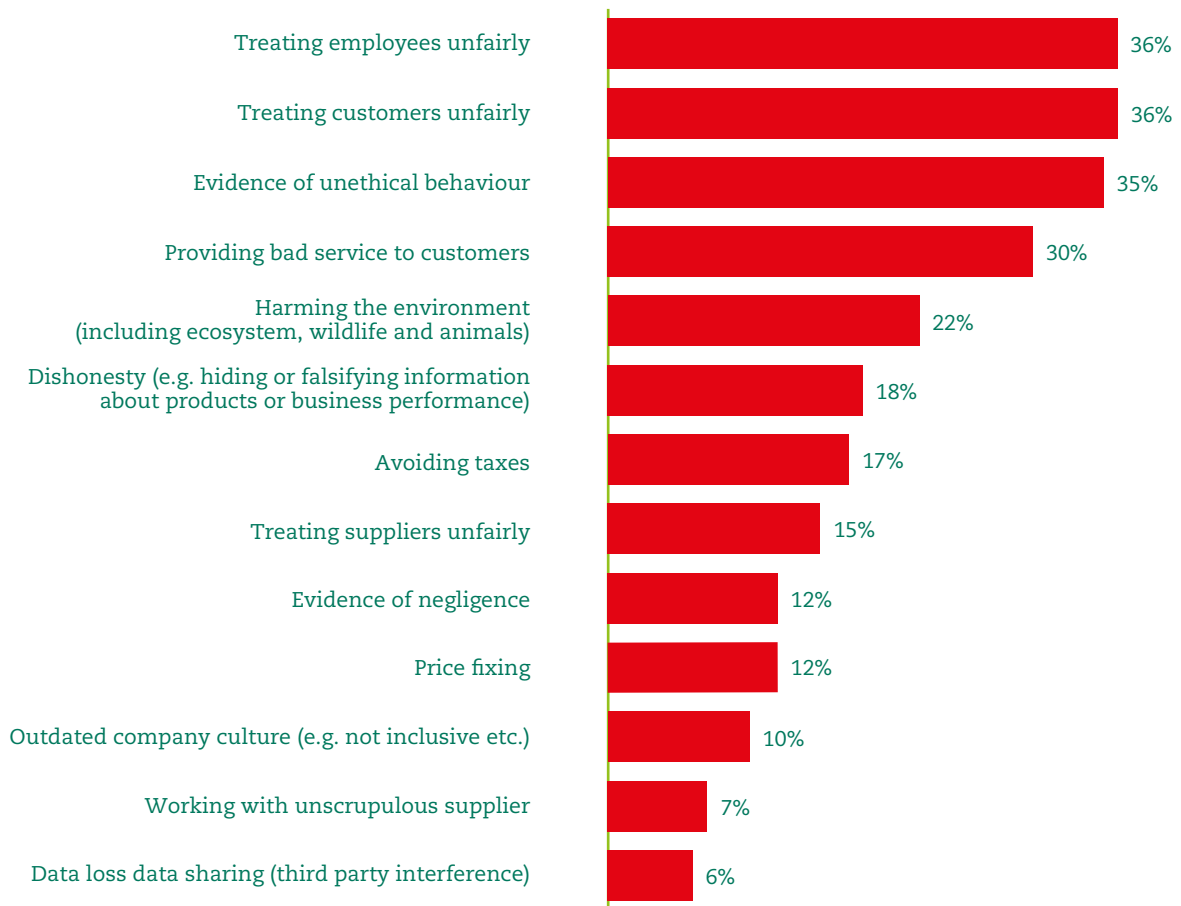
Have you ever CHOSEN TO AVOID an organisation because of their reputation for bad company behaviours?



The way organisations are perceived to treat customers and employees influences reputation and buying behaviour

Reputational factors which have caused customers to avoid buying from an organisation are unfair treatment of employees or customers, bad customer service, evidence of unethical behaviour in general, and causing harm to the environment.

Which aspects of a company's reputation caused you to stop using them?



Leading reputational factors that have motivated customers to choose to buy from an organisation are a sense that both customers and employees are treated fairly, the organisation adheres to strong ethics and values, and a commitment to environmental sustainability.

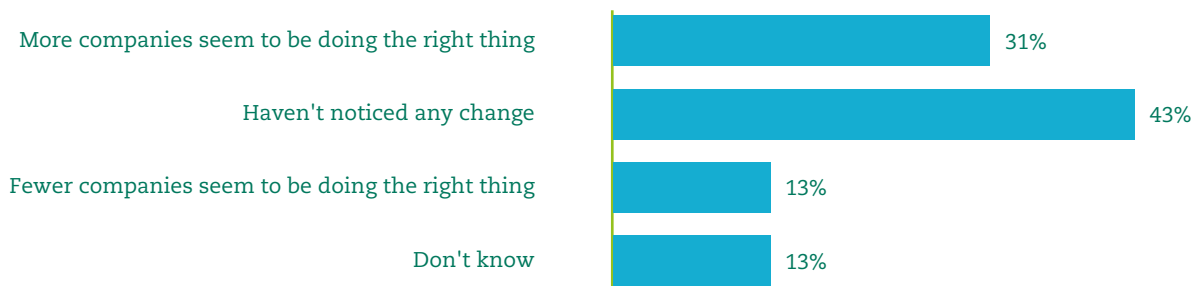
Which positive business practices or company behaviours have caused you to buy from an organisation?



31% of customers believe that, in the last 5 years, more companies seem to be doing the right thing in their business practices

Just 13% feel that fewer companies are do right thing, whilst 43% haven't noticed a change.

In the last 5 years, do you think that more or fewer companies are "doing the right" thing in their business practices?

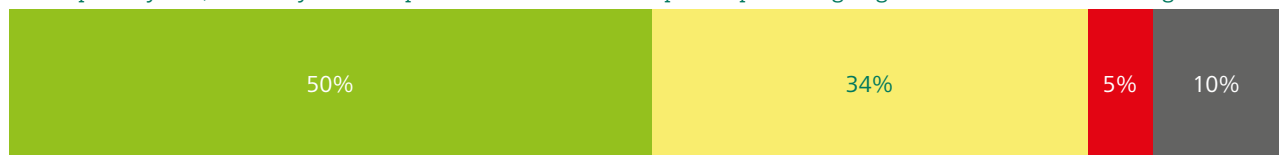


A growing public awareness of and influence on organisations' behaviour and business practices?

50% of people feel that, in the last 5 years, public awareness of bad practices and behaviours by companies has grown. 38% believe that customers' level of influence over companies has increased.

Evolving customer awareness about companies' behaviour and business practices

In the past 5 years, how do you think public awareness of companies practising negative behaviours has changed?



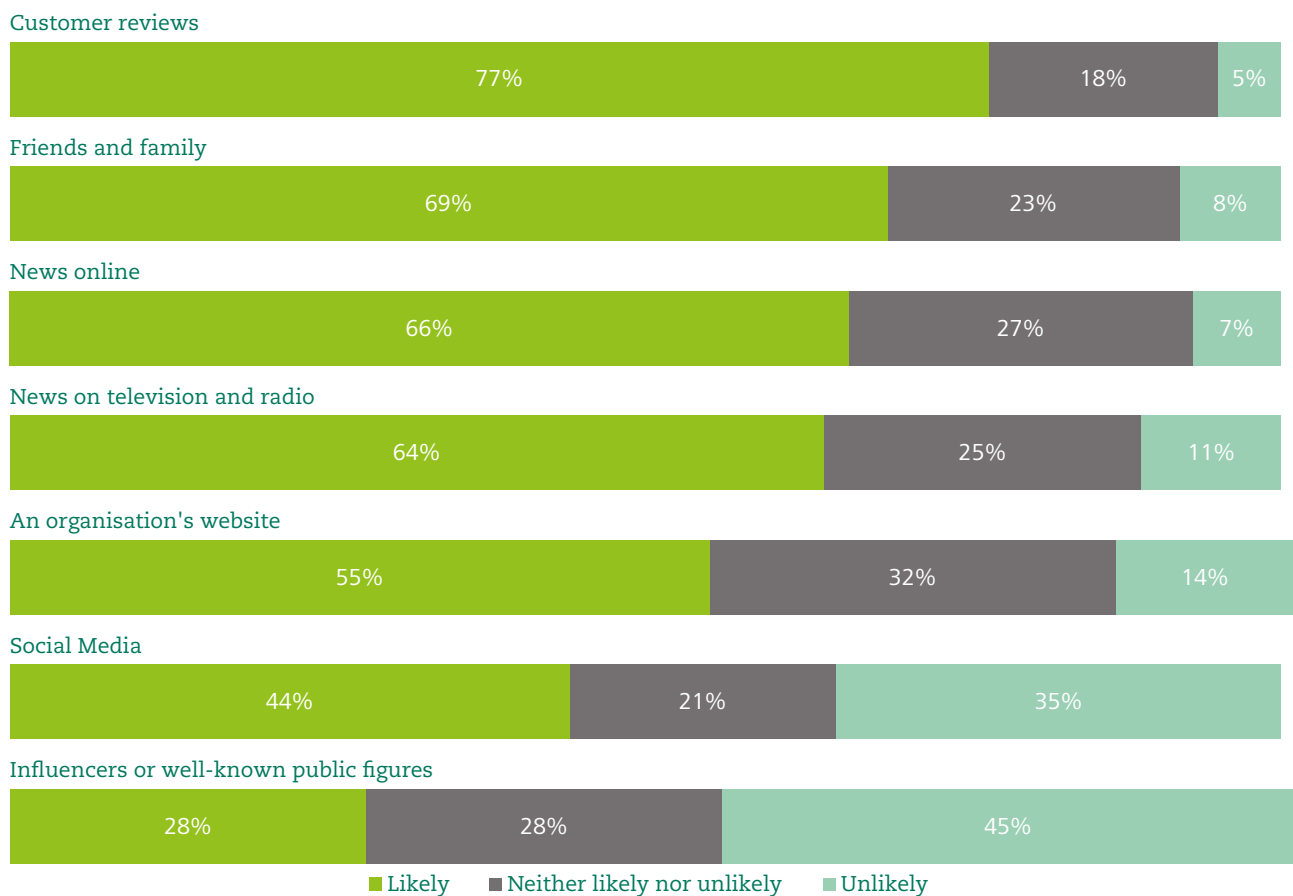
In the last 5 years, how do you think customers' level of influence over companies has changed?



Customers are most likely to get information about organisations from customer reviews, feedback from friends or family, and online news sources

77% of customers agree they are likely to refer to customer reviews to learn more about an organisation: more than 60% are likely to rely on feedback from friends and family, online, TV or radio news sources.

To learn more about an organisation, which sources of information are you most likely to use?



How can organisations can recover from reputational damage caused by bad business practices or behaviours?

From the perspective of customers, the most important actions an organisation can take to make amends for bad behaviours or business practice are, where appropriate, paying back money or damages and demonstrably changing company policy and practices. In addition, over 50% of employees believe that making a public apology and changing the CEO and leadership team are necessary actions to atone for bad business practices.

When an organisation has committed bad business practices or behaviours, what should it do to make amends?



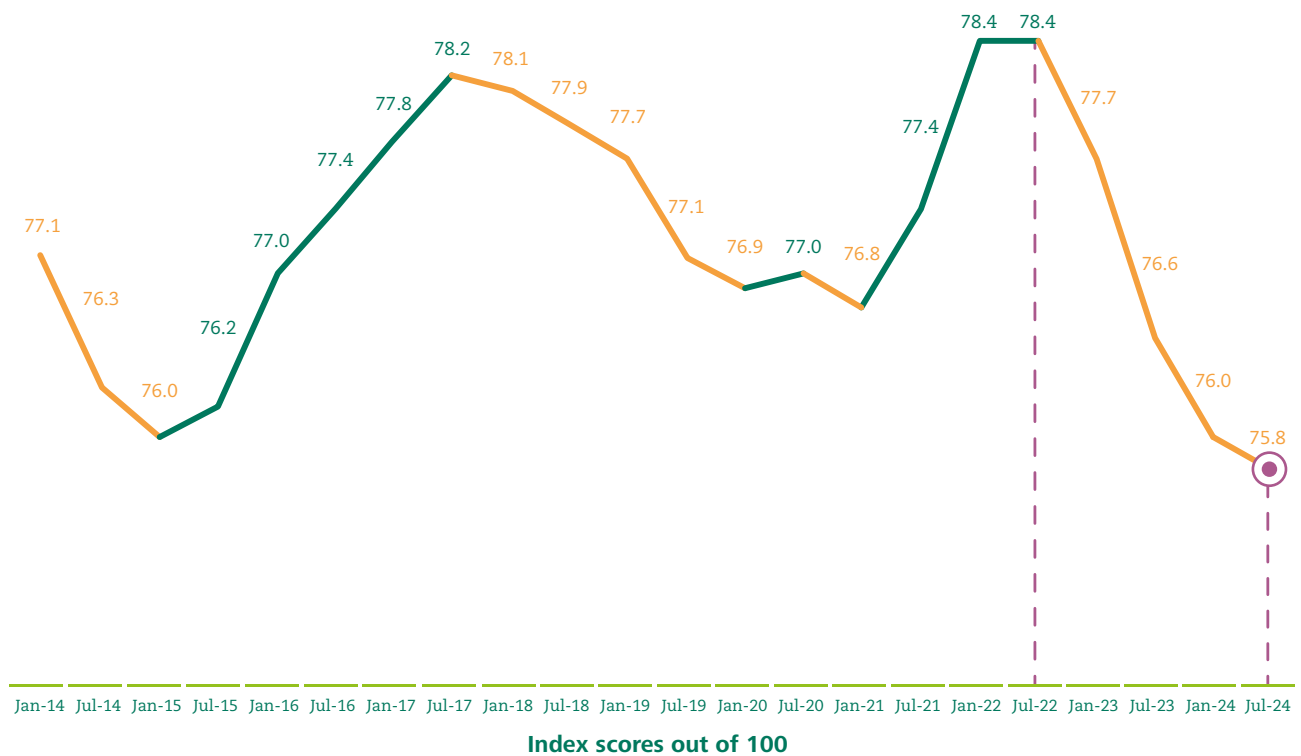
The impact of reputation on customer satisfaction, attitudes and buying behaviour: key takeouts

- 45% of customers say that whether or not an organisation does the right thing in its business practices or its impact on society has influenced their satisfaction with that organisation
- Customers who say that an organisation doing the right thing has influenced their overall satisfaction with that organisation have an average UKCSI score of 81.0 (out of 100), more than 5 points higher than the UKCSI average
- Amongst customers who have been influenced by perceptions about an organisation doing the right thing in its business practices and impact on society, 49% highlight the way the organisation treats its customers as a key factor
- 56% of customers say their satisfaction with an organisation has been influenced by whether they felt the organisation understood and cared for their personal situation and needs. The aspects of personal care and service most valued by customers are an organisation being available when needed, clarity and relevance of information and proactive contact
- 62% of customers believe that bad practices or behaviour by a company will damage its long-term reputation and that an entire sector can be tarnished by the actions of one or a small number of companies
- Over 40% of customers say there is a time when they have either chosen to buy from or stop using an organisation because of its reputation, or perceptions about its business practices
- 31% of customers believe that, in the last 5 years, more companies seem to be doing the right thing in their business practices
- 38% believe that customers' level of influence over companies has increased in the last 5 years

3






The state
of customer
satisfaction
in the UK

The July 2024 UKCSI is 75.8 (out of 100), a slight drop of 0.8 points, compared to July 2023 but 2.6 points below its highpoint of 78.4 in July 2022

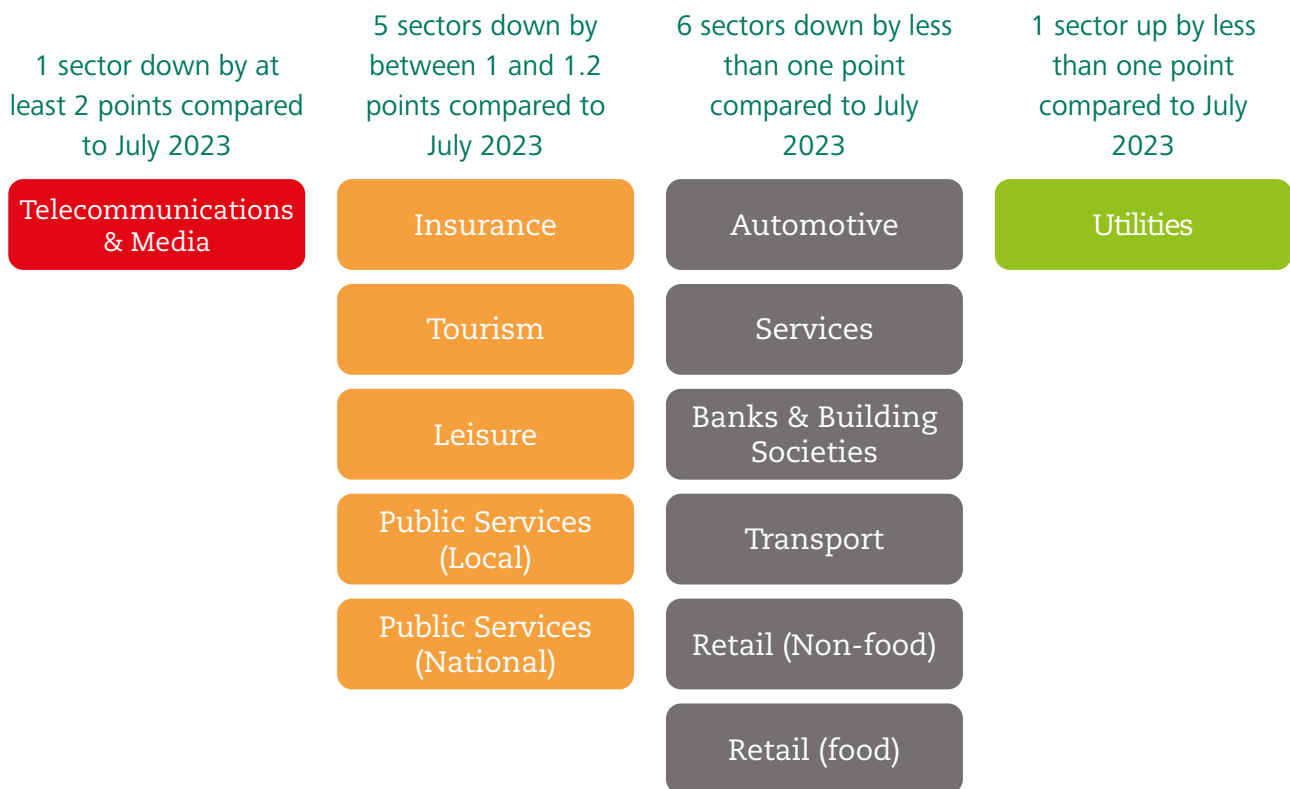


The UKCSI score is based on how customers rate organisations across 26 measures which are summarised in 5 dimensions of customer satisfaction. Each dimension is slightly lower (by between 0.7 and 1 point (out of 100)) compared to a year ago and each is at least 2 points lower than in July 2022: the Complaint Handling dimension score is 8.1 points below its July 2022 level.

Customer satisfaction dimensions

Dimension (score out of 100)	July 2024	compared to July 2023	compared to July 2022
 Experience Measures the quality of customers' experiences and interactions with organisations	76.9	-0.7	-2.5
 Complaint Handling How organisations respond and deal with problems and complaints	58.3	-0.9	-8.1
 Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	74.8	-1.0	-2.9
 Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	74.8	-0.7	-2.8
 Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	73.9	-0.7	-2.7

6 of the 13 UKCSI sectors²⁸ have fallen by at least 1 point compared to July 2023



²⁸ Sector reports, which include scores for organisations in the sector and a range of benchmarks, are available at www.instituteofconsumerservice.com/ukcsi

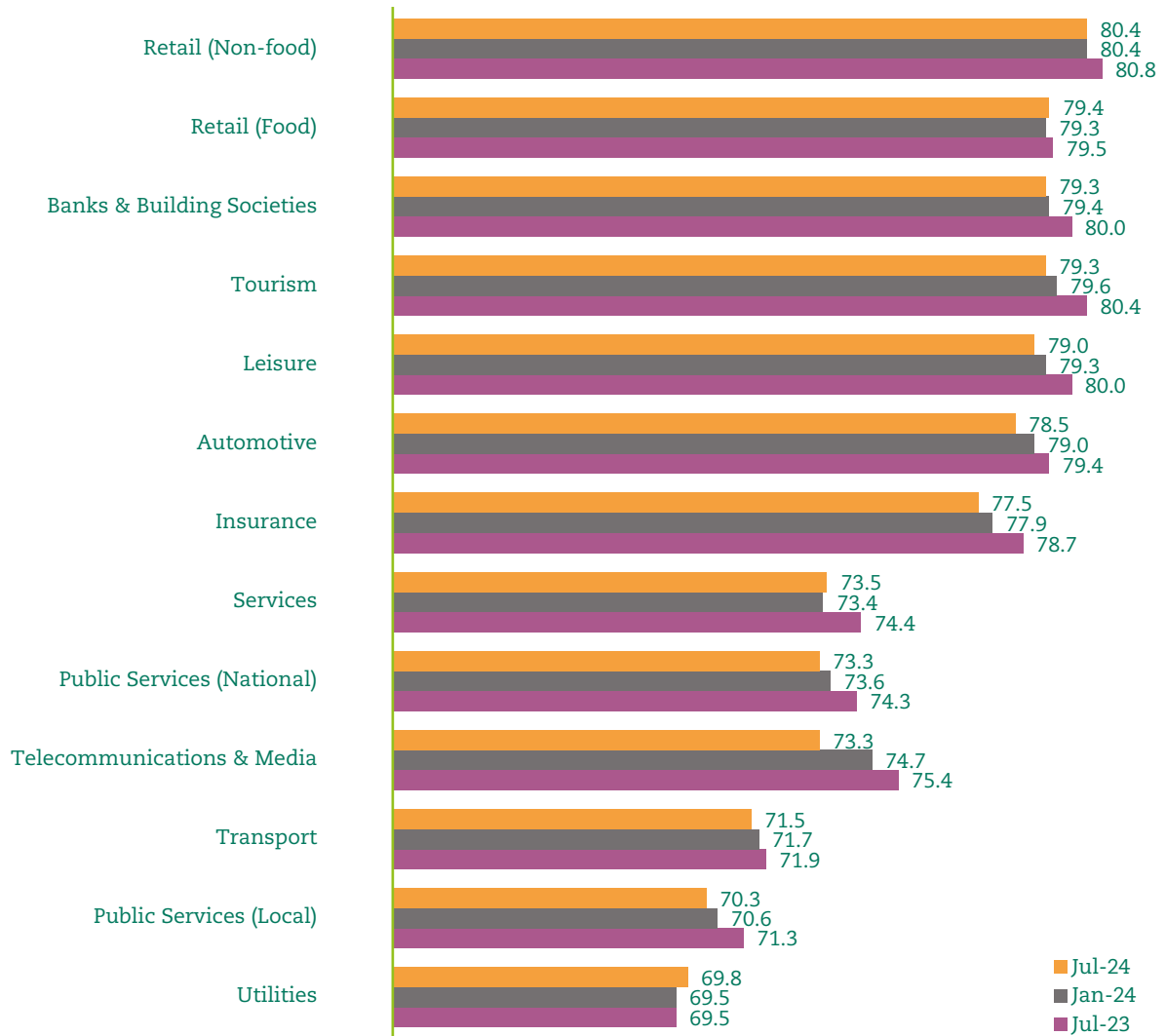
Customer satisfaction by sector July 2023 – July 2024

	July 24	Jan 24	July 2023	Change from July 23 to July 24	Change from Jan 24 to July 24
Retail (Non-food)	80.4	80.4	80.8	-0.4	0.0
Retail (Food)	79.4	79.3	79.5	-0.1	0.1
Banks & Building Societies	79.3	79.4	80.0	-0.7	-0.1
Tourism	79.3	79.6	80.4	-1.1	-0.3
Leisure	79.0	79.3	80.0	-1.0	-0.3
Automotive	78.5	79.0	79.4	-0.9	-0.5
Insurance	77.5	77.9	78.7	-1.2	-0.4
Services	73.5	73.4	74.4	-0.9	0.1
Public Services (National)	73.3	73.6	74.3	-1.0	-0.3
Telecommunications & Media	73.3	74.7	75.4	-2.1	-1.4
Transport	71.5	71.7	71.9	-0.4	-0.2
Public Services (Local)	70.3	70.6	71.3	-1.0	-0.3
Utilities	69.8	69.5	69.5	0.3	0.3

▼ Fall of UKCSI score by between 1 and 1.4 points

▼ Fall of UKCSI score by more than 2 points

Customer satisfaction by sector July 2023 - July 2024



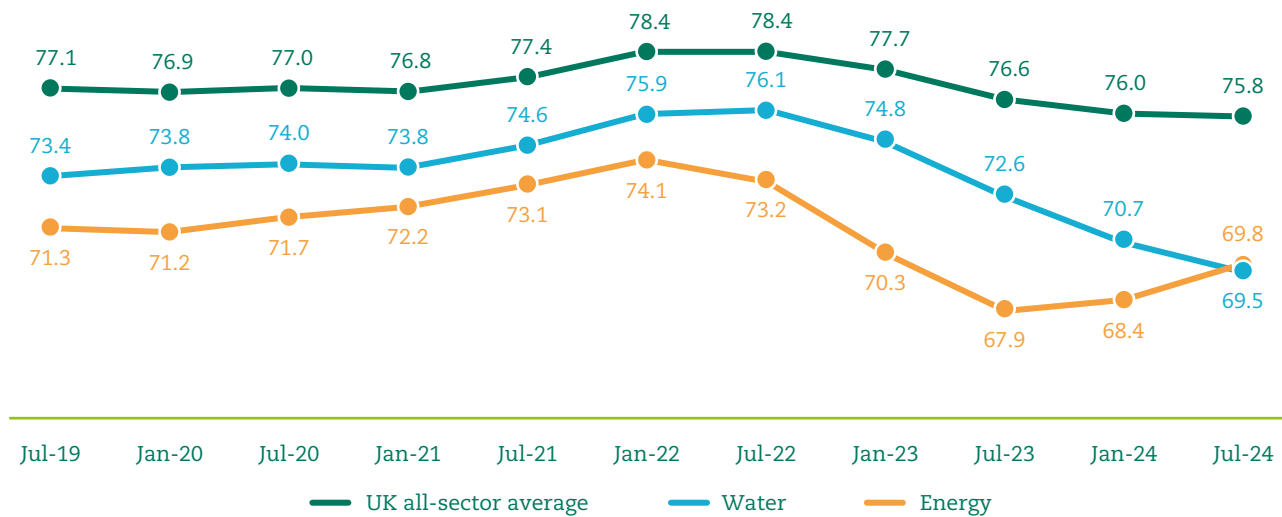
Average customer satisfaction in the Telecommunications and Media sector is 73.3, a decline of 2.1 points compared to July 2023 and 3.3 points lower than its highpoint in July 2022

Customer satisfaction in this sector is 2.5 points below the UK all-sector average. The biggest fall in satisfaction in the sector is for complaint handling: the complaint handling dimension is rated at 53.3, a fall of 6.2 points compared to a year ago and 5 points below the UK all-sector average. 19.2% of customers had a problem or bad experience with an organisation, up by 1.7 percentage points compared to July 2023 and 3 percentage points more than the UK average. 6 of the 14 Telecommunications and Media organisations that received a UKCSI score are rated at least 2 points lower than a year ago.



Average customer satisfaction with energy companies is higher than a year ago but satisfaction with water companies has declined




Customer satisfaction in the Energy and Water sectors: July 2019 to July 2024



Customer satisfaction with Energy companies, 69.8, has improved by 1.9 points compared to July 2023, although it is 4.3 points lower than in January 2022 and is 6 points below the July 2024 UKCSI all-sector average. Compared to a year ago, some of the biggest improvements are the number of experiences rated as right first time (up by 5.3 percentage points to 72%) and a reduction in the number of customers experiencing a problem with an organisation (down by 3.6 percentage points to 19.1%). Average satisfaction with price / cost has risen by 0.6 points (out of 10) to 6.2, though this is the lowest score of any sector. 4 of the 12 Retail Energy companies that appear in the UKCSI have improved by at least 2 points compared to July 2023.

Average customer satisfaction with water companies is 69.5, a drop of 3.1 points compared to July 2023. This is the first time that average satisfaction with water companies is lower than that of energy companies. Compared to a year ago, the Complaint Handling dimension has dropped by 9.9 points to 55.6, although the number of customers experiencing a problem with a water company fell by 8.9 percentage points to 13.1%. Customer satisfaction in each of the Customer Ethos, Emotional Connection and Ethics dimensions has declined by at least 4 points compared to a year ago. 10 of the 17 water companies that appear in the UKCSI have an overall satisfaction index score that is at least 3 points lower than in July 2023.

Customer satisfaction with water companies, by dimension

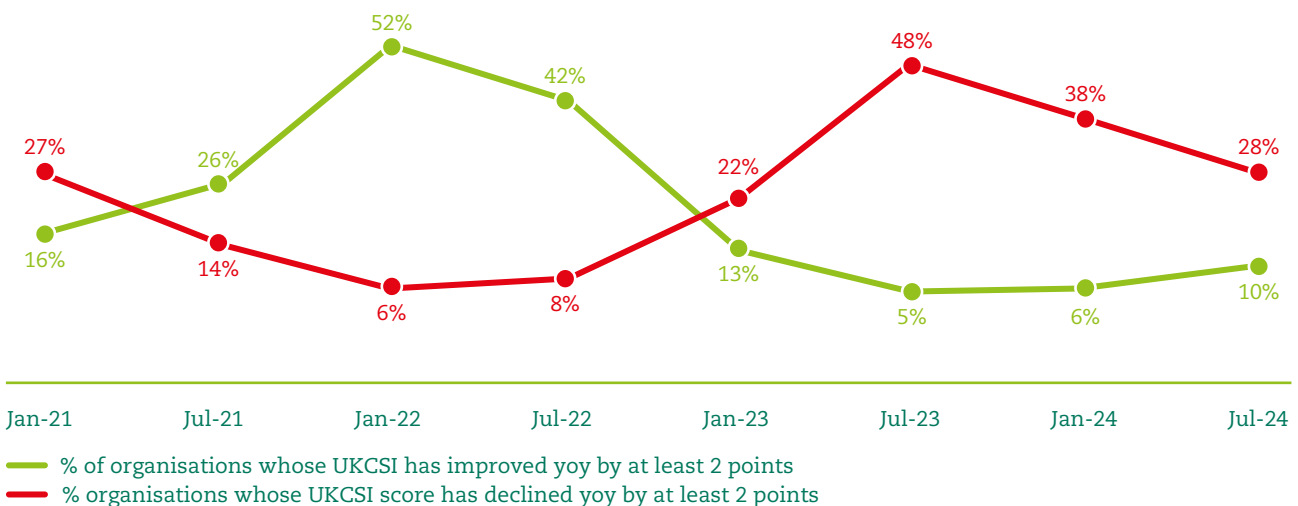
	Dimension (score out of 100)	July 2024	compared to July 2023
	Experience Measures the quality of customers' experiences and interactions with organisations	72.1	-2.2
	Complaint Handling How organisations respond and deal with problems and complaints	55.6	-9.9
	Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	67.9	-4.0
	Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	66.2	-4.5
	Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	64.4	-4.8

Across the UKCSI, 27 organisations (10% of those receiving a UKCSI score) have improved by at least 2 points compared to July 2023. 80 organisations (28%) have dropped by 2 points or more



Although more organisations have declined rather than improved for customer satisfaction compared to a year ago, the extent of the fall in customer satisfaction appears to have reduced. In July 2023, just 5% of organisations appearing in the UKCSI had a higher score than in the previous year: in the July 2024 UKCSI it is 10%. The proportion of organisations receiving a UKCSI score at least 2 points lower than the previous year has fallen from 48% in July 2023 to 28% in the current July 2024 UKCSI. This trend suggests that average customer satisfaction has stabilised, but there is much more to do before a sustained improvement in customer satisfaction across the UK economy is achieved.

% of organisations that have improved or fallen by at least 2 points compared to the previous year



Extent of change in organisations' customer satisfaction scores in each sector, July 2023 – July 2024

	Total number of organisations	Number of organisations that have increased by 2 points or more	Number of organisations that have increased/ dropped by less than 2 points	Number of organisations that have dropped by 2 points or more	Gap between highest and lowest organisation
Automotive	26	1	18	7	8.5
Banks & Building Societies	20	1	12	5	10.8
Insurance	26	3	14	8	12.2
Leisure	25	2	18	5	13.3
Public Services (Local)	10	0	5	4	19.3
Public Services (National)	13	2	8	3	18.1
Retail (Food)	11	2	7	2	8.8
Retail (Non-food)	26	2	19	2	13.3
Services	20	1	11	4	22.2
Telecommunications & Media	14	0	7	6	18.2
Tourism	23	1	13	8	12.9
Transport	38	7	16	12	19.1
Utilities	30	5	8	14	18.3

The top 50 organisations

Jul-24 Rank	Organisation	Sector	Jul-24 Score	Jul-23 Score	Jul-23 Rank	Change in score Jul-23 to Jul-24
1	Timpson	Services	86.0	83.6	13	2.4
2	Nationwide	Banks & Building Societies	85.2	84.3	10	0.9
3	John Lewis	Retail (Non-food)	85.0	84.7	4	0.3
4	Jet2holidays.com	Tourism	84.4	84.5	7	-0.1
4	Waitrose	Retail (Food)	84.4	80.0	71	4.4
6	Starling Bank	Banks & Building Societies	83.9	86.1	2	-2.2
7	M & S	Retail (Non-food)	83.6	82.0	27	1.6
7	M & S (food)	Retail (Food)	83.6	84.8	3	-1.2
7	Monzo Bank	Banks & Building Societies	83.6	82.9	19	0.7
10	Greggs	Leisure	83.4	83.5	15	-0.1
10	Yorkshire Building Society	Banks & Building Societies	83.4	NO DATA	NO DATA	NO DATA
12	Amazon.co.uk	Retail (Non-food)	83.1	84.4	9	-1.3
12	Holland & Barrett	Retail (Non-food)	83.1	78.8	97	4.3
14	first direct	Banks & Building Societies	82.9	86.7	1	-3.8
14	Jet2	Transport	82.9	82.3	22	0.6
16	Nationwide Insurance	Insurance	82.8	79.7	80	3.1
17	Ocado	Retail (Food)	82.7	84.7	4	-2.0
18	Home Bargains	Retail (Non-food)	82.3	81.8	32	0.5
19	Toby Carvery	Leisure	81.9	82.2	24	-0.3
20	Argos	Retail (Non-food)	81.7	82.1	25	-0.4
20	Tesco Mobile	Telecommunications & Media	81.7	84.5	7	-2.8
22	Green Flag	Services	81.5	83.1	17	-1.6
23	Kia	Automotive	81.4	81.5	38	-0.1
23	Utility Warehouse	Telecommunications & Media	81.4	NO DATA	NO DATA	NO DATA
25	Next	Retail (Non-food)	81.2	82.7	20	-1.5
26	Pets at Home	Retail (Non-food)	81.1	80.7	50	0.4
27	Apple	Retail (Non-food)	81.0	81.7	34	-0.7
28	eBay	Retail (Non-food)	80.9	81.8	32	-0.9

▲ Increase in UKCSI score of less than one point ▼ Fall in UKCSI score ▲ Increase in UKCSI score of one point or more

Jan-24 Rank	Organisation	Sector	Jul-24 Score	Jul-23 Score	Jul-23 Rank	Change in score Jul-23 to Jul-24
28	Halfords	Retail (Non-food)	80.9	NO DATA	NO DATA	NO DATA
30	Aldi	Retail (Food)	80.8	80.7	50	0.1
30	Costa Coffee	Leisure	80.8	80.5	57	0.3
32	booking.com	Tourism	80.7	83.0	18	-2.3
32	giffgaff	Telecommunications & Media	80.7	81.7	34	-1.0
32	Lexus	Automotive	80.7	77.4	138	3.3
32	Premier Inn	Tourism	80.7	82.5	21	-1.8
32	Suzuki	Automotive	80.7	82.3	22	-1.6
37	Harvester	Leisure	80.6	75.9	176	4.7
38	NS&I (National Savings and Investments)	Public Services (National)	80.5	80.2	68	0.3
39	Vue Cinema	Leisure	80.4	78.7	101	1.7
40	Hyundai	Automotive	80.3	82.0	27	-1.7
41	Holiday Inn	Tourism	80.2	81.9	30	-1.7
41	Specsavers	Retail (Non-food)	80.2	81.5	38	-1.3
43	Aviva	Insurance	80.1	80.5	57	-0.4
43	Caffe Nero	Leisure	80.1	81.1	44	-1.0
43	Marriott	Tourism	80.1	80.3	66	-0.2
43	Toyota	Automotive	80.1	80.4	63	-0.3
47	BMW	Automotive	80.0	79.8	75	0.2
47	M & S	Banks & Building Societies	80.0	76.6	165	3.4
49	Co-op Insurance	Insurance	79.9	77.0	154	2.9
49	Domino's Pizza	Leisure	79.9	81.3	41	-1.4
49	H&M	Retail (Non-food)	79.9	80.5	57	-0.6
49	Halifax	Banks & Building Societies	79.9	81.0	45	-1.1
49	LV=	Insurance	79.9	81.3	41	-1.4
49	Santander	Banks & Building Societies	79.9	80.4	63	-0.5
49	The Co-operative Bank	Banks & Building Societies	79.9	78.9	94	1.0

▲ Increase in UKCSI score of less than one point ▼ Fall in UKCSI score ▲ Increase in UKCSI score of one point or more

Timpson (86.0), Nationwide (85.2) and John Lewis (85.0) are the highest rated organisations in the July 2024 UKCSI.

9 of the top 50 organisations are from the Banks and Building Societies sector, up from 6 in July 2023. 4 banks or building societies – Nationwide, Starling Bank, Monzo Bank and Yorkshire Building Society - are among the top 10 organisations.

The number of Tourism companies in the top 50 organisations has fallen from 10 in July 2023 to 5 in the July 2024 UKCSI. In the Tourism sector as a whole, 19 out of 23 organisations have lower satisfaction than a year ago: 8 have dropped by at least 2 points.

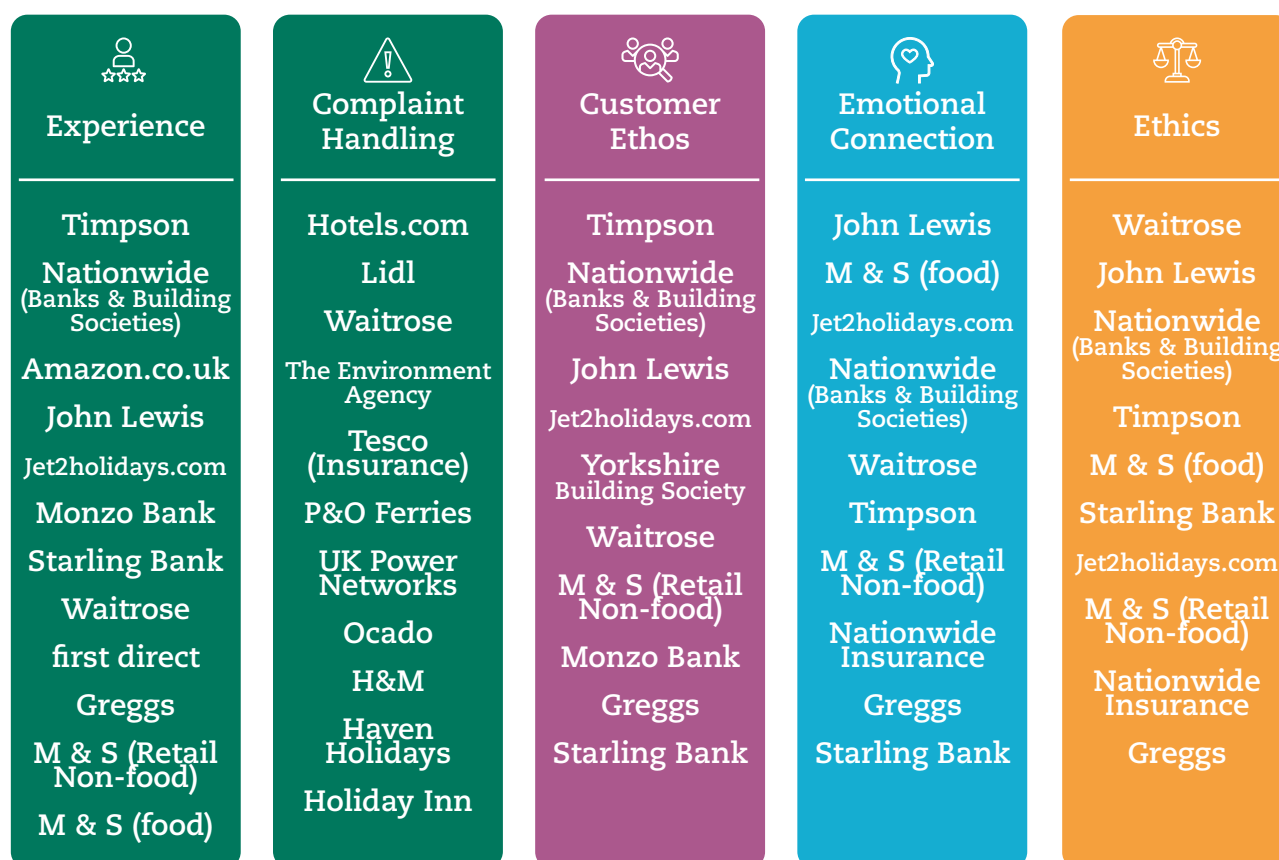
The make-up of the top 50 organisations has been relatively consistent over the last 3 years. 42 of the highest rated organisations in the July 2024 UKCSI are also amongst the 50 highest rated across the period January 2021 to July 2024.



Top rated organisations by customer satisfaction dimension

An organisation's UKCSI score is based on how customers rate it across 26 measures which are summarised in 5 dimensions of customer satisfaction.






UKCSI dimensions



Waitrose is amongst the highest rated organisation on all 5 dimensions of customer satisfaction. Timpson, Nationwide, John Lewis, Jet2holidays.com, M & S (Retail Non-food) and Greggs are amongst the highest rated organisations on 4 of the 5 dimensions.

The Complaint Handling dimension features a wider spread of organisations amongst the top performers than the other dimensions. For Complaint Handling, only organisations for whom at least 10 complaints were recorded receive a published score. This means that, whereas for the Experience, Customer Ethos, Emotional Connection and Ethics dimensions every organisation receives a score, organisations generating particularly low levels of complaints may not receive published ratings for satisfaction with complaint handling.

The top 50 organisations are rated higher than other organisations across all dimensions of customer satisfaction

UKCSI Dimensions (scores out of 100)		Top 50 organisations	Remaining organisations	Gap
	Experience Measures the quality of customers' experiences and interactions with organisations	82.4	75.9	6.5
	Complaint Handling How organisations respond and deal with problems and complaints	66.5	58.0	8.5
	Customer Ethos Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs	80.9	73.6	7.3
	Emotional Connection The extent to which an organisation engenders feelings of trust and reassurance	81.4	73.3	8.1
	Ethics Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"	80.1	72.4	7.7

Looking across individual measures of customer satisfaction, the biggest differences between the top 50 and other organisations include reputation, trust, complaint handling, satisfaction with price / cost, keeping promises and the sense that an organisation designs the experience around its customers.

Selected measures, on a scale of 1 - 10 unless otherwise stated	Top 50 Organisations	Remaining Organisations
UKCSI	81.6	74.7
Proportion of customers giving a 9 or 10 out of 10	32.4%	21.6%
Reputation of the organisation	8.2	7.3
You trust XX	8.2	7.3
The handling of the complaint	6.6	5.7
Speed of resolving your complaint	6.6	5.7
Price/cost	7.9	7.1
XX cares about their customers	8.0	7.2
XX designs the experience around its customers	8.0	7.2
XX keeps their promises	8.1	7.3
XX makes you feel reassured	8.1	7.3
% customers experiencing a problem	10.5%	16.7%
% right first time experiences	87.9%	80.2%

20 most improved organisations

20 most improved organisations over one year	UKCSI score July 2023	UKCSI score July 2024	Change	Compared to the sector average	Sector
Shell Energy	65.2	72.5	7.3	2.7	Utilities
The Environment Agency	73.7	79.2	5.5	5.9	Public Services (National)
P&O Ferries	73.6	78.9	5.3	7.4	Transport
Lastminute.com	67.2	72.1	4.9	-7.2	Tourism
Harvester	75.9	80.6	4.7	1.6	Leisure
Waitrose	80.0	84.4	4.4	5.0	Retail (Food)
HM Passport Office	74.5	78.9	4.4	5.6	Public Services (National)
Holland & Barrett	78.8	83.1	4.3	2.7	Retail (Non-food)
British Gas	63.6	67.8	4.2	-2.0	Utilities
BUPA	73.3	77.0	3.7	-0.5	Insurance
M & S (Bank)	76.6	80.0	3.4	0.7	Banks & Building Societies
Southeastern <small>(train operating company)</small>	63.6	66.9	3.3	-4.6	Transport
Lexus	77.4	80.7	3.3	2.2	Automotive
Avanti West Coast	64.8	67.9	3.1	-3.6	Transport
Scottish Power	62.4	65.5	3.1	-4.3	Utilities
Nationwide Insurance	79.7	82.8	3.1	5.3	Insurance
Co-op Insurance	77.0	79.9	2.9	2.4	Insurance
TUI Airways	74.7	77.4	2.7	5.9	Transport
Matalan	74.6	77.3	2.7	-3.1	Retail (Non-food)
Timpson	83.6	86.0	2.4	12.5	Services
Eurotunnel	75.6	78.0	2.4	6.5	Transport
Iceland	77.4	79.8	2.4	0.4	Retail (Food)
British Airways	73.4	75.8	2.4	4.3	Transport

■ Organisation is at least 1 point higher than the sector average

■ Organisation is at least 1 point lower than the sector average

6 of the 20 most improved organisations compared to July 2023 are from the Transport sector; 3 are Insurance companies; and 3 are Retail Energy companies from the Utilities sector.

8 of the 20 most improved organisations also feature in the top 50 UKCSI organisations: Harvester; Waitrose; Holland & Barrett; M & S Bank; Lexus; Nationwide Insurance; Co-op Insurance; and Timpson.

14 of the 20 most improved organisations have a UKCSI score that is at least 1 point higher than their sector average. 6 organisations – P & O Ferries, Nationwide Insurance, TUI Airways, Timpson, Eurotunnel and British Airways - were already at least 1 point higher than their sector average a year ago and have increased their advantage in the July 2024 UKCSI.

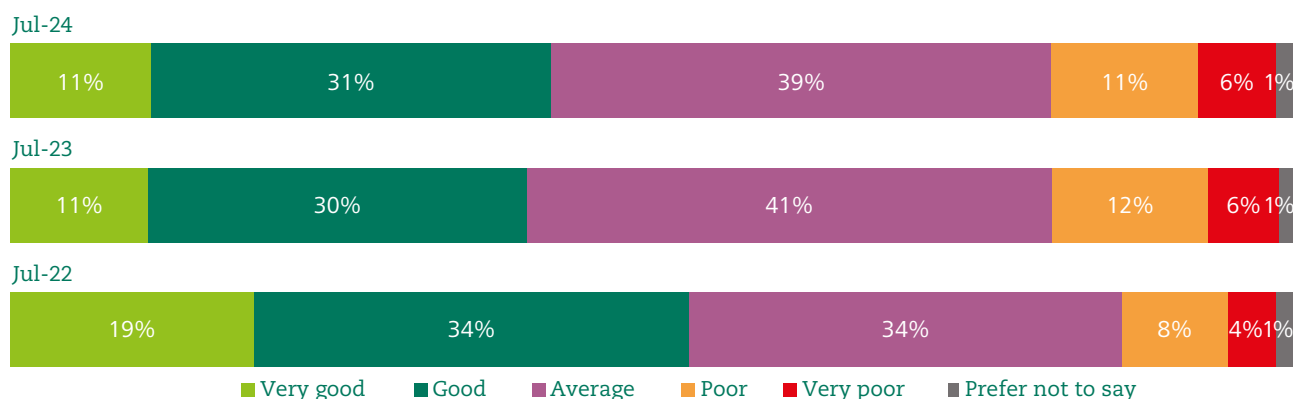
Across the 20 most improved organisations, some of the biggest gains compared to July 2023 are for the number of experiences rated as right first time, satisfaction with complaint handling and speed of service / response.



The spread in customers' financial well-being in the July 2024 UKCSI is broadly similar to a year ago but markedly different to 2022

42% rate their financial well-being as very good or good, down from 53% in 2022, whilst the number of customers describing their financial well-being as poor or very poor has grown from 12% in 2022 to 18%. This suggests that until there is sustained growth across the economy, the level of polarisation in financial well-being is likely to remain stark.

How would you describe your financial well-being?



Customers who describe their financial well-being as poor or very poor tend to be less satisfied with organisations than other customers.

Average customer satisfaction by level of financial well-being

	Very good or good	Average	Very poor or poor
July 2024	78.0	75.3	72.0
July 2023	79.6	76.4	73.7

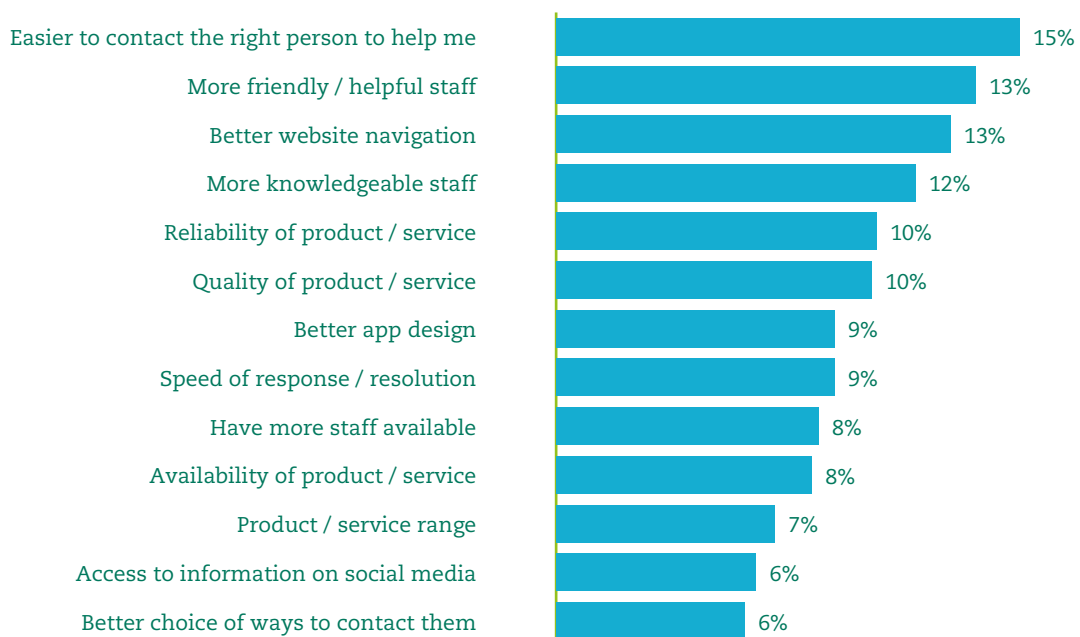
Differences in customer satisfaction by a customers' level of financial being are especially marked where a customer feels an organisation did not respond to their personal needs and situation.



From the perspective of customers, the key priorities organisations should improve are making it easier to contact the right person to help, friendly / helpful staff and website navigation

Customers were asked to identify the top three things the organisation they dealt with should do, in order to improve its service. The chart shows the number of times each issue was identified as a priority for improvement.

Customers' key priorities for improvement



The key issues to improve tend to be similar across all sectors: making it easier to contact the right person to help is the leading issue to improve in 10 of the 13 UKCSI sectors²⁹. In addition, there are some differences and nuances by sector. In the Retail (Food) sector, product / service availability and range are customers' top priorities for improvement. In the Transport sector, reliability, punctuality, as well as friendly / helpful staff are the leading issues that customers want organisations to improve.

²⁹ Customers' top priorities for organisations to improve by sector is contained in the UKCSI sector reports available at www.instituteofcustomerservice.com/ukcsi

4

Recommendations for organisations

Based on evidence in this UKCSI, we have highlighted 9 key areas of focus for organisations to address the 5 dimensions of customer satisfaction.



Experience

Measures the quality of customers' experiences and interactions with organisations



Complaint Handling

How organisations respond and deal with problems and complaints



Customer Ethos

Extent to which customers perceive that organisations genuinely care about customers and build the experience around their customers' needs



Emotional Connection

The extent to which an organisation engenders feelings of trust and reassurance



Ethics

Reputation, openness and transparency and the extent to which an organisation is deemed to "do the right thing"



1) Strategy and long-term focus

Achieving consistently high levels of customer satisfaction and business performance requires a clear long-term strategy based on critical analysis of customer insight, market opportunities and risks, core capabilities and a distinct customer value proposition. This strategic framework shapes requirements for the development of technology, people, procurement and key supplier and partner relationships. Clarity of strategic thinking helps organisations evaluate emerging opportunities and risks and ensures alignment of priorities, resources and operational delivery.



2) A focus on organisational culture

In most organisations, a wide variety of roles impact the quality and delivery of customer service. These include CEOs and senior executives; essential support functions such as IT, Data, HR and Finance; customer insight and design of products, services and customer experience; as well as managers and employees in customer facing and operational teams. Consistent customer service performance is underpinned by a shared understanding of values, standards, behaviours and priorities which shapes decision-making, actions and relationships inside the organisation and interactions with key suppliers and partners.

Essential ingredients of organisational culture and employee engagement include:

- A clear strategic narrative that is understood across the organisation
- Giving employees a voice on issues that affect them, especially about ways of improving customer service
- Regular and authentic communication and dialogue between senior managers and people across the organisation
- Developing the skills and capabilities the organisation needs to deliver its customer experience objectives
- Supporting employees to define career goals, improve and broaden their skills and achieve their potential
- Equipping line managers to engage effectively with their teams
- Recognition of outstanding individual and team contributions

Employee engagement has become more central to business performance and more challenging because of skills shortages, growing awareness about mental health and well-being, hybrid working and the diverse make-up of many workplaces. As a result, leaders and managers will need to demonstrate increased levels of skill, empathy and mindfulness to engage their employees effectively.



3) Demonstrating that customer service is a business asset

Customer service is most valuable to business performance when it is seen as a business asset and source of long-term value, rather than as an overhead or cost centre. Our analysis of the annual reports and accounts of companies in the UKCSI shows evidence of a compelling relationship between consistent, sustained levels of customer satisfaction and superior financial performance in terms of profitability, revenue growth and productivity³⁰.

Intense financial pressures and the range of factors that can impact business performance means that there is a constant imperative to demonstrate the link between customer satisfaction and financial performance.

CEOs and senior executives have a crucial role in articulating to boards, shareholders, investors and analysts the links between employee engagement, customer satisfaction, productivity and long-term value. Customer service leaders and professionals also need to develop their commercial and presentational skills to demonstrate how maintaining investment in service supports financial performance.



4) Making it easy to access help and advice

Making it easier to contact the right person to help is consistently the leading issue that customers want organisations to improve. This applies across different sectors, customer groups, channels and types of contact or experience. The range of channels customers use to interact with organisations creates opportunities for greater availability, speed and convenience of service but can also make customer experiences more complex and challenging to deliver. In designing customer journeys, resourcing different channels and measuring performance, organisations need to keep in mind a fundamental question: how easy is it for customers to achieve their objectives and access the help and advice they need?

³⁰ The Customer Service Divided Revisited, Institute of Customer Service, 2023



5) Demonstrating care for a customer's personal needs and situation

Customer satisfaction is critically influenced by whether a customer feels an organisation genuinely understands and cares about their personal needs and situation. This is especially the case for issues of high personal importance and as this UKCSI has shown, for experiences related to enquiries, checking information or issues, reporting a problem, or when receiving contact from an organisation.

Organisations can demonstrate their care and understanding for customers by leveraging data to provide employees with relevant prompts and information and create more personalised experiences and communications. Many customers appreciate proactive contact from organisations provided that it has practical, relevant value, such as information about how to make best use of products, services and resources or save money³¹. Organisations that provide essential services have a particular responsibility to implement processes that enable them to identify vulnerable customers and give appropriate service and care.

But in many cases, the way organisations demonstrate care and understanding for a customer's personal needs and situation happens in the moment, through an employee's empathy, behaviour and responsiveness. Organisations therefore need to focus on developing behaviours, skills and knowledge so that employees respond with care and empathy, can flex their approach to respond to individual needs, but also make decisions that balance doing the right thing for customers and commercial considerations.



6) Ethics: doing the right thing in business practices

For many customers, perceptions about an organisation's business practices and reputation have a significant influence on satisfaction and buying behaviour. Information about an organisation's ethical conduct is often widely available from sources the organisation cannot control and public expectations about ethical practice can shift quickly, with significant reputational consequences. Evidence from this UKCSI suggests that perceptions about how organisations treat customers, employees, suppliers and the level of commitment to environmental sustainability are salient issues for many customers.

³¹ See UK Customer Satisfaction Index, July 2023

There are several practical actions organisation can take to ensure they embed consistent ethical standards and behaviours:

- Define the values, ethics, behaviours and practices which the organisation seeks to promote and be held accountable for
- Demonstrate how ethical standards are embedded in governance, strategy, design of products and service, customer experience and relationship with suppliers and stakeholders
- Measure customers' employees' and stakeholders' perceptions of the organisation's ethical standards and reputation
- Promote leaders who clearly demonstrate a commitment to ethical standards and behaviour
- Monitor and assess evolving customer perspectives about ethical business issues and practices
- When an organisation makes a mistake or falls short of expected standards, be transparent and demonstrate action to remedy issues and improve future performance
- Encourage and trust employees to speak up about concerns relating to ethical issues and practices



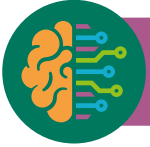
7) Balancing the needs of stakeholders

Customer satisfaction is influenced by the extent to which customers feel an organisation genuinely considers the interests of customers in its decision-making and the way customer service is designed and delivered. Our research suggests a variety of customer perspectives about the relative priority organisations give to different stakeholders. For example, customers of energy or water companies are more likely than those of retail companies to believe that these organisations always put the interests of shareholders first³².

There are several practical ways in which organisations can embed the customer perspective more strongly in strategic thinking and decision-making:

- Give sufficient time and agenda space given at executive meetings to customer insight and customer service issues
- Ensure there is executive ownership for the organisation's customer service performance and customer service expertise is present in executive and non-executive teams
- Review the relative weighting given to financial and customer service measures
- Transparent and consistent reporting of the organisation's customer service performance
- Assess customer satisfaction on the issues that are important to customers, as well as transactional service experiences
- Evidence that the leadership team spend some of their time personally dealing with customer issues.

³² Governance and the Role of the Customer, Institute of Customer Service, 2023



8) Achieving the right blend of technology and people in customer service

Many organisations have deployed technology to improve efficiency and customer service performance, for example through streamlining business processes; identifying exceptions and reducing error rates; analytics to inform decision-making or enable employees to serve customers better; and proactive monitoring of infrastructure.

Technology is also increasingly used in interactions between customers and organisations, to qualify the nature of contact and enable self-service for simple transactions and enquiries. Many customers welcome organisations' use of technology where it enables fast, convenient access to information or resolution of an issue. But our evidence suggests that direct experiences with a chatbot or artificial intelligent agent can often result in the issue being unresolved, a lack of personal care, and a need to speak to an employee³³.

Deployment of technology in a customer service context is always likely to be more successful, from a customer and business perspective, when it is founded on customer service objectives rather than motivated by cost reduction alone. Effective technology deployment depends on customer experience design, testing with customers, integration of systems and data and collaboration with technology partners who share the organisation's customer ethos. There is in particular a need to map the hand-offs or transfers between channels and quickly route a customer to speak to an appropriate employee when needed.

How organisations blend technology and the intervention of skilled employees is increasingly a determinant of customer satisfaction and commercial performance. As more customer contacts are handled through technology and employees increasingly deal with complex or sensitive issues, skills in empathy, problem-solving and commercial judgement will grow in importance.

³³ See UK Customer Satisfaction Index, January 2024



9) Building the capacity for agility

One of the key lessons for organisations in recent years is that disruptive change and shocks are likely to happen, even if the particular form of disruption cannot always be predicted. Organisations therefore need to develop the capacity to manage risk proactively and respond with agility to sudden changes in the operating environment.

Developing the capacity for agility has implications for organisational culture, structures, skills and capabilities. It requires increased levels of collaboration, openness and transparency across teams and with partners and suppliers. Agility is also enhanced by developing skills in insight, environmental scanning, critical thinking and understanding business improvement methodologies. To be prepared for the next wave of environmental disruption and shocks, organisations need to reassess and build their capacity for agility now.



UKCSI

Key facts

15

Number of years UKCSI has run.
The UKCSI is published twice a year, normally in January and July.

13

Number of sectors the UKCSI covers, 11 in the private sector as well as the local and national public sectors. The Institute also publishes sector reports with a detailed breakdown of scores by sector and organisation.

59,500

Number of unique responses included in July 2024, from over 15,000 customers. Customers are geographically and demographically representative of the UK population and participate in the survey through an online panel. Customers are asked to provide a score for organisations based on their most recent interaction.

4,000

Number of responses per sector, except for Transport and Utilities which have 7,500 and 8,000 responses respectively.

282

Number of individual organisations and organisation types which received a UKCSI rating. 266 named organisations which have exceeded a minimum sample size are scored in the 13 sector reports. In addition, scores are given for 16 generic providers including "your local Council", "your local restaurant/takeaway" etc.

Organisations included in the July 2024 UKCSI

Automotive

Audi
BMW
Citroen
Dacia
Fiat
Ford
Honda
Hyundai
Jaguar
Kia
Land Rover
Lexus
Mazda
Mercedes-Benz
Mini
Nissan
Peugeot
Renault
Seat
Škoda UK
Suzuki
Tesla
Toyota
Vauxhall
Volkswagen
Volvo

Banks & Building Societies

Bank of Scotland
Barclays
first direct
Halifax
HSBC
Lloyds
M & S
Metro Bank
Monzo Bank
Nationwide
NatWest
RBS
Sainsbury's
Santander
Starling Bank
Tesco
The Co-operative Bank
TSB
Virgin Money
Yorkshire Building Society

Insurance

1st Central
AA Insurance
Admiral
Aviva
AXA
BUPA
Churchill
Co-op Insurance
Direct Line
Esure
Halifax
Hastings Direct Insurance
Legal and General

Lloyds
LV=
M & S (insurance)
More Than
Nationwide Insurance
Petplan
RAC
SAGA Insurance
Sainsbury's
Sheilas' wheels
Tesco
Virgin Money
Zurich

Leisure

Amazon Prime Video
Burger King
Caffe Nero
Cineworld
Costa Coffee
Domino's Pizza
Greggs
Harvester
JD Wetherspoon
Just Eat
KFC
McDonald's
Nando's
Netflix
Now TV
Odeon
Pizza Express
Pizza Hut
Spotify
Starbucks
Subway
Toby Carvery
Vue Cinema
your local independent coffee shop
your local restaurant/takeaway

Public Services (Local)

GP surgery / health centre
Library
your Housing Association
your local Ambulance Service
your local Council re: maintenance / repairs, or parking permits, or planning permission, or council tax
your local Council via a care home
your local Council via a recycling centre

your local Council via waste collection
your local Fire Service
your local Police Service

Public Services (National)

Companies House
Department for Work and Pensions (DWP)
Disclosure and Barring Service

DVLA
HM Land Registry
HM Passport Office
HMRC (Inland Revenue)
National Highways
NHS / hospital service
NS&I (National Savings and Investments)
Post Office
The Environment Agency
The university I attend

Retail (Food)

Aldi
ASDA
Co-op Food
Iceland
Lidl
M & S (food)
Morrisons
Ocado
Sainsbury's
Tesco
Waitrose

Retail (Non-food)

Amazon.co.uk
Apple
Argos
B&M
B&Q
Boots UK
Currys
eBay
H&M
Halfords
Holland & Barrett
Home Bargains
Ikea
JD Sports
John Lewis
M & S
Matalan
Next
Pets at Home
Poundland
Primark
Specsavers
Sports Direct
Superdrug
TK Maxx
Wilko

Services

AA
Autoglass
Avis
British Gas Home Services
DHL
DPD
Enterprise Rent-A-Car
Green Flag
Halfords Autocentre
Hermes / Evri

Hertz
Kwik Fit
My private landlord
RAC
Royal Mail / Parcelforce
Timpson
Uber
Western Union
Yodel
your local tradesman

Telecommunications & Media

BT
EE (including T-Mobile or Orange)
giffgaff
O2
Plusnet
Sky
Sky Mobile
TalkTalk
Tesco Mobile
Three
Utility Warehouse
Virgin Media
Virgin Mobile
Vodafone

Tourism

Airbnb
booking.com
British Airways Holidays
Butlins
Center Parcs
easyJet Holidays
Expedia
Haven Holidays
Hilton
Holiday Inn
Hoseasons
Hotels.com
Jet2Holidays.com
Lastminute.com
Loveholidays
Marriott
On the Beach
P&O Cruises
Premier Inn
Travelodge
Trivago
TUI
Virgin Holidays

Transport

Arriva - Bus group
Avanti West Coast
British Airways
Brittany Ferries
C2C
CrossCountry
East Midlands Railway
easyJet
Elizabeth Line
Eurotunnel
First Group - bus companies

Great Northern
Great Western Railway
Greater Anglia
Heathrow Express
Jet2
London North Eastern Railway
London Northwestern Railway
London Overground
London Underground
Manchester Metrolink
Merseyrail
National Express
Northern / Northern Trains
P&O Ferries
Ryanair
ScotRail / ScotRail Trains
South Western Railway
Southeastern (train operating company)
Southern
Stagecoach (Bus)
Thameslink
The Trainline.com
TransPennine Express
Transport for Wales
TUI Airways
Virgin Atlantic
West Midlands Railway

Utilities

Affinity Water
Anglian Water
Bristol Water
British Gas
Dwr Cymru (Welsh Water)
E.On Next
EDF Energy
Essex and Suffolk Water
Northern Ireland Water
Northumbrian Water
Octopus Energy
OVO Energy
Power NI
Scottish and Southern Energy (SSE)
Scottish Gas
Scottish Power
Scottish Water
Severn Trent Water
Shell Energy
South East Water
South Staffordshire Water
South West Water
Southern Water
Thames Water
UK Power Networks
United Utilities (water)
Utilita
Utility Warehouse
Wessex Water
Yorkshire Water

About the UKCSI

A barometer of customer satisfaction in the UK since 2008

The UKCSI (UK Customer Satisfaction Index) provides insight into the state of customer satisfaction in the UK for 13 key sectors. The UKCSI is published twice a year, in January and July. Each UKCSI incorporates two sets of data to create a rolling measure of customer satisfaction. The July 2024 UKCSI includes responses from surveys conducted between 4 September to 9 October 2023 and 11 March to 12 April 2024.

59,500 customer responses

The UKCSI is based on an online survey of over 15,000 consumers, who are representative of the UK adult population by region, age and gender. The July 2024 UKCSI comprises 59,500 responses, 4,000 from each sector except for Transport and Utilities which include 7,500 and 8,000 responses respectively. Customers are asked to rate their experience of dealing with a specific organisation in the previous three months. Customers rate only one organisation per sector. Each customer can complete the survey for up to five different sectors.

Over 25 metrics of the quality of customers' interactions and relationship with organisations

Customers rate the quality of their experiences and relationship with organisations on over 25 metrics including employee professionalism, product / service quality, ease of dealing with an organisation, timeliness, complaint handling and attitudes towards trust, reputation, an organisation's customer ethos and ethical behaviour.

Metrics reflect the priorities identified by customers, as well as attributes that show a strong relationship with overall customer satisfaction. The UKCSI also includes measures of customer effort and a Net Promoter Score (NPS). Customers rate organisations on a scale of 1 – 10 except for the question "how likely would you be to recommend xx to friends and family", which is a scale of 0 – 10.

282 organisations received a UKCSI rating

These include 266 named organisations and 16 generic providers including "your local Council", "your local restaurant/takeaway" etc. Customers select an organisation to rate from a randomised list of leading and emerging players in each sector which is reviewed before each UKCSI. Customers can also select an organisation to rate that is not on the list. Organisations which exceed a minimum sample size are given a score and are named within one of the 13 sector reports.

How the UKCSI is calculated

Index scores are expressed as a number out of 100. The UKCSI score for each organisation is the average of all of its customers' satisfaction scores, multiplied by ten, with a weighting applied reflecting the priority score for each measure. The sector score is the mean average of all responses for that sector, multiplied by ten. The overall UKCSI is based on the mean average of each sector's score.

UKCSI sector reports*

13 reports are available with sector-specific insight and recommendations

- Customer satisfaction performance of leading organisations on over 25 customer experience metrics
- Channel use and satisfaction
- Drivers of complaints and satisfaction with complaint handling
- Links between satisfaction and future buying behaviours
- Recommendations and opportunities to improve



Sector resource packs

- Key sector and organisational measures in spreadsheet format
- Sector satisfaction by age, region, gender
- Key issues organisations should improve
- Satisfaction by product type in the Banking, Insurance and Telecommunications & Media sectors

Sub-sector customer experience measures

- Leisure (Quick Service Restaurants; Entertainment)
- Retail Non-food (Fashion retailers)
- Services (Automotive Related; Postal / Courier)
- Tourism (Hotels; Travel Companies and Tour Operators)
- Transport (Air; Rail; Coach / Bus)
- Utilities (Energy; Water)

Automotive

Banks & Building Societies

Insurance

Leisure

Public Services (Local)

Public Services (National)

Retail (Food)

Retail (Non-food)

Services

Telecommunications & Media

Tourism

Transport

Utilities

* Two sector reports are available as a membership benefit to The Institute's Trusted Advisory Network members; one report for Discovery Roadmap members.

Sector reports are available for purchase by non members at www.instituteofcustomerservice.com

Breakthrough research from The Institute



Leading the Service Nation? Enabling business performance through customer service

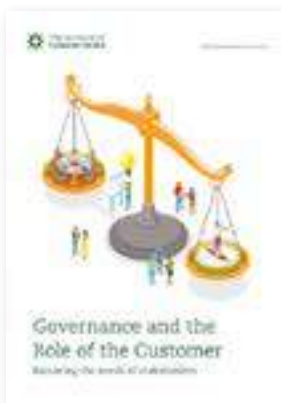
- Identifies 8 critical capabilities that are especially important for service leaders
- Assesses the implications of an evolving workplace culture for leadership and employee engagement
- Includes recommendations about how organisations should review and if necessary, update leadership development programmes, so that they are relevant to current and emerging challenges



The Customer Service Dividend Revisited: How to achieve sustainable growth, profitability and productivity

- A unique study of the relationship between organisations' customer satisfaction and financial performance, including ebitda, revenue growth and revenue per employee, between 2017 and 2023
- Assesses the level of customer satisfaction organisations need to achieve to maintain sustainable financial growth and performance
- Identifies key areas of focus and investment that have enabled organisations to achieve sustainable customer satisfaction and financial performance.

To find out more about The Institute's research programme, contact us at:
T: 0207 260 2620 | W: www.instituteofcustomerservice.com



Governance and the Role of the Customer: Balancing the needs of stakeholders

- Assesses customers' perspectives about organisations' business practices and governance, and how this influences customer attitudes and behaviour
- Examines the extent to which customers are considered in corporate governance and how companies balance the needs of all their stakeholders - customers, employees, suppliers and partners, the wider community - as well as shareholders
- Concludes with recommendations - for companies, government and regulators, and investors - on embedding the customer perspective in corporate governance so that long-term business performance and customer outcomes improve.



Building the Service Nation: Changing Perceptions about The Profession of Customer Service

- Examines the extent to which customer service is seen as a profession with defined skills and standards
- Identifies potential career pathways and reviews how professional development in a customer service context is supported and evaluated
- Highlights key actions to build recognition of service as a valued career and profession, with a significant voice and position in the board room.

About The Institute of Customer Service

The Institute of Customer Service is the UK's independent, professional body for customer service.

Our purpose is to enable organisations to achieve tangible business benefits through excellent customer service aligned to their business goals and to help individuals maximise their career potential and employability by developing their customer service skills.

We provide tools and services to support continuous customer service improvement and a framework for our members to share and learn from each other.

We are independent – setting standards so that our customers can improve their customers' experiences and their business performance.

The Institute is the secretariat for the All Party Parliamentary Group on Customer Service.

Key Activities

- Research and reports on the latest customer service trends and thinking
- Publication of the UK Customer Satisfaction Index (UKCSI) twice a year
- Benchmarking customer experience to identify areas for improvement, drawing on the views of both customers and employees
- Bespoke customer insight and research
- Training and accreditation programmes for customer service professionals
- Professional qualifications for individuals at all stages of their career
- Public policy development.

For further information please visit
www.instituteofcustomerservice.com

T: 020 7260 2620

July 2024
instituteofcustomerservice.com

ISBN 978-1-911715-02-3