



# Building a member-centric culture

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# Manuela Pifani, NED and founder of CXellence Consulting

Exec-level CX consultant, executive coach, trainer and keynote speaker

Non-Executive Director for Hinckley & Rugby Building Society

Member of the Board of Directors of the Customer Institute

Winner of >20 CX awards,  
incl. *Top 20 Global CX Leaders 2022, winning the Insight Award*

>15 years director-level experience in financial services and retail companies



# We live in challenging times

Inflation

Cost of living

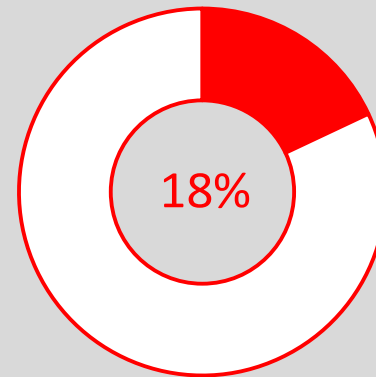
War

Recession

# ... and it's not over yet

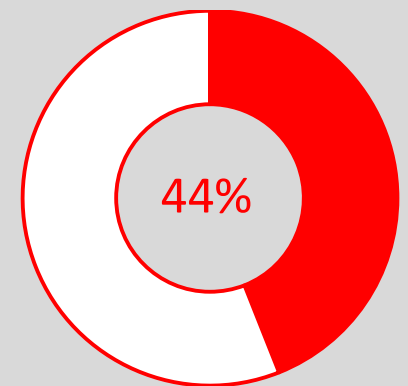


Described their financial wellbeing as poor or very poor



+6  
yoy

Believe companies did not respond to their personal needs and situation



UK Customer Satisfaction Index January 2024, Institute of Customer Service

# Customer behaviours are changing at an exponential rate

More mindful  
purchases

No more  
tolerance

Omnichannel  
convenience

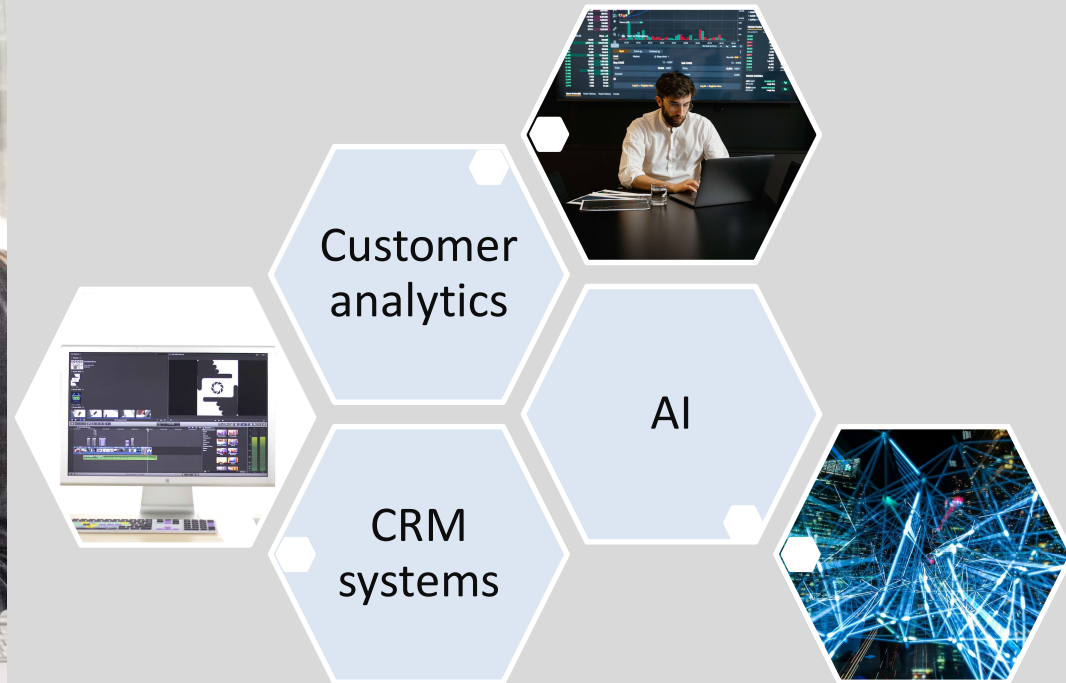
Personalisation  
and empathy



# Investment is increasing, primarily in tech

**72%** of execs will be spending more on digital CX in 2024 vs. 2023 ...

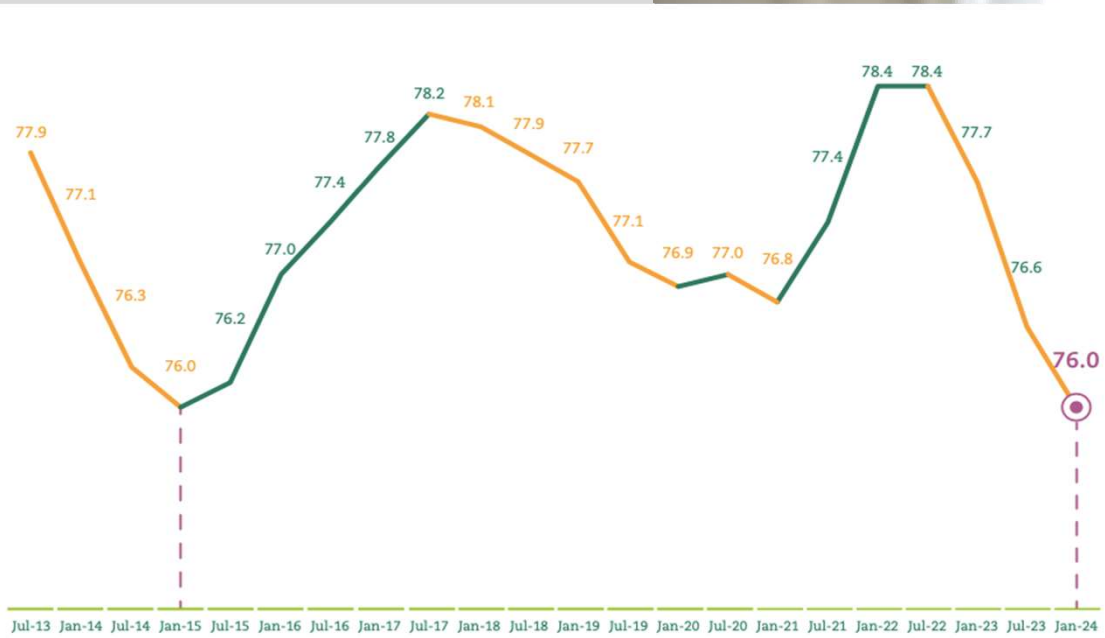
... with **68%** increasing the digital CX budgets by >25%



Business Wire research commissioned by Telus International, February 2023

# ... but customer satisfaction has plummeted to a 9-year low

## UK Customer Satisfaction Index, all sectors trend 2013-2024



Drop of 0.9 pts YoY for Banks & Building Societies

### Experiencing more issues

Experienced an issue



Satisfied with complaint handling



### Experiencing less empathy

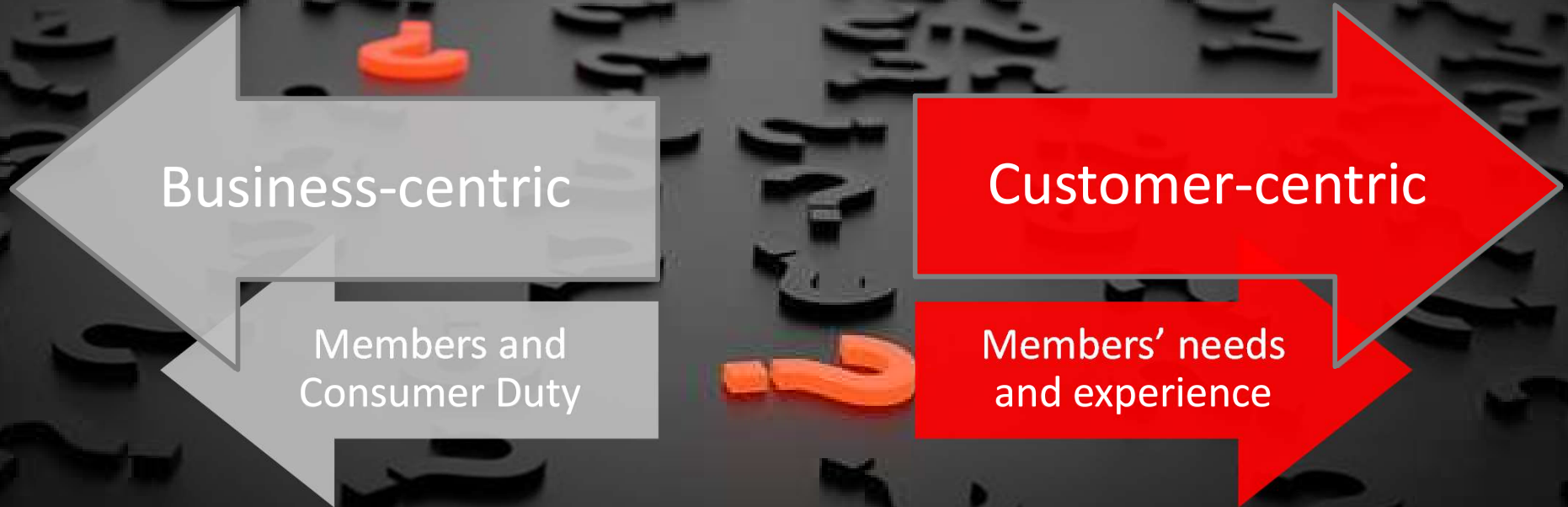
Feel that they genuinely care



Engenders trust and emotional connection

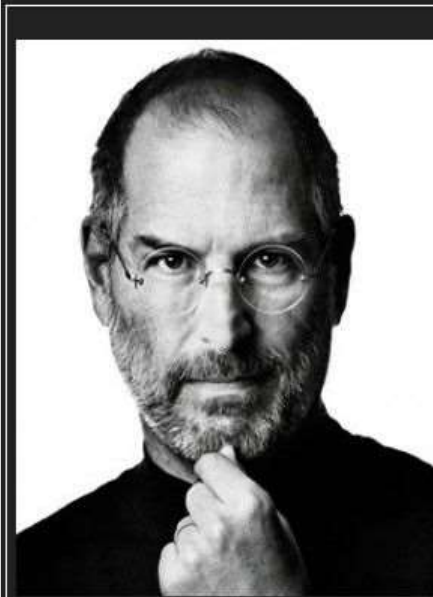


# Two polarised ways to approach business transformation





# Focusing on customer needs and motivations



You've got to start with the customer experience and work back toward the technology - not the other way around.

(Steve Jobs)

Your customers don't care about you. They don't care about your product or service. They care about themselves, their dreams, their goals. Now, they will care much more if you help them reach their goals, and to do that, you must understand their goals, as well as their needs and deepest desires.

— Steve Jobs —

# People are creatures of emotion


*“When dealing with people,  
remember you are not dealing  
with creatures of logic,  
but creatures of emotion.”*

*Dale Carnegie*

**>90% of  
decisions we  
make are  
grounded in and  
led by emotion**

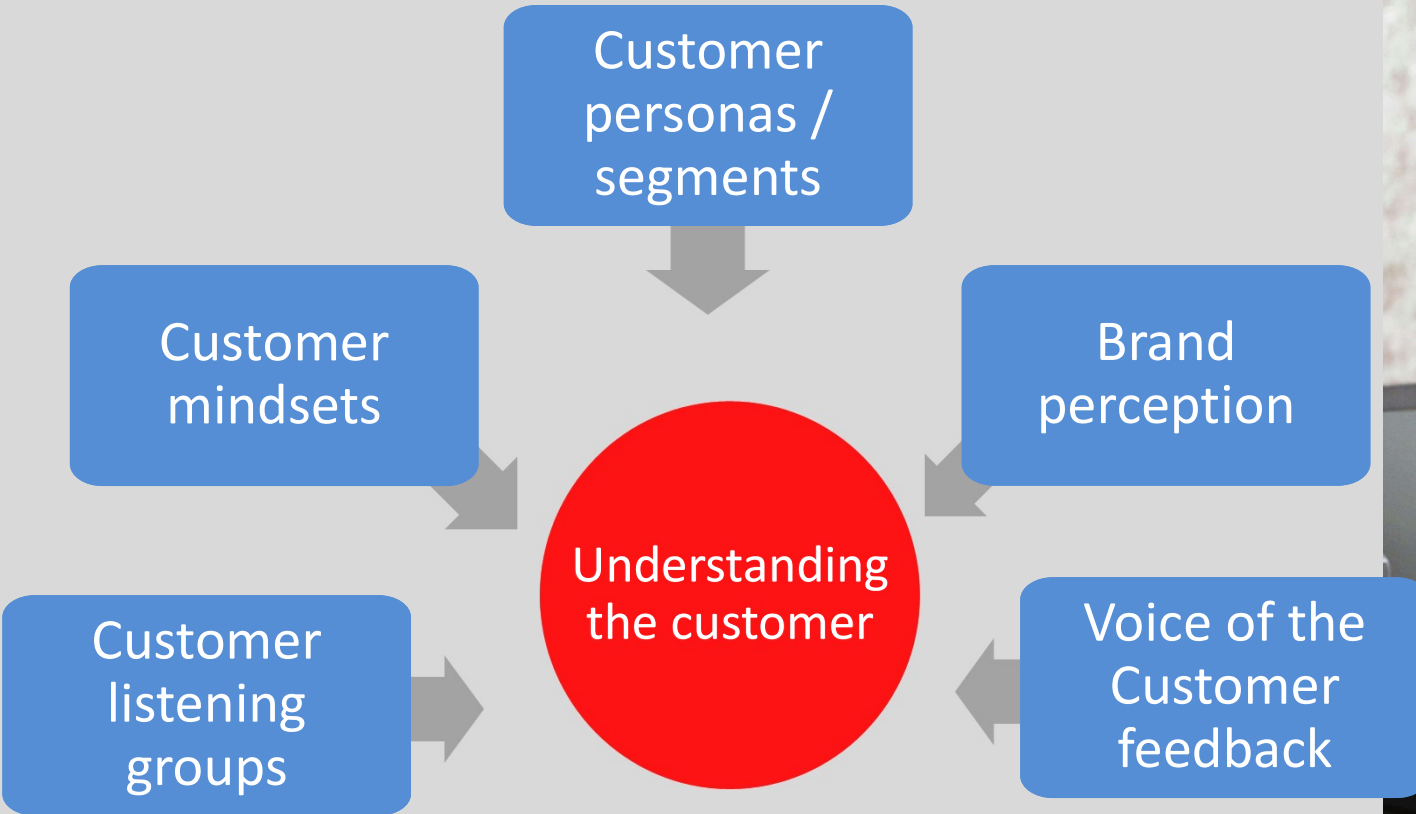
(according to many behavioral science studies)

# Weighing the pig



It's all about the drivers of CX (both functional and emotional), not the score

# The importance of really understanding your customers

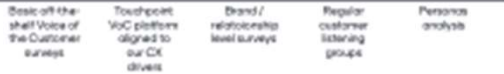


# Question

Join at mentimeter.com | use code 8432135

Mentimeter

## What type of customer insight activities does your organisation run?



### Content

#### Additional details

Longer description shown on your audience's phones

Your description

#### Options

- Basic off-the-shelf Voice of the Cust X
- Touchpoint VoC platform aligned to 101 X
- Brand / relationship level surveys X
- Regular customer listening groups X
- Personas analysis X

+ Add

MP

Account



Content



Design

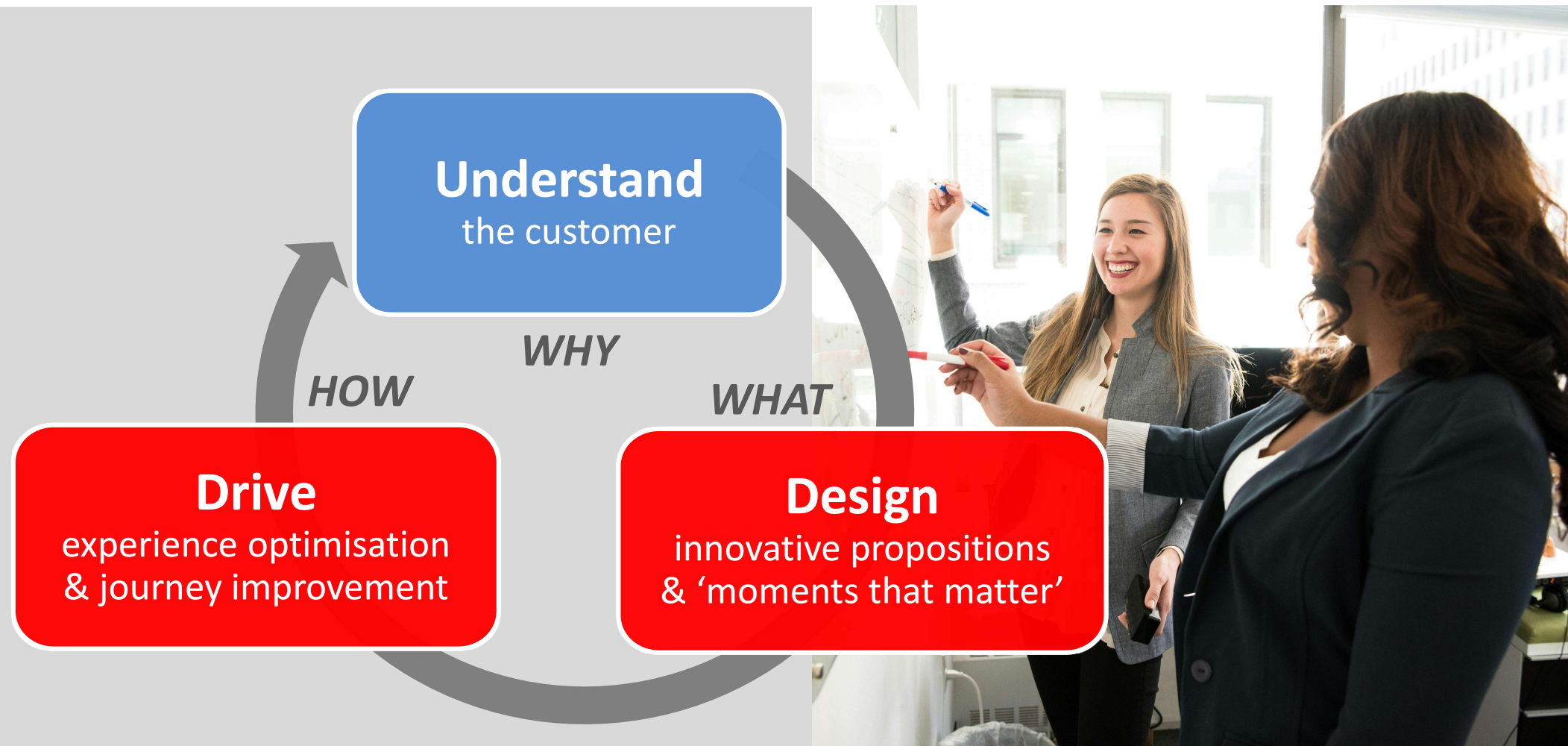


Settings



Help & Feedback

# Designing and driving insight-led transformation



# The biggest pitfalls

Inadequate CX capabilities

Only back-checking with customers

Bad execution

Executive misalignment or disengagement

# Question

Join at mentimeter | use code 8432135

Mentimeter

## What are the main obstacles you are facing in driving customer-centricity?



leader bold  
creative  
focus fast inspiration  
transpiration

### Content



#### Your question

What are the main obstacles you are facing

#### Additional details

Longer description shown on your audience's phones

Your description

#### Answers per participant

3

#### Extras

Let participants submit multiple times



Select another question



Account



Content



Design



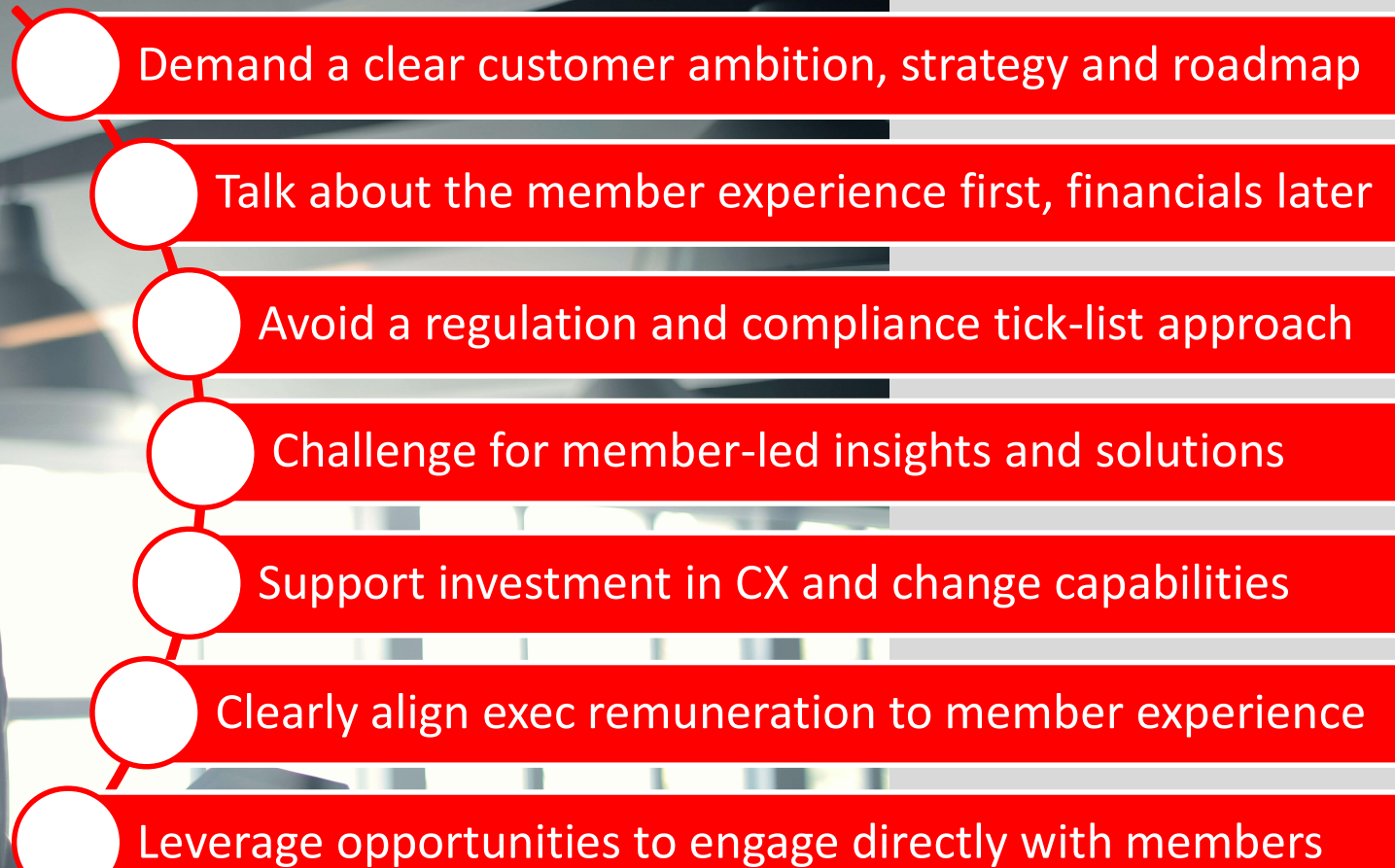
Settings



Help & Feedback



# The role of the Board

- 
- Demand a clear customer ambition, strategy and roadmap
  - Talk about the member experience first, financials later
  - Avoid a regulation and compliance tick-list approach
  - Challenge for member-led insights and solutions
  - Support investment in CX and change capabilities
  - Clearly align exec remuneration to member experience
  - Leverage opportunities to engage directly with members

# How are you making your members feel?

*I have learned  
that people will  
forget what you  
said, people will  
forget what you  
did, but people  
will never forget  
how you made  
them feel.*

**Maya Angelou**  
1928-2014



# Achieving success through CX excellence



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