Operations Transformation

Getting ahead of the competition in a complex Utilities sector

Contents

Foreword

**Bound by regulations and continued customer demand, the need for utility companies to adapt in a politically and financially volatile environment seems constant.
As winter approaches and a new government establishes itself, utility companies face increasing challenges.**

While tackling current challenges of high complaint levels and undesirable customer satisfaction (CSAT) levels, utilities are bracing themselves for further complexity; ongoing changes to the energy price cap following Ofgem's review of allowances, the increasing prominence of dynamic pricing in tariffs, windfall taxes on energy companies and the potential of state-owned Great British Energy. Plus, Ofwat introducing new powers to fine companies for poor service and the PR24 investment programme to triple water company improvement spending over five years.

The exact details are uncertain, but the operational implications will be large-scale. Whether navigating regulatory changes, managing customer expectations, or building financial resilience – operational effectiveness will be key to stay ahead of the competition.

In this paper, we'll explore opportunities to strategically catch a breath and face these challenges, looking at where to invest operationally for long-term transformational change. We'll concentrate on organisational transformation to help you address the struggle with high costs and poor service levels that dropped in the energy crisis and haven't bounced back yet.

This paper will focus on four key areas that are proven to address these challenges: reducing demand, optimising processes and communication channels, capitalising on technologies, and empowering people. We'll look at:

- How demand analysis can provide valuable insights to help you reduce demand and identify more transformation opportunities across the business.
- Better understanding customer needs, system issues, process failures or complications, to feed decision-making for improving processes and communication channels.
- Leveraging technology and artificial intelligence (AI) to effectively replace historic processes and make customer communication simpler and more convenient. As well as providing ways to ease workflow, capacity and call routing.
- Improving management information and leadership skills to aid decision-making, boost team morale and help you engage and retain talent.

In this paper, we'll pose key questions and share actionable steps to help your organisation emerge stronger and more resilient to thrive in further turbulence. And we'll share success stories from utility companies who've already applied these steps with our help.

**Kevin Scott
Director at BFY Group**

Understanding and reducing demand

🔍	**Focus area:**	Demand
💡	**Opportunities:**	3
☆	**Benefits:**	Clearer monitoring Strategic insight Reduced demand

With the wealth of customer satisfaction data available, thanks to ombudsmen analysis, review sites and companies's own surveys, there's no prize for guessing what disappoints customers the most.

The most common reasons for dissatisfaction[1] all relate to when customers try to make contact according to Ofgem's latest figures:

> **37%:** Contact is difficult.
>
> **34%:** Suppliers not listening or understanding.
>
> **34%:** Queries taking too long to resolve.
>
> **31%:** Queries are not being resolved.

The potential prize for those companies getting it right is huge though. Not just in terms of customer approval ratings but lower cost to serve, recommendations and market share growth.

It's hard to make any improvements when you can't easily see where the problems lie. The first task is understanding 'why'. This is the most valuable operational insight for any service provider. Identifying triggers for demand, customer pain points and areas of friction provide the tools you need to tackle the root cause and deliver long-lasting change.

> "Complaints are high, resolution time is increasing, and I can't work out where the problem is."
>
> **Provider**

> "Solving my problem takes longer and more effort than I'd expect."
>
> **Customer**

1) Revealing demand drivers provides strategic insight

Employing a few techniques and done effectively, analysing demand drivers can uncover a wealth of operational insights with company-wide ramifications. By cutting time and cost for solving problems, you free up resources to pursue strategic initiatives that deliver higher commercial and operational gains. This in turns helps you manage peak demand more effectively.

The first questions to ask:

- Are there spikes in contact during particular times of the week, month, year, or in response to other triggers? If so, what are they regarding? What does 'normal' demand look like and are we staffed to meet it?
- Are teams answering queries which should have been directed to another department? Or are we responding to repeat queries which have been answered but are unresolved?
- Is there a customer group who contacts us more?
- Where are the opportunities for supporting the case for customer self-serve to divert calls or reduce demand?

2) Creating a convincing argument for improvement

Whether you concentrate on one contact channel or several, asking these questions is fundamental to driving transformational improvements. This can include a direct increase in first time resolution, customer satisfaction and end-to-end in-channel completion (no drop-outs or channel switching, etc), and indirectly supporting broader business KPIs, such as cost to serve, call volumes, complaint levels and customer retention.

Harnessing data from multiple sources builds more meaningful insight from differing perspectives (customer, process, policy) and tells a fuller story. Technology, for example, can reveal further insight. AI, voice and text analytics can segment demand further into customer demographics, seasonality, account cycles, previous interactions and channels. You may uncover digital transaction failures are driving subsequent calls and increasing customer frustrations. With continuous granular insight, you have further opportunity to create dynamic customer experiences, which can be developed accordingly.

With robust data and comprehensive narratives, you can compellingly show stakeholders the size of transformation opportunities and prioritise improvements more clearly. Whether it's addressing failing processes, clarifying confusing or inconsistent messaging, redefining unrealistic expectations, or remapping customer journeys.

> "We've got huge backlogs and are struggling to keep up. We need to free up service time to focus on strategic, training and development work."
>
> **Provider**

3) Commercial risk versus reward

Companies who poorly prepare for peak volumes are in danger of entering a vicious circle of struggling systems, increasing costs, rising complaints and growing backlogs.

The UK's Institute for Customer Service set out the implications in their 2024 Customer Service Index (UKCSI):

"Between 2017 and 2023, companies with customer satisfaction at least one point higher than their sector average achieved stronger revenue growth, ebitda and revenue per employee than others." UKCSI 2024

Dealing with problems, complaints or service failures costs an average of 2.8 days per month, per employee. Equivalent to £7.1 billion monthly to organisations across the UK.[2]

And while the move to digital channels and omnichannel systems give customers greater flexibility, it's also created expectations of near-instant, personalised contact with 24/7 customer service. A notable contrast to customer service standards a decade ago.

Embracing this first strategy of analysing demand can have profoundly positive effects. Utilities who truly understand their contact demands better understand their customers. They can target resources (financial and personnel) to commercially improve and better serve their customers' needs. Here's an example:

Case study: Identifying demand drivers and enabling successful channel shift

Problem

- An energy retailer handling millions of contacts each year didn't have a long-term or robust view of what drove their customer demand.
- Reports were irregular and data was based on sporadic snapshots, which were difficult to replicate.

Actions

- We developed a demand driver model to allocate call reasons to every call. The CRM linked events, actions and account data.
- We provided trended views of topic-based operational performance and customer satisfaction.

Outcomes

- Weekly, model-produced and automated, single-source demand driver reports.
- Scaled and repeatable views of demands showing emerging themes.
- Prioritised areas for backlog improvement, including 185,000 unprompted customer calls to give meter readings.

Success

15% of calls channel shifted.

"BFY's thought leadership has an ability to cut through complex datasets to arrive at true insight which has been great. I've seen them working really well with my team and being incredibly supportive, ensuring they will be set up for success."

Transformation Director

Optimising customer journeys and contact channels

	Focus area:	Service
	Opportunities:	5
	Benefits:	Better routing
		Quicker resolution
		Clearer monitoring
		Strategic insight

Companies that achieve positive transformation balance customers' needs and expectations against their system's capabilities and capacity.

Either adapting customer journeys to encourage more customers to self-serve (we'll address this later) or fulfilling their needs quicker by having the right conversations.

This is achievable by reviewing all your contact channels, their availability, access points, popularity and effectiveness. You can then develop actionable strategies for delivering good customer outcomes. Through optimisation, you can transform these channels into powerful assets for customer satisfaction and operational excellence.

1) Uncover opportunities in customer journeys

Onerous processes often have multiple points of failure and can drive unnecessary contact. Map your customer touchpoints along the journey and combine with your demand data to identify weak points, particularly across channels.

Evaluate factors such as clarity, process length, wait times, and demand patterns. For example:

- Do existing customer self-serve processes account for common exceptions, or are you seeing inbound demand from somewhere that should reduce it?
- Are the most common customer enquiries answered on your Q&A web page?
- Where do you actively want to serve customer enquiries. For example, do you want advisors to only deal with more complex items?

2) Increase efficiencies and reduce frustrations with better routing

While most companies have virtual answering systems, including Interactive Voice Response (IVR), not all of them are integrated or customer centric. Outdated and basic routing designs can include long and laborious menu choices, and customers can get lost in an endless maze.

"I don't want to call you, but I can't get a satisfactory answer any other way!"

Customer

We often find this when a business has grown quickly, or demand has risen sharply. Organisations commonly add routing options without considering the larger impact on both the system and the customer.

To maintain or enhance effectiveness:

- Employ virtual queues and self-serve to manage spikes in demand.
- Use natural language processing for a more personal interface.
- Add speech recognition to help skip manual menu steps.
- Make sure language and prompts are consistent across all your channels to avoid customer confusion when moving between channels.

AI and advanced technology can support routing and service, and we'll explore this in the next chapter.

"We're struggling to work out where to focus our attention."

Provider

> "Increasing service demands at peak times strain our systems and increase costs. We need to make improvements to ease the pressure."
>
> **Provider**

3) Ensure your automated communications aren't working against you

With operational growth and regulatory changes, it's easy to unexpectedly find yourselves with multiple, confusing or conflicting automated communications which drive previously inactive customers to engage. Making sure automated comms fulfil internal goals and satisfy customer needs can reduce unnecessary fulfilment costs, lower failure demand and improve experience.

So, when did you complete your last end-to-end customer communications review? Are your automated communications fit for purpose?

- Are they triggered correctly?
- Are calls to action accurate?
- Are they clear, concise and compliant?
- Do they add value?

4) Shape effective customer journeys from defined customer outcomes

Clearly defined positive customer outcomes can help drive improvement decisions for customer journeys. Recording successful (and unsuccessful) outcomes (from data and quality assurance outputs) will help you track progress and reveal areas to focus further attention for both process and agent performance.

- Are the outcomes suitable and defined for all your customer segments and channels?
- Is the path to the targeted outcome designed with a customer focus? Does it make things clear and easy for them? You don't want to guide the customer on a path which builds tension or irritation before you can reach the desired outcome.
- Does the customer journey facilitate the same outcome across all entry points? For example, if you need to drive the customer to have a conversation, are they prompted to call even if they engage in self-serve channels?

Using customer collections as an example, a positive outcome could be completing an affordable debt resolution plan before it negatively affects the customer (and provider) further. So, to identify and prevent debt behaviours early, do your processes flag pre-arrears triggers - late or missed first payment, failed Direct Debit, cancelled payment?

5) Leverage the feedback loop for progressive improvement

For enduring transformation, having the right functionality in place is key. However, you must back this up with effective reporting. Effective monitoring and reporting tools can quickly identify customers who encounter difficulties or drop out of self-service processes. Whether you rapidly intervene or schedule improvements, robust insight will always reveal the most pressing areas to work on.

> "Servicing my account and getting in contact is confusing and frustrating."
>
> **Customer**

Case study: Segmentation and tailored communications enable £4.5m bad debt reduction

Problem

- Amid the cost-of-living crisis and a request for information (RFI) from Ofgem, a large energy retailer had high levels of bad debt.
- They needed to prompt customer payment while supporting those struggling financially.

Actions

- We analysed their processes, customer journeys and communications to identify improvement opportunities. There was no differentiation of messaging, pace, or channel approach for different debt journeys, which was reducing impact and creating waste.
- We identified 50% of segmentation data attributed to 'null' so categorised them (and others) with more suitable segmentation.

Outcomes

- Enhanced segmentation and communication frameworks led to more personalised and positive customer engagement.
- Improved segmentation logic fed 15 new debt collection campaigns.

Success

4.5m reduction in bad debt.
£8.5m increase in cash collection.

"Super successful. It exceeded the financial plan and delivered new processes and knowledge that can be implemented in other environments."

Head of Credit Management

Making the most of AI, automation and self-serve

	Focus area:	Technology
	Opportunities:	3
	Benefits:	Improved workflow
		Capacity management
		Strategic insight

To overcome frustrating cycles of inefficiency, dissatisfaction and churn, companies can optimise processes and adopt appropriate technologies to rebuild customer satisfaction, reduce operational costs and stay competitive.

Automation and AI offer promising solutions and, when designed thoughtfully, can significantly reduce call volumes and enhance satisfaction. But you must carefully tailor implementation to your customer base.

While there's an expectation that self-serve or digital channels are frictionless, poorly applied self-serve, AI and automation can introduce extra friction[3], leading to increased call demand and lower CSAT.

> "We've invested heavily in customer service automation, but we're not seeing the returns we expected."
>
> **Provider**

When considering new technology, ask these key questions:

- Will this positively enhance the customer experience?
- What safety net do we have in place if these technologies go wrong? And can we cope with increased demand when that happens?
- Are we being seduced by the new shiny thing and is this really the best overall solution?
- Does it align with the longer-term business strategy?
- How will it affect other operations or business areas?

1) Predict and prepare for the future with machine learning

Machine learning offers a revolutionary opportunity to analyse and identify customer behaviour trends with the potential to predict their next steps. We've already deployed this for clients and seen hugely positive results.

For instance, using existing data, machine learning techniques can quickly identify predictors of debt delinquency, whether it's short or long-term indebtedness. You can then assess the risk of those customers with triggering pre-delinquency characteristics, then monitor or engage with suitable support.

2) Right first time with virtual assistance and intelligent call routing

As we know, chatbots, or automatic customer service handling, can deflect demand from contact centres. But when linked to customer account data, they can provide additional service data for a comprehensive snapshot of their experiences so far. So, when a customer's issue can't be resolved digitally, they can be more intelligently directed to the correct contact centre team.

For example, if the customer has already expressed frustration or their account is showing signs of debt, they can skip the maze of phone menu options. Then they can chat to appropriate agents who can quickly tailor their service to the customer's needs.

[3]BFY blog, Avoiding customer service black holes when embedding AI, March 2024: https://www.bfygroup.co.uk/blog/avoiding-customer-service-black-holes-when-embedding-ai

"You should know that I sent you an email last week and I've spoken to four different people now."

Customer

3) Unlock capacity and ease workflow allocation

Operational management, such as prioritisation, segmentation and workflow management, can't be ignored when trying to reduce the strain on customer service resources. To deploy resource capably and deliver great service, it's crucial to understand work in progress.

Optimised systems intelligently segment and prioritise service requests to automatically distribute tasks based on system capacity, agent skills and customer needs. Previous customer interactions are tracked and more urgent or higher impact queries are escalated. You can avoid customers becoming proverbial hot potatoes, and agents can get to the root of the problem quicker by skipping prerequisite queries. Their time is freed up to tackle other queries and reduce backlogs.

Workflow and capacity data also support decisions to remove or repurpose full-time equivalent (FTE) savings through improvement activities in a controlled way.

"BFY has worked in partnership with us through this activity. We've benefited from their hands-on approach, rigour and structure in managing the project and the broad range of skills they have contributed to make this work a success. Their deep experience in energy has really added value to us throughout this work."

Head of Transformation

Case study: Workflow and automated dashboard tools reduce backlog

Problem

- A utility company had huge backlogs and needed help to form an improvement plan.
- 83% of open tickets were outside service level agreements with an average age of 184 days.
- Operational control and performance management was manual, ad hoc and inaccurate.
- 80% of work was completed outside the system.
- Managers completed manual reports with 37 sources of data and no consistent way to view capacity, allocate workload or drive team performance.

Actions

- We designed and implemented an automated performance dashboard.
- We cleansed the demand landscape by removing non-value-added demand and ring-fenced 210,000 actionable backlog items.
- We built a bespoke workflow tool with intelligent prioritisation and segmentation logic.
- We introduced daily customer-focused metrics.

Outcomes

- One automatic report replaced 17 reports and manual data collection.
- Daily automated demand and segmentation insights to support workload prioritisation.
- Smaller backlog.
- Visibility and control of performance management.

Success

79% reduction in backlog.
33% increase in productivity.

Empowering people

🔍	**Focus area:**	Leadership and people
💡	**Opportunities:**	3
⭐	**Benefits:**	Higher employee satisfaction (ESAT)
		Improved customer service
		Better first call resolution (FCR)

Investing in people can help transform culture and ready your workforce to deliver the best outcomes – for customers and company. Leadership excellence and improved development culture not only inspires people but helps identify opportunities for upskilling.

With better skills and the right system permissions, agents can feel empowered to get things right, first time. And with more opportunities for personal growth and higher levels of wellbeing, they will be more invested in the company.

> "Leadership and the frontline seem disengaged. There is a disconnect which is causing cultural challenges and lower employee satisfaction scores."
>
> **Provider**

1) Boost ESAT, CSAT and profitability with leadership excellence

Companies often see the new shiny technology, innovative process or automation as the silver bullet for improvement because tangible differences tend to be easier to commercially justify. However, as with any innovation, it's the human application and interaction that really makes the difference - your own staff. Having capable and inspiring leaders is fundamental to the success of any business, but we find this overlooked too often.

So, before unboxing the next big thing, consider these questions:

- What % of people are having regular one-to-ones and development conversations with their managers?
- Why is failure demand so high and what's driving it?
- Do we have high absence and high staff turnover, and how can we limit this?
- How can we improve productivity?
- Are we nurturing a positive work culture at every level?
- Is there potential to reduce recruitment spend by focusing on our current workforce?

> "I want call centre staff to take responsibility and get things done."
>
> **Customer**

Research shows[4] that quality leadership boosts employee engagement, which is key to achieving large-scale sustainable organisational benefits:

- ▲ **23% increase** in profitability.
- ▲ **18% increase** in sales productivity.
- ▲ **70% increase** in employee wellbeing.
- ▲ **10% increase** in customer loyalty.
- ▼ **78% decrease** in absenteeism.

We see this as such a critical area that we've developed an **ILM accredited leadership development programme**. By tailoring this programme to a client's challenge, we have delivered dramatic results for clients across ESAT, CSAT, right first time, cost to serve, debt recovery, transfer reduction and complaints numbers.

2) Encourage better conversations and resolutions

Thanks to increasing digital experiences in all aspects of our lives, when we choose to talk, expectations are high. Customers expect a personable, immediate and effective solution. But to navigate the complex regulatory world, there's a tendency to stick to scripts, often at the expense of simplicity and effectiveness.

Average call handling time (AHT) is often used to measure frontline agent performance, along with how many marketing or cross-selling opportunities they can tick off a list. But our research shows that contact centres with the most effective agents (achieving FCR and the defined customer outcome) focus on the quality of their conversations.

Listen to the most effective conversations that deliver quick resolutions with positive energy, and they're invariably off-script. The call handler is most likely listening actively, showing respect, being empathetic, and putting the customer at ease.

By reframing the metrics and empowering call handlers to focus on quality, not speed, you can significantly reduce failure demand, which leads to widespread improvements. Higher customer satisfaction, higher employee satisfaction, quicker resolution, lower complaints and lower cost to serve. This can only happen when frontline staff are empowered and enabled through great leadership.

For a structured approach, our **agent conversations programme** can help you develop your team leaders, subject matter experts and frontline advisors in a way that's right for your business.

"Having experienced lots of development programmes, I was sceptical at first. However, this programme is brilliant because it enabled me to take learnings from the sessions and apply it to my working day, which meant results happened quickly!"

Team Leader

3) Simplify to reduce confusion and calls

Wrestling with legal language in terms and conditions, managing compliance, keeping on top of business changes and supporting value-adding conversations with customers is tough! So, despite making our case for going 'off-script', using simple frameworks to guide conversations until advisors build up their confidence, knowledge and skills is an important step.

In our experience, high volumes of calls stem from queries relating to bills and payments, which aren't fully understood by the customer. Equipping advisors to educate customers, whether through an improved script or knowledge base, is key to reducing confusion and further contact.

"When I have to speak to them, I want to feel valued and interact with people who genuinely care about solving my problem."

Customer

Case study: Reigniting leaders' passion drives performance

Problem

- Culture and morale were at an all-time low as two teams merged with insufficient performance tools, metrics and conversations to improve commercial outcomes.
- -10% employee satisfaction.
- Backlogs grew by over 20% with no performance visibility or strategy.
- 0% of leaders knew their purpose or understood the business objectives.
- Leaders were only spending 5% of their time discussing team performance or providing updates.
- No regular one-to-ones took place throughout the year.
- Objectives were unclear and teams worked in silos.
- Leaders called out "no time to spend with teams" despite 70% of time spent on unnecessary tasks and meetings.

Actions

- We established people were central to any improvement activity.
- We designed a new, targeted operating model to unite all people across the legacy businesses.
- We developed a team vision and purpose establishing 'non-negotiables'.
- Leaders completed our ILM accredited programme.
- We introduced daily team performance meetings across all levels and reinstated monthly one-to-ones.
- We developed an effective communication strategy.

Outcomes

- Inspired and empowered leaders.
- Stabilised customer services department post migration.
- A 'one team' winning culture.
- Abolished silo working.
- Regular one-to-ones.
- Reduced backlogs.

"This has been the best change initiative I have ever experienced in the contact centre."

Senior Operations Manager

Success

35% increase in leader's contact time (from 5% to 40%).

74% of employees highly rate the relationship with their manager.

-10% to +13 engagement.

What next?

Increasing customer demands, declining satisfaction levels, and high operational costs continue to challenge utility companies. While there are few opportunities to control external factors, such as regulatory changes, market volatility and media attention, there are several ways to address improvements internally. The four areas we've focused on include demand, customer journeys, automation and people. The same four areas which make up our end-to-end approach to transformation - reduce, optimise, automate and develop (ROAD).

At the core of the most successful transformation is a deep understanding of customer needs and pain points. An insight-driven approach allows companies to pinpoint the source of inefficiencies and dissatisfaction. Then targeted interventions can enhance the customer experience, streamline operations and reduce costs.

Carefully examining the customer journey can reveal several opportunities for transformation. More intuitive, accessible and successful interactions, regardless of channel, ensure a better user experience.

Embracing technology to supplement and support human resources can boost customer satisfaction and operational excellence. From customer facing IVR and chat bots, to behind-the-scenes service prompts and management tools. Artificial intelligence and automation, when used considerately, can support interactions and free up staff to focus on more nuanced or emotive issues.

And those staff are the ultimate drivers for successful transformation. An engaged, skilled, and empowered workforce and leadership team will help foster a culture of continuous improvement. Investing in leadership development and holistic people management will turn employees into champions of change.

The case studies we've shared demonstrate that these strategies yield tangible results. From reducing backlogs and improving debt collection to boosting satisfaction scores, the benefits are clear and measurable.

Although transformation can take many forms, the key is to seize the opportunity for long-term strategic change before winter's higher demand takes hold. Take the first step and get in touch. Let's discuss how BFY can help you identify and shape your own transformation strategies using our ROAD approach.

Create your own success stories with BFY Group.

Kevin Scott
Director at BFY Group
kevin.scott@bfygroup.co.uk

Jonathan Paton
Senior Manager at BFY Group
jonathan.paton@bfygroup.co.uk

References

BFY Group: Direct debit failures have reached an all-time high. [Blog]. Available at: https://www.bfygroup.co.uk/blog/direct-debit-failures-have-reached-an-all-time-high [Accessed 09 August 2024].

CCW Water Matters 2024. [Downloadable PDF] Available at: https://www.ccw.org.uk/publication/water-matters-2024/ [Accessed 09 August 2024].

Citizens Advice Historic Star Rating Data. [Website] Available at: https://www.citizensadvice.org.uk/policy/publications/historic-star-rating-data/ [Accessed 09 August 2024].

Gallup, Q12 Meta Analysis Report, 2024. [Downloadable PDF] Available at: https://www.gallup.com/workplace/321725/gallup-q12-meta-analysis-report.aspx [Accessed 09 August 2024]

Office of National Statistics, Public Opinions and Social Trends - Working Arrangements. [Website] Available at: https://www.ons.gov.uk/peoplepopulationandcommunity/wellbeing/datasets/publicopinionsandsocialtrendsgreatbritainworkingarrangements [Accessed 09 August 2024].

Ofgem, Customer Service Data, January to February 2024. [Website] Available at: https://www.ofgem.gov.uk/energy-data-and-research/data-portal/customer-service-data [Accessed 09 August 2024].

Ofgem, Energy Consumer Satisfaction Survey: August to September 2023. Published February 2024. [Online PDF] Available at: https://www.ofgem.gov.uk/sites/default/files/2024-02/Energy-Consumer-Satisfaction-Survey-Findings-Report-August-September-2023.pdf [Accessed 09 August 2024].

Ofwat, Cost-Of-Living Report. [Online PDF] Available at: https://www.ofwat.gov.uk/wp-content/uploads/2022/05/cost-of-living-report-final.pdf [Accessed 09 August 2024].

Ofwat, Customer Spotlight, Wave 2 April 2024. [Online PDF] Available at: https://www.ofwat.gov.uk/wp-content/uploads/2024/04/customer_spotlight_peoples_views_and_experiences_of_water_wave_two_savanta_report.pdf [Accessed 09 August 2024].

The Institute of Customer Service, UK Customer Satisfaction Index, July 2024. [Downloadable PDF] Available at: https://lp.instituteofcustomerservice.com/ukcsi-jul-24 [Accessed 09 August 2024].