The State of UK
Digital Customer Experience

eptica
MEANINGFUL CONVERSATIONS

Contents

Introduction

Trust is at the heart of the customer/brand relationship today. At a time when the balance of power has shifted towards consumers, they want to buy from companies that they trust and that are open and accessible. For example, 88% of consumers surveyed by Eptica said they want brands to be more transparent than five years ago[1].

Building this trust starts with the most basic things – making interactions easy and seamless, successfully communicating and responding to customer queries, and listening and acting on what they say. In our research for this study nearly two thirds (63%) of consumers ranked making it simple for them to do what they wanted as one of their top three reasons for trusting a brand.

Given the importance of trust, **how good are UK brands at delivering on customer expectations?** To find out, the 2019 Eptica Digital Trust study carried out research in two ways. We surveyed consumers on their attitudes and expectations around trust, and also conducted real-world research with 50 UK brands in the fashion, food and drink, travel, insurance and banking sectors. Building on previous studies that stretch back to 2012, this research looked at the ability of brands to provide fast, consistent and accurate answers on the key channels of the web, social media, email and chat.

The headline results show cause for optimism, with 69% of questions across all channels now receiving a satisfactory response, up from 59% in 2017. However, this still means that nearly a third of questions are not being answered, and certain channels, such as email which scored just 37%, are lagging badly behind. While response rates on social media have improved – and you are more likely to get an answer on Facebook than Twitter or email – average response times have increased. Fashion retailers (60%) are the best sector at successfully answering customer queries, with insurance bringing up the rear, at just 46%.

All of this undermines trust – and the consumer research demonstrates that this directly impacts the bottom line. 9 in 10 (89%) of consumers will change supplier if trust breaks down - nearly half of them (49%) immediately.

Listening to customers is key to understanding what they require from brands, fixing issues and consequently building trust. Yet just 8% of consumers believe that brands are listening to them all the time, missing out on a vital source of insight, particularly from unstructured data, and therefore undermining trust.

As the report shows, brands need to focus on trust, starting with answering questions and using technology to drive better, more joined-up insight from customer conversations. To help, this study includes best practice recommendations alongside its conclusions, with the aim of increasing trust and customer loyalty.

1. Source: Eptica 2018 Knowledge Study

Infographic
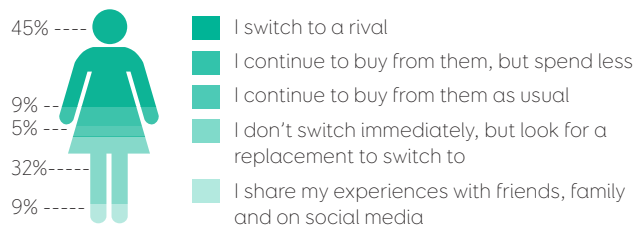
How good are UK brands at answering customer questions?

Routine questions asked across the web, email, Twitter and Facebook channels

59% ↗ **69%**

2017   2019

What makes you trust a brand?

63%	Makes it easy and seamless for me to do what I want, whether that is buying a product or checking my account
59%	Gives satisfactory, consistent, fast answers when asked a question
52%	Recommendations from family and friends
49%	They operate in an open, transparent manner
35%	They listen to me when I give feedback and act on it
28%	Recommendations from review websites/social media
16%	Good advertising

What do you do when trust breaks down?

45% ----
9% ----
5% ----
32% ----
9% ----

- I switch to a rival
- I continue to buy from them, but spend less
- I continue to buy from them as usual
- I don't switch immediately, but look for a replacement to switch to
- I share my experiences with friends, family and on social media

What's the best sector for delivering customer experience?

	EMAIL	WEB	TWITTER	FACEBOOK	TOTAL
Fashion	55%	83%	50%	50%	60%
Food & Drink	**80%**	80%	25%	50%	60%
Insurance	20%	55%	45%	65%	46%
Travel	30%	75%	25%	**75%**	51%
Banking	0%	**84%**	**80%**	45%	52%

What's the fastest sector?

Channel	Average	Fastest	Slowest
@	37 hours and 59 minutes	6 minutes	8 days, 18 hours and 48 minutes
f	3 hours and 24 minutes	1 minute	76 hours and 22 minutes
(Twitter)	4 hours and 53 minutes	1 minute	50 hours

Facebook and Twitter are **10x faster** than email!

Do you think brands listen to you and act on what you say?

Yes, all the time	Yes, around half the time	Yes, but less than half the time	No, not all
8%	38%	36%	18%
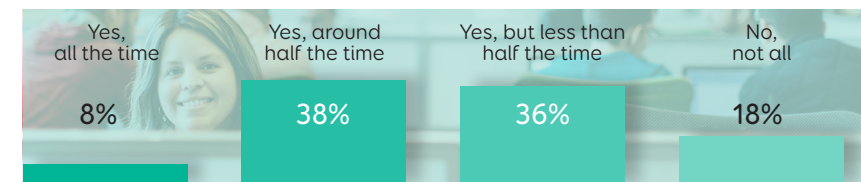
5 Key Findings

1 Trust is central to business success

2 The gap between leaders and laggards is widening

3 Companies are not listening

4 Brands are failing to deliver omnichannel performance

5 Resources are stretched increasingly thin

5 Key Findings

1 - Trust is central to business success yet brands aren't building it

Given the wide, often bewildering, range of choices that consumers face today, **trust is a key factor in building customer loyalty**. Just 4% of consumers will stick with brands long-term, spending the same amount, if they don't trust them. Trust begins with delivering on your most basic promises - 59% of consumers highlighted giving satisfactory, consistent and fast answers as being key to trust.

Yet, many brands are simply not delivering on this. Overall the 50 leading brands we evaluated could only answer 69% of all questions, with some channels (such as email) particularly low, with performance worsening since 2017. None of the 10 banks we tested could successfully respond to a routine question on cancelling a bank card from abroad that was emailed to them, for example. All of this will undermine trust – after all, if a brand struggles to answer a basic query, why would you have confidence in them when it comes to more complex matters?

2 - The gap between leaders and laggards is widening to a chasm

There have always been gaps between the best and worst when it comes to performance, both between different sectors, and within sectors themselves. For example, fashion retailers successfully answered 60% of questions across all channels – with insurance managing just 46%.

What is clear from the 2019 results is that **this gap is widening** – and that it will have a fundamental impact on trust and competitiveness. In the travel sector while three companies answered 100% of queries on the web, two rivals managed just 40%. Just 20% of insurers responded to an emailed question asking about loyalty discounts.

In an increasingly winner takes all world, failing to keep up with the best will undermine trust and cause consumers to move to rivals.This doesn't just apply within sectors. Digitalisation is making it easier for new brands to enter even the most traditional of markets, such as banking and insurance. With many of these new players focusing on the customer experience, the fact that one bank took over 8 days to even acknowledge an email risks losing customers and revenues, never to return.

5 Key Findings

3 - Companies are not listening to what consumers are saying

Customer interactions and conversations provide a goldmine of information for brands that can be used to improve processes, build trust and create loyalty. Deploying the latest AI-based technology enables brands to extract this insight much more easily and to then share it across the business where it can be actioned.

However, **consumers don't feel they are being listened to** or their words acted on. 92% of consumers say brands aren't listening all the time, with three-quarters (74%) saying they listen half the time or less. Nearly one in five (18%) think they don't listen at all, hardly the recipe for consumers to feel valued and understood.

This slow progress echoes the findings of previous Eptica research, which asked brands about the maturity of their Voice of the Customer (VoC) programmes. This found that while over three quarters (78%) of brands now measure customer satisfaction, most admit to failing to get real business insight from listening to the Voice of the Customer[1].

4 - Brands are failing to deliver omnichannel performance

Consumers expect to have meaningful conversations with brands on their channel of choice. They want to be able to switch between channels during a conversation quickly and easily, with the brand delivering consistently high performance across every touchpoint. The 2019 Eptica Digital Trust study found that rather than achieving omnichannel engagement, **brands are struggling to even operate in a multichannel manner**, with wide discrepancies between different channels in terms of speed and accuracy. Only one company successfully answered on all four channels (email, Twitter, Facebook and chat) – and even then it gave inconsistent responses to the same question, providing different answers on email & chat as on social media.

Brands seem to be operating in silos - one insurer answered a question on email in 17.5 hours, yet took 6 minutes to respond to the same question on Twitter. No banks successfully answered a question on email, yet 45% responded successfully to it on Facebook, and 80% on Twitter. Clearly, knowledge is not being effectively shared internally between teams, undermining the experience and failing to build trust with consumers.

1. Source: Eptica Transform your Company and Drive ROI through Customer Experience

5 Key Findings

5 - Resources are stretched increasingly thin

While the overall number of queries answered is up since 2017, the **biggest improvement has come on Facebook (up 27%) and the web (up 9%)**. However, in the case of Facebook, accuracy came at the expense of speed, with the average time to successfully respond rising from 2 hours 21 minutes to 3 hours 24 minutes. At first glance the spread of live chat shows real progress, with 44% claiming to offer it (up from 36%). Yet only 26% had it operational when tested, up just 2% from 2017.

The impression is of brands that are struggling to deliver the right levels of performance across every channel in a timely manner. While it is easy to criticise brands for poor performance – it is worth understanding the scale of the challenge that they face. The volume of queries they receive is growing dramatically, with UK consumers contacting brands nearly half a billion times per month[1], across different channels.

At a time of squeezed resources, **brands need to take a wider view to increase accuracy and drive digital trust**. The number of queries is only going to increase, in both volume and complexity, meaning that brands must look at how they can augment traditional agents with technology such as AI, breaking down silos and making the experience seamless and consistent to meet rising customer expectations.
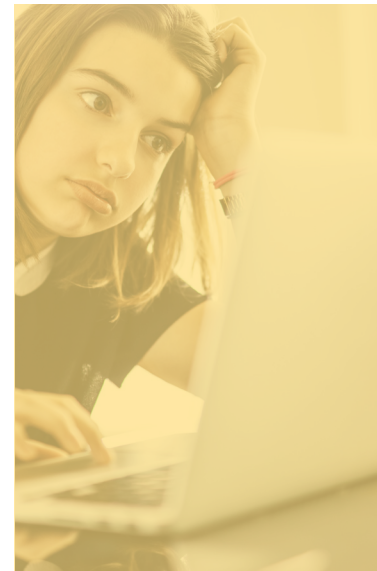
Findings by Channel

- **The Web** continuing to improve
- **Email** the neglected workhorse
- **Social Media** moving centre stage for service and trust
- **Chat** effective but under resourced

Findings by Channel

The Web – continuing to improve

Company websites are the primary source of information and answers for consumers, and consequently central to brand reputation and trust. This has led to sustained investment to ensure they meet the needs of consumers, which seems to now be bearing fruit, with a 9% overall improvement since 2017.

% of routine questions successfully answered online 2012-2019
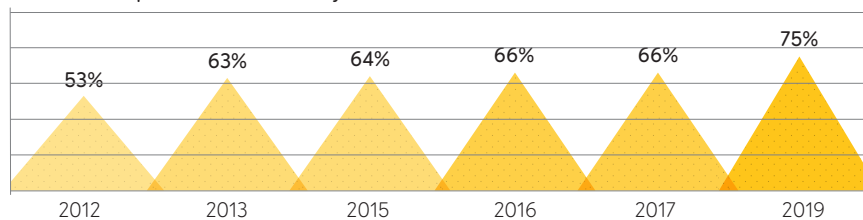
More companies are achieving high scores and top marks. When searching for answers to routine, sector specific questions, 70% of brands scored 7/10 or above (against 59% in 2017) and 11% got a perfect 10 (5% before). Just 16% scored half marks (5) or under.

Example questions

Fashion	How long do I have to return unwanted items?
Food and Drink	Can I add items to an order before it is delivered?
Travel	What are your charges for extra bags?
Insurance	What is your maximum no claims discount?
Banking	Who do I need to contact in order to cancel a direct debit?

The overall positive picture does mask some concerns. While 46% of brands improved over the last two years, 40% performed worse, with 14% remaining the same. This shows an increasing polarisation as the best, most-trusted brands move further ahead of their rivals. Additionally, many brands seem to have plateaued – banking and fashion made marginal improvements compared to 2017, while bottom sector insurance increased its average score by just 1%. In two years, consumers expect greater progress, particularly as the same questions were asked in both studies.

The only sector to make meaningful improvements was food and drink retail which rose from 56% to 80%, showing the increasing importance of online to the sector.

Overall, **a quarter of questions asked on the web are not being answered**, even more in sectors such as insurance. Failing to respond doesn't just impact trust, but also pushes up costs and hits revenues – consumers will either move to a more expensive channel (such as email, social media or telephone) or will simply take their business elsewhere. Brands therefore need to continue to invest and improve if they are to meet constantly rising consumer expectations.

Findings by Channel

Email – the neglected workhorse

It may have been around for over 20 years, but email remains a key channel for all consumers. Recent figures from Forrester showed it has a 96% penetration rate, and that despite its reputation as a channel for older demographics, more of those aged 12-17 use email than Snapchat of Facebook. UK consumers estimate that they use email for over a quarter (27%) of their contacts with brands.

Despite these factors, email feels like a neglected channel that is under resourced by many brands. Under two-thirds (64%) of companies offered email, down from 70% in 2017, with many brands seeming to limit email or removing webforms from their site. For example, while 70% of insurers offered email to non-customers in 2017, just 30% provided it in 2019.

Email also saw the lowest percentage of successfully answered questions, with just over a third (37%) of queries receiving an accurate response. This had dropped from an already woeful 43% in 2017.

And while the average answer time has improved, from 46 hours 42 minutes to 37 hours 59 minutes, this is still around 10x slower than Facebook and Twitter, and is also helped by the smaller number of answers received. Some sectors are particularly poor - on banking just three companies offered email, and while all responded (one taking 8 days!), none provided an accurate answer.

Instead, the three banks respectively asked that the consumer call them to discuss it, said they couldn't respond on email or simply sent an acknowledgement and nothing more. In comparison 90% of food and drink retailers offered email, all responded and 80% answered successfully. There were wide ranges between companies in the same sector – one travel company replied to a question on changing a booking in 16 minutes, while another took nearly 46 hours.

Response times range from 6m to over 8 days

Successful responses on email reinforce trust – they give consumers confidence as they have a full audit trail of their conversation (unlike the telephone), they can use email anywhere and anytime via their smartphones and they can hold more detailed conversations than on social media. Brands therefore need to realise that shutting down the channel is a false economy. While it clearly reduces volumes, it will diminish consumer trust and mean consumers will go elsewhere.

Findings by Channel

Social Media – moving centre stage for service and trust

Despite well-publicised concerns around privacy and data sharing, social media remains a key part of all of our daily lives. This makes social networks key channels for customer service – and also for listening to, and interacting with, consumers. Research from Deloitte estimates that nearly 10% of customer service queries will come through social media by 2019, as consumers turn away from channels such as the telephone[1].

The positive news is that brands are dedicating increasing resources to social media, with overall performance improving on both Twitter and Facebook. If you want a fast, accurate answer to a query turn to Facebook, which answered 57% of questions successfully, up from 30% in 2017. Twitter made more modest gains, scoring 45% compared to 39% two years ago.

2017 - 30%
2019 - 57%

2017 - 39%
2019 - 45%
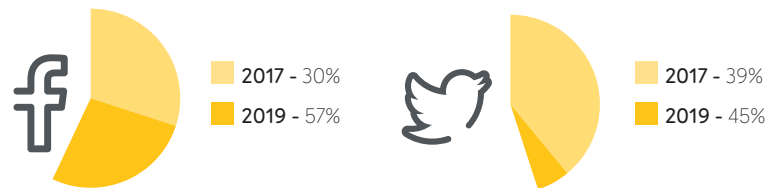
Improvements from some companies were even more positive, but overall averages were brought down by extreme laggards. For example, on Twitter you will either get a response in minutes (30% of brands answered in 10 minutes or under), or not receive a response/ have to wait for days (55% of companies failed to respond, or took over 24 hours).

Due to this average speed on Twitter deteriorated from 57 minutes 19 seconds in 2017 to 4 hours 53 minutes in 2019.

Given that consumers expect faster responses from social media, with nearly half (44%) wanting a reply in 30 minutes on Facebook[2], this is clearly not acceptable.

In fashion one company answered a tweet about ethical sourcing policies in 17 minutes, another took 50 hours, Facebook response times in the travel sector ranged from 1 minute to 76 hours

There is also a drop-off in performance across the process, with nearly 100% of brands offering Twitter and Facebook but with many either failing to respond, or responding inaccurately. This shows a lack of knowledge sharing or joined-up processes, all of which impact service levels and trust.

Social Media drop off rates

	Twitter	Facebook
Offered channel	100%	98%
Responded	62%	70%
Accurate responses	45%	57%

Findings by Channel

Chat – effective but under resourced

Since first being evaluated in 2013, the use of chat has grown dramatically. Back then just 7% of brands offered chat – by 2019 44% of companies advertised it on their websites. This reflects the growing importance of the channel and the advantages it brings to consumers and brands alike. 83% of shoppers said they needed some form of support during their online journey according to research by Econsultancy[1] and 68% of consumers said they preferred using chat to the phone, email or social media[2].

Brands benefit both in terms of greater efficiency, as agents can handle multiple chats at once, and greater engagement. Forrester research found that if customers use chat prior to making a purchase, average order value increased by 10% and conversion rates rose to 40%[3].

The Eptica Digital Trust Study found that in 2019, as in 2017, chat risks becoming a victim of its own success. While 44% of brands advertised it, just over a quarter (26%) had it working when researchers tried to use it. This is only a minor increase of 2% from 2017. The average length of chat sessions actually grew from 4 minutes 40 seconds in 2017 to 6 minutes 14 seconds, although accuracy improved from 87% to 90%, making the channel the most effective at delivering customer service.

Nothing is more likely to undermine trust than promising chat, and then not having it available when consumers want to use it. Clearly, brands need to invest more in the channel, dedicating resources to it, and implementing new technology such as chatbots to provide interactive answers to more basic questions, thus freeing up agents to respond to more complex queries. Consumers want chat – and those brands that provide it consistently will benefit from greater trust, engagement and revenues.

Just over a quarter (26%) made chat available

44% ■ Advertised chat

26% ■ Offered chat
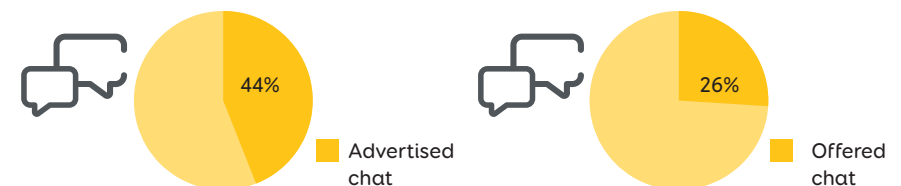
1. Source: Econsultancy 83% of online shoppers need support to complete a purchase

2. Source: Eptica Chat Study

3. Source: Forrester (quoted in) Essential Ecommerce Statistics for 2018

Quality of Digital Conversations
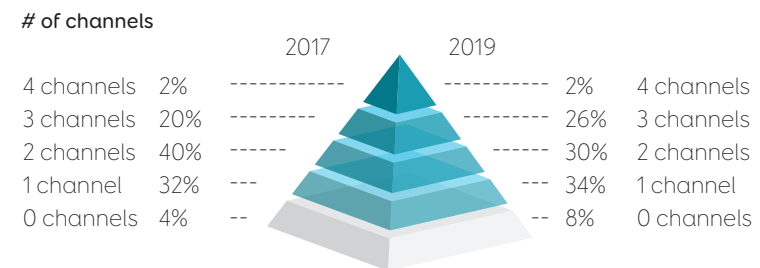
Lack of consistency undermines trust

As well as measuring the speed and effectiveness of brands at answering queries, the study evaluated consistency between channels and sectors. This is a key factor in building digital trust – consumers expect the same high quality experience whichever channel they make contact on, and demand the ability to switch between channels during the course of a conversation.

Overall, the study highlighted a lack of joined-up thinking that undermines consistency. Brands were asked the same question on multiple channels, but failed to respond either with consistent answers or at consistent speeds. For example, one insurer answered on Twitter in 6 minutes and Facebook in 11 minutes, yet took over 17 hours to answer on email. A bank answered on Facebook in 3 minutes, Twitter in 6 minutes, and replied on email in 36 hours 49 minutes. This is a wasted opportunity - if you can answer quickly on one channel and accurately you should use the knowledge across all channels.

Example questions

Fashion	Do you have an ethical sourcing policy? If so where can I find details?
Food and Drink	How can I check the ingredients of a product? Do you have a list of products unsuitable for specific allergies?
Travel	Can I change my booking, and if so, how do I do this?
Insurance	Do you offer a loyalty discount if I take out more than one type of insurance policy with you? If so, how much is it?
Banking	What do I do if my debit card is blocked whilst I am abroad? Is there a number I can call?

Brands are now offering a wide range of channels - but often failing to deliver. Just one company (a fashion retailer) responded on 4 channels, but then failed to give consistent responses. Around a quarter replied on 3 channels but 8% answered on zero. Analysis shows that performance has worsened since 2017.

# of channels

	2017		2019	
4 channels	2%		2%	4 channels
3 channels	20%		26%	3 channels
2 channels	40%		30%	2 channels
1 channel	32%		34%	1 channel
0 channels	4%		8%	0 channels

Well over half (58%) of companies were completely inconsistent i.e. no answers matched on more than one channel, showing a real lack of joined-up processes. Consistency varied within sectors – for example, 40% of fashion retailers were consistent across three channels, but 50% were completely inconsistent. One travel company said it was free to amend a booking on Twitter yet said it cost £35 per person to do so on Facebook.

Additionally, greater resources seem to be spent on some channels rather than others. Food and Drink scored 80% on the web, 80% on email but just 25% on Twitter and 50% on Facebook. Brands need to take a more holistic view and support agents with knowledge, processes and technology if they are to break down silos and deliver an omnichannel experience that consumers trust.

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Quality of Digital Conversations

The growing importance of trust

Along with the real-world evaluation of brands and their performance, the Eptica Digital Trust Study asked consumers about the importance of trust and listening to their experience to buying behaviour.

The results were emphatic – trust is something that needs to be earned by brands, and starts with making it easy to do business with them and delivering fast, accurate and consistent responses. Brands cannot buy trust through advertising - engagement comes from delivering on their promises, in real-life. For example, 35% of consumers rated good advertising as the least important factor in building trust.
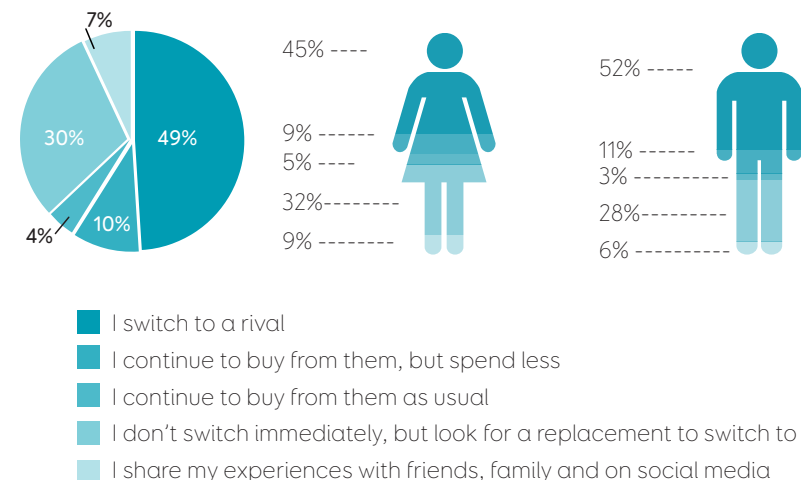
What makes you trust a brand? Top 3 options

%	
63%	Makes it easy and seamless for me to do what I want, whether that is buying a product or checking my account
59%	Gives satisfactory, consistent, fast answers when asked a question
52%	Recommendations from family and friends
49%	They operate in an open, transparent manner
35%	They listen to me when I give feedback and act on it
28%	Recommendations from review websites/social media
16%	Good advertising

The impact of trust on loyalty

Failure to build trust hits the bottom line - only 4% of consumers say they will keep buying from a brand at the same level over the long term if trust breaks down. 89% will change or spend less, with 49% switching immediately. Breaking this down, more men will switch immediately – with 52% moving to rivals against 45% of women.

What do you do if you don't trust a brand?

Pie chart: 49%, 30%, 10%, 4%, 7%

Women: 45%, 9%, 5%, 32%, 9%
Men: 52%, 11%, 3%, 28%, 6%

- ■ I switch to a rival
- ■ I continue to buy from them, but spend less
- ■ I continue to buy from them as usual
- ■ I don't switch immediately, but look for a replacement to switch to
- ■ I share my experiences with friends, family and on social media

Most organisations today run Voice of the Customer (VoC) programmes, but consumers feel that these are too sporadic and not effective enough. Just 8% believe brands are listening all the time, with 74% saying brands listen half the time or less.

Quality of Digital Conversations

Brands themselves feel they are missing out on the benefits of VoC programmes, with too many not delivering actionable insights that improve the customer experience, increase efficiency and build trust.

While over three quarters (78%)[1] of brands now measure customer satisfaction, most admit to failing to get real business insight from listening to the Voice of the Customer. Brands therefore need to embrace new ways of listening, such as analysing unstructured data in emails, chat sessions and social media and share this across the organisation to drive improvements and increase trust.

According to the consumer research, certain industries are trusted more than others. Food retailers were trusted most (ranked first by 21% of respondents), followed by government (16%) and banks (12%). The least trusted are automotive/garages (16%), tech/social media (15%) and insurance and government (both 10%). This could be down to their historical reputation, the importance of trust (for example, consumers need to trust that food is fresh and that banks will protect their money), current issues over privacy and data protection (in the case of tech/social media) and the overall experience that the sector delivers.

However, this also provides an opportunity for brands in low-scoring sectors – becoming trusted by listening to consumers will deliver competitive differentiation and consequent revenue growth.

Who do you trust?

Type	Most Trusted	Least Trusted
Food retailers (such as supermarkets)	**21%**	2%
Government organisations (including local authorities, HMRC, and other agencies)	**16%**	10%
Banks (including building societies)	**12%**	5%
Ecommerce retailers (e.g. Amazon)	8%	4%
Financial services companies (e.g. pensions providers)	5%	6%
Hotels	5%	4%
Electronics companies (e.g. manufacturers of TVs, phones, game consoles)	5%	3%
Utilities (providing gas, electricity and water)	4%	6%
Fashion retailers (including department stores)	4%	5%
Holiday companies (including booking websites)	4%	5%
Automotive	3%	**16%**
Technology/social media companies (e.g. Facebook, Google)	3%	15%
Insurance companies	3%	10%
Telecoms/Media companies (providing mobile, broadband and TV services)	3%	5%
Airlines	3%	5%

Sector breakdown
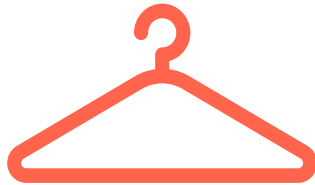
Fashion Retailers

Companies surveyed (in alphabetical order):

- Asos
- Debenhams
- JD Sports
- Joules
- Marks and Spencer
- New Look
- Next
- River Island
- Sports Direct
- Top Shop

Sample question:
Do you have an ethical sourcing policy? If so where can I find details?

Self Service

Highest score #questions answered successfully

10/10 (2 companies)

Lowest score

6/10

Email

55% questions answered successfully

Fastest 6 minutes

Slowest 28 hours and 3 minutes

Twitter

50% questions answered successfully

Fastest 17 minutes

Slowest 50 hours

Facebook

50% questions answered successfully

Fastest 1 minute

Slowest 3 hours and 12 minutes

Chat

75% questions answered successfully

Availability

7 advertised web chat, only 4 made it available

Sector breakdown

Food and Drink

Companies surveyed (in alphabetical order):

- Asda
- Hotel Chocolat
- Iceland
- Laithwaites
- Majestic Wines
- Morrisons
- Ocado
- Sainsbury's
- Tesco
- Waitrose

Sample question:

I have an allergy. How can I check the ingredients of a product? Do you have a list of products unsuitable for specific allergies?

Self Service

Highest score #questions answered successfully

10/10 (3 companies)

Lowest score

6/10 (3 companies)

Email

80% questions answered successfully

Fastest: 1 hour and 31 minutes

Slowest: 22 hours and 57 minutes

Twitter

25% questions answered successfully

Fastest: 1 minute

Slowest: 58 minutes

Facebook

50% questions answered successfully

Fastest: 6 minutes

Slowest: 1 hour and 27 minutes

Chat

83% questions answered successfully

Availability: 3 advertised web chat, all 3 made it available

Sector breakdown

Insurance

Companies surveyed (in alphabetical order):

- Admiral
- Aviva
- AXA
- Churchill
- Direct Line
- Esure
- Legal & General
- LV=
- More Than
- NFU Mutual

Sample question:
Do you offer a loyalty discount if I take out more than one type of insurance policy with you? If so, how much is it?

Self Service

Highest score #questions answered successfully

8/10

Lowest score

4/10 (3 companies)

Email

20% questions answered successfully

Fastest — 17 hours and 31 minutes

Slowest — 46 hours and 23 minutes

Twitter

45% questions answered successfully

Fastest — 6 minutes

Slowest — 30 minutes

Facebook

65% questions answered successfully

Fastest — 4 minutes

Slowest — 4 hours and 24 minutes

Chat

100% questions answered successfully

Availability

3 advertised web chat, only 1 made it available

Sector breakdown

Travel

Companies surveyed (in alphabetical order):

- British Airways
- Easy Jet
- Flybe
- Hays Travel
- Jet2
- Kuoni
- Ryanair
- Thomas Cook
- TUI
- Virgin Holidays

Sample question:
Can I change my booking, and if so, how do I do this?

Self Service

Highest score #questions answered successfully
10/10 (3 companies)

Lowest score
4/10 (2 companies)

Email

30% questions answered successfully

Fastest	Slowest
16 minutes	45 hours and 48 minutes

Twitter

25% questions answered successfully

Fastest	Slowest
2 minutes	12 minutes

Facebook

65% questions answered successfully

Fastest	Slowest
1 minute	76 hours and 22 minutes

Chat

100% questions answered successfully

Availability
7 advertised web chat
5 made it available

Sector breakdown

![Piggy bank icon]

Banking

Companies surveyed (in alphabetical order):

- Barclays
- First Direct
- Halifax
- HSBC
- Lloyds
- Metro Bank
- Natwest
- Nationwide
- Santander
- TSB

Sample question:
What do I do if my debit card is blocked whilst I am abroad? Is there a number I can call?

Self Service

Highest score #questions answered successfully

10/10 (3 companies)

Lowest score

6/10

Email

0% questions answered successfully

Fastest — N/A

Slowest — N/A

Twitter

80% questions answered successfully

Fastest — 1 minute

Slowest — 12 minutes

Facebook

45% questions answered successfully

Fastest — 1 minute

Slowest — 33 minutes

Chat

0% questions answered successfully

Availability

2 advertised web chat but 0 made it available

Best Practice Takeaways

The Eptica 2019 Digital Trust study demonstrates the importance of trust to the success of brands, and the impact of a lack of trust on their revenues. It also shows that customer experience is at the heart of building and retaining trust. What do brands therefore need to do to successfully create trust with consumers?

Deliver on their promises

Factors such as ease of doing business and fast responses are at the heart of trust. Brands therefore need to understand this and act accordingly.

Break down silos

Brands are still not delivering true, consistent multichannel service, undermining trust. They need to break down silos, and share knowledge and resources to make customer conversations more engaging and meaningful.

Listen to customers in new ways

Customers expect to be listened to, but don't feel this is happening. Brands need to ensure that their VoC programmes go beyond surveys to capture and act on unstructured data across the organisation.

Aim to achieve a balance between technology and the human touch

Given the increasing volume and complexity of queries, brands must adopt AI to ensure straightforward queries are answered faster, to support agents and to free agent time to focus on empathy and emotion.

Learn from others

There are wide gaps between companies in the same sectors. In a winner takes all world this is potentially disastrous for a business, so brands must benchmark and improve to match their peers if they are build trust.

Conclusion

Trust and the bottom line

As the Eptica 2019 Digital Trust study shows, consumers want to buy from brands they trust - and customer service/customer experience is at the heart of building this. Yet, despite most brands understanding the importance of delivering the experience that consumers demand, many are lagging behind, seemingly unable to cope with the huge volume of queries they receive. For example, while the web scores highly, Twitter and email still answer less than half of queries on average – while there are large gaps between best and worst in particular sectors. Chat is often switched off, despite its effectiveness.
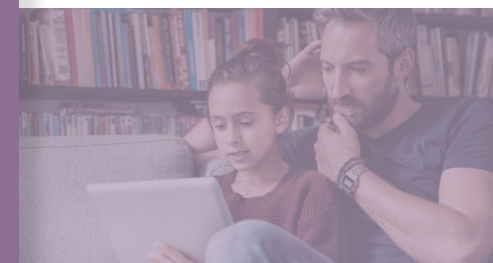
That means a huge number of consumers are being let down, impacting any trust they have in a company. Much of this can be avoided, or at lease minimised. Brands need to break down silos and share information and resources more widely to deliver a consistent experience. Not only will this improve customer satisfaction but it will improve efficiency, allowing them to do more with less.

In increasingly competitive markets, brands have to meet rising customer expectations - and that means better understanding their needs. It is vital for brands to build on their strengths and increase trust by delivering on their promises and proactively improving. They can only do this by listening, analysing and acting on customer conversations, sharing the resulting insight across the company.
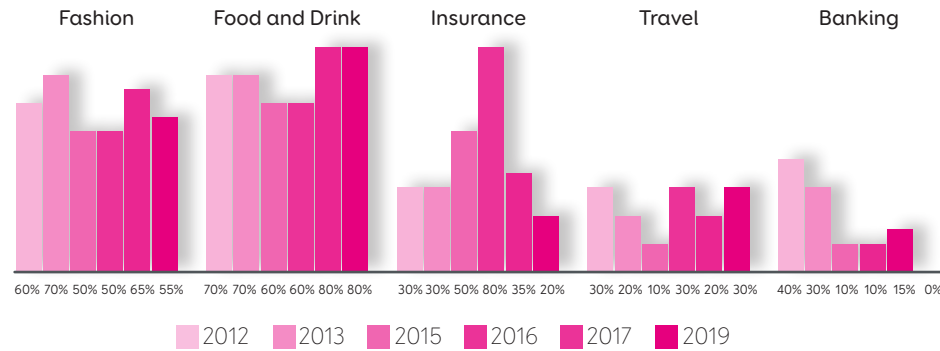
When it comes to building trust, brands need to look at how technology such as AI-based solutions will help. By automating answers to routine queries (by self-service and chatbots), AI will reduce the load on contact centres, and empower agents by providing them with fast access to relevant answers. This frees them up to focus on more complex queries.

Finally, AI can quickly analyse unstructured data to pinpoint issues and areas for improvement, and automatically provide these to relevant teams, ensuring the Vo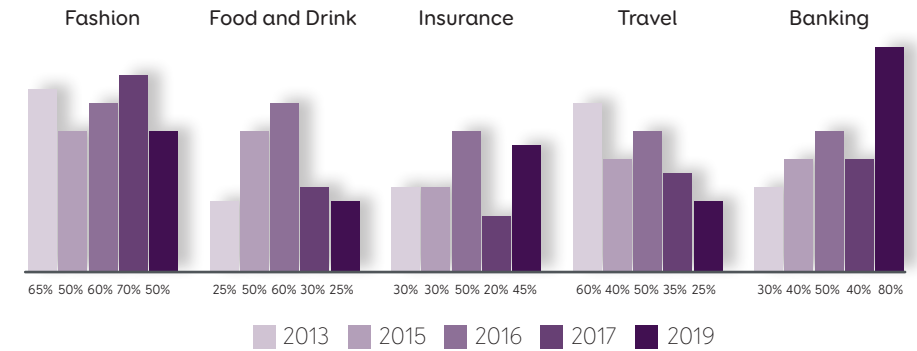ice of the Customer is truly heard. **Given the importance of trust to the bottom line, brands therefore need to act now if they are to win and retain customer loyalty for the long term.**
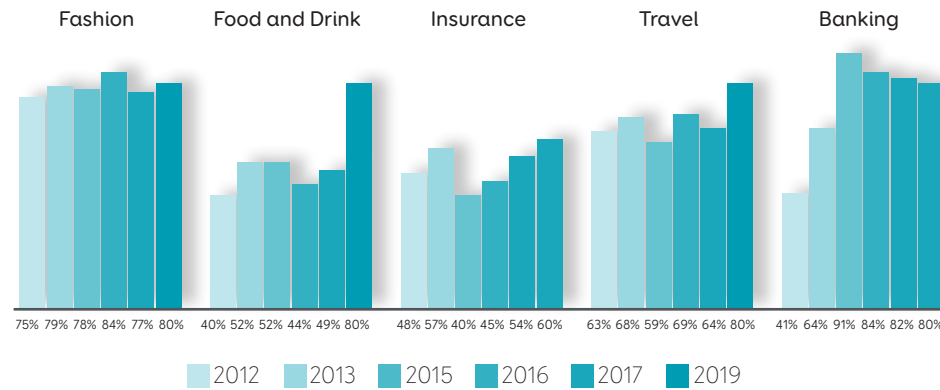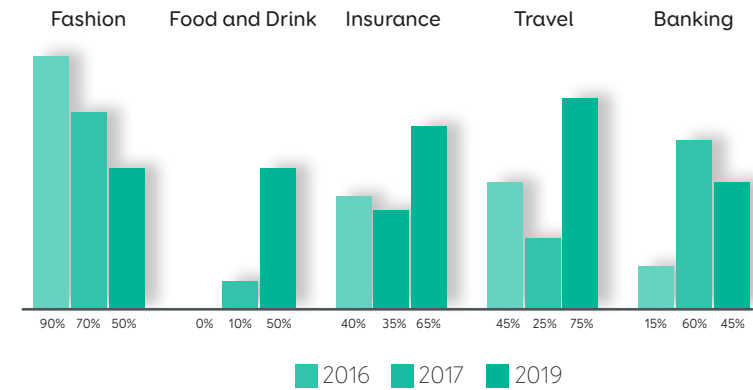
Email

Fashion	Food and Drink	Insurance	Travel	Banking

Fashion: 60% 70% 50% 50% 65% 55%
Food and Drink: 70% 70% 60% 60% 80% 80%
Insurance: 30% 30% 50% 80% 35% 20%
Travel: 30% 20% 10% 30% 20% 30%
Banking: 40% 30% 10% 10% 15% 0%

■ 2012 ■ 2013 ■ 2015 ■ 2016 ■ 2017 ■ 2019

Twitter

Fashion	Food and Drink	Insurance	Travel	Banking

Fashion: 65% 50% 60% 70% 50%
Food and Drink: 25% 50% 60% 30% 25%
Insurance: 30% 30% 50% 20% 45%
Travel: 60% 40% 50% 35% 25%
Banking: 30% 40% 50% 40% 80%

■ 2013 ■ 2015 ■ 2016 ■ 2017 ■ 2019

Web Self Service

Fashion	Food and Drink	Insurance	Travel	Banking

Fashion: 75% 79% 78% 84% 77% 80%
Food and Drink: 40% 52% 52% 44% 49% 80%
Insurance: 48% 57% 40% 45% 54% 60%
Travel: 63% 68% 59% 69% 64% 80%
Banking: 41% 64% 91% 84% 82% 80%

■ 2012 ■ 2013 ■ 2015 ■ 2016 ■ 2017 ■ 2019

Facebook

Fashion	Food and Drink	Insurance	Travel	Banking

Fashion: 90% 70% 50%
Food and Drink: 0% 10% 50%
Insurance: 40% 35% 65%
Travel: 45% 25% 75%
Banking: 15% 60% 45%

■ 2016 ■ 2017 ■ 2019

Methodology

The 2019 Eptica Digital Trust Study evaluated the customer service capabilities of 50 leading UK brands in five ways – through the web, email, Twitter, Facebook and chat. Sectors evaluated were banking, insurance, travel, food and drink and fashion retail. Research was completed in Q1 2019.

The aim was to replicate the actual consumer experience to provide effective, meaningful results across each channel:

- Visit each website and look for answers for each of the five sector-specific questions
- Send 1 sector-specific question via email, Twitter and company Facebook page
- Record if channel unavailable and measure length to time to receive a response
- Check if response answered the question - score 1 for a complete answer, 0 for not found or ½ for partial answer
- Visit each website, search for chat option. If available start chat session and ask sector specific question
- Time the session from initiation of conversation to end
- Time the session from initiation of conversation to end
- Compare the answers received via Twitter, Facebook and chat and email. Were they consistent?

Additionally, 1,000 consumers were surveyed online to collect their views on the importance of trust to the customer relationship, including which sectors the trusted most and least.

About Eptica

Eptica is a leading European technology company specialising in intelligent platforms for digital customer experience. Eptica provides conversational and collaborative solutions powered by AI.

Founded 16 years ago by Olivier Njamfa, Eptica supports brands to make digital CX the key link in the value chain, ensuring their customer service delivers value to consumers and across their business.

Globally, more than 450 organisations across all industries rely on our solutions on all digital channels, including Self Service & knowledge base, email, chat and social media.

We enable millions of individuals to engage in meaningful conversations with brands improving daily lives for everyone. Customers include AXA, L'Occitane Group, Dixons Carphone, Crédit Agricole, Co-operative Energy, Domestic & General, Ageas Insurance Solutions, Hastings Direct, TUI, Debenhams, Capita, RSPCA and Birmingham City Council.

Specialising in Natural Language Processing (NLP), Eptica makes the best use of AI and cognitive technologies for CX to help build trust between people and organisations.

Automated Conversations

Help your customers help themselves: automate simple queries and free up agents to handle more complex interactions.

Augmented Agents

Bring together technology and human emotional intelligence to deliver the most relevant and personalised responses.

Customer Intelligence

Convert digital conversations into actionable insights that advance CX and add value to your business.

Eptica has offices in Paris, Reading, Boston and Singapore.

Follow us on Twitter: @eptica

Discover our news and opinions on the market in our blog

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