

PROVIDING LEADERSHIP IN THE NEW NORMAL

Adapting to New Normal

# CUSTOMER BEHAVIOUR



Presented by  
**CUSTOMER ATTUNED LTD**



Are you tired of hearing the words “unprecedented” and “disruption”? As I write, the news is full of the economic impacts of the Covid-19 pandemic on businesses and people.

## Welcome from Peter Lavers Founding Director

Whether we like it or not, there is now widespread agreement that the New Normal will look very different to the old normal, and to get through it's going to take leaders who champion new insight-led ways of customer engagement.

This is the subject of our online panel discussion next week, which starts a new series on Providing Leadership in the New Normal. I hope that the articles contained herein, and the discussion on Wednesday help you lead your team through to success.

### ONLINE PANEL DISCUSSION - WEDNESDAY 8TH JULY 2020

#### Timing

10:30 - Introduction + Welcome  
10:32 - Panel Discussion  
11:00 - Q+A  
11:30 - End

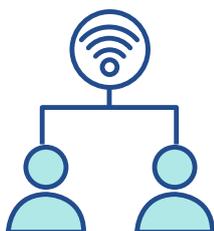
There's still  
time to register  
[Book here](#)

**Event Link: [Click here](#)**

**Meeting ID: 842 5940 3772**

**Passcode: 534256**

## Tips for joining the online event



- We recommend you download the Zoom app. If you are unable to download the app, you can join the session from your browser – Chrome, Firefox, Safari or Edge are currently supported (but the app for Windows/Mac is a better user experience)
- Zoom can be very power hungry so make sure you have power connected.
- 5 -10 minutes prior to the session, join the Zoom virtual conference. There you will be welcomed into a virtual waiting room and the main room will open.
- Once in the main presentation room, by default, you will be muted and your video feed will be switched off.
- For the Q&A session, there will be the option to post questions or have your line unmuted to enable you to ask your questions directly to the panel. This will be explained on the day.

# Guest Speakers

## Kirk Bradley, Director of Commercial Operations, BUPA UK

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Kirk runs the sales and retention operations for BUPA Private Medical Insurance, Cash-plan, Dental and Travel Insurance. With over 30 years' experience in general insurance markets, he was responsible at BUPA for the operational response to the COVID-19 crisis for the sales and retention teams, maintaining and driving further growth in the new normal.

## Tiffany Carpenter, Head of Customer Intelligence, SAS UK & IRELAND

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Tiffany has spent over 25 years helping organisations transform customer experience across their sales, service and marketing operations. In her current role at SAS, she guides organisations on the application of advanced analytics and artificial intelligence to harness customer insights and deliver relevant one-to-one experiences.

## James Leese, Chief Customer Officer, Cox Automotive

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James is a senior automotive leader in the Retail and Remarketing sectors, on a B2B basis. With over 20 years' experience, he has a proven track record of success, both in terms of team development, designing and executing strategies to enhance client value proposition. He believes in creating effective teams leads to highly developed and motivated people, which results in great performance.

## Peter Lavers, Founding Director, Customer Attuned

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Peter is one of the world's top influencers in customer experience, CRM, customer analytics, digital and Ai. His early career was with Rolls-Royce and Bentley Motor Cars, after which he has led hundreds of consultancy engagements across sectors around the world. The insights he has derived give him a unique perspective on what does and doesn't work in the field of customer management.

# Changing Customer Behaviour - The Impact on Learning & Development

**Alan Thompson, Director, Customer Attuned**

As our business prepares to host the panel discussion 'Providing leadership for the new normal' that explores the impact of the Covid19 pandemic on changing customer behaviours, it seemed timely to take stock and consider the impact on my own customers' behaviour, how they have adapted over the past few months and to consider what longer term changes they will embrace as their 'new normal'.

## How were we operating?

At Customer Attuned, I predominantly look after our **People Capability Programmes** with our clients and over the past few years these typically involve the development and delivery of programmes designed to improve capability in areas such as **Account Management, Sales, Customer Management, Proposition Development, Procurement** and other related topics. Interventions have ranged from:

- Stand-alone one day workshops
- Coaching support on a 1-1 basis
- Academy type programmes consisting of the development of capability frameworks, capability assessments and subsequent delivery of a blended approach of virtual and face to face sessions, coaching, and other ongoing activities over a period of several months

Our client preferences have generally been for much of the behavioural improvement type activity to be delivered via focussed face to face sessions, but then Covid19 came along and that has all had to stop in that format.

## What's Changed?

It would have been easy for our clients to put on hold existing programmes and stop investing in the development of their people but this hasn't happened - like the customers their businesses

serve, they have adapted to the new environment remarkably quickly and if anything, focussed even more on the development and wellbeing of their people. They have recognised that not only do their existing development needs still need addressing, there are new additional requirements to help their teams provide the service their end customers need. And whilst some development activity can be deferred other support is needed immediately - but the common factor is that the use of virtual delivery platforms is essential.



We are very fortunate here at Customer Attuned, in having access to, and experience of, delivering virtual solutions (training and coaching) using a variety of platforms such as Zoom, Teams, Webex and Skype for Business, so we were well prepared to respond to requests from our clients. This means the team have been extremely busy helping our clients over the past few months with their requests to:

- Adapt their existing material for virtual delivery
- Provide virtual coaching support on a 1-1 basis
- Develop new material to support their teams, manage virtual relationships, negotiate over a virtual platform, manage business development meetings and virtual presentations effectively, etc.
- Continue with existing development programmes but design and build for virtual delivery

# Changing Customer Behaviour - The Impact on Learning & Development

Alan Thompson, Director, Customer Attuned

## What might the new normal look like?

Based on my conversations with clients, colleagues and fellow L&D professionals, the view is that the world of training and coaching delivery has changed by necessity and will remain changed for the future. Eyes have been opened to the increased capability and functionality of the virtual classroom platforms and the flexibility it offers in delivery.

The collective view is that virtual training will command a much bigger share of training time with the higher cost face-to-face interventions (both budget and time) being reserved for those highly interactive, role play based, or complex training solutions that are much more difficult to replicate in a virtual environment.

In addition, the virtual platforms will not only be used to replace some existing face-to-face sessions, but they will also be used more extensively to provide follow up engagements to reinforce learning in a cost effective and flexible way.

We've kept on top of the advances in virtual training capabilities here at Customer Attuned, and firmly believe that well-constructed and delivered virtual classroom sessions are a key element of any blended development programme.

And for now during lockdown, we continue to work with our clients adapting the programmes to make use of a range of learning approaches that meet their own unique requirements.



**Alan Thompson, Director & Head of People Capability, Customer Attuned**

Alan has an in-depth knowledge of capability development with extensive experience of designing and delivering blended training solutions for clients across several industries, making use of online, virtual and traditional classroom training methods.

Alan is a very engaging classroom tutor, and has enjoyed working with a variety of global clients over the past few years to deliver highly successful people development programmes.



### Providing Leadership in the New Normal

KIRK BRADLEY  
BUPA UK INSURANCE

TIFFANY CARPENTER  
SAS

JAMES LEESE  
COX AUTOMOTIVE

PETER LAVERS  
CUSTOMER ATTUNED



10:30 BST Panel Discussion

11:00 BST Q&A

Wednesday 8th July 2020

**Online Panel Discussion**

**B2B** The Trust Series

Adapting to  
New Normal  
Customer  
Behaviour

There's still  
time to register  
[Book here](#)

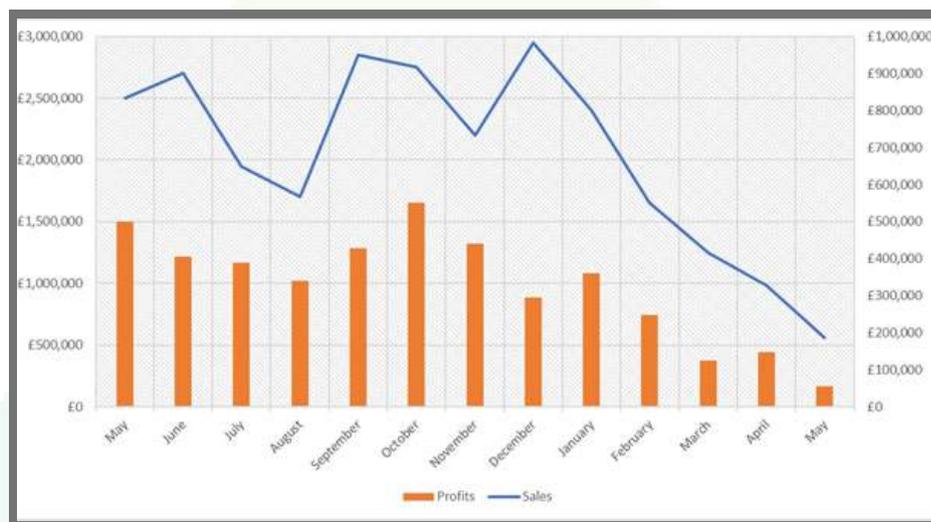
# Not Making Your Targets? Don't Despair!

**Peter Lavers, Founding Director, Customer Attuned**

Most companies are facing their biggest challenges of peacetime history as we navigate through the Coronavirus pandemic. Some won't make it.

## Falling sales and profits?

Many are keeping their heads above water, but their 2020 market and product development plans, sales targets, and profit forecasts haven't just been shot through – they've been dive-bombed!



This is a massive challenge for sales and account managers who are primarily "numbers driven". They derive their purpose and measure success purely on quarterly sales performance, and by that indicator they're crashing.

We have been speaking with clients across sectors, and a consistent theme has come through that right now customers don't want to be heavily "sold to" by suppliers.

They want:

- **help to get them through**
- **to be listened to**
- **flexibility**
- **co-created solutions and services that will assure mutual value in the "New Normal"**

## They want relationship

I find it somewhat ironic that hard-nosed "just sell it; I don't care to whom" sales people are now having to spend their time building relationships with customers rather than 'selling stuff'.

This isn't news to us. We established Customer Attuned on the conviction that good B2B business relationships are founded on trust, interdependence and mutual commercial benefit.

## What's to be done when you know you're not going to meet your target this year?

Here are some things to think about that can bring out some positives from the current crisis.

Have you noticed that under normal trading conditions many important projects and investments get cut or delayed "because we're just short of our target"? We've seen it many times, when a budget gets cut in month 12 to help 'get over the line'. The sad thing is that it's often longer term and strategic investments that suffer, to the detriment of the customer or employee experience.

Right now shareholder and stakeholder expectations have moderated enormously. They want to see survival assured and solid recovery / transformation plans in place to adapt to and win in the New Normal.

## Not Making Your Targets? Don't Despair!

Peter Lavers, Founding Director, Customer Attuned

We would argue that now is the time to make highly focused strategic investments that will reap benefits for years to come, not just in the next quarter. These include:

- **Customer centricity.** Is it just talk in your organisation or have you genuinely aligned around who actually pays your wages?
- **Trust.** Are you building it, or compromising it through counter-cultural, knee-jerk, or short-term tactics?
- **Insight led.** Have you noticed how data driven the response to the pandemic is? You will need to have more data science capabilities than ever before to understand and adapt to the New Normal. Customer value management (CVM), re-segmenting your base, and AI-supported decision making will be key steps in your recovery.
- **Account management** for long-term relationship quality. Or will you revert to a short-term, finger pointing and numbers obsessed culture?
- **People!** A key component, adapting competence and capability frameworks and development plans to get the most out of the new ways of working that result from these points and the lessons learned in surviving the pandemic
- **Systemic,** end-to-end value chain management that joins up supplier management right through to customer management. You won't be able to afford silos and internal politicking in the New Normal
- **Digital transformation.** You will already be doing this - what can be accelerated because of what we've learned during the crisis and lockdown? For example, IoT (Internet of Things) has been talked about for years, but all of a sudden it's a key enabler of tech-driven Covid-19 track-and-trace initiatives (Apps). What are you doing to capitalise on its heightened recognition and acceptance?

## Slash and burn cuts might help with the former, but not with the latter.



**Peter Lavers. Founding Director, Customer Attuned**

An expert and IBM Futurist in CRM and customer experience management, Peter is recognised as a top influencer in the subject e.g. Satmetrix Top 50, SAP Top 60 and CustomerGauge Top 20 Customer Experience Influencers; Vcare Top 50 Customer Care Influencers; Huffington Post Top 100 Customer Service Professionals; and MindTouch Top 50 Customer Success Influencers.



# Losing the Opportunity to Add Value could also lose you Trust and Business

Dr. Mark Hollyoake, Founding Director, Customer Attuned

As an insurance broker, your role is to understand my insurance needs and find the best match to the market to meet those needs.

Given there are so many direct providers, online aggregators and comparison sites, in effect I am trusting you to do what I don't have the time to do myself and get me the best solution for my specific needs.

Each time a renewal comes up it should be seen as an opportunity to gain greater insight, check the needs are still the same and build on the knowledge platform.

If, as a broker, you demonstrate this you could get the opportunity to develop the relationship into other areas or suggest elements the customer hadn't considered, creating value for both sides. If you do this consistently, over time you will build trust and through that stickability and loyalty.

## **What happens if the opportunity is wasted and the broker goes through the motions?**

### **What happens if the opportunity is wasted and the broker goes through the motions?**

Insurance is in effect a 'paid for promise' and you trust the person selling you the solution. In essence, that what you need and paid for is what you get when you need it. This is fine when the renewal ticks over, the broker takes their commission and the 'paid for promise' remains unclaimed or unquestioned.

It is when the policy is questioned or needed and it doesn't meet your needs that the proverbial hits the fan.

**This sounds easy doesn't it? So, if it is easy why don't some insurance brokers do it?**

Unfortunately, from my experience, the renewal opportunity can often be a process of going through the motions: seen to be going into the market finding a price that's the same or better than last time, offering it to the customer and moving on.

### **Why as my broker, did you knowingly sell me something that doesn't meet my needs?**

### **Why didn't you check my needs or take some time to look at my usage pattern?**

If it is all just about price, I might as well go to an aggregator site and contribute to the industry continuing down a price driven commoditised route - but that isn't what many of us want.

This is such a brilliant opportunity for value enhancing interaction. Even if it's to reassure the customer they have a broker and company they can trust to manage their best interests for insurance provision.



## Losing The Opportunity to Add Value could also Lose you Trust and Business

Dr. Mark Hollyoake, Founding Director, Customer Attuned

### Customer Scenario...

#### Temporary cover twice a year for a young driver over period of years.

Instead you renewed me into a policy with a different provider that only takes drivers over 30 – I assume in order to offer me a cheaper premium? It's all in the small print that becomes large only when it's an issue. The renewal may be cheaper; however, it no longer meets the customer's needs as was uncovered when I needed to add a young driver for their time home recently.

It's often a missed opportunity to sell value over price or even to sell full stop. These types of actions erode and ultimately break trust. They provide the opportunity for customers to check the market themselves, ask another broker or even worse still, question other policies held with the same brokerage.

I am a passionate supporter of the idea of the independent advice provided by brokers so please ensure your people take every opportunity to gather customer information, turn that into insight and then use the insight to develop the relationship, over the long term it leads to more value and loyal customers for all of us.



#### Dr. Mark Hollyoake, Founding Director, Customer Attuned

Mark is a co-founder and Director of Customer Attuned Ltd. He holds a Doctorate from the University of Southampton, his thesis focused on **Trust as a dynamic within business to business customer relationships**.

Mark's applied work across FMCG, industrials, medical devices, financial services, business services and construction has led to organisations making significant improvements to their customer management. A large focus of this work is in the practical and pragmatic application of the insights from his doctoral research into a ground breaking new Trust DNA™ definition, model and approach to building trust."



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# Customer Engagement

## Re - writing the Guidelines

Gary Lunt, Director, Customer Attuned

**If you have been the fortunate enough to have participated in a number of training and coaching sessions over recent years, you will have developed your personal skills and perhaps introduced some effective business tools to manage your customers.**

I say fortunate for a reason; not all organisations have been able to, or they have consciously decided not to invest in the capabilities of their sales teams. However, that is another question for another day.

The big question now is **“how relevant are those skills and tools in a business world that changed very suddenly and may emerge very differently in the coming months?”**

So, here are just a few examples of some of the skills and business tools that a sales capability programme would address or introduce based upon a sales competency framework for a typical consumer goods company:

### **Planning & Preparing; Networking; Category Selling; Presenting; Negotiating Activating**

Examples of the types of business tool that would be introduced would be Plans (account plans, territory plans, distributor plans etc.) and stakeholder mapping, which require knowledge and information to provide insights that can then be turned into actions.

In the emerging business world that we find ourselves in, are these still relevant? The answer of course is yes - we will still need plans; we will still need to know as much as possible about our markets and our customers.



We still, particularly through the use of stakeholder mapping, need to know who in our customers makes things happen. And this is where we start to see how things will start to change ...

There are a number of skills that can be developed that centre around influencing individuals or groups of people. They are focussed around those identified through a good stakeholder mapping exercise, and segmented by decision makers or influencers, and those groups that make things happen within a customer once a decision is made.

A good example would be the use of Colour Styles, a form of behavioural profiling which identifies dominant styles of individuals and how best to work with them, especially with such a wide variety you would typically find within a customer. And this is where it starts to change ...

The current and emerging workplace involves the following:

- Working from home, where possible
- Less formal and physical engagement of internal teams
- Greater use of online meeting forums, either team or individual
- Less face to face meetings
- Little or almost no socialising with connections in an office environment

## Customer Engagement: Re - writing the Guidelines

Gary Lunt, Director, Customer Attuned

So, having been trained and coached to maximise your influencing skills to get your business in the best possible position, you will now be faced with a vastly different environment in which to do so.

### So, what does this mean?

- Are sales competencies still relevant?

Yes, they are.

- Are business tools still of use?

Yes, they are.

### What is different then?

The difference is how you apply both the planning tools and the personal skills. They have to be adapted to reflect the current and emerging environment. I say both because they may not be the same.

They have to be adapted to consider how connections within customers can be reached. For example, a category pitch for a new product may no longer be to a group of people in one room at the same time. This might be a Zoom session. And of course, this raises the question of how effective this can be, and what might need to be done differently before, during and after the session.

My view is that the guidelines have to be re - written in a measured way, to reflect the journey which may be more stop start than continuous. They need to consider the circumstances that both customers and suppliers find themselves in. They need to reflect the cultural aspect of changing ways of working.

But most of all, do not lose sight of why the guidelines were introduced in the first place - to be more effective at activating your company sales plans.

#### Gary Lunt, Director, Customer Attuned



Gary has significant commercial experience gained with FMCG companies such as Diageo, Reckitt Benckiser, GSK, Unilever and Cadburys. He has also held senior positions within the healthcare sector both in the UK (AAH Pharmaceuticals) and in Germany (Celesio AG).

He was the Sales Director for AAH Pharmaceuticals for 10 years during which time he introduced a number of highly innovative commercial solutions that led the continuous financial performance of the company.

Gary has designed and set up two academy based change programmes - Fuller's Sales Academy and Mabey Hire Commercial Academy - providing insights that have started the transformation journey for those customers.

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# IN THE NEWS

A snapshot of what's going on at Customer Attuned



## Dr Mark's Virtual Tea Time Chats

During last month Dr Mark undertook a number of virtual tea time chats (two of which you can find on our website)

Treat yourself and listen in.

The key take-outs from our client and associate family were:

- We are better at implementing change than we all thought and how will we carry this on into the new normal.
- Virtual working is more tiring than we initially thought and we need to give ourselves breaks to reflect and mentally recharge.
- The crisis forced us to work in a way that broke down barriers and created shared experiences that have built strong internal and team trust.
- Values, behaviours and response to the customer family have shown clear intent, demonstrated ability, acting with credibility and clear differentiation from the competition. Laying the platform to build on and develop strong trust based relationships.

Next month Dr Mark has more virtual chats lined up which we will share in our next newszine and on the [Customer Attuned website](#).



[Read the previous panel discussion summary here on Managing Resilience](#)



Watch the Q's here:  
[Insight Webcasts](#)



## Online Training

As part of our ongoing engagement with Bupa, we have recently designed and

delivered a new virtual classroom session to members of the UK Insurance Account Management teams.

Making use of a virtual classroom platform to shape an engaging and interactive session, we provided some targeted training to specifically support the teams with some of the challenges they are facing in working in the current climate of a completely virtual world with their clients, brokers and colleagues across the business.

[Learn more about training programmes here](#)

The following feedback from one of the Commercial Managers is a great example of the response to the session:

“The session ran really well and your usage of break out rooms and other virtual classroom functionality was excellent. Definitely something I will use going forward and the content and structure was extremely valuable and helpful for us all.”



## ANNOUNCING...!

### KAM BOOTCAMP

### TENDER PROCESS BOOTCAMP

WE HAVE DESIGNED EACH BOOT CAMP TO DEFINE AND ACTIVATE BEST PRACTICE, BUT WE ALSO MAKE SURE WE TAILOR IT TO YOUR ORGANISATION, YOUR INDUSTRY SECTOR, AND THE CONTEXT IN WHICH YOU OPERATE.

LEARN MORE BY CLICKING ON EITHER BOOTCAMP

# See you on Wednesday 8th July!



Dr. Mark Hollyoake  
Co-Founder & Director



Alan Thompson  
Director



Peter Lavers  
Co-Founder & Director



Gary Lunt  
Director



Ellie Luk -  
Marketing Director



Calum Byers  
Executive Coach &  
Senior Associate



Paul Weston  
Associate



Neil Watkins  
Associate

## About Customer Attuned

Business success today is dependent upon how well staff, systems and customers are managed. When they work together they positively impact the P&L.

To improve performance, increase sales and deliver a superior customer experience, you need to have the right business capabilities, staff competencies and customer management techniques in place.

- Improve the quality of your customer relationships
- Grow your share of value within existing customers
- Improve organisational and channel efficiency
- Gain new customers and turn them into profitable relationships
- Keep and develop your people to deliver your customer promise

We help you to identify what's failing and develop tools and skills to deliver the experience that your customers want and need.

