



THE UK CX REPORT 2023

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Introduction

For most of us, times are still challenging. While the immediate pandemic threat has receded (but not disappeared), many other factors – political, economic, social and environmental – continue to disrupt our lives. In today’s polycrisis world, lives are changing – often not for the better – and customers are adjusting their priorities, expectations and loyalties as a result.

More than ever, building strong relationships by delivering what customers really want and need is a business imperative for organisations wanting to secure and grow market share and revenue. We know from the 2023 Ipsos Global Voices of Experience research that, overall, the top three priorities for CX teams are:

- focusing on strategic roadmaps
- delivering personalised customer experiences
- closing the gap between brand promise and CX delivery

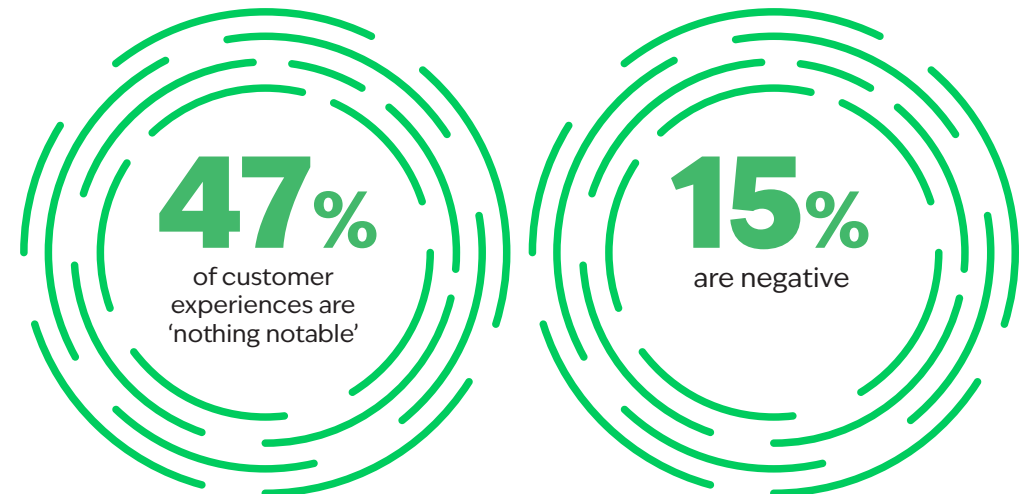
Secondary priorities include demonstrating return on CX investment, reassessing KPI targets, linking EX and CX data and implementing/evolving closed loop feedback.

All good stuff.

But what are the priorities from a customer perspective?

Are brands actually delivering experiences that align with customer needs?

Our 2023 research shows that:



We all know that customer experience is critical to business success. And yet, here we are in 2023 with 47% of UK consumers reporting they have had indifferent, forgettable experiences in the last year. Experiences that do nothing to build the emotional connection that delivers

loyalty and underpins repurchase intent. Even worse, one in seven experiences are negative - memorable for all the wrong reasons. We know this isn't for want of trying but we also know that creating positive and memorable experiences isn't always straightforward.

Why this research is important

We didn't want this to be another 'So what?' report

But neither did we want to be distracted by all the shiny stuff. We love technology, but tempting as it is to be drawn into exploring the latest innovations (such as AI, large language models, automation, digitisation, virtualisation and all the other 'ations' out there) there is still much to be done at the coalface of customer experience.

We know from our everyday interactions that CX professionals are constantly thinking about what's best for the customer, and are often having to drag even high-level discussions back to the basics of customer experience. If you're coming under pressure to embrace the latest CX or technology trend, the ability to evidence and refocus conversations onto what actually needs to be achieved can be a game-changer.

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What this report delivers

Building on what we already know, we've looked at how well customers think brands are fulfilling their functional and emotional needs, using the Ipsos Forces of CX framework. We've evaluated good, bad and unmemorable experiences across multiple industries.

- It provides a customer perspective on how effectively brands are currently meeting their customers' needs.
- It compares CX performance across different sectors and signposts opportunities for cross-industry learning.
- It highlights opportunities for elevating customer experiences to drive positive outcomes and improve key metrics.

- It helps CX practitioners to enrich and improve customer journeys - moving beyond process maps to include the key functional and emotional requirements for building stronger brand-customer relationships.



“I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

This quotation often attributed to Maya Angelou is used so often that it's become rather a CX cliché. But that doesn't make it any less true.

This report supports your business case for locking in the fundamentals of what customers need to feel across all products, services, journeys and channels.

It revisits the ways in which customer expectations are (and aren't) being met; and will help you to prioritise the areas where focusing on essential human needs can help to solve current CX issues, elevate future experiences and drive positive commercial outcomes.

We asked the nation to evaluate their recent customer experiences

In this unique cross-industry study, Engage Business Media and Ipsos worked in partnership to research how customers feel about their recent experiences with different brands and industries. The aim is to provide customer experience teams with analysis and insight that will help their organisations to focus on what matters most to the customer.

Our 2023 study covered:

- 9,408 experience evaluations
- 5,000 UK consumers
- 7 industries: automotive, mobile phone, insurance, current account, retail (bricks and mortar), restaurants, and holidays (including third-party booking sites)
- 73 touchpoints

Each participant was asked to evaluate two different customer experiences that they'd had over the last 12 months. The responses we received have been analysed and summarised by Ipsos CX professionals to provide the insight and narrative found in this report.

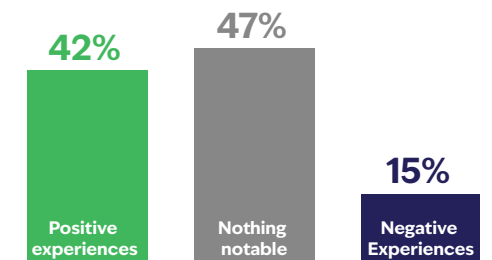
How well do UK brands perform?

We started by asking customers to evaluate two recent brand experience.

One in seven (15% of customers) reports a minor problem or major disappointment. That's a significant number of negative experiences being delivered.

Just as challenging is the finding that nearly half (47%) of experiences are described by customers as 'nothing notable'. Fewer than half of experiences (42%) deliver something positive that pleases or delights the customer in some way.

This is a wake-up call for brands: there is huge scope for elevating customer experiences in the UK.



Total responses (excluding 'Don't know'): 9,408

Customers were able to select more than one option if elements within the same experience could be rated differently, so numbers will not always total 100%.

Rating of experiences by industry sector

Analysing the data by industry sector, we can see how customer experience varies. Mobile phone and automotive deliver the most memorable experiences (good or bad), whereas – understandably – insurers and current account providers face more of a challenge to make a positive impression.

To design experiences that truly connect with customers' needs, CX professionals need to leverage a proven framework that enables them to focus on what truly matters.

	Positive experience	Nothing notable	Negative experience
All	42%	47%	15%
Restaurant	54%	38%	11%
Mobile phone	49%	35%	23%
Automotive	46%	40%	20%
Retail	46%	46%	13%
Holiday	45%	40%	14%
Insurance	30%	60%	13%
Current account	25%	66%	10%

Total responses (excluding 'Don't know'): 9,408

Restaurant 1,505, mobile phone 1,202, automotive 1,260, retail 1,666, holiday 1,254, insurance 1,260, current account 1,261

CX needs a human-centric framework

Applying the science of strong brand-customer relationships

This report builds on the seminal research conducted by Ipsos: *The Forces of Customer Experience*, which was first published in May 2020.

Ipsos' *Forces of Customer Experience* identifies the six dimensions of human connection that are crucial to fostering stronger relationships with customers and driving competitive advantage. These 'Forces of CX' are *Certainty*, *Fair Treatment*, *Control*, *Status*, *Enjoyment* and *Belonging*. Together, they form a human-centric framework that addresses fundamental customer needs.

This study looks at how effectively these needs are currently being met by UK industries, and how performance across the Forces of CX correlates with how customers feel – and therefore behave. This approach shows how and where meeting emotional requirements can help to close the gap between customer expectation and service delivery.



Certainty

Customers feel that things are clear, and working as expected

Control

Customers feel in control of the situation – that they are in the driving seat

Fair Treatment

Customers feel that there is a fair exchange taking place

Status

Customers feel valued, respected and worthy of special treatment

Belonging

Customers feel a sense of affinity and that you care about the greater good

Enjoyment

Customers feel that their lives are being made easier and/or happier



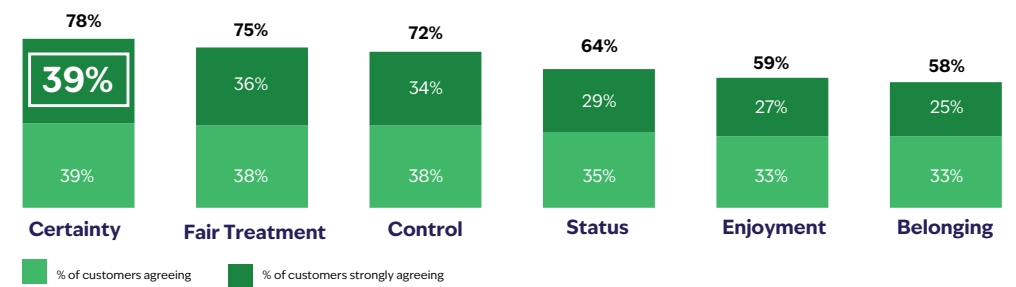
To explain these differences in experience, we asked customers to rate how much they felt that each Force of CX applied.

Customer perception of the Forces of CX

It is encouraging to see that the majority of customers agree that their experience delivered against the Forces of CX: *Certainty*, *Fair Treatment* and *Control* and – to a lesser degree – *Status*, *Enjoyment* and *Belonging*.

But when you look at the percentage of customers who *Strongly Agree*, the picture is nowhere near as positive as it could be.

Percentage of customers agreeing or strongly agreeing that they felt the Forces of CX applied to their experience



Total responses (excluding 'Don't know'):

Certainty 9,225, Fair Treatment 9,141, Control 9,181, Status 9,106, Enjoyment 8,882, Belonging 8,353

Percentage totals may not add up exactly, due to rounding.

Brace yourself: only around one-third of customers strongly agree that their experience was clear or working as expected.

When you look at *Certainty*, you can see that only 39% of customers say that they strongly agree that everything is clear and working as expected during their experience. This leaves a lot of room for improvement.

strongly agreeing that their basic needs of *Certainty*, *Fair Treatment* and *Control* are being met.

Across the board, endorsement is rather lukewarm, with only just over a third

Fewer customers - only around a quarter - strongly agree that they experience the differentiating Forces of CX, *Status*, *Enjoyment* and *Belonging*.

Percentage of strongly agree customer ratings by industry

We then split the customer ratings by industry. A cross-industry comparison suggests opportunities for learning and 'borrowing' from other sectors – a practice that Ipsos strongly advocates and supports.

All seven sectors perform in a broadly similar way at the overall level, but when we look at the *strongly agree* numbers there are some obvious stronger and not-so-strong performers:

- Trust appears to be a key issue, with insurance significantly less able to evoke the feeling of *Fair Treatment* (28%) than any of the other sectors, including automotive (46%) and current accounts (36%).
- When it comes to customers feeling in *Control*, current accounts lead (37%) with insurance adrift from the other sectors (26%). This perhaps reflects the extent to which banks have focused on brilliant basics through digitisation, whereas insurers have focused primarily on digitisation as a route to acquisition and cost minimisation.
- While current account performs well on the hygiene factors, it does less well on the differentiators, such as *Belonging* (24%), when compared to the leading sectors: automotive (30%), holiday and restaurants (both 28%).
- Automotive is the highest for customers experiencing *Certainty*, at 46%, with restaurant and current account not far behind, both at 42%. At the other of the scale, in insurance *Certainty* is lacking (31%). What can insurers learn from their banking peers?

You can see the entire comparison table on page 17.

Going beyond the basics requires a clear understanding of which of the Forces of CX are hygiene factors, and which are differentiators

The Forces of CX represent the six core emotional requirements that customers need the brands they are interacting with to fulfil. All six are important for fostering strong relationships with customers.

In general, brands are doing a better job at fulfilling *Certainty*, *Fair Treatment* and *Control* than they are at delivering the other three. So why aren't customers feeling *Status*, *Belonging* and *Enjoyment* to the same extent?

This is largely because the Forces of CX fall into two distinct categories, **hygiene factors** and **differentiators**.

- *Certainty*, *Fair Treatment* and *Control* are the hygiene factors that must be achieved to provide a minimum viable experience. Without these basics in place, brands will struggle to deliver satisfactory experiences.
- *Status*, *Belonging* and *Enjoyment* are the Forces that differentiate, elevate and add meaning to the customer-brand relationship. They can be less tangible to consumers, and brands have to go beyond the basics to deliver on these emotional needs. But when they do, these Forces have greater capacity to create the memorably positive experiences that build stronger customer relationships.



Certainty
Customers feel that things are clear, and working as expected



Fair Treatment
Customers feel that there is a fair exchange taking place



Control
Customers feel in control of the situation



Status
Customers feel valued, respected and worthy of special treatment



Belonging
Customers feel a sense of affinity and that you care about the greater good



Enjoyment
Customers feel that their lives are being made easier and/or happier

HYGIENE FACTORS
Minimum viable experience

DIFFERENTIATORS
Adding value, creating meaningful connection

The distinction between hygiene and differentiator Forces has emerged from two types of analysis: key driver analysis of the Forces and their impact on CX outcomes; and analysis of customer ratings for the CX Forces for different brands, and how these ratings vary between positive, negative or neutral experiences.

Which Forces are more prominent across industry sectors?

Ranking performance on the Forces of CX within each sector

	Overall	Automotive	Mobile	Retail	Insurance	Holiday	Restaurant	Current Account
1	Certainty	Certainty and Fair Treatment	Certainty	Certainty	Certainty	Certainty	Fair Treatment	Certainty
2	Fair Treatment	Fair Treatment	Fair Treatment	Fair Treatment and Control	Fair Treatment	Enjoyment	Certainty	Control
3	Control	Status	Control	Control	Control	Control	Control	Fair Treatment
4	Status	Control	Status	Status	Status	Fair Treatment	Status	Status
5	Belonging	Belonging	Enjoyment	Enjoyment	Belonging	Status	Enjoyment	Belonging
6	Enjoyment	Enjoyment	Belonging	Belonging	Enjoyment	Belonging	Belonging	Enjoyment

Total responses (excluding 'Don't know'):
 Certainty 9,225, Fair Treatment 9,141, Control 9,181, Status 9,106, Enjoyment 8,882, Belonging 8,353

When the Forces of CX are shown in rank order, based on the degree to which customers agree that they have experienced them, the pattern across all industries is remarkably consistent, with only a few exceptions.

- Across the board, *Certainty* is ranked first or second by customers, confirming its importance as a key

hygiene factor on which all strong relationships are built.

- *Enjoyment* and *Belonging* are the toughest Forces of CX to achieve. This is clear white space where your brand can deliver a differentiated customer experience – providing you already have the basics locked in.

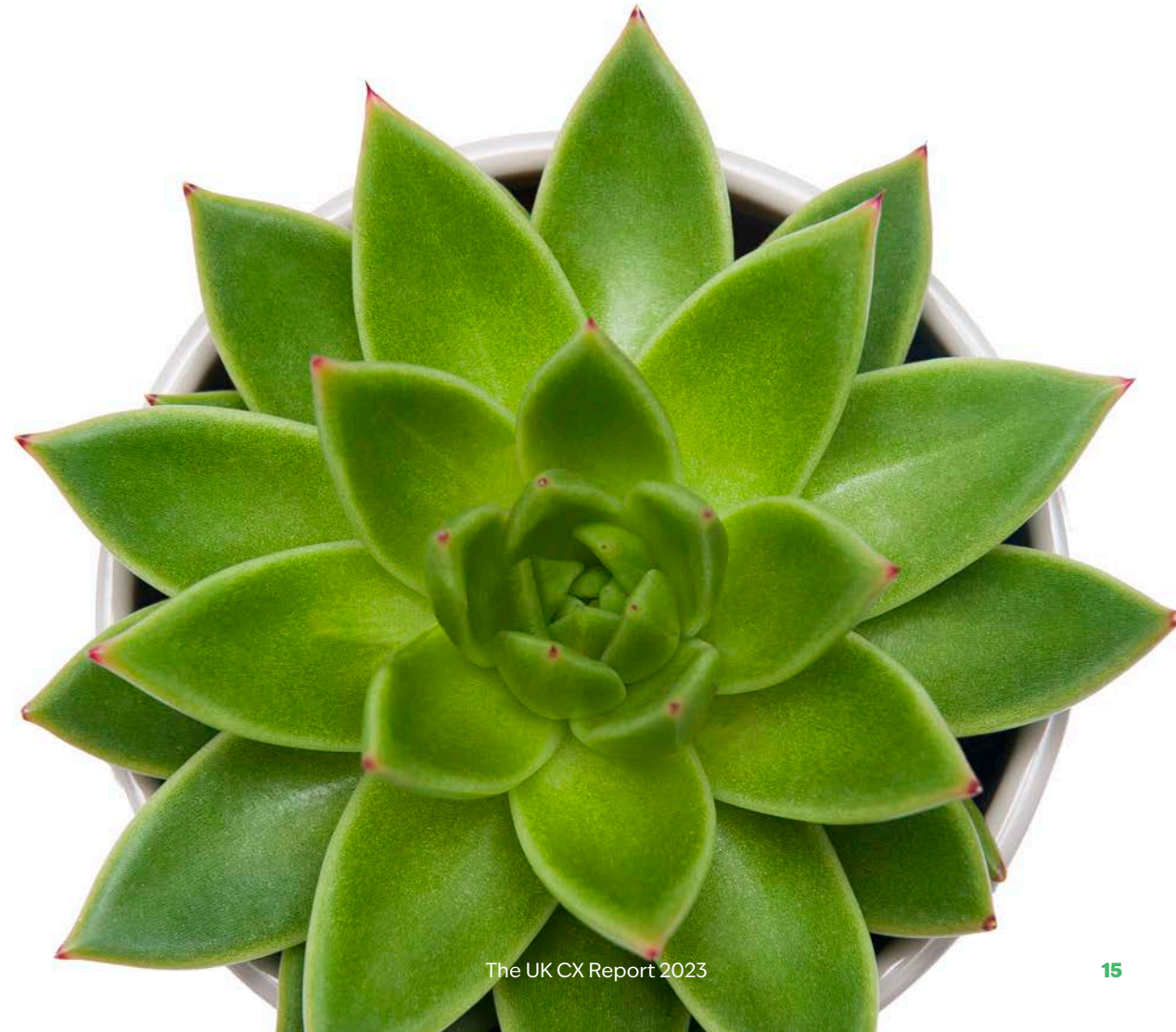
Enjoyment and Belonging present a clear white space where you can offer a differentiated customer experience.

Paying attention to the differentiator Forces of CX

For most organisations, the biggest potential for improvement appears to lie with delivering the differentiators – increasing the degree to which customers feel *Status*, *Belonging* and *Enjoyment*.

For brands to be competitive and achieve positive outcomes, they need to find ways to strengthen the three differentiator Forces of CX throughout the customer experience.

This doesn't always have to be complicated, over-engineered or expensive. It simply means that the experience needs to be genuinely meaningful at a human level. For example, personalisation is a hot topic at the moment, with digital transformation and access to big data offering countless ways to engineer an individualised customer experience. Yet personalisation can also be as simple as greeting a regular customer by name.





The more positively the Forces of CX are being felt by your customers, the higher your key metrics will be.

How the Forces of CX shape your outcomes and metrics

We asked customers to think about their experience and tell us how likely they would be to recommend the company they dealt with, and what their likelihood to continue with the brand would be.


Putting a new perspective on CX metrics

The Forces of CX help us to understand why some sectors achieve higher scores for likelihood to continue and likelihood to recommend than others.

When we bring together the customer ratings for the Forces of CX with their likelihood to recommend or continue with a brand, the relationship is clear. The more positively the Forces of CX are being felt by your customers, the higher your key metrics will be.

	Automotive	Restaurant	Holiday	Mobile phone	Current account	Retail	Insurance
Certainty	46%	42%	39%	38%	42%	36%	32%
Fair Treatment	46%	43%	34%	36%	36%	32%	28%
Control	32%	37%	36%	34%	37%	33%	26%
Status	35%	35%	29%	30%	27%	24%	23%
Belonging	30%	28%	28%	26%	24%	21%	21%
Enjoyment	21%	36%	38%	26%	25%	22%	18%
Average all Forces of CX	35%	37%	34%	32%	32%	28%	25%
Likelihood to continue	57%	51%	50%	44%	41%	40%	37%
NPS®	27	17	14	14	10	7	-3

CX Forces - % scoring 9 or 10/10
 Likelihood to continue - % much more likely to use or definitely would use again.
 Total responses (excluding 'Don't know'):
 Certainty 9,225, Fair Treatment 9,141, Control 9,181, Status 9,106, Enjoyment 8,882, Belonging 8,353



Integrating the Forces of CX framework into your CX practices gives you a multi-dimensional and nuanced approach.

The Forces of CX directly correlate with hero metrics

The hygiene factors of *Certainty and Fair Treatment* have the biggest impact across the board on outcomes such as likelihood to recommend – these are the fundamental Forces behind meeting a customer's needs and building confidence in your brand, with *Control* not far behind.

However you choose to measure customer experience for your organisation - overall satisfaction, customer effort, NPS® or some other metric - our research demonstrates the fundamental importance of focusing on what customers really want. So, rather than concentrating on trying to uplift an individual measure, integrating the Forces of CX framework into your CX practices gives you a multi-dimensional and nuanced approach to delivering elevated customer experiences that are built on strong underlying relationships.

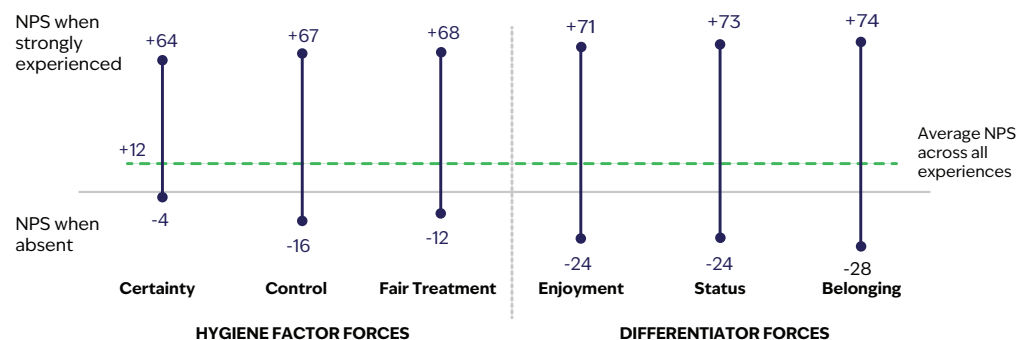


Drilling down to this level of detail about how customers feel about their brand experience shows how much is still to be done. It's evident from these figures that many brands are only moderately successful at building strong relationships with customers, while others are failing. Even though the weighting of the Forces of CX will vary by industry, seeing the sector scores side-by-side makes it easier to compare performance and spot the Forces that could be elevated to improve customer outcomes.

Across all industries and all customers in our study, the average NPS was +12.

When this is split out by CX Force, we can see the impact when a customer strongly agrees that they have experienced each force and when they feel it has been absent.

Average NPS® for each CX force, when strongly evoked or absent



Total responses (excluding 'Don't know'):
 Certainty 9,225, Fair Treatment 9,141, Control 9,181, Status 9,106, Enjoyment 8,882, Belonging 8,353

However you measure customer experience, as long as you are delivering across all six Forces of CX, positive results will follow.

Elevating performance across the Forces of CX

- The potential payoff for elevating performance on the Forces of CX – in terms of an uplift in metrics and an improvement in outcomes – is significant.
- For example, while NPS® across all the interactions we measured is +12, this rises to +64 for those customers who strongly agree that they feel a sense of *Certainty*. In contrast, those who disagree that they have a sense of *Certainty* have an NPS of -4.
- The impact of getting the Forces of CX right increases as we move from the hygiene factors to the differentiator Forces. When the sense of *Belonging* is achieved, NPS reaches 74; and without, it can dip as low as -28.
- However, customers need consistent delivery of the basics first, before brands move on to the differentiators.

Trying to deliver on *Enjoyment, Status and Belonging* without first delivering *Certainty, Control and Fair Treatment* would be difficult – and probably unsustainable.

The good, the bad, and the unremarkable

The Forces of CX determine the quality of the customer experience.

It's obvious that delivering more positive experiences and fewer negative ones will elevate a brand's CX performance. And this study has demonstrated how the Forces of Customer Experience link directly to that positive performance.

While functionality and process are unquestionably important, it is how a customer feels that determines their future relationship and interactions with your brand. It's all about delivering a human-centric experience for customers, and that means ensuring their emotional needs are met throughout their journey and brand experience.

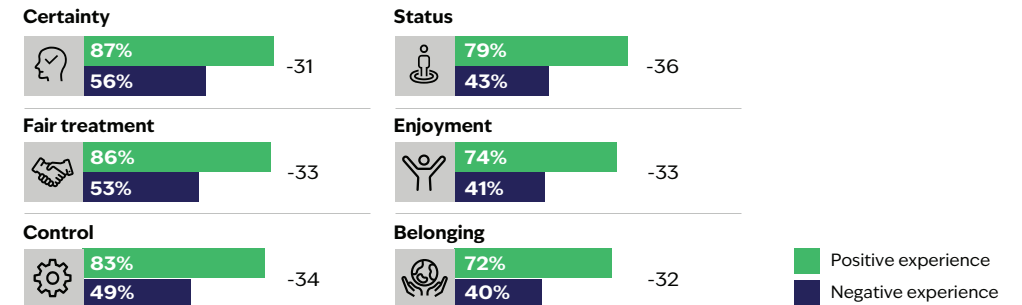


We asked customers to tell us if they'd had a positive or negative experience in the last 12 months, and rate the Forces of CX they experienced as a result.

Negative incidents align with lower performance across all six Forces.

It's inevitable that poor experiences happen, no matter how diligent a brand is about delivery. However, reducing the number of poor experiences (or the customer perception of them) has to be a priority to protect likelihood to recommend, likelihood to continue and other CX measures – as well as control the commercial costs of customer recovery, lost revenue and the increased burden on acquisition.

The impact of a negative experience on the customer perception of forces of CX



Total responses (excluding 'Don't know'):
 Certainty 9,585, Fair Treatment 9,449, Control 9,540, Status 9,464, Enjoyment 9,263, Belonging 8,693

Negative experiences are clearly associated with significantly lower performance on the Forces of CX.

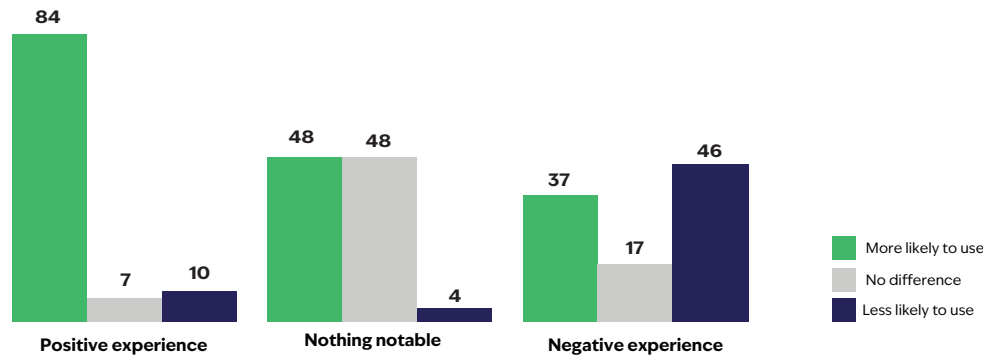
Across all the Forces, we see a difference of at least 30 points between a positive and negative experience. Delivering on the basic hygiene Forces is an essential first step in building healthy relationships

with customers. Taking them to the next level means finding ways, however small, to make customer feel special, create a sense of belonging or make the experience enjoyable.



We asked customers to think about the quality of their experience and tell us what their likelihood to continue with the brand would be.

Customer likelihood to continue, based on quality of experience



Total responses: 9,408
Percentages may not add up to exactly 100%, due to rounding.

As expected, most people who have a positive experience say that they will continue (84%), and almost half of those who have a negative experience say that they will not (46%). But interestingly, 37% of customers who've undergone a negative experience say that they will continue. There are several likely possibilities for this, including:

- Great customer recovery ("Yes, they messed up, but they put things right and looked after me really well")

- Brand affinity ("It was a bad experience, but I like them enough to carry on")
- Brand hostage ("I don't see an alternative brand that is worth switching to, so it's simply easier to stick with the devil I know")

While great customer recovery offers the potential to strengthen a relationship, the other two scenarios are more likely to erode the customer relationship, particularly if repeated. This will leave the brand vulnerable to any competitors able to show that they are a credible alternative.

Meeting customer expectations

To customers, a good experience is also about meeting or exceeding expectations. Yet expectations are a constantly moving target. They rise as an

organisation's CX maturity grows, as well as being continually being reframed and reset by experiences with other brands, and in other markets.

How quality of experience aligned with customer expectations

	Positive experience	Nothing notable	Negative experience
Exceeded expectations	42%	4%	8%
Met expectations	54%	94%	35%
Below expectations	4%	2%	57%

Number of responses (excluding 'Dont Know'):
Exceeded expectations 1,907, Met expectations 6,595, Below expectations 906

Nearly all of those having a good or unmemorable experience have had their expectation met or exceeded. Where experiences are negative, most had expected the brand to do better (57%). Bad experiences should clearly be the first target for improvement, yet brands also need to think about how they can exceed expectations for good and unmemorable experiences, given that this is where the much larger opportunity lies.

- 94% of customers who had unmemorable experiences ('nothing notable') say that this aligned with their expectations,

suggesting an opportunity to elevate the everyday or routine experience.

- Even where experiences are being delivered well, more than half of customers had expected things to be good anyway, so brands need to identify new opportunities for differentiation.

In both cases, CX professionals should be using Ipsos' Forces of CX framework to find ways to deliver elevated experiences that make a stronger positive impression on their customers.

How customer expectations aligned with likelihood to recommend

	Exceeded expectations	Met expectations	Below expectations
Promoters (scoring 9-10)	61%	32%	13%
Passives (scoring 7-8)	31%	44%	33%
Detractors (scoring 0-6)	8%	24%	54%

Total responses (excluding 'Don't know'): 9,408

Brands that are able to exceed expectations and delight their customers will benefit from a much higher level of recommendation (61%) than brands that simply satisfy customers (32%). This is significant, given how much customer advocacy and review sites now contribute to brand perception and choice.

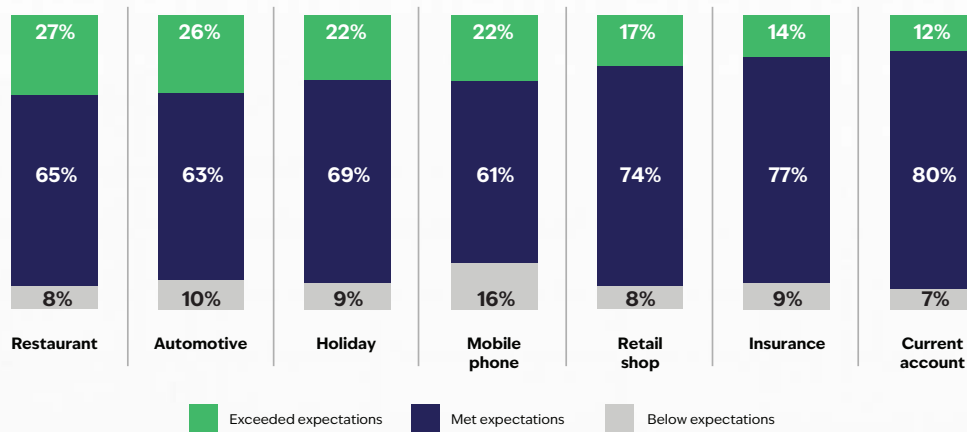
The risk of failing to meet basic expectations is not just a greatly reduced level of advocacy (13%), but also a startlingly high level of negative advocacy (54%). Over half of customers experiencing unmet expectations will be likely to detract from the brand by telling others about their poor experience.

Looking at the same responses by industry shows the scale of the challenge that many CX professionals face.

- When compared to current account or insurance customers, restaurant and automotive customers are twice as likely to feel that their experience exceeded expectations.

- Although the proportion of unmet expectations is similar across most sectors, mobile phone stands out with 16% of customers saying that their expectations have not been met – almost twice as many as for other sectors.

How brands delivered against customer expectations by industry



Total responses (excluding 'Don't know'): Restaurant 1,505, automotive 1,260, holiday 1,254, mobile phone 1,202, retail shop 1,666, insurance 1,260, current account 1,261

Percentages may not add up to exactly 100%, due to rounding.



SIDEBAR: Does the service channel matter?

In an omnichannel marketplace, it is clear that it can be easier to exceed customer expectations through some channels more than others, and that this will vary by type of experience, and by industry.

The Forces of CX shine a light on why this is the case, helping CX professionals to identify ways of optimising interactions to make sure that customers' needs are being met. This human-centric framework should be an integral aspect of designing and managing every experience.

When we analysed the responses by channel used, the data suggests that although service channel makes little difference to experiences that simply

meet customer expectations, the way in which brands interact with customers could make a difference to the number of times they exceed expectations – and potentially reduce the number of experiences that fall below expectations.

While social media interactions tend to exceed customer expectations at the highest rate, relatively few customers use this channel, suggesting this may be a last-resort cry for help which results in customer recovery kicking in. Beyond social media it is clear that face to face experiences are mostly likely to exceed expectations and least likely to disappoint whereas non face-to-face alternatives all carry a higher risk of dashing expectations.

How effectively customer expectations were met, by channel used

Service channel	Exceeded expectations	Met expectations	Below expectations
Face-to-face	31%	60%	9%
Telephone	24%	61%	15%
Online chat	26%	61%	13%
Email	24%	58%	18%
Social media	37%	51%	11%

Total responses: Face to face 441, telephone 615, online chat 326, email 186, social media 44

From a Forces of CX perspective, customers rate face-to-face interactions most strongly, perhaps unsurprisingly given that this method of communication offers the best potential for signalling empathy, connection and sincerity.

- *Fair treatment*: 46% of customers who have face-to-face contact with their provider feel they are treated fairly
- *Certainty*: in 47% of face-to-face interactions, brands are able to evoke certainty

The bad: Negative experiences

While negative experiences are seen across all industry sectors, two sectors stand out: mobile phone at 23% and automotive at 20%.

Positive and negative customer experiences over the last 12 months, ranked by industry performance

	Positive experience	Negative experience
All	42%	15%
Restaurant	54%	11%
Mobile phone	49%	23%
Automotive	46%	20%
Retail	46%	13%
Holiday	45%	14%
Insurance	30%	13%
Current account	25%	10%

Total responses (excluding 'Don't know') 9,408: Restaurant 1,505, mobile phone 1,202, automotive 1,260, retail 1,666, holiday 1,254, insurance 1,260, current account 1,261

What kind of problems did customers experience?

We asked the customers who had negative experiences to tell us about the issues they had experienced. Some common themes emerged, which clearly align to the Forces of CX:

Pricing	Communication	Degree of difficulty/ inconvenience	Length of time taken
Fair Treatment	Certainty, Status	Enjoyment, Control	Enjoyment, Control

Top five issues experienced by sector

Automotive	21% 13% 13% 12% 8%	Car needed service / car needed work They were slow / had to wait a long time They missed a problem / they didn't complete the work The price was high / expensive / overcharged They did not communicate/explain clearly
Mobile phone	22% 15% 12% 11% 9%	Poor price / not a good deal / more expensive It was difficult / inconvenient / not straightforward Poor network coverage / connectivity Poor service / customer service They were slow / had to wait a long time
Retail	17% 9% 9% 9% 8%	Product / size / colour out of stock The price was high / expensive / overcharged Poor quality or faulty merchandise / product Short-staffed / understaffed / long queues Unfriendly / impolite / made me uncomfortable
Insurance	22% 12% 10% 7% 7%	Poor price / not a good deal / expensive / extra charges It was difficult / inconvenient / not straightforward They were slow / took a long time to resolve / sort things Poor communication / Didn't listen or explain They were dishonest / lacked transparency / unclear T&C
Holiday	15% 15% 11% 11% 10%	Issues with flights / transport / seating arrangements Poor service / customer service Issues with website / app / online service Poor communication / information / explanation Poor prices / rates / deals / hidden costs
Restaurant	26% 19% 11% 9% 9%	Food was poor / cold / not to my taste They were slow / took a long time They got the order wrong / sent the wrong food / meal The menu was limited / poor range / variety of dishes It was poor / bad service / dissatisfaction
Current account	13% 7% 5% 5% 5%	They were slow / took a long time Poor app - doesn't work properly It was difficult / inconvenient / not straightforward Poor branch network / they closed my local branch They closed / blocked my account / no access to account

Total responses: automotive 252, mobile phone 271, retail 217, insurance 167, holiday 179, restaurant 160, current account 130

Mitigating negative experiences

Mitigating negative experiences inevitably means focusing on the hygiene factors first, that is, meeting the customer's fundamental needs throughout their customer journey: restoring their sense of *Certainty*, ensuring *Fair Treatment* and helping them to feel in *Control* of the situation.

However, service recovery is like an apology. Unless it is felt to be sincere and resonates at an emotional level, it's

unlikely to reverse the damage done. Indeed, if done poorly, it can actually make things worse.

The table below shows that those very satisfied with the resolution of a negative experience report a strong uplift on the differentiator Forces of CX: *Status*, *Belonging* and *Enjoyment*. Those merely satisfied with the resolution of their problem are less likely to feel each of the Forces.

CX Forces split by quality of issue resolution

	% experiencing each force Agreeing (7-10)	Moderately satisfied (7-8) with resolution	Very satisfied (9-10) with resolution
Belonging	58	-3	+13
Enjoyment	59	-6	+10
Status	64	-6	+12
Fair Treatment	75	-5	+9
Certainty	78	-6	+7
Control	72	-9	+7

Total responses (excluding 'Don't know'): 993 to 1,059, base size varies by Force

Whatever the most frequent causes of dissatisfaction in your business, when you apply the Forces of Customer Experience framework and look at how to elevate the

Forces that are under-performing in each instance, it becomes easier to redesign the experience to improve a problem at root cause level.

Service recovery is a bit like an apology. Unless it is felt to be sincere and resonates at an emotional level it is unlikely to reverse the damage done.

Turning the unremarkable into something memorable

Elevating the mediocre

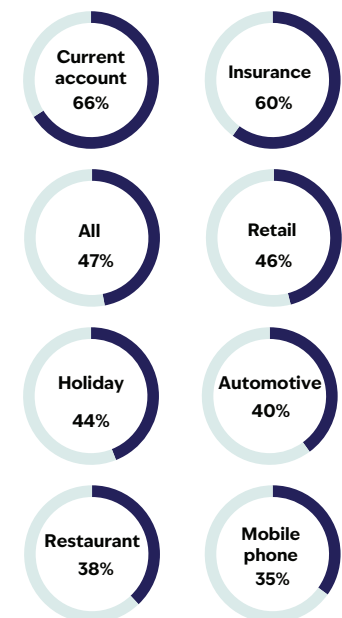
Most brands work hard at improving customer recovery. But how much attention are they paying to elevating the unremarkable?

Despite the huge amount of effort that goes into researching, optimising and delivering the customer journey, almost half of customers can recall nothing notable about their experiences. And while that's possibly 'okay', it's not the stuff that differentiation and success are made of.

Elevating unmemorable experiences represents a significant opportunity for brands to improve CX performance and increase positive outcomes. This goes for all industries, but is a particular issue for current account and insurance. While that's not as easy for some types of transaction as it is for others, it still needs to be done.

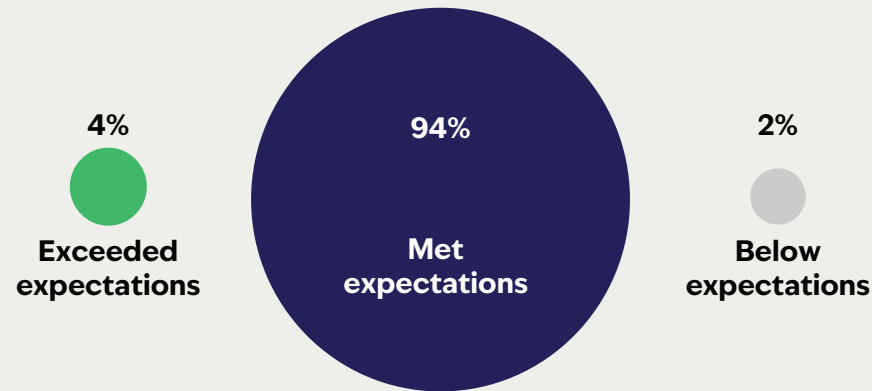
Cross-industry learning can be particularly useful as a way of thinking outside the 'norms' within a sector. Rather than accepting that lower scores are inevitable, what could be learned or adapted from other industries? For example, low-cost UK mobile phone provider giffgaff™ refers to customers as 'members', creating a sense of belonging. It reinforces this feeling consistently using a peer-to-peer brand tone of voice. It builds the perception of *Fair Treatment* by occasionally gifting members free data when they have exceeded their allowance, rather than applying punitive charges.

'Nothing Notable' customer experiences over the last 12 months, ranked by industry performance



Total responses (excluding 'Don't know') 9,408: restaurant 1,505, mobile phone 1,202, automotive 1,260, retail 1,666, holiday 1,254, insurance 1,260, current account 1,261

How 'Nothing Notable' experiences delivered against customer expectations



Total number of 'nothing notable' responses: 4,398

'Nothing notable' adds nothing to customer relationships.

On the face of it, the challenge is that most of these people say that their expectations have been met – and it would be easy to attribute this to the transactional nature of many experiences, especially in sectors such as current account and insurance (which also showed the lowest percentages of experiences that exceeded expectations).

The task for brand managers and customer experience designers is to find the small touches that boost engagement, and the biggest opportunity lies in doing more to fulfil customers' emotional needs through *Status*, *Enjoyment* and *Belonging*.

Customer ratings for Forces of CX by Nothing Notable vs Positive, ranked by uplift

	Nothing notable	Positive experience	Uplift
Certainty	77%	87%	+10
Control	69%	83%	+14
Fair treatment	71%	86%	+15
Status	57%	79%	+22
Enjoyment	52%	74%	+22
Belonging	50%	72%	+22

Total responses (excluding 'Don't know'): Certainty 9,225, Fair Treatment 9,141, Control 9,181, Status 9,106, Enjoyment 8,882, Belonging 8,353

When a mediocre or unremarkable experience is elevated to become a good experience, the uplift in likelihood to continue is considerable.

Customer likelihood to continue after a 'Nothing Notable' or good experience, ranked by uplift

	Nothing notable	Positive experience	Uplift
Current account	43%	88%	+45
Retail	36%	77%	+41
Insurance	48%	87%	+39
Holidays	55%	87%	+32
Restaurants	55%	84%	+29
Mobile phone	52%	80%	+28
Automotive	61%	88%	+27

Total responses (excluding 'Don't know'): 9,408, restaurant 1,505, mobile phone 1,202, automotive 1,260, retail 1,666, holiday 1,254, insurance 1,260, current account (1,261)

Transactional experiences can still be elevated

Even in sectors where it may appear to be harder to exceed customer expectations, delivering against customers' emotional needs can lead to better outcomes for a considerable proportion of the customer base. For example, some of the customers rating their current account experience were full of praise for their banks, both high street and online.

Elevating unmemorable experiences represents a significant opportunity for brands to improve CX performance and increase positive outcomes.

“Online and app experience is first class.”

“Easy to use banking app allows you to stay in control.”

“The app is easy to use and they gave me cashback.”

“They waive the monthly fee if you put a certain amount in the savings account each month.”

“They have a ‘round up’ account where any payments made on your debit card and the amounts are rounded up and [the extra is] put into an account for you. I also recently applied for a credit card which was a very easy, straightforward process”

“I left money in the cash point and - despite it being my fault - I was refunded for the lost money. Amazing customer service!”

In summary

Fewer than half of customer experiences in 2023 are positive, with half being 'nothing notable' and every seventh experience being a poor one.

Brands need to constantly focus on CX improvement as expectations rise, fuelled by cross-category experiences.

The payoff for elevating performance across all the Forces of Customer Experience is huge.

There is a direct correlation between the Forces of CX and key metrics. For example, while NPS® across all the interactions we measured is +12, this rises to +64 for those customers who strongly agree that they feel a sense of *Certainty*. In contrast, those who disagree that they have a sense of *Certainty* have an NPS of -4.

When a sense of *Belonging* is achieved, NPS reaches 74; and without, it can dip as low as -28.



The Forces of CX are universal, and align with customer expectations - the hygiene factors come first.

Across the board, *Certainty* is ranked first or second by customers, confirming its importance as a key hygiene factor for positive experiences. *Alongside Certainty, Fair Treatment and Control* can be seen as the essentials that brands must get right if they want to create strong relationships with customers.

Trying to deliver on *Enjoyment, Status* and *Belonging* without first delivering these hygiene factors is very difficult and unlikely to be sustainable.

Using the Forces of CX clearly shows why some sectors are achieving stronger outcomes on key metrics.

Seeing industry scores side-by-side makes it easier to compare performance and spot the Forces that could be elevated to improve customer outcomes. Drawing from cross-sector experience can be a powerful way to generate and adapt new ideas for your own brand and customers.

Elevating unmemorable experiences represents a significant opportunity for brands to improve CX performance and increase positive outcomes.

For brands to be competitive and achieve positive outcomes, they need to find appropriate ways to strengthen the three differentiating Forces of CX (*Status, Enjoyment and Belonging*) throughout the customer experience.

Next steps with Ipsos CX

If some of this seems horribly familiar

Now may be the time to refresh your **customer journey map**, particularly if you feel that it's too company-centric and process-orientated.

We can help you flip the perspective to make it customer-centric, and lean into the Forces of CX framework to drive more positive outcomes and improve those all-important KPIs.

As well as buckets of CX expertise, we can offer you complete objectivity as well as valuable cross-industry learnings and insight.

If you need to evidence a compelling case for change

Everyone 'knows' the benefits of CX (retention, share of spend, advocacy, efficiency), but winning budget and buy-in for your CX programme can still be hard work. And when you do secure budget, you'll want to be sure of how and where to spend it to get the best ROI.

Our **Return on CX Investment (ROCXI)** modelling helps you evaluate the impact that different CX initiatives will have on commercial goals. We use predictive analytics to evidence the case for expenditure and help you make customer experience a higher priority in your organisation. Just ask, and we'll show you how it works.

If you have a powerful urge to move detractors up the scale

We're with you, all the way.

Closing the loop for every customer can potentially be costly and resource-heavy.

We can show you how to prioritise action and respond to customer issues in a way that combines operations, strategy and the human-centric Forces of CX.

The result isn't just happier customers and more positive outcomes, it's also business improvements that help you increase your organisation's level of CX maturity.

Or, if you don't know where to start

Talk to us about **CX Maturity Assessment**. It shows you how your brand is performing against best-in-class core competencies, and provides you with cross-industry benchmarking. Interesting!

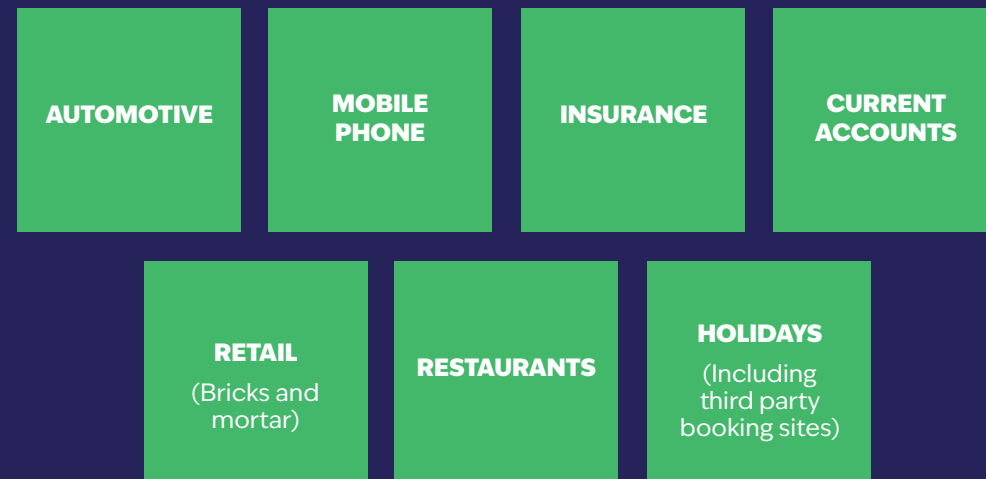
Through the assessment, you'll establish a baseline, identify gaps that need closing, and be able to leverage quick wins. As well as identifying priorities and informing your strategic planning, it can also be the basis for developing your CX roadmap.

About the study

Fieldwork was conducted between 4 May 2023 and 22 June 2023.

Ipsos interviewed 5,000 customers online through the Ipsos Interactive Services research panel between 4 May and 22 June 2023. Quotas were set for age, gender and region to match the population profile of UK adults aged 18+.

Each respondent provided up to two evaluations of their individual customer experiences (9,408 experiences in total) that had taken place within one or more of seven industries, covering a total of 73 individual touchpoints across different customer journeys.



We conducted in-depth analysis of the data to explore the differences across industries and different touchpoints along the customer journey. This included a key driver analysis to assess the links between the Ipsos Forces of Customer Experience and likelihood to recommend, by industry. We also ran a correlational analysis to look for relationships between the different customer journey stages within each industry and the Forces of CX.

All data are reported unweighted.

Results of the research have been reviewed by Ipsos CX industry experts.

Further reading



The Forces of Customer Experience

The science of strong relationships in challenging times



Rewiring Your CX DNA

The foundations of a winning customer strategy



Putting in the Effort

Why treating customers fairly is key to business success



CX Service Design

Designing experiences that create emotional attachment and drive brand growth



Money Talks or Budget Walks

Delivering a return on customer experience investment: ROCXI



Global Voices of Experience 2023

The results of our 2023 Ipsos research among almost 1,000 CX and EX professionals, from 65+ markets around the world.



The global research professionals specialising in customer experience.

Working across multiple sectors and geographies, Ipsos CX delivers a return on customer experience investment by helping organisations at all stages of their CX measurement and management journey.

Ipsos CX designs and delivers end-to-end CX programmes using best-in-class software (Medallia and Qualtrics). Their

multidisciplinary team of CX experts provides brands with information, insight and activation tools to embed sustainable change and support continuous improvement.

Using proprietary techniques and frameworks (such as Maturity Assessment, the Forces of Customer Experience, and Return on CX Investment - ROCXI - analyses) their highly experienced CX practitioners and researchers enable clients to supercharge the customer experience and make faster, smarter, bolder decisions.

www.ipsos.com/en-uk/customer-experience-research



An award-winning, vibrant and fast-growing multiplatform business media and events company that focuses on improving the human experience (HX) to drive client performance and profitability.

Since 2009, Engage Business Media has helped a global community of over 120,000 leaders in Customer Experience, Human Resources, Marketing, and Sales devise and implement winning strategies

that appeal to the emotions, needs and desires of their consumers.

They help some of the world's biggest brands engage with target customers at an emotional level, enabling them to go beyond the transactional and forge deep relationships that are rooted in connection and affinity.

EBM's live events for industry professionals - face-to-face, virtual and hybrid - include established conferences that have been running for more than a decade.

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