



# **Customer Experience Strategy**

## **North West Leicestershire District Council 2022-2025**

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## Executive Summary

North West Leicestershire District Council has been transforming the way that it interacts with its customers. This strategy provides the vision and principles to continue this transformation and in doing so, outlines our ambition and appetite to meet our customers' needs.

This strategy sets out how we will achieve the best possible experience for our customers, whoever they are (residents, businesses, visitors, partners, or suppliers) and whenever they deal with us.

Effective management of a customer relationship is not only about how responsive, efficient, and technologically advanced services are, but is also equally about the emotion, feeling and impression that an individual experiences when interacting with an organisation.

This strategy enables the authority to move away from a view that customer service is the responsibility of a team or department, but instead recognises that it is a cross cutting theme that spans the whole organisation and links intrinsically with our wider plans. It enables customer experience to become part of our core vision and values that every officer subscribes to. This strategy raises the profile of the customer ensuring that our plans, decisions, and business actions, are customer centric.

We are aware that both the technology landscape and our customers' preferences are changing at an ever-accelerating pace. This is at a time when the resources available to Local Government are decreasing. We now need to harness digital technology to find new, innovative, and efficient ways of enabling our customers to interact with the Council, whilst at the same time releasing our capacity to support those customers that really need us.

The strategy outlines how we will deliver this change and reinforces our commitment to providing fair and open access to our services. It is published at a significant time of change as we develop our new accommodation plans. This strategy provides the mandate to mobilise an ambitious change programme that will transform the authority's approach to customers being at the very heart of what we do.

## Introduction

The way most people do business and communicate is changing rapidly. We use cash less and pay by card more, we go to the shops less and order things online more, we write letters less and use email more. Many of us contact organisations through social media now, rather than give them a call, email or visit in person. And, increasingly, we're doing all these things from just one device, be it a smartphone, laptop, or tablet.

North West Leicestershire District Council (NWLDC), like other councils, central government, and most other service providers has made more and more of its services available over the internet, and this move to online will continue. Most people find it more convenient to get information or to access services in this way. For those who find this difficult, we will provide help to support the online transition. Where this isn't possible, we will continue to provide support to customers to make all our services inclusive.

NWLDC has been very successful in maintaining front-line services while Government funding has been falling. We need to keep striving to make the most of every pound we get. Every time customers access Council services online they are helping us save the money we need to maintain the public services on which thousands of people rely and enjoy every day.

This Customer Experience Strategy places our customers at the heart of the organisation. It seeks to modernise and improve the authority's approach to customer service, through investing in material, human and technological resources, in response to a rapidly changing customer expectation.

To date the authority has made targeted attempts at improving customer experience through various programmes and initiatives; significant investment has been made in developing digitalisation and the online customer experience. The strategy builds upon this previous work, to deliver the systemic change required to transform customer experience and realise the benefit of previous investment.

This strategy outlines the underlying principles, foundation, design, and recommended approach to transforming the way in which we interact with our customers. Its adoption will enable the systemic change required to transform the organisation's customer service offering over the period 2022 – 2025.

## Customer Service – Our journey so far

Over the past three years we have strived to improve the way we work to meet the needs of our customers. We have implemented some key improvements to the way customers interact with us and we communicate with them, this includes:

Achieved WCAG  
accessibility status for  
our website

Implementation of  
new telephony system  
offering greater  
functionality and  
reliability

Accreditation under  
the Customer Service  
Excellence scheme

Introduction of CRM  
lite solution bringing all  
online and telephone  
transactions into a  
single place

### Our telephone service

In the last year we have introduced a new telephony system ensuring our systems are modern, resilient, and reliable. We have introduced new services and updated and improved others to ensure customers receive an efficient, effective, and friendly service when contacting us.

In 2020/21 the contact centre handled over 91,000 telephone calls

### Our face-to-face service

Our Customer Service team deal with a wide range of face-to-face enquiries, they provide digital support to customers when required as well as answering enquires of topics ranging from waste services to elections and housing benefits.

In 2020/21 due to the restrictions implemented as a result of Covid-19, 82 customers visited our Customer Service Centre

### Our online and digital services

Our website is modern and fully mobile responsive meaning people can access it easily from any digital device and receive the same great

experience. Our website is available 24 hours a day, 365 days per year and provides easy access to a wealth of information and nearly 100 different online forms.

In 2020/21 we had over 1.8 million unique pages views on our website and 40,000 online forms were completed

In addition, we also share information through a range of social media platforms including Facebook and Twitter, and more recently Instagram to widen our accessibility. We have nearly 30,000 followers across all platforms and our posts reach on average 60,000 people per week

### **Our customer care commitments**

In 2020, the Customer Service Team achieved the Customer Service Excellence (CSE) accreditation. Customer Service Excellence is designed to:

- drive continuous improvement for customer facing services.
- enable individuals and teams to explore and acquire new skills in the area of customer focus and customer engagement.
- offer an independent validation of achievement.

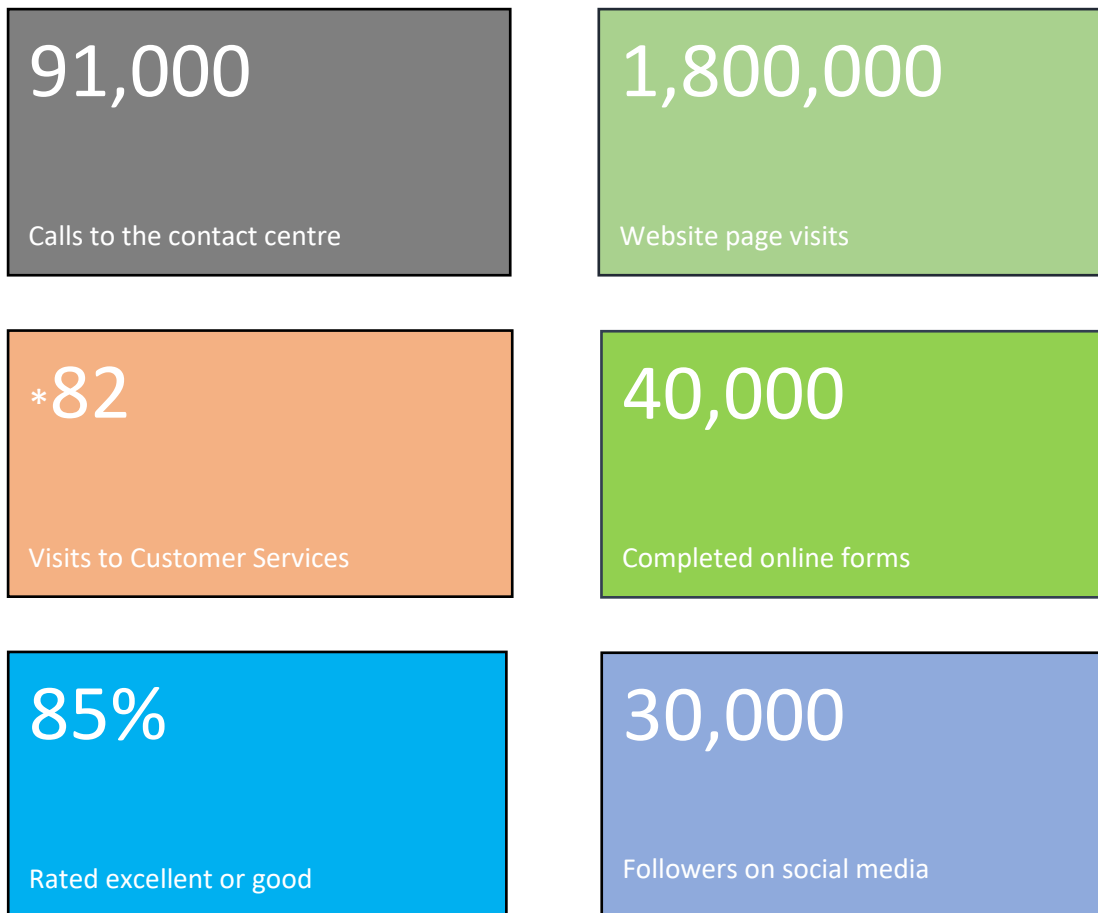
Achievement of this accreditation highlights the commitment of NWLDC to delivering high quality, customer focussed services.

### **Our customer satisfaction**

As a Council, we have consistently maintained high levels of customers satisfaction. In 2020/21 85% of our customers rated us as very good or excellent both on the phones and face to face. However, there is always more we can do to improve and so we will consider how we can make this easier and simpler for our customer to give us feedback.

## Customer service in numbers

The diagram below shows the number of interactions our customers have had with us in 2020/21:



\*Customer services were closed from March to July 2020 due to the pandemic restrictions during the year when reopened this was on an appointment only basis, with a triage service

## Current challenges and opportunities for change

The Council faces a number of challenges enhanced by the Covid-19 pandemic, whilst they may be a challenge, they also present us with an opportunity to change the way we do things.

### Financial

The Council has maintained strong financial health in recent years due in part to healthy growth in business rates, council tax base and New Homes Bonus. However, it is widely expected that future funding will reduce significantly as the Government focusses on redistributing income to authorities with social care pressures. Consequently, North West Leicestershire, like most district councils, will have to plan carefully to address reduced funding over the next few years. The Council will maintain a focus on Value for Money to ensure that it remains financially resilient over the longer term. The Journey to Self Sufficiency Programme will identify and progress opportunities for delivering long term savings through better ways of working.

### Technology

As an organisation we must harness the opportunity that digital technology provides us. Technology is advancing at a significant pace, providing exciting opportunities to streamline the ways we work and enabling customers to self-service at a time and place that meets their needs.

The adoption of new technology such as Zoom and online shopping over the course of the pandemic has shown how customers behaviours and attitudes can change significantly in a short space of time. Customers have become used to the benefits and flexibility that 24/7/365 online services provide them, meaning they can access the things they want at a time and place that suits their individual needs.

A report by McKinsey <sup>1</sup> shows that customers appetite and capability for transacting online has jumped 5 years over the period of less than 12

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<sup>1</sup> <https://www.mckinsey.com/~media/McKinsey/Business Functions/McKinsey Digital/Our Insights/The COVID 19 recovery will be digital A plan for the first 90 days/The-COVID-19-recovery-will-be-digital-A-plan-for-the-first-90-days-vF.pdf>



months, creating a unique environment to maximise the opportunities created by this speed of change.

Artificial intelligence (AI) is increasingly entering people's homes and now provides a new channel to access services. With Voice Recognition technology becoming part of people everyday lives. Robotic Process Automation (RPA) provides additional opportunities to free up our employees from repetitive tasks to focus on customer value adding activities by routing and manage customer requests and transactional services, improving accuracy and reducing costs.

### **Data and processes**

As a Local Authority, we sit in the middle of a web of information. The range and diversity of our services generates a huge quantity of data held about our customers and across a variety of back-office systems. Understanding our data is hugely beneficial in helping us to; make services more targeted and effective, allocate resources to where we can have the biggest impact; save officer time in front and back-office processes, as well as providing insight into the cause of and solutions to costly social problems. We must consider ways to utilise this untapped information source when redesigning and developing our processes to attain the outlined benefits.

### **Customer needs**

Over the past 18 months we have seen a significant change in both customer needs and behaviours. We have been able to identify with greater clarity those customer groups who have more specific support needs compared to other customer groups that are more able and confident to self-serve in a digital way. As a result, we now need to review our current customer service delivery models to reflect change in both customer needs and behaviours and changes to our working methods to maximise these opportunities whilst ensuring that all customers can access our services in a way that meets their needs.

### **New Ways of Working**

In reaction to some of the above changes the council has also changed the way it works. Hybrid working is now the norm, and we have also adopted a new model of accommodation provision. This means more of our staff will be working from other locations, and we will also be moving our Customer Service Centre into the town centre of Coalville.

## Corporate Strategies – the golden thread

North West Leicestershire District Council Delivery Plan has been refreshed and updated to respond to the impact of the COVID pandemic which has had a major impact on our Districts economy and communities and will focus activity over the next two years up until May 2023 contributing to our economic and community recovery

Our delivery plan outlines our five priorities that are central to achieving our vision:

1. Supporting Coalville to be a more vibrant family-friendly town
2. Our communities are safe, healthy, and connected
3. Local people live in high quality, affordable homes
4. Support for businesses and helping people into local jobs
5. Developing a clean green district

With a theme of Value for Money thread through the Council Delivery Plan.

In delivering against these priorities the Council recognises the following changes and will consider these in any future service developments:

- A shift in consumer behaviour to maximise digital technology and access our services in a different way, alongside a demand for new services such as those previously provided by the community hub support presents both an opportunity and challenge
- a rapid increase in pace for consumer online retail matched with a recognition of local supply chains have reinforced the importance of our retail centres which will need reimagining and support to grow and regenerate.
- growth of new sectors and markets and need for support to those sectors impacted adversely
- ensuring our District wide workforce has the skills required to support future growth
- increased national and public focus on climate change is providing an opportunity to rethink economic growth and how we can continue to champion a green recovery
- health recovery requires collaborative leadership across multiple partners to ensure health inequalities are tackled

The key performance indicators to accompany the refreshed Council Delivery plan actions have also been refocussed.

Underpinning these priorities are our five values:

**Trust** – We are honest, fair and transparent and we value trust

**Respect** – We respect each other and our customers in a diverse, professional and supportive environment

**Excellence** – We will always work to be the best that we can be

**Pride** – We are proud of the role we play in making North West Leicestershire a happy, healthy and vibrant place to live and work

**Growth** – We will work together to grow and continue to improve

The development of Customer Experience Strategy will support the Council to achieve its aims under each of these priorities

We recognise there are financial challenges ahead for local government and we will use them as an opportunity to transform into a more efficient, effective, and innovative organisation.

We will use a variety of technology to support current and future collaborations with partners, in both the public and private sector, to bring improvements to our services and the North West Leicestershire.

### **ICT Roadmap and Technology Strategy (2021 – 2024)**

The Information & Communication Technology (ICT) strategy sets out a medium to long term vision of how ICT will develop to support the Council's business requirements, its future vision for its customers and its members.

Setting out the principles and objectives, required to create a modern workplace digital environment, which pulls together integrated data, allowing for automated transactions and a Council which is “open” 2/4/7/365, for self-service. The ICT Roadmap and Strategy is the glue and the enabler between the People Strategy, the Customer Experience Strategy, the future operating model, and the Councils Delivery Plan as well as supporting the upcoming accommodation changes.

NWLDC make full use of technology and data to meet the organisation's needs, creating a more commercial approach and leveraging commercial opportunities where possible. The ICT strategy is purposely designed to be ‘built for change’ and will be refined, updated and changed as the council's needs develop in the coming years.

COVID has provided the impetus for continuous improvement and to enable an organisation that is agile and flexible in its approach to both its employees and its customers.

### **The People Plan**

The People Plan sets out the Councils ambition to ensure we have a sustainable, ambitious, effective and efficient workforce that reflects the local communities we serve. Building a culture of empowerment that encourages innovation and rewards excellent service will enable the Council to deliver its ambitions as set out within the Delivery Plan.

The plan focusses on five key thematic areas:

- Being and employer of choice
- Developing and supporting staff
- Leadership
- Happy and Healthy workforce
- Communicate and Listen

The People plan is part of a wider Organisation Development approach seeking to effect cultural change and performance improvement across the Council and will impact on other strategies and policy work for example, performance improvement, Customer First and the Equality and Diversity Policy.

## Our Customers

North West Leicestershire District Council has over 100,000 residents and over 4000 businesses. Our customers have a wide and varying range of needs with 20% of our residents aged 65+, 58% are of working age (16-64) and 17% being 15 and under.

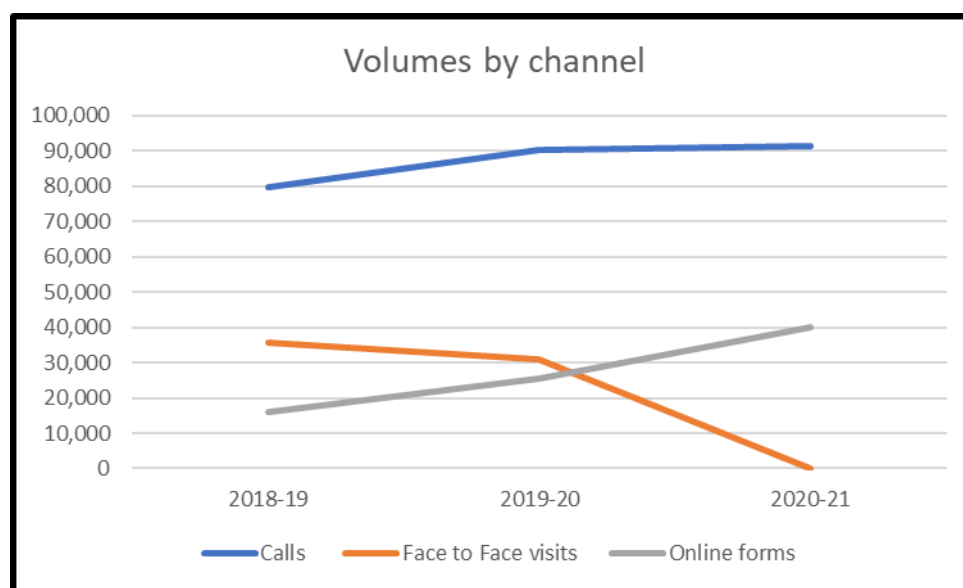
Due to the Covid-19 pandemic we have seen a significant shift in the way customers are now accessing our services. Although we had seen a steady reduction of customers using the more traditional channels such as face to face and telephone, the restrictions implemented as a result of the pandemic have meant customers have had to use alternative methods to access the services they need.

In 2019/20 Customer Services answered 90,000 calls, served 31,000 visitors to our offices and customers completed 25,000 forms online.

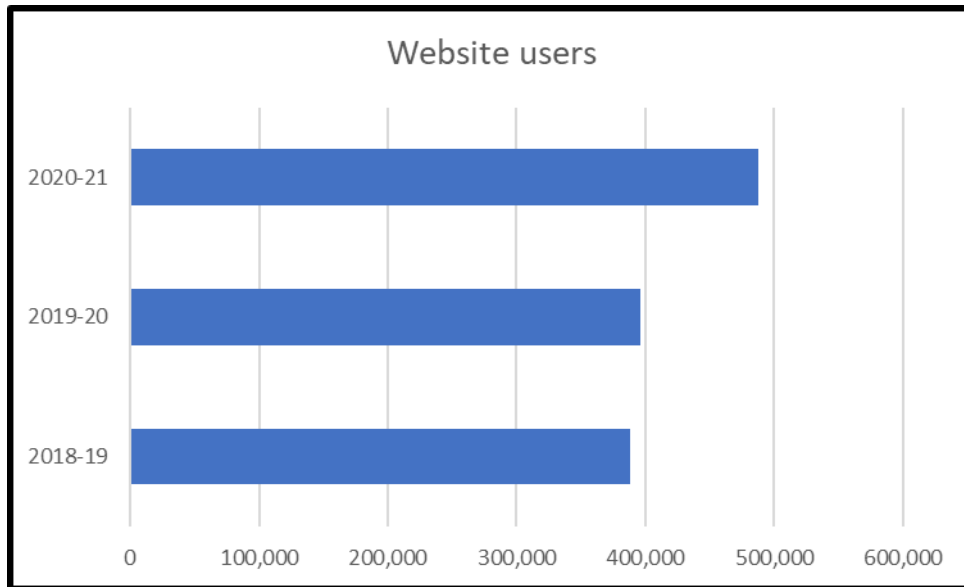
By comparison, in 2020/21, the year of the pandemic, Customer Services answered 91,500 calls (+2%), served only 82 (-99%) visitors to the offices and customers completed 40,000 forms online (+60%). In addition, the number of online accounts increased from 16,000 accounts in 2019/20 to 25,000 in 2020/21

The diagrams below show a visual representation of:

1. The change in numbers of customers using our phone channel, with a significant reduction in customers using our face-to-face service centre (as a result of the pandemic) and a significant increase in the use of our online forms.

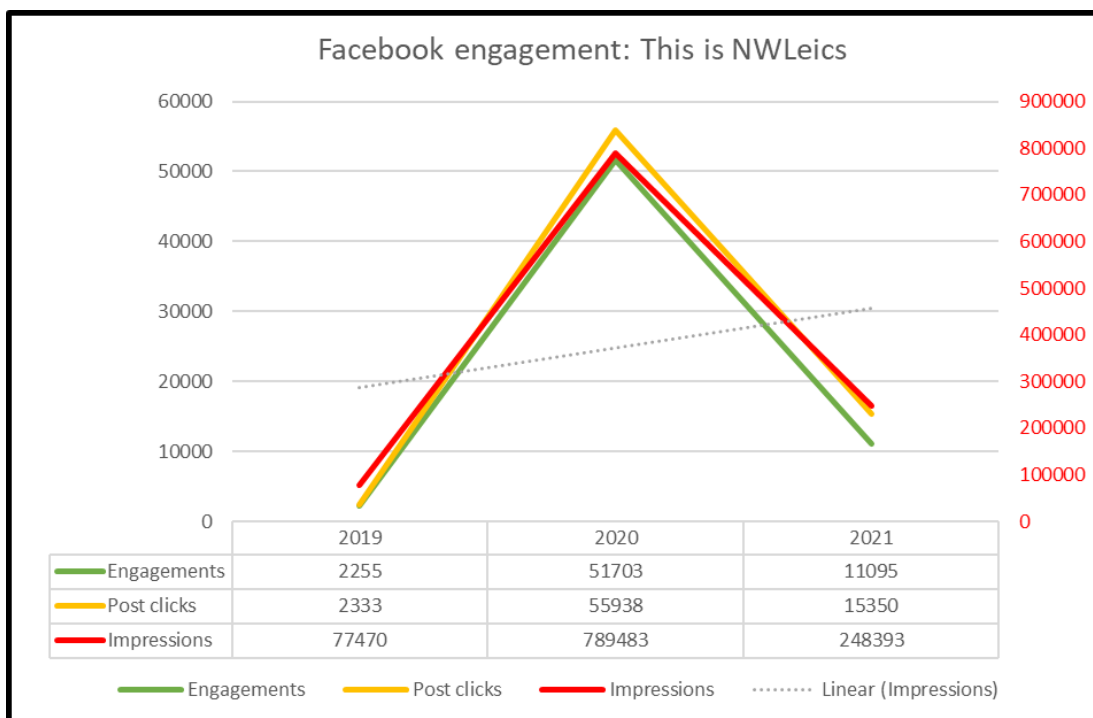


- A year-on-year increase in the numbers of customers visiting our website



In addition, in 2020/21 52% of visitors to our website were new visitors, with 48% being returning users

- A dramatic increase in the number of accounts our posts are reaching. Engagement is the number of likes, shares, clicks and comments. Post clicks is the number of clicks anywhere on a post. Impressions is the number of accounts the post has reached



## The National Position

With the average cost of customer interactions as follows:

- Face to face interactions - £8.62
- Telephone interactions - £2.83
- Digital (online) interactions - £0.15

The migration to more digital and self-service channels present a sizeable opportunity to increase the accessibility of our services whilst creating efficiencies.

With a significant uptake in digital and online services it would be easy to assume that all our residents can access our services in this way.

However, findings from the Lloyds Bank Essential Digital Skills Report 2021 highlight that across the UK:

- 21% of our population, circa 11 million people, are digitally disadvantaged, lacking Essential Digital Skills for Life
- 10 million people are not able to access the Internet themselves and lack the most basic digital tasks
- 6.5 million people cannot connect to Wi-Fi by themselves
- 4.9 million people cannot turn on a device and log into any accounts or profiles they have by themselves

There are however 1.9 million fewer people completely offline than before the pandemic showing the massive impact the pandemic has had on driving people to use digital services. Predictive modelling in 2020 indicated that it would take to 2025 for 58% of the UK to have high digital capability. In 2021, 60% of the UK now have this level of digital capability; we have made five years' worth of progress in one.

There have been remarkable efforts from digital champions, community partners and personal networks. Many rapid response initiatives were able to deploy devices, data and support to people remotely against all the odds during the pandemic, so it is very encouraging to see the digitally excluded groups shrinking in size.

The East Midlands has seen a step change in digital ability significantly improving the number of adults with basic digital ability from 74% in 2020 to 81% in 2021.

## The North West Leicestershire Position

To help us understand more about how our customers at a local level are interacting with us and their preferences around accessing our services and other services they use, we undertook a customer survey in October 2021.

A total of 2,663 responses were received, some of the key findings in relation to the use of the internet indicate the following:

- The large majority of respondents said that they use a 'mobile/ smartphone' (85%), while two-thirds (67%) use a 'home computer', over half (56%) use a 'tablet (e.g., iPad)', and 23% use a 'voice activated device, e.g., Alexa'. Overall, only 2%, (rising to 12% of those aged 75 years and over), said that they 'do not have access to the internet or do not use it'.
- Those respondents who indicated not having access to or not using the internet were asked for their reasons why not: 59% of these respondents said that they 'prefer not to use the internet and would rather call the Council or speak to someone face-to-face', and 38% said 'I do not have the skills or confidence to use the internet'.
- Three-quarters of respondents that use the internet said that they are confident when going on-line: 'Yes, I am confident and feel I have all the skills I need' (78%), this figure varied widely with age group, from 93% of those aged 18-34 years and 91% of those aged 35-44 years, down to less than half of those aged 75 years and over (46%).
- A fifth of respondents overall said that they feel 'quite confident when going on-line, but know there is more I could do if I had better skills' (20%; rising to 48% for those aged 75 years and over); while 2% of respondents said 'no – I do not feel confident to do things on-line', with this increasing to 6% for those aged 75 years and over

Whilst there has been a significant increase in the use of digital services, boosted by the pandemic restrictions, the survey supports the national findings indicating that in particular groups there are people who either don't want to, don't have access to or don't have the skills to use digital services.



Motivating digitally excluded customers to engage with the digital world can be difficult. To do this successfully requires compelling 'hooks' for each person, and each organisation. Simply 'selling' or presenting a new digital service or technology does not create digital journeys.

People and organisations need to understand what is beneficial for them and what an improved life or service might feel like in a digital world. Understanding people's motivations will be key to encourage more people to utilise digital services.

Furthermore, the survey also gathered general information relating to contacting the Council. The survey found:

- The most preferred means of contacting the Council, each referred to by around a third of respondents, were 'telephone' (35%), 'website' (32%), and 'email' (29%); only small numbers of respondents stated that they most prefer a 'face-to-face visit' (2%) or contacting by 'letter' (1%).
- Overall, respondents chose to use their favoured contact method because it is the 'most convenient' (55%) and 'easiest' (50%) method for them
- When asked to name two things that are the most important aspects to them when contacting the Council, over a third of respondents (36% each) said that 'easy and quick', and 'being able to do it at a time that's suitable for me' were among their top-three most important aspects.

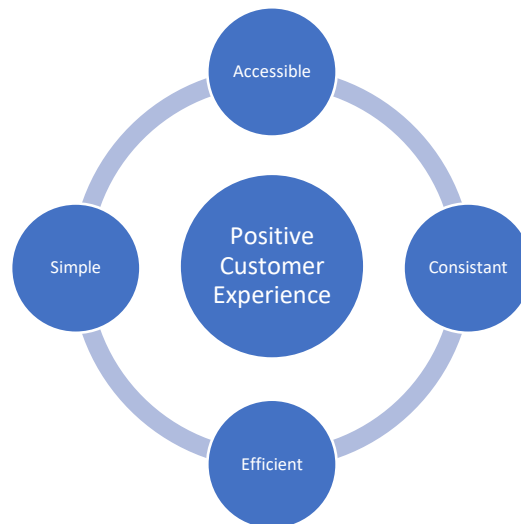
Thinking specifically about the pandemic customers advised:

- 67% of respondents said that the pandemic had changed the way they do things, with 50% advising they do more on-line now and plan to continue
- 54% said that they would be 'very satisfied' if 'in the future, when current restrictions have been lifted' Council services were 'largely telephone and internet-based', while a third (35%) said that they would be 'partially satisfied'

# Our aims, principles, and objectives

## Aims

The aim of our strategy is quite simple, we will place our customers at the heart of everything we do, to make every interaction a positive experience: accessible, consistent, efficient, and simple.



## Principles

The strategy draws upon the following principles and themes in its design:

**Customer First:** Placing customers at the heart of the organisation. Empowering our staff to provide their very best customer experience in a way that customers tell us that they want to.

**Customer Access:** A modern, fresh approach to customer experience and spaces, whether physical or digital. Light, clean and welcoming environments.

**Digital by Default:** Digital experiences so good that they are the channel of choice.

**Inclusion:** Recognising our customers' unique circumstances and in doing so ensuring that those that need our services are not excluded.

**Customer Insight:** Consistently measuring our customer experiences. Knowing our customers and their needs. Understanding why things go wrong and learning from this to improve our services.

**Value for Money, Efficiency and Return on Investment:** Recognising the financial climate, benefit focused outcomes, business minded decision making.

## Objectives

### Putting our customers, the heart of what we do

By putting customers at the heart of what we do we will create a consistent positive customer experience delivering services that meet their needs. We will include our customer when redesigning our services, looking through the lens of our customer to ensure the design meets their needs.

To achieve this, we will:

- ❖ Redesign our processes from end to end, reducing the number of times we transfer customers between teams and focussing on resolving issues at first point of contact

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- ❖ Identify appropriate channels for service delivery – whilst most customers will be encouraged to access services online, we will provide alternative channels for those who need additional channels and work with partners to increase our access channels where appropriate e.g., face to face appointments

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- ❖ Increase self-service and automate first (where appropriate)

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- ❖ Ensure customers are involved in the development of our services and the redesign process

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- ❖ Use the data we hold about our customers to inform the way we improve processes and deliver our services

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- ❖ Improve the efficiency of our services which will ultimately reduce costs and increase quality

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- ❖ Ensure services are inclusive and respond to equality needs

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- ❖ Enable customers to give feedback on processes and services

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- ❖ Eliminate paper where possible responding to our responsibilities under the Green Agenda

## Digital Inclusion

As more and more services are made available online, we must ensure that those customers who have limited digital skills and access to technology are supported and encouraged to develop their skills to take advantage of the numerous benefits associated with being online.

We recognise that addressing the digital skills gap is not the responsibility of one organisation, we will look to work with local and national organisations to play our part in improving the lives of our customers.

To do this we will:

- ❖ Work with partners to create a Digital Inclusion Network, to identify organisations that offer support, skills training, and equipment

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- ❖ Introduce Digital Champions concept across the council, providing more opportunities for people to access digital support

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- ❖ Create and embed a 'Triage and Signposting System' to help identifying customer needs and signpost them to the most appropriate support

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- ❖ Centralise all information about digital skills in the District in one place, such as NWLDC Website, making it easier for people to find what they need

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- ❖ Our employees will support our customers to self-service in the first instance to help develop their knowledge, skills and confidence in accessing services in digital ways

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- ❖ We will offer free access to our Wi-Fi network when on Council premises or in Coalville and Ashby De la Zouch Town centres. We will continue to offer free access to our public access computers in our Customer Service Centre

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- ❖ We recognise that not all customers will be able to use our digital services and for those customers we will continue to offer telephone and face to face services

## Harnessing digital technology

Harnessing the power of digital technology will enable the Council to increase accessibility and flexibility for our customers, delivering efficient and effective low costs services whilst freeing up our resources to support those customers with more specific needs

To do this we will:

- ❖ Make online channels convenient and easy to use so that customers choose this as their preferred method of contact with us

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- ❖ Design all online forms to enable system integration and automation

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- ❖ Utilise new technology such as artificial intelligence and Robotic Process Automation to deliver services in a more efficient way where appropriate

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- ❖ Develop and increase the use of social media channels

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- ❖ Use telephone for supported and complex transactions only, reducing the use for low need and simple transactions

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- ❖ Investigate the use of voice recognition to help customers find services more quickly

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- ❖ Investigate the use and possible benefits of a developing a web app to compliment the service provided on our website in an alternative format

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- ❖ Provide face to face service only where needed to meet complex and specific customer needs & offer appointments as our default approach

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- ❖ Review the current relationship management system to ensure maximisation of system functionality which supports customers to self-serve and manage their transactions online

## Involving the whole organisation

Customer Service goes far beyond the Customer Services Team, as an organisation we recognise that every employee and stakeholder have a part to play in delivering a positive customer experience. Every phone call, email, and face to face interaction provides the ability to shape the perception of the Council and what it is trying to achieve.

To do this we will:

- ❖ Use our customer satisfaction results and complaints feedback to develop and improve our services, sharing learning and development with all employees

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- ❖ Introduce an organisation wide approach to collecting customer satisfaction using a single satisfaction question

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- ❖ Develop and embed a Customer Promise across the organisation to provide a consistent experience for all customers

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- ❖ Ensure employees have access to appropriate support and training to provide them with the tools and skills to deliver positive customer experiences

## Measuring Success

Adopting this strategy will lead to better outcomes for our customers. We will look to change the way we currently measure our performance; these changes will be considered as part of the development of the next Corporate Delivery Plan. Success measures will consider what our customers have said is important to them and the aims of this Strategy. The measures will focus on:

- Customer satisfaction
- Getting it right first time
- Making things quick and easy
- Increasing and improving our digital services
- Improving digital capability

# Our journey

This strategy will be delivered over the next 3 years. The diagrams below sets out an indicative but ambitious approach to delivering the Customer Experience Strategy. Each element of the journey needs to be assessed individually to ensure it is responsive to the fast-changing environment of the digital world and our customer expectations.

## Year 1

- ▶ Develop a programme of Digital Transformation across the organisation reviewing customer facing processes/transactions end to end
- ▶ Move Customer Services into brand new face to face location to deliver specialised support services to customers with additional support needs
- ▶ Investigate options around the introduction of a web app to establish if there is a business case to provide this option to our customers
- ▶ Continue development of online forms
- ▶ Create a Customer focus/feedback group to inform and update our Customer Standards and inform service process redesign
- ▶ Initiate work with partners to create a digital inclusion network
- ▶ Introduce the concept of Digital Champions across the district
- ▶ Review website content to ensure easy to find and use



## Year 2

- ▶ Phase 1 - Digital Transformation programme
- ▶ Investigate use of robotic process automation and voice recognition with a view to streamlining process and improving efficiency
- ▶ Customer experience and digital skills training for all staff
- ▶ Centralise all information about digital skills in the District in one place
- ▶ Grow the number of digital champions across the district
- ▶ Embed our Customer Standards across the organisation
- ▶ Implement a one question approach to customer satisfaction
- ▶ Design and implement an ongoing communication campaign promoting the use of digital
- ▶ Review the current complaint policy



## Year 3

- ▶ Phase 2 Digital Transformation programme
- ▶ Review options for current CRM system
- ▶ Investigate use of Artificial Intelligence
- ▶ Robotic Automation process proof of concept
- ▶ Create and Embed a NWLDC 'Triage and Signposting system'



