

# ICXI -POST newsbriefing

Vol 4 – Issue2 – JULY 2024

## Introduction From The President

The past two news letters have looked at four of the 5P's Customer Experience Management Model and this issue will address current impact of the 5<sup>th</sup> P Products and Services on the customer experience. The issue will also inspect the silent 6<sup>th</sup> P , Perception, which is a key factor in all the others, Policies, Processes, Places and People.

Products and Services are the fundamental reason why customers engage with organisations in the first place. If customers have no need of a product or service, they have no reason to engage with an organisation. Similarly, organisations are set up to provide products or services, any success they enjoy or moany they make is simply a measure or how well they meet the needs of their target customer groups.

So products and services are the foundations upon which the customer experience is built. What is surprising that a search of the views of internet gurus throws up very little on the importance of product and service quality in the customer experience.

Is it because the days of the quality revolution resolved all issues and the quality of products and services is universally high and therefore product and service quality is a given and of no longer an issue for customers?

It seems that is not the case as numerous studies show that quality is among the top three reasons for customer dissatisfaction

### 6 causes of customer dissatisfaction

- Poor customer service
- Product quality and performance
- Incomplete customer data
- Subpar self-service capabilities
- Lack of personalization
- Unmet expectations




*Consumers expect the products they purchase to perform as intended. If what they receive doesn't align with the advertisements they saw or the independent research they performed, it creates a disconnect between expectations and reality. This refers to both the quality and the performance of the product*

*This refers to both the quality and the performance of the product. A product could meet every expectation out of the box, but if it breaks down easily or fails to meet the customer's needs, it can result in disappointment and frustration. In fact, 77 percent of consumers cite "great product or service" as an important factor for brand loyalty—proving that your product quality and performance need to hit the mark time after time.*

# The Product/ServiceQuality Issue






### Causes of Customer Dissatisfaction

1. Issues with Quality.
2. Issues with Pricing
3. Failure to Meet Specific Expectations
4. Failure to Meet Perceived or Implied Expectations
5. Issues with Usability
6. Problems with Customer Service

<https://blog.hubspot.com/service/customer-dissatisfaction>



Several factors contribute to the reasons for customer dissatisfaction, including:

- High prices
- Invoice disputes
- Lack of quality
- Lack of payment options (especially paper-only options)
- Poor customer service
- Lack of company transparency
- Inadequate collections
- Inaccurate information
- Translation errors
- Misunderstandings
- Fulfillment



<https://www.billtrust.com/resources/blog/reasons-for-customer-dissatisfaction>



### Top 6 Customer dissatisfaction reasons

1. Problem with quality
2. Problems with pricing and missing specific expectations
3. Unable to meet implied or perceived expectations
4. Usability concerns
5. Having issues with customer service
6. Lack of follow-up

<https://thenextscoop.com/customer-dissatisfaction/>

In their article “The Top Reasons For Customer Dissatisfaction” Elena-Calin explain *Customer dissatisfaction occurs when customers feel that their expectations have not met by a company or service provider. Customer dissatisfaction is on the rise. As we see more and more companies enter the market, customers are becoming more dissatisfied with the quality of products and services. As a result, it’s getting more difficult for businesses to provide good customer service and maintain high-quality products at competitive prices. There are many reasons for customer dissatisfaction. Still, technology has created many avenues for customers to voice their displeasure with your company, whether through social media or some other form of blogging. If you're not proactive about managing your company’s reputation you could come across as unapproachable and uncaring.*

*Common reasons for customer unhappiness include:*

- 1. Poor Product or Service Quality: If a product or service does not meet customers' expectations or is flawed in some way, it can lead to dissatisfaction.*
- 2. Bad Customer Support: Rude, unhelpful, or inefficient customer service can frustrate customers. This includes long wait times, unresponsive support, or unresolved issues.*
- 3. Misleading Advertising: If customers feel they were misled by deceptive advertising or marketing, they can become disappointed and unhappy.*
- 4. Billing and Pricing Issues: Incorrect billing, hidden fees, or unexpected price increases can lead to customer frustration.*
- 5. Delivery or Shipping Problems: Late or damaged deliveries can result in dissatisfaction, especially for e-commerce businesses.*
- 6. Lack of Transparency: Customers appreciate transparency. Hidden policies, unclear terms, or lack of information can lead to unhappiness.*
- 7. Rising Expectations: When customers have high expectations and these expectations are not met, they may feel let down.*
- 8. Competitive Offers: If customers find better deals or alternatives elsewhere, they may switch providers, leading to unhappiness for the former company.*
- 9. Poor User Experience: Difficult-to-navigate websites, complex processes, or confusing interfaces can frustrate users.*
- 10. Personalized Issues: Sometimes, customers have unique, specific problems that are not addressed effectively.*
- 11. Communication Gaps: Lack of communication or updates during a transaction or support process can lead to dissatisfaction.*
- 12. Cultural or Ethical Concerns: Customers may become unhappy if a company's values or actions conflict with their own.*

*To improve customer happiness, businesses should focus on delivering quality products or services.*

What is interesting about that article is the consideration concerning the number of other dissatisfaction issues flow directly from the first, the product quality issue. By resolving the quality issue the customer support issue may also be partly solved.

So what are the consequences of not resolving quality issues?

In their paper **Customer dissatisfaction: What causes it & how to deal with it?**

Engati explain

*What are the causes of customer dissatisfaction? Honestly, there's an extremely wide range of causes of customer dissatisfaction. But we're making down the most common and significant ones here.*

### **1 Quality**

*If the quality of your offerings does not meet your customers' expectations, they aren't going to be satisfied doing business with you. It's that simple. You've got to make sure that the quality of your products and services meets and even exceeds your customers' expectations at all times.*

### **2 Pricing**

*If your customers feel like your product or service is overpriced, they aren't going to be too happy about it. This doesn't mean that they're going to always be dissatisfied if your offerings are expensive. What it means is that the price needs to be justified. If you want your customers to pay you more, you need to give them more value and better quality.*

### **3 Features and specifications**

*If you give your customers a list of features and specifications that your product or service will have, you better make sure it has those features and specs. If your customers go in expecting certain features and find out that they aren't getting what they paid for, they're going to be rather frustrated.*

### **4 Usability**

*Your customers want products that are intuitive and easy to use. If it's hard for them to use your product or there's too much of a learning curve involved, they might not be too satisfied with it. You want to reduce customer effort as far as possible.*

### **5 Hidden costs**

*You want to keep things transparent with your customers. If they see a price mentioned and go ahead to make the purchase, ambushing them with surprise costs is not the best idea. Hidden information and costs can be rather annoying for your customers and may cause them to back out of the purchase, even if they could afford it.*

## 6 Substandard customer service

*If you don't respond quickly to your customers when they face issues, they aren't going to be satisfied doing business with you. But that's not the only thing. If you don't provide support in the language they are most comfortable with, that's another red flag.*

### **What are the consequences of customer dissatisfaction?**



**1 Negative word of mouth** -Dissatisfied customers are far more likely to talk about your business than satisfied customers. But obviously, not in the way you want them to.

**2 Reduction in loyalty and customer lifetime value**- This one's pretty straightforward - dissatisfied customers aren't going to be too keen on sticking around with you.

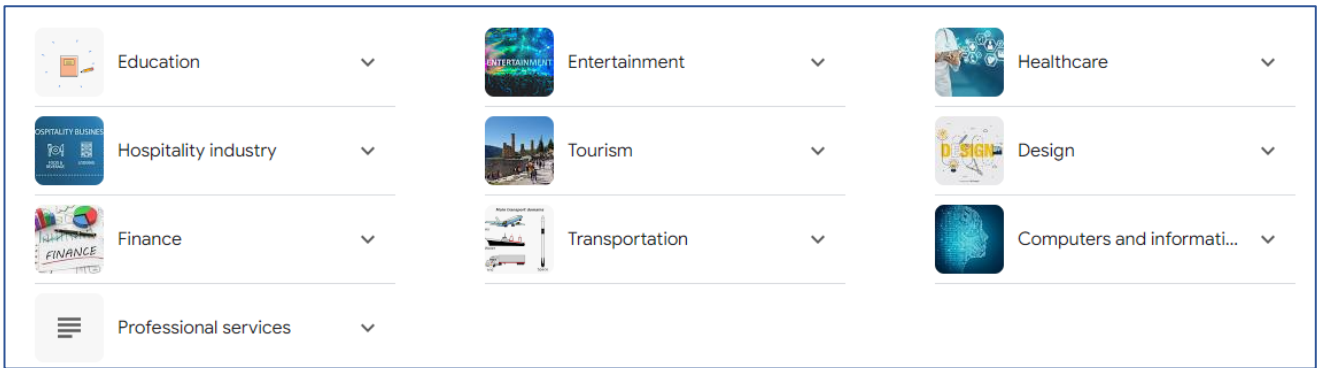
**3. Lead generation becomes harder** -What's the cheapest (and possibly the most effective) way of generating high-quality leads? The answer - referrals. Treat your customers right, don't just satisfy them, but go beyond their expectations to amaze them.

**4 Lower sales** -If you have a prospect asking people about your company and two of your customers speak good things about your brand and there's another customer who comes up talking trash about your business, it's quite likely that your prospect is going to be more cautious doing business with yo

**5 Employee churn** -It isn't just customers that you lose when you aren't treating them right. Employees aren't too keen on staying with a brand that doesn't a strong level of customer loyalty. Besides, if your customers are angry, it's going to make your employees' jobs harder and more stressful. This makes it far more likely that your employees will start jumping ship.

## SO Products and Services Quality - Should they be Addressed in the Same Way?

Perhaps the first thing to consider is the clear clarification of what is meant by “Service”. Service in one context can relate to “Customer Service” which has equal importance in both the product and service sectors. In this issue the term service relates to the service sectors, those sectors of the economy whose function is to offer a predominantly non physical product centred proposition,



Issues with physical product quality and performance may tend to be more generic and therefore a process for resolving customer experience issues may be more generic.

The service sector is far more diverse and healthcare, transportation and computers and information technology are likely to need a more specific approach.

Some common issues identified from customer feedback

Poor Service Quality of the Service	Miscommunication Before Purchase
Inconsistent service	Inadequate Problem Resolution
Lack of Communication	Overpromising and Underdelivering
Unreasonable Wait Times	Hidden fees or unexpected charges.
Hidden Fees	Lack of Personalisation
Difficulties Navigating Service Failures:	Privacy and Security Concerns
Unprofessional Staff Behaviour	Poor Follow Up
	Non ethical Marketing

## Is Product/Service Quality Important?

In their blog *Why Quality Matters More Than Ever In Business*. GBS Corporate Training start by quoting the words of Peter Drucker

*Quality in a product or service is not what the supplier puts in; it is what the customer gets out and is willing to pay for. What makes a 'quality' product is not based on how hard it is to make or whether or not it costs a lot of money, as manufacturers typically believe - this is incompetence. Customers pay only for what is of use to them and gives them value. Nothing else constitutes quality.*

*Peter F. Drucker*

### **Why should your business care about quality?**

*Businesses must do everything they can to keep up with their competitors. Delivering superior products and services is paramount. Quality management systems provide the information and guidelines for doing things correctly. Furthermore, they help your business achieve optimum cost efficiency and utilisation of available resources.*

*In the long run, these practices strengthen your company's brand, raising you to the level of your competitors. Since they improve your products and business operations, they lead to a stronger market position.*

*Good quality management can enhance your organisation's brand and reputation, protect it against risks, increase its efficiency, boost its profits and reduce waste, and position it to keep on growing. All while making staff and customers happier.*

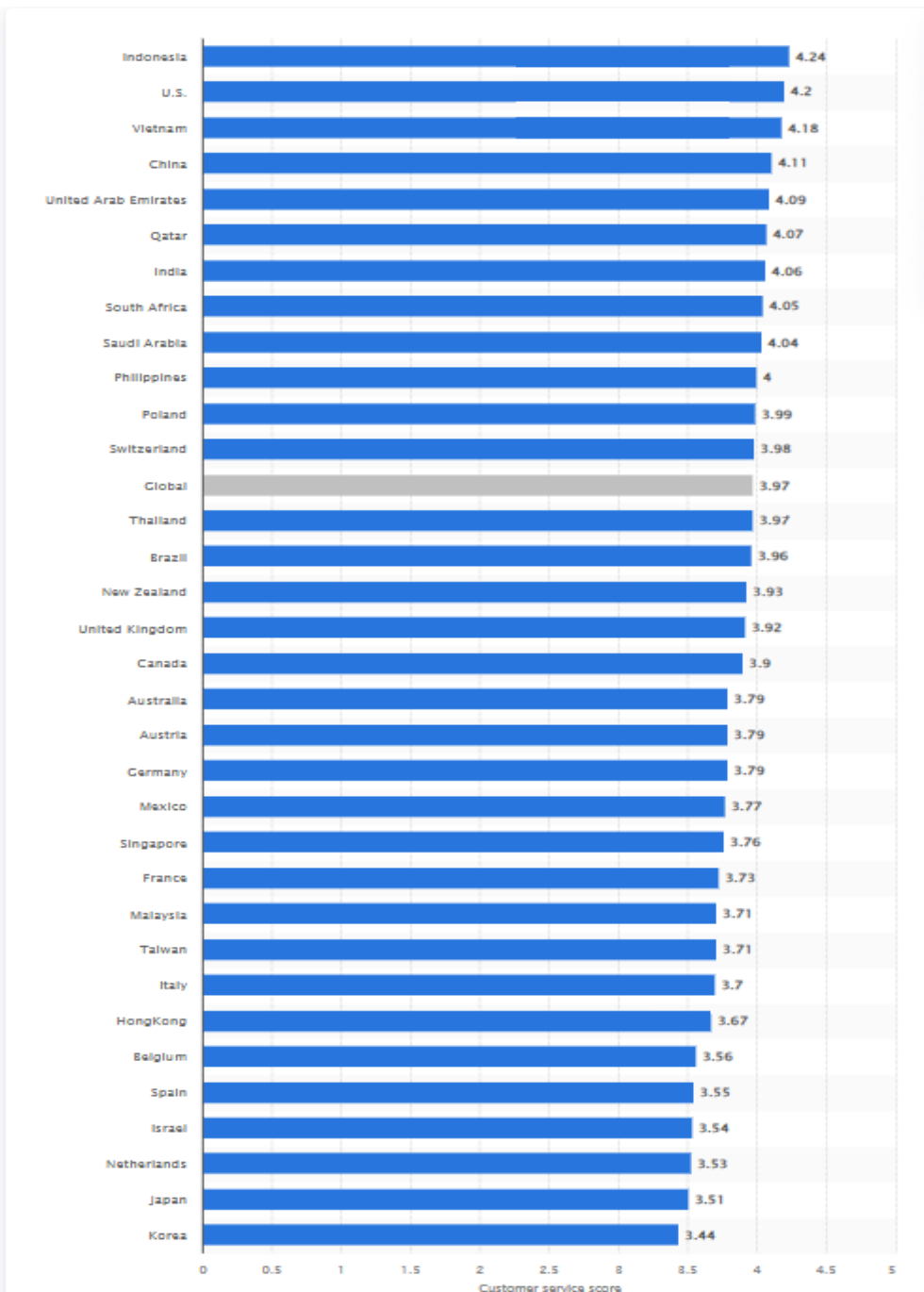


*“Quality is not what happens when what you do matches your intentions. It is what happens when what you do matches your customers' expectations”. Guaspari*

## The Proof - Look Down The Other End of the Telescope

An example from the financial service sector explains the commercial imperative of this action

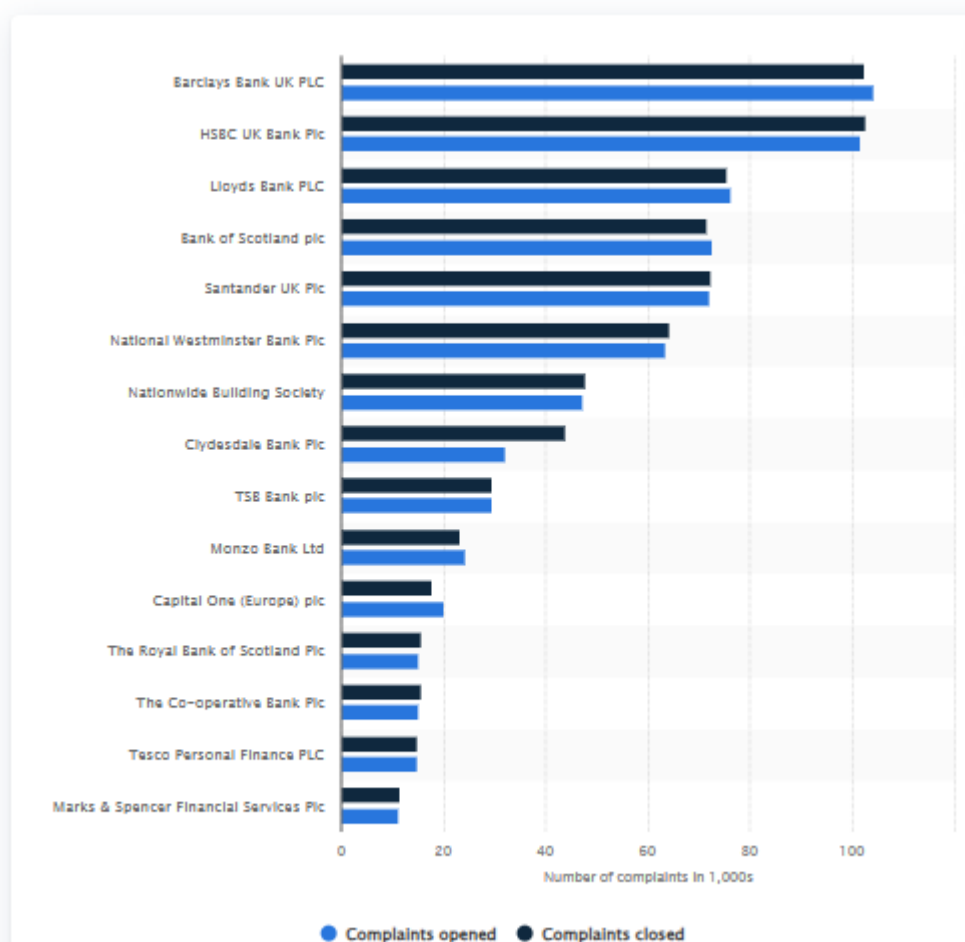
*In their latest survey Bank Customer Satisfaction World Wide Statista show that banks are According to a survey conducted by Statista among more than 75,000 consumers across 33 markets worldwide, bank customers in general were satisfied with their banks in 2024. Based on a ratings system of one being very dissatisfied and five being very satisfied, the global average satisfaction score was slightly above four, a slight increase from the previous year's findings.*





Those statistics show the banks globally are taking the customer service of their services seriously but an average of 3.97 out of 5 indicates that 1.03 out of 5 are not satisfied. What that means in real terms comes also from Statista with their 2013 UK survey of **Number of banking & credit cards services customer complaints in the United Kingdom (UK) in first half of 2023, by bank**

*In the first half of 2023, Barclays Bank UK Plc was the bank with the highest number of banking and credit card-related customer complaints opened in the United Kingdom (UK). There were more than 104,000 complaints opened at Barclays. HSBC UK Bank Plc followed, with a total of more than 101,000 customer complaints received in the first half of 2023.*



<https://www.statista.com/statistics/418820/customer-complaints-regarding-banking-products-in-uk/>

Given that the estimated cost of dealing with a bank complaint, without compensation, is between £40 and £180 in the UK then taking a just below average figure of £100 then top five banks (if “top” is the right description) have over five hundred thousand complaints in six months or over one million in a year amounting to a waste cost of £100 million per annum. Extrapolate that across the world’s banks and the commercial importance of product/service quality needs little further explanation.

## So How to Build A PX Strategy and Anyway What is PX Strategy?

Akeneo Community Evangelist, Adam Beatty. [Writes in his blog](#)

### **9 Steps to Build a PX Strategy**

*Today, companies oversee vast, complex product catalogs that must be made available at a moment's notice to customers across multiple sales channels, marketing streams, and languages or geos. Underneath the surface of these final product listings lives a dizzying array of challenges, from supplier and retailer management to search optimization, translations, copywriting, and even regulatory management. Conquering these challenges requires aligning a disjointed network of IT infrastructure, convoluted processes, and cross-functional teams with competing priorities. That's where a Product Experience (PX) Strategy comes into hand; A PX Strategy enables organisations to provide customer experiences with coordination and support of your overall vision, enabling you to deliver world-class product experiences across every customer touchpoint to accelerate growth, stay competitive, and support your organization's goals.*

#### **PX Strategy: Noun.**

*A comprehensive strategy to build and deliver world-class product experiences across every customer touchpoint to accelerate growth, stay competitive, and support the organization's overall goals.*

#### **1. Create product experience goals and objectives**

*The first step is clearly identifying what you're trying to accomplish. Mapping out a north star helps to guide every decision and keep things focused. Create high-level goals aligned to your corporate strategy and create objectives that will help you accomplish them. Finally, ensure that you factor in the unique requirements of your customers, channels, products, selling regions, business model, and brand values you want to convey*

#### **2. Identify a sponsor and key stakeholders**

*A PX Strategy impacts many different parts of your organization, so project agility requires a sponsor who can drive outcomes, prevent information silos, and influence cross-functional teams that can be broadly broken down into*

*Those that manage technical solution*

*Those that create or enrich product experiences an!*

*Those that manage sales channels*

### *3. Audit your customer's product experience journey*

*Put yourself in the customers' shoes and consider if you're providing all the information customers need to find, buy, and receive service across every website, print catalog, social media platform, etc. that you sell on. Consider more than just product details; think about images, videos, brand stories, sustainability, and user reviews. Look for poor experiences like inconsistent, inaccurate, incomplete, or poorly formatted information, and identify the root cause.*

### *4. Compare yourself to competitors and industry leaders*

*Understand what product experiences your direct competitors offer by completing an audit of their product experience offerings. Look beyond your own industry and think about brands you interact with daily that provide great product experiences. Think about new ways to innovate with product experiences by reaching new customers or giving them new ways to engage with products.*

*5. Understand the gaps in your current solution Think about what's preventing you from delivering on your product experience objectives today. It could be a lack of technology, poor or unstructured data, discoverability issues, organizational silos, or external factors like unstructured or poor supplier data. Understanding how your systems, teams, and processes work together to manage and orchestrate product records provides a clear understanding of what's creating gaps.*

### *6. Build your product experience guidelines*

*Create guidelines that document the product experiences you want to provide customers across all of your touchpoints. This should include: data governance standards around product information, new types of information you wish to provide, opportunities to improve discoverability, and a consideration of outdated information that's no longer required. It's also essential to establish a process for maintaining your guidelines over time and for incorporating new products into your ecosystem as the organization grows or makes acquisitions.*

### *7. Develop your tactics and a plan to execute*

*Start building a plan tailored to your organization. It may include*

- a. Adding New Capabilities: Such as implementing new tools like PIM, DAM, or AI Adding new skills like data analytics or process engineering, or new types of Product Experiences like sustainability or 3D models*
- b. Expanding Markets and Channels: Supporting new customer touchpoints like eCommerce, print, social media, retailers, or even customer support expanding into new regions and language*

c. *Organizational Changes: Building cross-functional or PX-focused teams, adding new job roles, or centralizing decision-making*

d. *Process Improvement: Streamlining workflow, automation, data architecture, asset management, permissions, or supplier onboarding processes*

e. *Data Transformation: Cleansing or restructuring data (new data fields, taxonomy, or hierarchies). organisations concerned about timelines or resources may take a more iterative approach by focusing on quick, short-term wins to build momentum before tackling more significant challenges.*

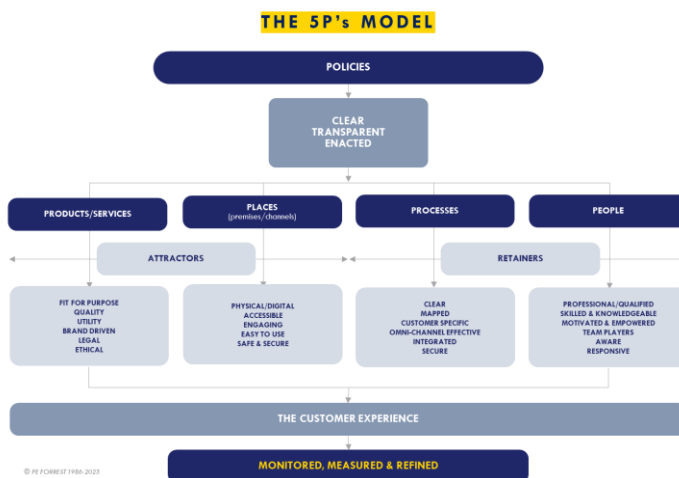
## 8. Prepare for change

A new PX Strategy means new organizational structures, training and enablement around new technology, new ways of working, and even an institutional shift in how employees view and appreciate the importance of product experiences. It's critical to identify these changes and develop a plan to communicate, implement, enable, and monitor them. Some organisations may be best served by creating a formal change management process, while others may just need a few internal meetings and open lines of communication.

## 9. Continuously optimize and improve

Once you've executed your PX Strategy, you must continuously reevaluate it. Understand what is and isn't working and reallocate resources or develop new tactics to make your strategy more effective. Never forget that your PX Strategy must be aligned with your brand's overall goals, so if your organization changes its priorities, ensure your PX Strategy is still positioned to support your brand.

<https://www.akeneo.com/wp-content/uploads/2023/09/PX-Strategy-Final.pdf>



## The Cost Of Complaints

In their article *The Cost of Customer Complaints Elite People Principles*, Results explain for the motor industry

*“Think the cost of each customer complaint doesn’t have much effect on your bank account? You’re kidding, right?”*

*When it comes to the cost of customer complaints, most auto shop owners and dealerships seem to know that there’s some economic price they’ll pay, but when asked how much each complaint may cost, they typically have no idea. So consider this: When a customer complains, the first direct cost that you’re going to incur is a loss of your “time.” This is the time you spend listening to the customer, discussing the resolution, and following up with the customer to ensure their complaint has been resolved. Let’s call this direct expense “customer communication” time. Now I realize the amount of time will vary with each complaint, so let’s assign 25 minutes as a realistic number for your average complaint (5 minutes when the customer first calls you with a complaint, 15 minutes when they return for correction or resolution, and then an additional 5 minutes for follow up).*

*Now let’s look at the time you spend on the “internal” communication that comes along with each complaint. This is the time you spend with your technicians and service advisors discussing the cause, the resolution, and the prevention of future complaints. Here at Elite, we feel 15 minutes is a realistic number when it comes to this “internal” communication, and then we’ll also need to consider the same amount of time, at a minimum, of your employee’s time. So your “internal” communication will cost you at least 30 minutes with each complaint.*

*Now let’s shift gears and talk about the cost of customer attrition and the cost of marketing that will come along with each customer complaint. In regard to “customer attrition,” regardless of how well you handle the customer complaint, you run a higher probability of losing that customer than losing an otherwise satisfied customer. So, going under the presumption that you run a good business, and with the assumption that you’ll be able to retain 80% of the customers that complain, you’ll still be losing 20% of those that do complain. Subsequently, you’re now faced with the marketing cost of replacing those lost customers.*

*Lastly, you have what we here at Elite call the “loss of productivity.” Simply put, while your employees are discussing the complaint with you, they are unable to generate additional income for the company. Now, based on everything we discussed, here’s the math that you and your employees may very well find surprising.*

*Note: The below cost of customer complaints calculation is predicated on a shop labor rate of \$90 per hour, the shop producing \$180 per hour per technician, and the cost of generating a new customer being set at \$30.*

*25 minutes of customer communication \$38*

*30 minutes of internal communication \$45*

*Direct Marketing cost to replace 1 of 5 \$6*

*Loss of productivity (30 min) \$90*

*\$179*

*Now if you think \$179 is a big number, please bear in mind we're talking about the cost of customer "complaints", not warranty "repairs." In addition, we haven't taken into consideration the economic damage to your reputation, the damage to employee morale, the loss of income that's associated with the loss of the customer or the direct cost of any repair. This is why the industry superstars invest in training, they go the extra mile to deliver extraordinary service, and they follow up with each and every customer. They know that they are far better off investing a little more money in their people rather than losing a fortune ... through customer complaint*

<https://eliteworldwide.com/info-center/the-cost-of-customer-complaints/>

Take that formula and apply it to any organisation and the cost is likely to be much higher than the general perception of its leaders and managers

### **Finally the silent 6<sup>th</sup> P – Perception**

The real test of all the 5 P's is the degree to which together they are able to generate a positive perception of the organisation and its brand and the associated products and services. Along with its confederates, pre-perception and misperception, perception is a powerful force on customer's belief of what an organisation delivers. It may be driven by a mix of external media, general myths, false expectations, facts and falsehoods, human emotions and any number of other influences.

Many widely accepted general perceptions are untrue in fact so in examining customers' so called opinions/research on product and service quality a healthy dose of scepticism and fact checking may be useful before accepting the data at face value. As The title of Bobby Duffy's points out "*The Perils of Perception –Why we're wrong about nearly everything*" it is always worth taking a second look to get a better understanding of what is driving customer reaction to the % P's of customer experience management.

## How can organisations use products and services to improve the customer experience?

Organisations have the possibility to use their products and services to improve the customer experience by focusing on quality, personalisation, innovation, and excellent support. For Instance:

### 1. **Enhance Product Quality:**

**Continuous Improvement:** Regularly update and refine products based on customer feedback and technological advancements.

**Rigorous Testing:** Ensure products are thoroughly tested to meet high standards of quality and reliability.

### 2. **Feature Innovation:**

**Stay Ahead of Trends:** Incorporate the latest technologies and innovations to keep products relevant and exciting.

**Unique Offerings:** Develop features that differentiate the product from competitors, adding unique value.

### 3. **Personalisation and Customisation:**

**Tailored Solutions:** Offer customisable options to meet specific customer needs and preferences.

**Data-Driven Personalisation:** Use customer data to provide personalized recommendations and experiences.

### 4. **Exceptional Customer Support:**

**Responsive Service:** Ensure customer support is readily available and capable of resolving issues quickly and effectively.

**Proactive Communication:** Keep customers informed about updates, new features, and any issues that may affect them.

### 5. **User-Friendly Design:**

**Intuitive Interfaces:** Design products and services that are easy to use and navigate.

**Accessibility:** Make sure products are accessible to all users, including those with disabilities.

### 6. **Seamless Integration:**

**Compatibility:** Ensure products work well with other commonly used tools and platforms.

**Unified Ecosystem:** Develop a cohesive ecosystem where products and services complement each other.

### 7. **Value for Money:**

**Transparent Pricing:** Provide clear and honest pricing without hidden fees.

**Added Benefits:** Offer additional benefits such as free updates, extended warranties, or loyalty programmes.

### 8. **Customer Feedback :**

**Solicit Feedback:** Actively seek customer feedback through surveys, reviews, and direct communication.

**Act on Feedback:** Use feedback to make tangible improvements to products and services.

## 9. Educational Resources:

**Comprehensive Guides:** Provide detailed guides, tutorials, and FAQs to help customers get the most out of products and services.

**Training and Webinars:** Offer training sessions and webinars to educate customers on advanced features and best practices.

## 10. Efficient Delivery and Logistics:

**Reliable Delivery:** Ensure products are delivered on time and in good condition.

**Transparent Tracking:** Provide customers with accurate tracking information and updates.

## 11. Building Communities:

**Customer Communities:** Foster a sense of community through forums, social media groups, and events where customers can share experiences and tips.

**Engage with Customers:** Actively engage with customers on social media and other platforms to build relationships and trust.

## 12. Sustainability and Ethical Practices:

**Eco-Friendly Products:** Develop products with sustainable materials and practices.

**Ethical Standards:** Ensure fair labour practices and ethical sourcing, which can enhance brand reputation and customer loyalty.

## Teamwork Opportunity

By focusing on the most appropriate strategies for their existing and target customer groups, organisations can develop products and services that not only meet but exceed customer expectations, thereby significantly enhancing the overall customer experience but also create or extend competitive advantage. Product /service development is an area of activity where customer service management and brand management have an opportunity to work productively together for the mutual benefit of the customer and the organisation



Source - Freepik



## The Last Word

Products and Services the fundamental reason why organisations are established and the only reason why customers engage with them in the first place.

To customers the quality of products and services is critically important as the ranking of complaints data shows yet there is surprisingly little work or attention on the subject available in the public arena. Is it that those responsible for the leadership and management of the customer experience do not consider product / service quality to be within their remit and is it job of “another department” to work on that area?

It is certainly not the view of the customers who place it at or near the top of their dissatisfaction ratings. Midlandstech.edu reporting sources estimating the cost of customer complaints on poor customer service in the USA ranging from \$75 billion to \$1.6 trillion per year.

It would be thought that kind of money would get someone’s attention and make someone responsible for sorting it out.

As for perception it seems that as common sense is not so common so general knowledge may not be so general so a second look at customers’ experiences with products and services may be worth a second look – just to check.

### Recommended Reading

<https://www.billtrust.com/resources/blog/reasons-for-customer-dissatisfaction>

<https://shoptech.media/12-key-causes-of-customer-dissatisfaction-that-is-bad-for-you-business/>

<https://thenextscoop.com/customer-dissatisfaction/>

<https://www.engati.com/blog/customer-dissatisfaction>

<https://www.elena-calin.com/knowledge-hub/the-top-reasons-for-customer-dissatisfaction>

<https://www.akeneo.com/white-paper/9-steps-to-build-a-px-strategy>

<https://www.gbscorporate.com/blog/why-quality-matters-more-than-ever-in-business>

<https://www.zendesk.co.uk/blog/customer-dissatisfaction/>

<https://blog.hubspot.com/service/customer-dissatisfaction>

[Why Quality Matters More Than Ever In Business - Blog - \(gbscorporate.com\)](https://www.gbscorporate.com/blog/why-quality-matters-more-than-ever-in-business)

<https://www.statista.com/statistics/418820/customer-complaints-regarding-banking-products-in-uk/>

<https://www.statista.com/statistics/1192195/bank-consumer-customer-services-satisfaction-score-worldwide-by-country/>

<https://www.akeneo.com/wp-content/uploads/2023/09/PX-Strategy-Final.pdf>

<https://eliteworldwide.com/info-center/the-cost-of-customer-complaints/>

<https://www.midlandstech.edu/news/true-cost-poor-customer-service-your-business>

The Perils of Perception. Why we are wrong about nearly everything isbn- 978 1 78649457 3. Duffy