

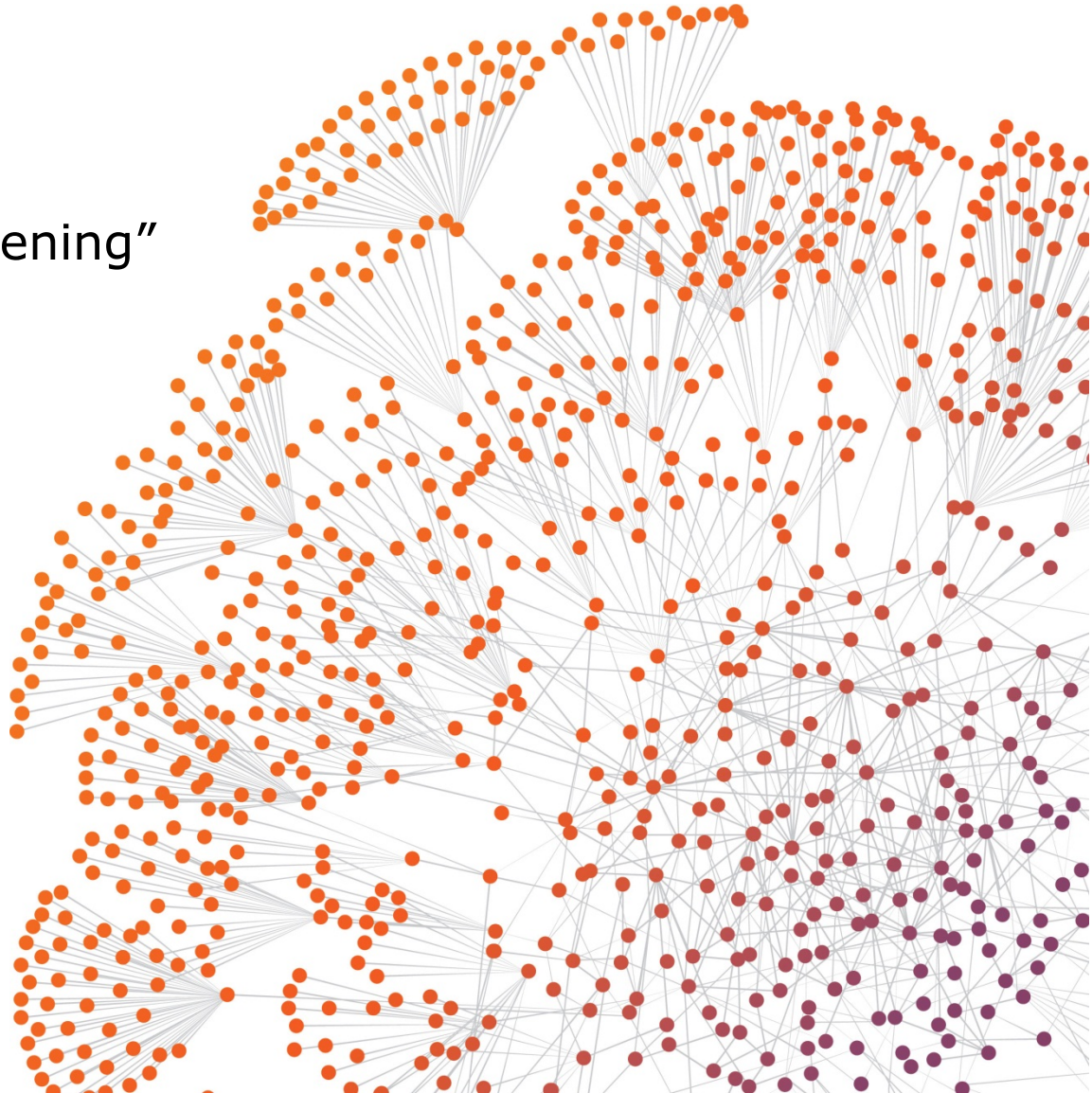


“I hear you but I’m not listening”

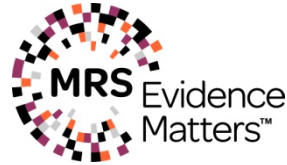
How insight works

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**CEO of Market Research Society**

**2<sup>nd</sup> October 2018**



Insight is:



- 
- 1) "putting on your glasses – fuzzy things become clear"
  - 2) "a Eureka moment"
  - 3) "a deep truth"
  - 4) "based on the customer & relevant to the customer"
  - 5) "resonating and ringing bells"

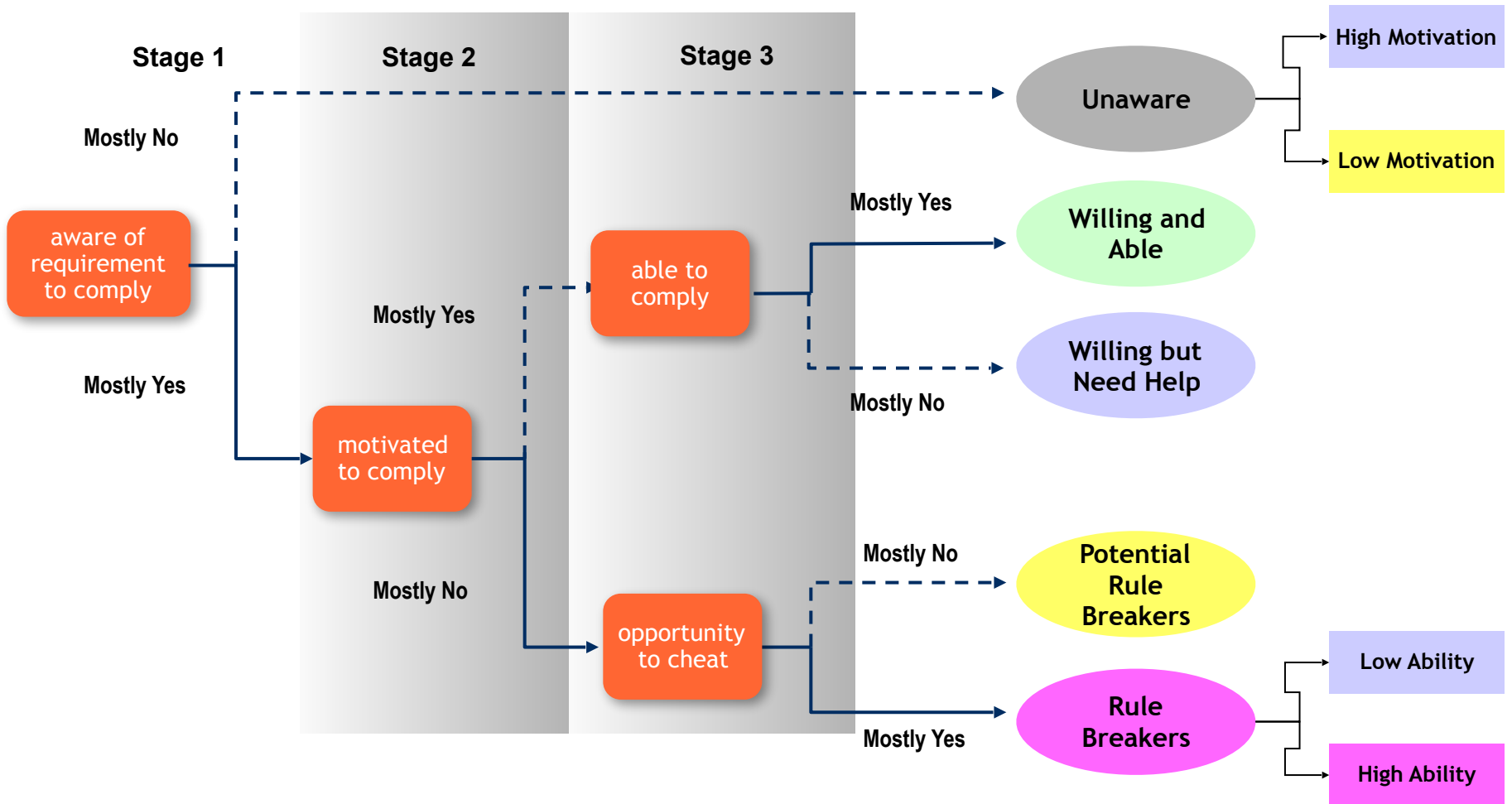


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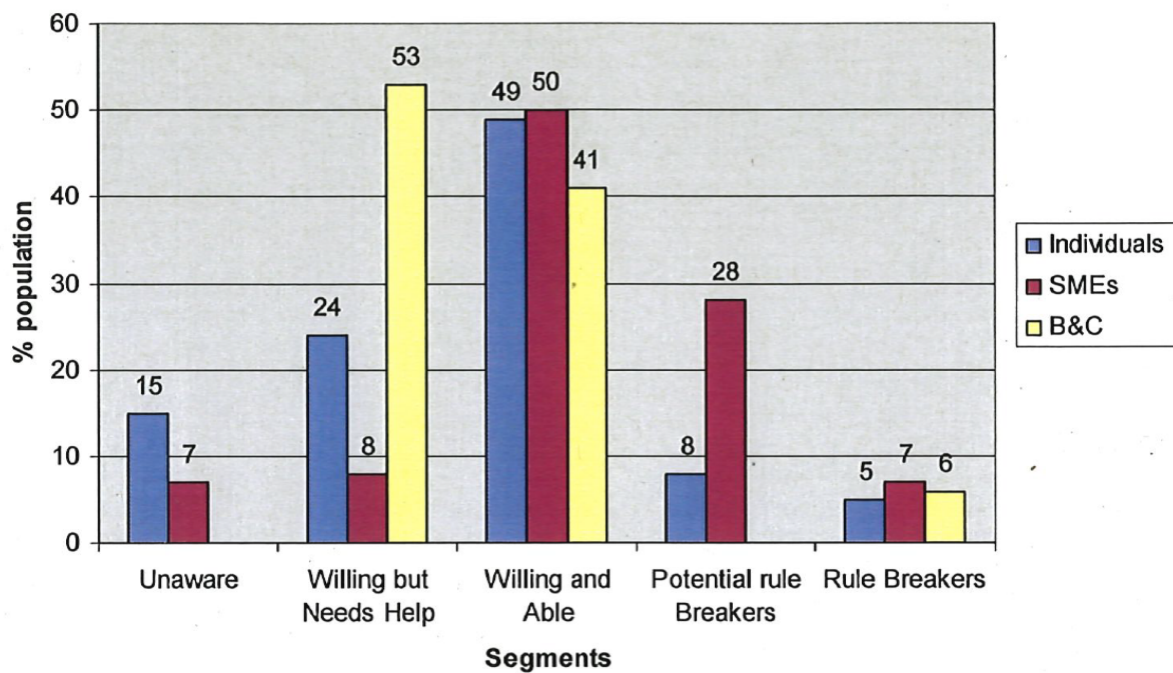
## Actionable insight (1)

Taxpayers are more likely to be willing but needing help than bad (avoiding/evading).

# An example: Segmentation overview



## HMRC Customer Segmentation



PROTECT



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## Actionable insight (2)

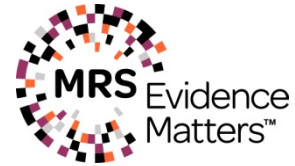
People do better with less information rather than more.



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## Actionable insight (3)

Debt isn't just a money issue, it can be a psychological problem.



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## Actionable insight (4)

“Every little helps”



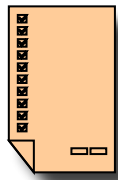
## Sources of insight

- 1) Data
  - census
  - BBC
  - Local government
  - Your own
- 2) Social media
- 3) Observation
- 4) Qualitative
- 5) Customer journeys

# Before



**Joyce is 70 years of age. She has not worked for many years before reaching retirement age as she had given up work to look after her children. Sadly, her husband has just passed away.**



HMRC have sent me a form saying I am about to retire. Is it a mistake? Bill always took care of these things.



I telephone the number on the form and the helpful adviser takes me through the form but can't take the information over the phone.



I fill in the form which takes a long time and take Fifi for a walk to the post box.



I receive a tax code notice saying I will be taxed at basic rate – what does this mean? Why am I paying tax on a pension?



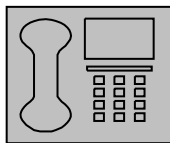
My son telephones the number again. The lady explains the tax code to him and he then explains it to me.



My pension is paid but my tax has increased. I don't think its right so I call the number yet again. It takes so long for the lady to explain it to me that my tea has gone cold!



HMRC issue P161  
£1.82

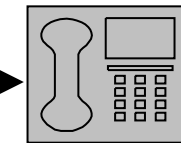
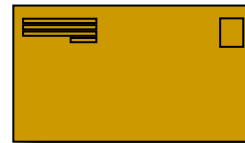


15 min call to contact centre  
£5.70

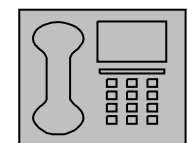


Processing P161 and issuing P2  
£3.35

+



9 min call to contact centre  
£3.42

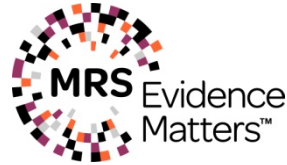


25 min call to contact centre  
£9.51

## Cost per Journey

Cost to customer £21.90

Cost to HMRC £23.80



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## Top Tips

- 1) Avoid the data dinosaur...
- 2) ...or the 2.5 brassiere trap
- 3) Use insight to segment and prompt prioritise on the things you can change
- 4) Use insight to recognise and focus on outcomes not outputs
- 5) “You say tom..ahh..toe, I say tom..ay..toe”
  - Consumer perceptions are their realities
  - One third of consumers will never plan