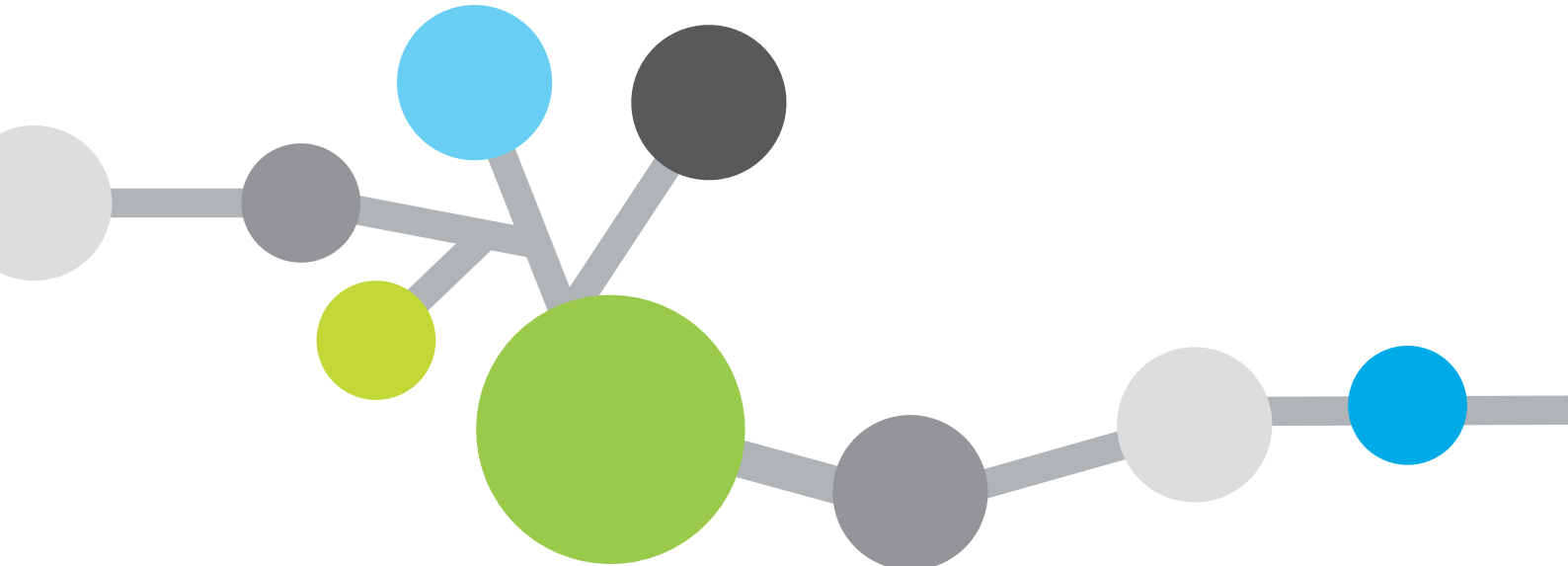


Customer-  
centricity  
Embedding  
it into your  
organisation's  
DNA



# Contents

---

Foreword	3
Introduction	4
1. Visible, customer-focused leadership	5
2. Understand your customer	6
3. Design the experience	7
4. Empower the frontline	9
5. Engage the back office	10
6. Metrics that matter	11
7. Feedback drives continuous improvement	12
8. Tangible actions	13
Conclusion	16
Contact us	17

---



**Customer expectations and behaviours have changed dramatically over the past decade. Organisations are expected to meet customers' needs and expectations at every interaction, in return for customer loyalty. The ability to deliver this depends on the extent to which 'customer-centricity' is embedded within every single person in your business.**

Few organisations have the necessary organisational culture to deliver truly customer-centric customer experiences. Often, a well-intentioned strategy is diluted by operational constraints (whether real or perceived) and a loss of focus, resulting in little more than lip-service being paid to the concept of customer-centricity.

Too many organisations focus on trying to deliver 'world class' service – rather than giving customers what they actually want, which in most cases is a quick and easy process to follow, that is right first time.

- There is a disconnect between strategy and vision, and the operational staff and the behaviours that are required to really deliver the customer experience. In our experience, this is usually caused by siloed business units, misaligned reward and recognition packages, and a lack of executive buy-in.
- Regulatory or other enforced processes are used as an excuse to provide poor customer experiences without considering other experience based principles that can be used to manage and improve the customer experience.
- Traditional customer feedback is often reviewed days and weeks following the actual event. Digital and online social platforms such as Twitter, Facebook and Blogs are enabling mass feedback to be captured in real-time, and distributed across the business to those responsible to action immediately.
- Often, non customer-facing business units form the greatest obstacle in preventing a company from becoming truly customer-centric. Organisations often over-focus on the frontline service delivery teams, and do not focus on creating the required mindsets, behaviours and processes, within the back and head-office teams.

The focus over the last number of years has been on cost reduction and consolidation. Now that the growth agenda is firmly back on the table the time has come to refocus and ensure that the customer takes centre stage once again. Our team has worked with clients across a range of customer issues in particular customer experience, customer insight and customer service transformation and we are happy to talk with you to explore the issues further. The enclosed thought leadership piece was authored by my colleague, Scott Wheatley, a partner in our UK practice and Chair of the Customer Service Leaders forum.

Yours sincerely,

A handwritten signature in black ink, appearing to read 'CHH.', on a white rectangular background.

Cormac Hughes  
Partner,  
Strategy & Operations  
Deloitte Dublin

# Introduction

For today's organisations, becoming more customer-centric isn't just a feel-good mantra, it's a core business requirement. Whether the challenge is increased regulatory pressure, consolidation, cost pressures, rapidly shifting consumer trends – or, more likely, all of the above – a customer centric focus can play an instrumental role in staying a step ahead of the competition. It can help grow revenues, improve efficiency, and drive performance. If it is embedded in your organisation it can also lead to sustainable profitability. From our experience, we have distilled seven areas to consider when embedding the customer at the heart of your organisation:

**Lead from the top with a customer focused approach.** Embedding the customer at the heart of your operations needs to start with the senior management using their leadership to drive the customer focus within their teams.

**Understand your customers.** Customer profile data allows organisations to gain deep insight into the varying needs of their different customer segments. Analysis of the mix of backgrounds, preferences and spending habits allows you to tailor product and service requirements for each segment.

**Design the experience.** It is crucial to understand what the customer's journey looks like across the product lifecycle. This alternative view of your business processes allows you to empower your people who are serving customers at each of the key touch points along the journey.

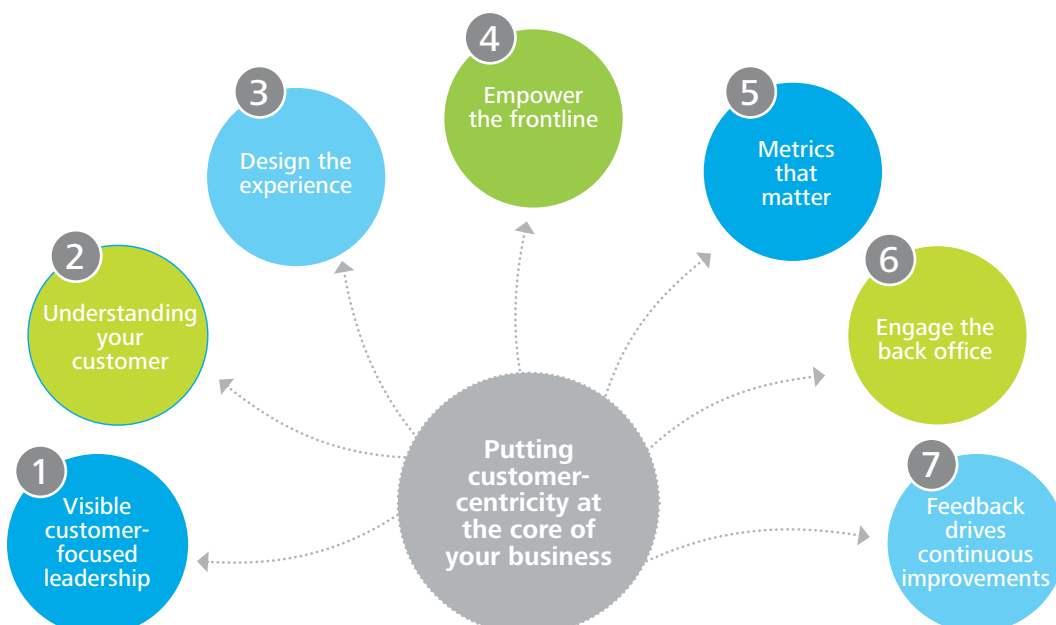
**Empower the frontline.** Our clients understand that many decisions, whether they are queries or complaints from customers, require immediate consideration in order to be resolved promptly. Removing the need to escalate decision making and empowering the frontline to make decisions will serve to improve the spectator experience at the point issues arise.

**Engage the supporting operations.** It is not just frontline staff or the leadership team that need to be customer focused, support functions such as Procurement, IT, HR and Finance own processes and relationships that directly impact the customer and it is important they adopt a customer-centric approach in carrying out their duties.

**Encourage the right behaviours.** Motivated and empowered staff will go that extra mile to ensure that customers are satisfied, particularly during the key 'moments of truth' in the customer relationship.

**Use customer feedback to drive real-time improvements.** Twitter, Blogging and Facebook are now mainstream channels where everybody has something to say. Leading edge customer focused organisations have gone to great lengths to define a customer insight and feedback strategy that allows them to identify and prioritise customer feedback from social media channels within hours. This will allow feedback to be passed to managers at the start of each day to allow them to make operational changes in near real-time.

Fig.1. Strategies for embedding customer-centricity into your organisation



# 1. Visible, customer-focused leadership

You cannot be customer-centric if the customer experience is not an executive priority

## Accountable customer-focused leadership.

Having clear leadership from the top that articulates what customer-centricity means to your business, and what it looks like in practice, is critical to creating a customer-centric organisation. Whilst it is common to have someone responsible for the customer experience, organisations that are truly focused on building their business around their customers are empowering top executives to own the customer journey, from initial contact through to final resolution.

This means that individuals need to be accountable for customer experience at key touch points within the customer lifecycle. A key challenge that many organisations face is how to change service accountability from product driven or silo based views of the customer, and move the customer service function towards common, experience based indicators. Enabling this change is fundamental to driving the right behaviours.

A number of organisations such as Oracle, have developed Chief Customer Officer (CCO) roles at senior levels to help facilitate and drive some of these changes. The CCO role is typically responsible for providing a single vision across all methods of customer contact and is often responsible for influencing business units both in the front and back office with the purpose of promoting the customers agenda. It is common for these roles to report the Chief Executive Officer (CEO) and in many instances the CCO is a member of the board.

## Governance and common purpose

Successful Customer Service Leaders throughout the organisation must also have the ability to build strong relationships with key areas of the business that impact the customer experience. Often this means playing the role of peacemaker and teacher, to educate other business functions, such as IT and HR, about the impact that changes in other business functions have on the customer. High-level governance and lower level, cross-function working groups and relationships are fundamental to driving positive customer experiences. Often starting with new projects, success will come through embedding these behaviours into ongoing daily activities.

## New ways of communicating

As customers have changed the way they interact with organisations and moved towards digital channels (Facebook, Twitter, Blogs etc..) It is essential that customer service leaders are seen to have a voice and presence through these digital channels. The ability to communicate and engage via short and direct messages is a powerful tool that allow customers and employees to keep up to date without having to spend large amounts of time searching, reading documents or listening to presentations.

Steve Jobs regularly used You Tube to make special announcements to Apple staff and customers, proving far more successful and engaging than the traditional methods such as mass email, by creating a more personal approach.

Some organisations have built large social networks that allow employees to communicate and engage with each other via digital channels allowing real-time engagement and communication not possible in traditional channels. An emerging trend we are seeing is CEOs and other senior executives taking the time to respond personally to customer complaints and feedback via these same digital channels.

## Leading edge

Some organisations are implementing customer rooms, a customer centric space where the customer experience is brought to life. Key experience touch points are highlighted around the walls of the room, including actual examples of the services the customer experiences. The idea is to draw out opportunities to create a better outcome for the customer by having a clear view of customer feedback and complaints insights along with the key metrics.

## Last but not least

Some of the more traditional and informal methods of communication are often overlooked. 'Water-cooler' conversations whereby senior executives relay real stories of employees delivering exceptional customer service, are a simple yet extremely effective way to show awareness from the top of what's happening and the frontline. These scenarios can provide motivation and inspiration for employees to provide the same level of service.

## 2. Understand your customer

Understand who your customers are and their likely behaviours to tailor experience based on what you know about them

### Transformational change

Customer Insight Teams and Voice of the Customer (VoC) Programmes are becoming an integral part of all customer experience initiatives. They are driven from all areas of the organisation to better understand the customer. Many organisations report positive results, albeit incremental, rather than transformational change. In order to fully capitalise on these programmes companies need to leverage their data/insights to drive decision making.

Connect internal and external customer data Some organisations combine behaviour and usage data with external customer information, providing a view of customers based on behaviour and usage. This identifies opportunities that are not always revealed through traditional methods. External information from a customer's background provides a valid insight into their spending profile and habits. Analysis can often lead to breakthroughs in the services and products you choose to offer customers and how you choose to interact with them.

### Looking through the right lens

Customers can be viewed, grouped and organised in all sorts of ways depending on the approach. For example, whether considered as an individual or a family can drastically alter the results. For an organisation to achieve the outcome best suited to them, the approach they take to identifying their customers is crucial. The approach should be monitored and adapted in line with an organisation's customer service strategy to provide different views of the customer base.

### Look for variations

Many organisations lack depth in their customer insight. The ability to identify variances in customer profiles unlocks a wealth of information with which to target them. Understanding the different socio economic groups, location of origin, address and household details can help organisations approach customer service in a way that is much more useful to the customer. For example, an individual travelling to an Olympic venue from Greater London is going to need very different transport information to one who is travelling from rural Scotland. Sending customers a tailored travel plan based on their profile is far more useful than sending a generic one.

### Pass it on

Above all, it is vital to communicate these insights across the organisation, especially to areas that typically would not consider customer insight as part of both operational and strategic change.



# 3. Design the experience

## The perception of the experience is what matters

The customer perception of a brand is based on what they see, hear and sense. These initial impressions need to be backed by empowered employees and business processes that minimise customer effort. This perception often starts with the brand. The brand is the essence of the underlying perception that your customers have of an organisation. Often there is a significant disconnect of the delivery of this brand between Sales and Marketing and Customer Care.

### Defined customer experience

Part of embedding the brand, and key to managing customer expectations is having a defined end-to-end customer experience. This enables the key interaction touch-points across every channel to be identified and understood. Key to understanding these touch-points is taking a holistic approach and incorporating every aspect involved. For LOCOG as part of London 2012 this was considering details down to the quality of the toilets against customer expectations. Once these touch-points are understood, they can be designed to specify exactly what you want the customer to perceive at each touch-point. Often this means creating cost-effective processes where the customer may perceive a seamless experience, but which may rely on manual processes to fulfil it.

This process should also encompass emerging digital and mobile customer interaction channels such as Facebook, Twitter and smartphone applications. The change in how consumers are choosing to interact with organisations and the speed at which it is happening, has established these types of contact channels as real channels that customers expect organisations to be able to interact with them on. Many organisations fail to do this in a clear and concise manner.

### Moments of truth

The majority of customers do not want amazing service, instead they want clear and accurate information on the service they will receive. Customers simply want an efficient, friendly experience that resolves their enquiry. However, there are key moments in a customer's lifecycle where delivery of outstanding service will influence their long-term perceptions and behaviours (otherwise known as 'moments of truth'). One way organisations are achieving this is through changing the behaviour of employees around a limited number of key customer interaction touch points that are most critical to providing competitive differentiation. Through targeting people centric change at key events, specific behaviours and actions can be identified and then taught and communicated to employees who are responsible for delivering it.

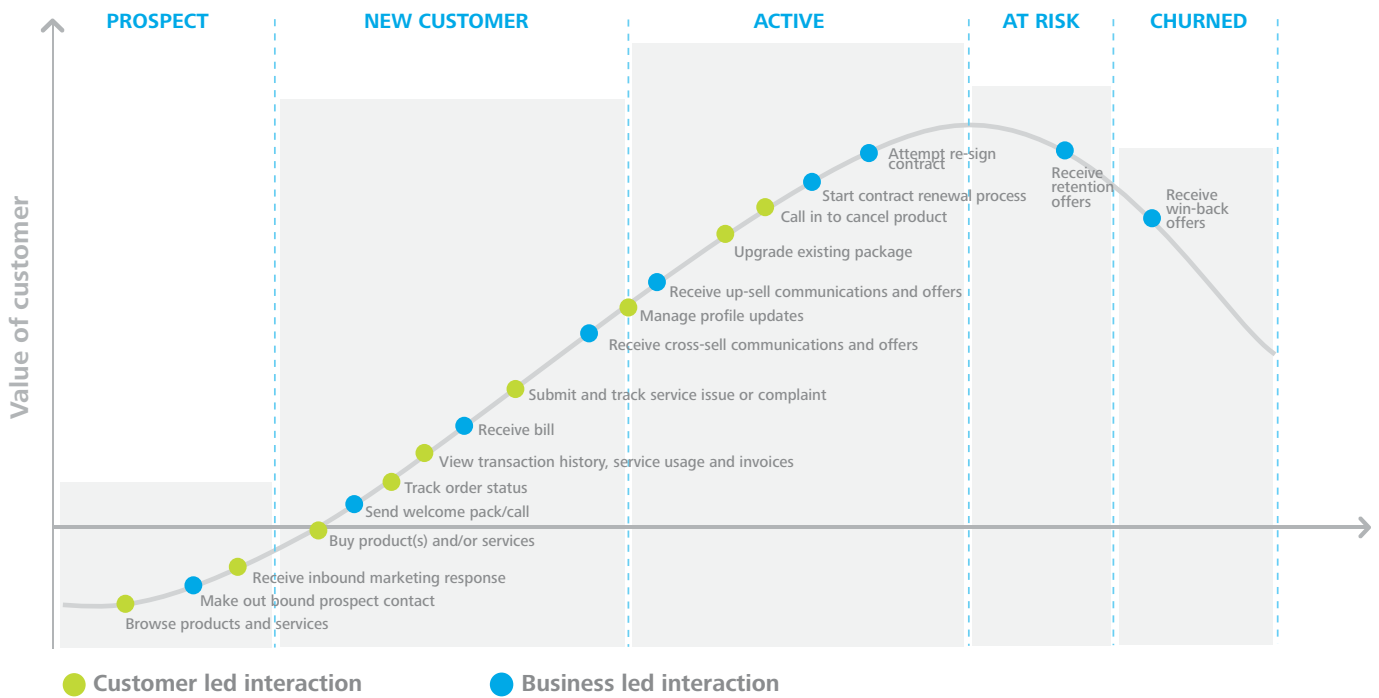
### Service promises

Successful customer-centric organisations also tend to have service promises or customer charters, which outline what customers can expect. Each promise needs a clear metric to measure against and senior executives must be accountable for delivery of them across the organisation. Organisations need to create events and themes around these promises to keep them relevant, refreshed and top-of-mind. A pertinent example here is that of Zappos (a US online shoe retailer). Zappos is renowned for its customer service loyalty. They have ten values which are embedded in induction and regular training. Each month a value is celebrated across the business.



The customer perception of a brand is based on what they see, hear and sense.

Figure 2. Planning customer interactions across the lifecycle



Each service promise needs a clear metric to be measured by, and senior executives must be accountable for their delivery across the organisation.



# 4. Empower the frontline

## Empower the frontline to make decisions when it counts

### The foundation for great service

To empower the frontline, the brand and its implications need to be understood. Providing empowerment to the frontline works best when people believe they are an important part of the organisation. Senior management need to regularly show their appreciation of the role people play on the frontline and acknowledge the feedback they provide as well as leading by example. It is the frontline staff who understand better than most the impact that specific changes will have on both their roles and on the customer. Ensuring that your frontline team understands how you want to treat customers and the style of relationship you want your customers to experience will impact how they behave, the sorts of decisions they make and ultimately will form the view that the customer has of the organisation.

### The right tools

There are a number of key factors to consider when embedding customer-centricity into operations. Giving power to frontline colleagues is essential; they need to have the 'right' tools and information to help them meet customer needs. There needs to be clear decision making channels to enable frontline staff to make 'on-the-fly decisions' that help resolve queries at first point of contact. Traditionally, processes have been built around scripts and measurement frameworks that are designed to deliver conformity. However, experience has told us that this can lead to unhappy customers when their needs do not fit the script. Some organisations have gone to the other extreme and provide ambiguous or unclear frameworks which increase the risk factor, particularly around customer identification and verification processes.

### Single Customer View

One of the single, biggest things that organisations can do to empower the frontline is provide a Single Customer View (SCV) of all customer interactions, relationships and external activity. We have identified four dimensions of the SCV in Figure 3. Whilst the '4D' view may be seen as utopian by many organisations, it is essential that a realistic roadmap is built to show how the SCV continuously evolves to provide greater insight and functionality right across the business.

### Let individuals behave as they would normally

Creating a culture of innovation, with individual customer focus and responsibility, underpinned by an embedded customer service framework, is vital to establishing effective and high performing staff. This environment captures individual creativity without increasing risk for frontline staff. To achieve this there needs to be buy in from staff for core values to drive the right behaviours and allow them to approach service in a way that is comfortable to them.

### Magic moments

Creating an environment where individuals feel they have a degree of creativity and empowerment within a structured framework allows for 'Magic moments' of customer service. These are unexpected moments that go beyond the norm of customer service and provide truly unique experiences, such as ticket checkers at an Olympic event or a train driver updating people with real-time Olympic news, revealing who has won gold before it becomes main stream news or is shown on the big screen.

Figure 3. Four dimensions of single customer view

	'1D' SCV	'2D' SCV	'3D' SCV	'4D' SCV
SCV coverage	<ul style="list-style-type: none"> <li>Product holdings (internal)</li> </ul>	<ul style="list-style-type: none"> <li>Customer product holdings (internal)</li> </ul>	<ul style="list-style-type: none"> <li>Customer product holdings and relationship (internal)</li> </ul>	<ul style="list-style-type: none"> <li>Customer holdings and relationships (inc. external)</li> </ul>
SCV richness and quality	<ul style="list-style-type: none"> <li>Existing customer attributes</li> </ul>	<ul style="list-style-type: none"> <li>Existing customer attributes and external data</li> </ul>	<ul style="list-style-type: none"> <li>New customer attributes</li> </ul>	<ul style="list-style-type: none"> <li>Externally sourced customer insight</li> </ul>
SCV application/ impact	<ul style="list-style-type: none"> <li>No SCV – product centric</li> </ul>	<ul style="list-style-type: none"> <li>'Read only' SCV</li> </ul>	<ul style="list-style-type: none"> <li>Fully integrated SCV</li> </ul>	<ul style="list-style-type: none"> <li>SCV impacting processes and propositions</li> </ul>

## 5. Engage the back office

Customer-centricity is about every team and individual in the organisation, not just customer service

### A common understanding

The design and delivery of the customer experience should be the key strand that brings an organisation together and closer to customer-centricity. Unfortunately, we often find that the majority of people outside customer-facing business units fail to understand the customer lifecycle and touch-points from the customer's perspective.

### Back office engagement

An approach that some organisations take is to use the customer lifecycle and the mapping of the key customer touch-points as the framework to educate and help drive customer-centric thinking and behaviours within back office functions. Product and Service proposition development teams need to foster close working relationships with contact centres and retail stores to encourage effective input and feedback from those who have real experience of the impact that specific changes will have on both their roles and the customer.

Within HR simple things like creating the flexibility to allow contact centre colleagues to 'bank' time that they spend working after their shift has ended to resolve a customer enquiry, can make a big difference to morale and focus on the customer.

### It is a journey, not a sprint

Our belief is that organisations must take a more robust view of these non customer-facing business functions and provide them with the education, tools and awareness needed to inform individuals of what it means to be a customer or customer facing.

Many organisations have overcome some of these challenges by encouraging/mandating other areas of the business and senior executives to spend time on the frontline to get a real perspective of the customer experience. Often this leads to a new appreciation of the impact of decisions made in key functions, such as Marketing, IT and HR.



Many organisations have encouraged areas of the business and senior executives to spend time on the frontline to get a real perspective of the customer experience.



## 6. Metrics that matter

Customer-centric measurement and reward are key enablers to understand if you have succeeded or failed

The right metrics also need to be supported with the right record framework. However, putting in place a robust measurement system alone is not sufficient; the key is to understand what this measurement is telling you and to act upon it to change how the business operates. This will help foster a culture of continuous improvement. This must be an ongoing journey, one of listening, understanding and responding (where appropriate).

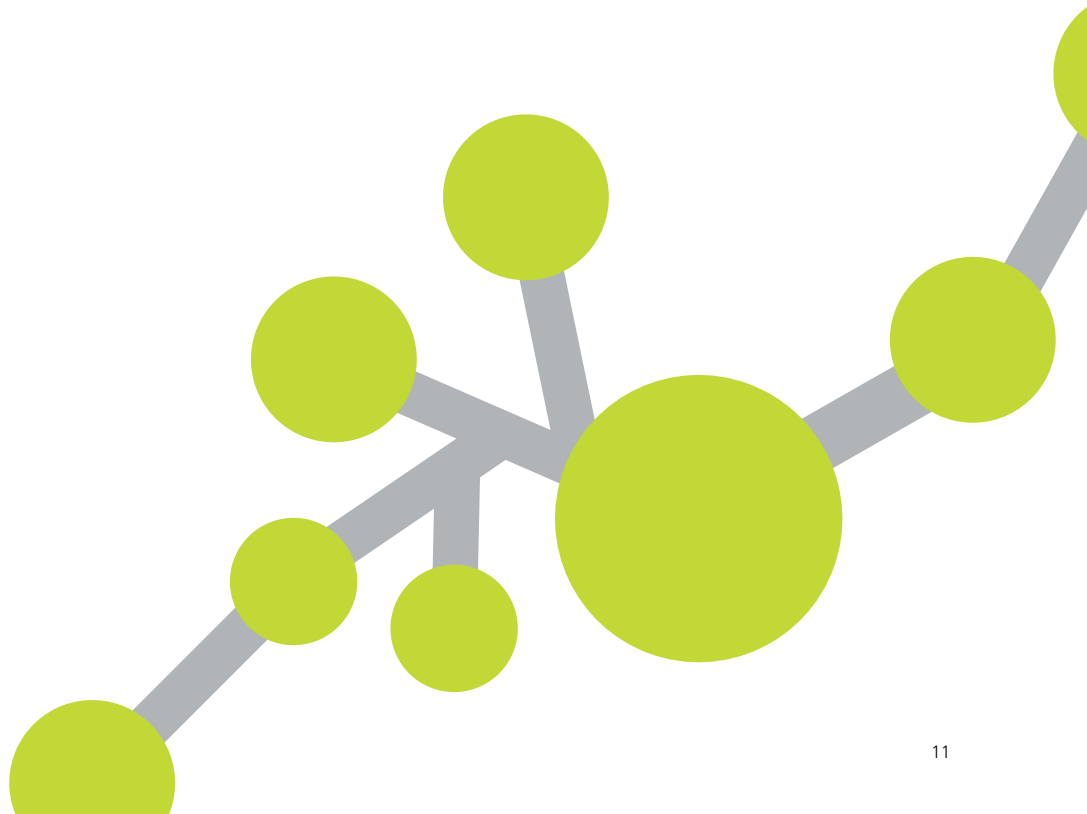
The actual metrics you use should be tailored to the goals of the organisation. In our experience, two key things stand out:

- There needs to be a single headline customer metric which is understood and used across the business. Often this is built around net customer gain or loss and fiscal impact for the senior executive level. Supporting these figures, typically the headline complaint figures and customer insight trends will be used to provide context.
- Metrics need to be aligned to the customer lifecycle and key touch-points. This helps to create experience-based accountability rather than product or business unit focus points, which often conflict against customers' needs. Many organisations employ Net Promoter Score (NPS) and more commonly Customer Lifetime Value (CLV) as key metrics.

The right metrics also need to be supported by the framework. It is not only financial incentives that make the difference; smaller gestures can be just as effective. An example of this that we have seen is the ability of employees to recognise each other through internal Facebook / Twitter pages that senior management can respond to, both online and, where appropriate, to 'surprise' employees face-to-face simply by saying 'great job'.



However, putting in place a robust measurement system alone is not sufficient; the key is to understand what this measurement is telling you and to act upon it to change how the business operates.



# 7. Feedback drives continuous improvement

New social channels allow customers to feedback in real-time; Operational changes can, and should be, made in hours, not days, weeks or months

There are two types of feedback – the traditional voice of the customer campaigns that proactively seek customer opinion and indirect feedback which includes social media in the form of Facebook, Twitter, and online forums.

## Traditional methods

For traditional feedback, many organisations have pockets of feedback loops, but very few have them either across the entire business (both customer-facing and non customer-facing business units), or joined-up to allow consolidated analysis and action. Experience shows that where isolated feedback loops exist, the output is often never seen at the right level or in the right area of the business to implement effective change. To create effective feedback loops, all feedback must be consolidated against the customer lifecycle and key touch-points. This is often best done centrally and driven out of a Voice of Customer (VoC) team that is taking a customer view, rather than thinking about specific product or channel silos.

## Digital age

Social media is not only growing in popularity but provides individual customers with the power to reach huge numbers of people. A well known individual on Twitter with a million followers who 'tweets' something can potentially have the same reach and impact as a full-page national newspaper advert or television commercial. Organisations are approaching the digital age in very different ways. Some have dedicated teams monitoring and responding to individual feedback, while others are choosing to monitor but not take direct action. However, for instances involving urgent customer updates such as product issues, the speed and breadth of delivery via social media makes it the channel of choice.

## Listening

Many organisations use data mining tools and search capabilities to hunt out comments and feedback made by individuals about their company. Gaining feedback through traditional methods usually only provides

a view of the success of a campaign a considerable time after it has finished. Social media provides organisations with real-time insight.

## Responding

Organisations have an opportunity to make changes then and there and directly influence the success of new products or services. In order to leverage these new digital channels and respond to customers in a timeframe to make a real difference, organisations need to have a framework in place. Developing a robust process considering all aspects of data protection and legalities is imperative to managing the risk involved in a new channel. A well-known Australian telecoms company has a target of 48 hours to identify a customer who has made a comment via their Twitter feed and incorporate this contact history into their CRM system. They then look to establish contact over a secure channel to resolve their issue.

## Getting the feedback to the right areas

Often, compelling feedback never makes it to the right place to be considered, as it gets passed to the wrong person or it is not clear who is responsible for it. Two practical ways to avoid this are firstly ensuring all feedback is passed through a central team for distribution and secondly, the use of a 'dashboard' that can be accessed by anyone within the organisation to submit, track and monitor feedback and ideas submitted.

# 8. Tangible actions to drive effective customer-centric change

Customer-centric measurement and reward are key enablers to understand if you have succeeded or failed

### Putting the customer first

So, how can you take the key areas we have outlined above and make them work for you? Unfortunately there are no simple answers or 'big-bang' solutions. The approach you take will depend on your organisation's history, workforce, future strategy and the current maturity of your relationship towards the customer.

In our experience of delivering customer-centric programmes and initiatives for our clients, we have found that one of the best ways to approach customer-centricity is to take bold, simple actions that reinforce the key messages you market and sell to customers. We have identified four tangible actions to enable positive change. These are:

1. Understand the maturity level of customer-centricity within your organisation.
2. Understand and document the end-to-end customer lifecycle and key customer experience touch-points.
3. Complete a 'deep-dive' analysis and design of a small number of experience touch-points that have the most influence over your customers' perception of your business.
4. Develop both short-term and long-term change agendas that are focused on achieving real improvements in customer outcomes.

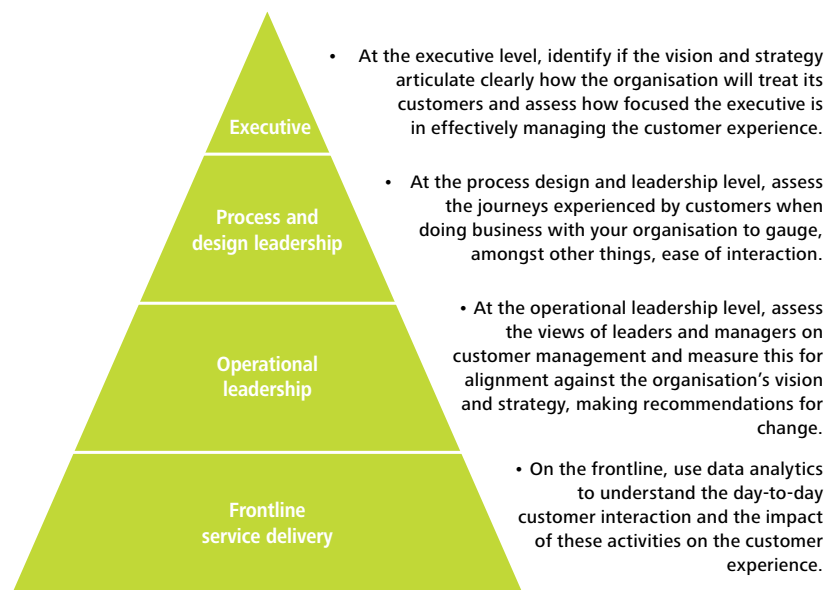
Each tangible action is expanded upon below:

1. Understand the maturity and level of customer-centricity within your organisation.

*By assessing and measuring your approach to customer-centricity at all levels of your organisation, you can evaluate whether you have fully implanted customer management within your DNA. The results will provide you with a platform for undertaking improvements, using the wide range of levers discussed in this paper*

For example, at each of the levels identified in the pyramid below, use a range of tools and techniques to assess the current state and identify opportunities for transformation or improvement:

Figure 4



The approach you take will depend on your organisation's history, workforce, future strategy and the current maturity of your relationship towards the customer.

2. Understand and document the end-to-end customer lifecycle and customer experience touch-points.

4. Develop both short-term and long-term change agendas that are focused on achieving real improvements in customer outcomes.

*In order to provide a framework to identify and measure change it is essential that all areas within the organisation have a common understanding of the customer lifecycle and key customer experience touch-points. Once you have this foundation you can then identify the key customer experience touch-points that matter most. A major benefit of this approach is the ability to break the customer lifecycle into manageable portions that can be digested and understood by teams across the organisation. A high-level example is included below:*

*A plan with both short-term and long-term goals should be developed in order to deliver tangible improvements to both the customer and colleague experience. Each initiative requires clear metrics to define success as well as accountability to deliver and maintain the desired change. In our experience, organisations often put too much focus on customer-facing initiatives when the problem stems from a back-office process or behaviour that is not identified or understood.*

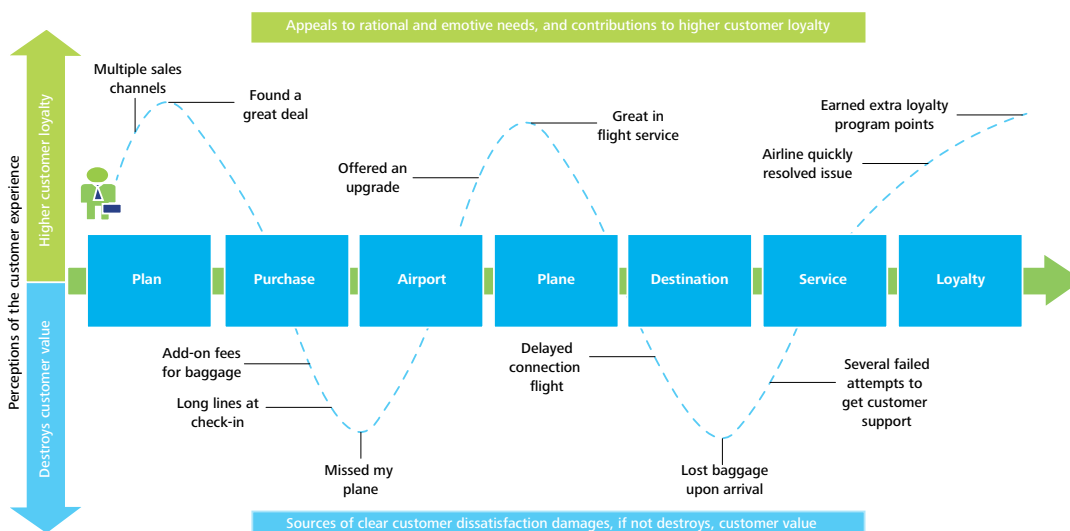
3. Complete a 'deep-dive' analysis and design of key experience touch-points that have the most influence over your customers' perceptions.

*A small number of key customer experience touch-points should be assessed at a detailed level to identify roadblocks that are preventing delivery of the best possible customer outcomes. These touch-points should then be designed to outline what the future customer experience should be. Part of this work should also identify the shared accountabilities and performance metrics that drive the customer experience. Typically, these deep dive and design activities require cross business function working groups to view the opportunities and challenges through different lenses, independently of any business unit or channel silos.*

Each initiative requires clear metrics to define success as well as accountability to deliver and maintain the desired change.

**Figure 5. Customer experience**

Customer experience interactions – airline example



# Conclusion

Customer-centric measurement and reward are key enablers to understand if you have succeeded or failed

The continued evolution of customer expectations and behaviours towards digital and anytime-anywhere service is only going to accelerate as the world becomes more collaborative and technology-enabled.

Therefore, in responding to these changes, organisations must always put themselves in the shoes of their customers when designing and delivering interactions to ensure that they minimise customer effort and maximise customer value.

The evolution towards becoming a truly customer-centric organisation is both complex and long, and rightly so.

It is the holy grail of unlocking the true potential of customer value. Yet organisations should not be discouraged. There are a number of initiatives that can be driven from Customer Service Leaders to change the composition of the organisational structure at all levels. Furthermore, our experience has shown that even small changes can have significant benefits for both employees and customers.

Incremental changes in policy and processes to demonstrate a shift in thinking and behaviour can help to drive transformational change agendas. However, Customer Service Leaders need to be smart about how to approach customer-centric change to ensure the greatest return on investment. Often the return is not easily quantified and leaders must have the courage to stand up for the customer and drive through compelling initiatives that may not return in-year benefits but which will deliver an efficient platform for achieving long-term customer value.



... Customer service leaders need to be smart about how to approach customer-centric change to ensure the greatest return on investment.

# Contacts

## For more information please contact:

### Cormac Hughes

Partner, Strategy and Operations  
T: +353 1 417 2592  
E: cohughes@deloitte.ie

### Scott Wheatley

Partner, Financial Services Consulting  
T: +44 1225 739429  
E: swheatley@deloitte.co.uk

### David Dalton

Partner, Financial Services Consulting  
T: +353 1 407 4801  
E: ddalton@deloitte.ie

### Sinéad Smith

Director, Strategy  
T: +353 1 417 2518  
E: sineadsmith@deloitte.ie

### Richard Southern

Director, Analytics  
T: +353 1 417 3831  
E: risouthern@deloitte.ie

Dublin  
Deloitte & Touche  
Deloitte & Touche House  
Earlsfort Terrace  
Dublin 2  
T: +353 1 417 2200  
F: +353 1 417 2300

Cork  
Deloitte & Touche  
No.6 Lapp's Quay  
Cork  
T: +353 21 490 7000  
F: +353 21 490 7001

Limerick  
Deloitte & Touche  
Deloitte & Touche House  
Charlotte Quay  
Limerick  
T: +353 61 435500  
F: +353 61 418310

[www.deloitte.com/ie](http://www.deloitte.com/ie)



Deloitte refers to one or more of Deloitte Touche Tohmatsu Limited, a private company limited by guarantee, and its network of member firms, each of which is a legally separate and independent entity. Please see [www.deloitte.com/ie/about](http://www.deloitte.com/ie/about) for a detailed description of the legal structure of Deloitte Touche Tohmatsu Limited and its member firms.

Deloitte provides audit, tax, consulting, and financial advisory services to public and private clients spanning multiple industries. With a globally connected network of member firms in more than 150 countries, Deloitte brings world-class capabilities and high-quality service to clients, delivering the insights they need to address their most complex business challenges. Deloitte has in the region of 200,000 professionals, all committed to becoming the standard of excellence.

This publication contains general information only, and none of Deloitte Touche Tohmatsu Limited, Deloitte Global Services Limited, Deloitte Global Services Holdings Limited, the Deloitte Touche Tohmatsu Verein, any of their member firms, or any of the foregoing's affiliates (collectively the "Deloitte Network") are, by means of this publication, rendering accounting, business, financial, investment, legal, tax, or other professional advice or services. This publication is not a substitute for such professional advice or services, nor should it be used as a basis for any decision or action that may affect your finances or your business. Before making any decision or taking any action that may affect your finances or your business, you should consult a qualified professional adviser. No entity in the Deloitte Network shall be responsible for any loss whatsoever sustained by any person who relies on this publication.