

Noelle Boyd

**Given changes in technology, the consolidation of agencies and societal influences, discuss four ways your clients' expectations have changed in the last 5 years and the two most important changes you expect to see in customer service in the next 5 years?**

As mentioned in the essay topic, technological advances, agency consolidation and societal influences have given way to some major shifts in the expectations of our clients. This, in turn, has altered how we as a company, should conduct ourselves when it comes to serving our clients' needs. In this composition, I have listed four ways in which expectations have changed and two ways I expect to see change in the next five years.

Although there has been a consolidation of agencies, there are still a great deal of them to choose from. This is one of many ways client expectations have been shifted. With these varying options, clients today not only expect, but deserve; attentive, personalized, and quality service. Because clients know what is out there, they are less willing to stay with an agency that exhibits below average service.

Everyone carries all the knowledge of the world in their hand. With a few clicks onto Google, you can have answers to the zaniest questions and find individuals to hire for any service. Having everything at the palm of your hand, comes with a desire to always have convenience. This too plays a role in the shift of clients' expectations. People want things that will take the least amount of time and will give them the least amount of hassle. This is especially true when dealing with insurance. Agencies are always expected to be easily understandable and accessible.

As previously stated, information is always readily available to each and every one of us. Because of this accessibility to info, there is zero tolerance for inaccuracy. Clients now expect their agencies to be experts who are knowledgeable and can always provide precise information whether it is for their businesses or personal insurance needs.

And lastly, we now live in a world of "cancel culture", where the values and morals of a company are important. Because of this, client expectancy has altered. A company's integrity must be upstanding or else it can have an adverse reaction and negatively affect the company. Millennials are the future and they fight for what they believe in and have absolutely no problem "cancelling" one company and choosing another one that better aligns with their morals.

The world is constantly changing. Every moment, of every day, as we continue to expand our knowledge of the world around us, we are evolving and advancing as a society. At times, it can be extremely difficult to not only keep up with these constant changes but also to stay ahead of the curve in order to offer the best service possible to those who trust us with their businesses.

In order to continue to provide our clients with the best service there is to offer, it is imperative to never forget the vitality and usefulness of social media. Over the last decade, social media has become a key player in the business world; it is most people's primary source for everything from breaking news to the latest fashion trend. Social media influences just about everything in the today's society and with the right utilization, it can be used as a powerful and primary tool for marketing and client service. Social media is the fastest and most effective way for brands to

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not only reach out to their existing and future clients, but to also provide information about the company's history, philosophy, philanthropy, and services being offered that may be of benefit. Social media is also a superb tool for brand expansion and awareness as reviews of services rendered will be available in real time and for the everyone to see. I wholeheartedly believe that in the next five years, we will see a huge shift in social media's role in client service. Something that was once a prolonged phone conversation can be proficiently and efficiently handled through private direct messages on Twitter.

As devastating as COVID-19 has been, it has revealed just how important it is for us as a society to be as comfortable with virtual communication as we are with physical communication. In the coming years, I expect to see everything converted to digital space. Through this horrendous disease and the quarantined work from home experience, it has shown us that we do have the capability to go completely digital, using only technology to keep our businesses alive. From client negotiations through email correspondence to companywide Zoom calls, we have seen that not only can we continue to conduct our business but, in some cases, being completely digital is the safest and most practical way to communicate.