

# Opinion



## Cliff Billings

How can we build customer trust?

**I**n our private or professional lives, we purchase many things. Customers' expectations have been elevated over the years, even for those not living in developed economies.

There are many instances when the product or service does not match the required specifications. These shortfalls may be a small percentage of all sales, but they have caused continuing levels of customer distrust and dissatisfaction.

There are several ways to build customer trust, like CE marking (European Conformity) and BSI Kitemark, customer reviews and third-party certification. However, these have not fully addressed the issue.

Is third party global certification still the way to go? At what level is certification suitable, for say 99% customer satisfaction? A difficult question, which may not be answered soon.

Should the pushback on poor quality start from the top? The Institute of Directors' (UK) *2016 Good Governance Report* on corporate governance and producing indices must be commended. A real culture change is still required at the top of businesses. In a lot of cases, employees, shareholders and the environment are paying for poor governance. That is not right, nor cost-effective.

Customers need several measures that really indicate the level of good corporate, ethical governance, and product and service suitability.

Would personal certification, or evidence of occupational competence for all, assist good governance? It would certainly help.

No organisation can ever be rated as excellent unless it is also ethical.

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## Will Clement

Risk management – defensive, progressive or agile?

**M**any risk specialists will proposit that high engagement with risk is just good business – I don't disagree. However, it is about the position we take on risk and our overriding approach that can create the value in maintaining a purposeful risk management system. To broadly define risk management as 'progressive' or 'defensive' does not really do justice to the work involved.

A view of the present is as relevant. With regard to GDPR (General Data Protection Regulation), if every customer chose to unsubscribe from your contact emails, what impact would this cause?

While it may seem antiquated to quote the Janus effect (which entails looking forwards and backwards) it still makes sense to learn from past risks, understand the impact right now and consider future events and opportunities.

A balance needs to be struck for risk management to be purposeful and effective. While loss prevention is critical, value added and value creation are just as important. In discussions with risk managers, this is often viewed as contradictory and value preservation is preferred in these quarters. Research shows a current trend for the defensive approach. I believe that this is a missed opportunity for organisations to consider investment in emerging trends, while remaining vigilant within the markets we work.

Risk is, well, risky. Horizon risks, which consider future events, are difficult to predict. Defensive risk approaches keep us anchored to relative safety, and acting on information now keeps risk relevant. The key is agility to move among past, present and future.

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## Say it

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