



Innovation and Transformation: From HBOS 2005 to Indeed 2024

Over the past two decades, the landscape of customer operations and business transformation has undergone remarkable change. From HBOS in 2005 to Indeed in 2024, priorities have shifted dramatically, evolving from workforce flexibility and process optimisation to AI-driven insights and hyper-personalised experiences. This journey reflects a continuous push toward innovation, efficiency, and customer-centricity.

The Forum's Innovation & Transformation Awards are renowned for showcasing the very best from across the customer operation industry. Taking a look back at these inspiration stories we have studied how these transformations have evolved. Starting with the Lloyds Banking Group and their HBOS flexibility story from 2005 up to the overall 2024 Innovation & Transformation winner Indeed.

2005-2010

The Foundations of Flexibility and WFM

At the start of this transformation journey, **HBOS (2005)** led the way with the FLEXTRA initiative, introducing flexible working patterns to improve operational efficiency and employee well-being. This was a significant shift from rigid workforce structures, as the initiative:

- Introduced time-banking and shift swaps to enhance flexibility.
- Improved scheduling, leading to a 30% increase in schedule fit.
- Reduced sickness rates, demonstrating that operational efficiency and employee satisfaction could go hand in hand.

Similarly, **British Gas (2008)** tackled workforce challenges by restructuring recruitment and training programs. Their approach:

- Increased candidate quality by 55% while cutting costs by 81%.
- Improved new starter training scores from 58% to 92%.

By **2011, Capita Life & Pensions** refined customer process management by shifting from task-based handling to end-to-end journey mapping. This strategic move:

- Reduced customer chaser calls by 16% and repeat calls by 50%.
- Improved service completion times, with 97% of requests completed in five days.

This period set the stage for larger-scale digital transformations, proving that effective workforce and process management were the foundation of operational excellence.

2011-2015

Data-Driven Insights and Specialisation

As organisations matured, their focus turned to real-time management and behavioural analytics. **EE/ BT Group (2013)** led a transformation by embedding real-time teams within operations to enhance service delivery.

- Adherence rates improved, optimizing workforce utilization.
- Internal NPS soared from +18% to +67%.
- £1.2 million of agent time was redirected into training and coaching.

Meanwhile, **British Gas (2011)** implemented speech analytics, allowing for personalised coaching rather than one-size-fits-all training:

- Increased appliance care sales by 27%.
- Enhanced digital engagement by improving advisor email collection by 71%.

These data-driven approaches signified a departure from intuition-based management, replacing it with measurable, AI-supported optimisation.

2015-2021

Digital-First Transformation and Customer-Centric Models

This phase saw businesses shift their priorities from operational efficiency to customer-first digital engagement.

At **British Gas (2015)**, predictive analytics optimized field service operations:

- Appointment accuracy improved, reducing broken promises by 78%.
- Net Promoter Scores (NPS) increased by 11 points.
- Complaints were cut in half, demonstrating the value of smarter scheduling.

By **2018, BT Consumer** introduced COACH, a behavioural coaching tool integrating performance data, leading to:

- A 12-point NPS increase in just three months.
- £3.4 million saved in engineer costs through issue resolution improvements.

Lloyds Banking Group (2021) fully embraced digital transformation with:

- A proactive problem resolution strategy, reducing call volumes.
- A digital-first approach to improve customer accessibility.
- Workforce resilience measures to adapt to changing customer behaviours.

This era established digital-first engagement as the gold standard, reinforcing automation, omnichannel communication, and workforce empowerment.

2022-2024

The AI Revolution and Hyper-Personalization

The latest phase of transformation has been defined by AI, automation, and real-time analytics.

At **EE (2022)**, flexi-time and real-time communication tools like IRIS streamlined operations:

- Flexi-time improved work-life balance for over 5,000 employees.
- Call routing based on customer location increased NPS by 15 points.
- Average issue resolution time dropped by 18 minutes.

Meanwhile, **Indeed (2024)** has fully embraced AI-driven innovation, setting new priorities for recruitment and workforce optimization. Their strategies revolve around:

- Hyper-personalisation – leveraging AI to create job-matching solutions that fit candidates and employers more precisely than ever.
- Proactive workforce analytics – anticipating hiring trends before demand surges.
- Seamless integration of AI and human expertise – ensuring digital solutions enhance, not replace, human decision-making.

The transformation of customer operations across industries has evolved from workforce structuring and analytics to full AI-driven personalisation.

2025 and Beyond

The Next Priorities

The innovation cycle continues, with new priorities emerging as businesses prepare for 2025 and beyond:

AI-Driven, Proactive Service

Organisations will use AI-powered predictive analytics to identify potential customer issues before they escalate. By analysing historical data and real-time trends, AI can automatically trigger proactive solutions such as service alerts or troubleshooting tips. This shift from reactive to proactive service will enhance customer satisfaction and reduce inbound contact volumes.

Workforce Augmentation with AI

AI will act as a real-time assistant, guiding customer service agents with relevant insights, suggested responses, and compliance prompts. Instead of replacing human workers, AI will enhance decision-making by providing data-driven recommendations during live interactions. This will improve response accuracy, reduce handling time, and create more personalised customer experiences.

True Omnichannel and Seamless Digital Integration

Customers will expect effortless transitions between self-service, chatbots, and human agents without needing to repeat information. Businesses will invest in unified platforms that synchronise data across channels, ensuring consistency and personalisation. This seamless integration will drive higher customer engagement and improve overall service efficiency.

Sustainability and Ethical Business Practices

Companies will embed environmental and social responsibility into customer operations by optimising processes for sustainability. AI-driven supply chain management and green initiatives, such as reducing waste and energy consumption, will become key priorities. Consumers will increasingly favour brands that demonstrate ethical business practices and transparent ESG commitments.

Continuous Employee Learning and Empowerment

Businesses will prioritise AI-driven learning platforms that provide personalised coaching based on real-time performance insights. Contact centre employees will receive instant feedback, training recommendations, and skills development tailored to their roles. This continuous learning approach will help agents adapt to changing customer expectations and enhance overall service quality.

The Ever-Evolving Landscape of Transformation

From HBOS in 2005 to Indeed in 2024, innovation in customer operations has continuously evolved. The journey has gone from flexible workforce planning to real-time AI-driven insights and hyper-personalisation.

Transformation is never “finished.” The next wave of change is already on the horizon, and those who embrace AI, digital transformation, and workforce empowerment will lead the future of business success.

The real question for businesses in 2025 is:
Are you ready for the next transformation?

Article based on Innovation Awards case studies taken The Forum resource library. HBOS case study 2005, Orange 2008, T-Mobile 2008, British Gas 2009, Capita 2011, EE 2013, British Gas 2011, EE 2013, British Gas 2015, BT 2018, Sky 2018, Indeed 2024



Phil Anderson is the CEO at **The Forum** providing a range of membership support, training, research and consultancy.

