



Submission to the Commission for Communications Regulation on Proposals for Implementing a Customer Charter

Submission by Chambers Ireland

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About Chambers Ireland

Chambers Ireland, the voice of business throughout Ireland, is an all-island organisation with a unique geographical reach. Our members are the Chambers of Commerce in the cities and towns throughout the country – active in every constituency. Each of our member Chambers is central to their local business community and all seek to promote thriving local economies that can support sustainable cities and communities.

In September 2019, our network pledged to advocate for and support the advancement of the Sustainable Development Goals. In doing so, we use the Goals as a framework to identify policy priorities and communicate our recommendations, and we have a particular focus on five of the goals encompassing decent work and economic growth (SDG 8), sustainable cities and communities (SDG 11), advancement in gender equality (SDG 5), viable industries, innovation, and infrastructure (SDG 9) and progress in climate action (SDG 13).¹ The most relevant Sustainable Development Goals for this consultation are Decent Work and Economic Growth (SDG 8), and Industry, Innovation, and Infrastructure (SDG 9).

¹ The Chambers Ireland SDGs. Available at <https://www.chambers.ie/policy/sustainable-development-goals/chambers-ireland-sdgs/>

Chambers Ireland Perspective

We are increasingly dependent on connectivity in our personal and work lives, and it has become even more important post Covid-19 as we have now shifted to remote and hybrid work models and are distanced from friends and family.

According to the CX 2022 [Report](#), many of the 14 brands in the telecommunications sector have failed to cope with customer demands, with only Tesco Mobile making it to the top 100 companies offering the best customer service, coming in at 83. Tesco Mobile surpassed well-known brands like WhatsApp, Zoom, Instagram and Twitter, all of whom failed to make it to the top 100. Tesco Mobile and Virgin Media were the only brands in the sector to improve their overall Customer experience score, while Three, Sky and Eir saw significant drops in their overall customer experience scores. Eir saw its score drop by more than 11%.

The Customer Experience Industry in Ireland has the potential to create thousands of jobs and help operators stay competitive by focusing on the three Customer Experience models i.e., technology adoption, people change and service transformation. Digital disruption continues to transform the role of customer contact centers, impacting skills and technology required for employees to perform. It is therefore essential for centers to actively exploit these opportunities, move up in the value chain and provide superior and transparent customer experience whilst driving business objectives.

There are several factors that influence customers choice of services. Price and quality of service are the main factors however, quality of customer service that a customer can expect is also a contributing factor. And it is imperative that this information surrounding customer service is easily available, comprehensible, and transparent. Therefore, the introduction of a charter is important and in time as Ireland moves towards greater economic development and consecutively, experiences a greater dependence on Internet access and Interpersonal communication services.



Questions

- 1. Do you agree with the proposal that ComReg should introduce requirements for providers of IAS and ICS to prepare, publish and keep updated a Charter? If yes, please explain why and if no, please provide specific alternative suggestions.**

Irish telecommunication sector has a long history of failing to satisfy their customers with good customer services. This has been a result of lack of transparency, inability to contact providers to make complaints and once the complaints have been made, there was little action that was taken to solve the issue. And as much as it is the provider's responsibility to fix the underlying problems with its customer care operations, ComReg as a regulator also needs to play a more active role in ensuring that good customers are provided to customers.

Moreover, customers should be able to freely decide their providers which is a limitation in the Irish Market due to asymmetry in information regarding query handling, complaint handling, connections, over billing, outages and switching services. For instance, provider websites contain a lot of different information which makes it difficult to navigate specific pieces of information regarding customer service commitments that the provider has made. Many providers have very little information available on how to report faults and outages and how to get updates on these outages. Another area that lacks adequate information is about connection and disconnection processes. There is an overall lack of transparency around the level of customer service customers can expect.

So, when customers have access to charters where information is presented to them transparently, they can choose which provider to opt for according to their preference and requirements.

In any market, competition enhances the quality of service provided. A competitive market dynamic ensures that companies are working towards providing the best and the most cost-effective services to their customers. We strongly believe that in this period of the high cost-of-living crisis, businesses are most concerned about reducing costs in all areas of operations consequently it would be most beneficial for businesses if providers are operating in a

competitive environment and competing to reduce prices while also providing good services overall.

Therefore, Chambers Ireland agrees with the proposal that ComReg should introduce requirements for providers of IAS and ICS to prepare, publish and keep updated a Charter.

- 2. Do you agree with the proposal that the Charter will contain provider-set commitments, with ComReg to monitor and evaluate implementation of the Charter requirements and the levels of customer service committed to and implemented by providers for their adequacy before deciding whether to seek to move to the specification of Minimum Quality of Service Standards, and/or seek to require any Minimum Quality of Service Standards information is included in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.**

Chambers Ireland strongly disagrees with ComReg's consideration of option 2 i.e., a Charter containing provider-set commitments. We believe this will put the entire responsibility and accountability on the provider. And as much as it gives flexibility to the provider to set commitments that are tailored to their individual business operations, this could also lead to negligence on the provider's part to honour their commitments or purposefully set low commitment standards. There are some services that need to be mandatory and cannot be compromised on while some additional services can be flexible and altered according to the provider's individual market experience.

For Example, ComReg should set Minimum Quality of Service Standards for query handling, complaint handling, connection and billing and refunds. The Charter should contain provider-set commitments on issues regarding outages (as outages can sometimes be unplanned and not entirely in the hands of the providers to fix), repairs, disconnection policy in case of non-payment of bills and switching services.

ComReg needs to exercise its role as a regulator and set commitments as well as Minimum Quality of Service Standards. Following this, we believe option 4 should be chosen wherein the

Charter would contain a combination of provider-set commitments and ComReg-set Minimum Quality of Service Standards. This mixed approach would control the regulatory burden and the cost of implementation.

- 3. Do you agree with the proposal that Charter requirements will apply to providers of IAS and/or number-based interpersonal communications services with a market share of 0.5% or greater? If yes, please explain why and, if no, please provide specific alternative suggestions.**

Since the given threshold will cover a majority of providers i.e. providers serving 100% of mobile voice and mobile broadband subscribers, 98.7% of fixed line voice subscribers and 96.3% of fixed broadband subscribers in Ireland, Chambers Ireland agrees with ComReg's proposal that the Charter requirements will apply to providers with a market share of 0.5% or greater.

- 4. Do you agree with the proposal that providers will be required to prepare, publish and keep updated a Charter that addresses all consumers, microenterprises, small enterprises and not-for-profit organisations? If yes, please explain why and, if no, please provide specific alternative suggestions.**

Chambers Ireland agrees with the proposal that providers will be required to prepare, publish, and keep updated a Charter that addresses all consumers, microenterprises, small enterprises, and non-for-profit organisations. This option covers majority of end-users in Ireland, with a bargaining power, to have the benefits of a Charter. However, we do want to emphasize that ComReg should ensure that if a certain aspects of a provider's customer service differs between consumers, microenterprises, small enterprises and non-profits, a provider is making this very clear within the single document of the Charter.

- 5. Do you agree with the proposal that a Charter will contain both general information on providers' customer service policies, and specific commitments as to the level of customer service an individual customer can expect to receive in a given period? If yes, please explain why and, if no, please provide specific alternative suggestions.**

We broadly agree with the proposed selection of sub-options 2a and 2d wherein a Charter would contain a provider's specific commitment as to the level of customer service an individual customer could expect to receive in a given period. Having commitments set for a given period and updated for subsequent periods will make the process organised and systematic. This will ensure maximum compliance and make it easier for the provider's performance to be measured and actions to be taken accordingly if the performance is poor. But we suggest that there should also be an online dashboard that updates the ongoing progress on the commitments.

Additionally, sub-option 2d is the most suitable as it is best to have a charter containing service level commitments for individuals specifically as opposed to having a charter containing just the 'average' service level commitments across a provider's customer base.

- 6. Do you agree with the proposal that providers must prepare, publish and keep updated a Charter in accordance with a ComReg-specified template? If yes, please explain why and, if no, please provide specific alternative suggestions.**

We agree with the proposal to adopt option 4 where a template is set out for the Charter form. We consider that it is essential to have a template in order to ensure uniformity and comparability across different service providers as well as allow for some flexibility. However, we do propose that option 2 should also be included to explain to providers, what it is that ComReg is aiming to accomplish through this charter. Having the principals laid out in the beginning will give providers a direction and a foundation to base their Charter on. Providers should keep in mind that the Charter is comparable, easy to procure/locate, understand, clear and transparent.



7. Do you agree with the proposed form requirements for completing a Charter template? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with the proposed form requirements for completing a Charter template. It is short and precise and includes an optional heading for provider to include any additional information that they deem necessary. This will make it easily comprehensible for the users.

However, as mentioned earlier the Charter should not only contain provider-set commitments but also include ComReg-set Minimum Quality of service standards. ComReg needs to clearly outline what policies in a given area are mandatory for services to be provided and what are flexible for the providers to choose. And this then should be explicitly mentioned in the Charter for the customers to see.

8. Do you agree with the proposal that providers publish an initial Charter on their website on 2 October 2023, containing monthly Charter commitments, and are allowed to update the Charter each quarter thereafter? If yes, please explain why and, if no, please provide specific alternative suggestions.

Yes, we believe Option 2 is the most suitable with Monthly commitments and Quarterly updates to be published by providers. This option is achievable as well adequately frequent.

9. Do you agree with the proposal that providers be required to ensure all customers are made aware of the Charter, and otherwise ensure the Charter is available on request and in accessible format? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with ComReg's choice of option 2 where notification to customers regarding the existence of a Charter is included as part of pre-contractual information. However, in reality, customers are frequently provided with a variety of pre-contractual information and there is a possibility that customers might miss out on this charter notification. Therefore we propose

that option 3 should also be added to option 2 where a separate notification about the charter is included on bills on a monthly basis. This way customers will be regularly made aware of the charter and its accessibility.

10. Do you agree with the proposed Charter content and the form in which commitments around core customer service, are to be expressed in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with the proposed Charter content and the form in which commitments around core customer service are to be expressed in the Charter. However, we recommend that ComReg should make it mandatory for providers to put phone numbers as a means of customer service as it is the most effective and convenient method of providing customer service. And in cases where it is simply impossible for a provider to have a phone service, they should include the number of hours/days that it will take the provider to respond to the online query/complaint. Failing to handle the query/complaint within that time frame, the provider should be sanctioned.

11. Do you agree with the proposed Charter content around complaint handling? If yes, please explain why and, if no, please provide specific alternative suggestions.

No, we do not agree with the proposed Charter content around complaint handling. We think it is still important to include the code of practice. In order to avoid duplication, we recommend that the Charter should include a plain english brief summary of the code of practice and a web link or information on where the customers can access the full version.

12. Do you agree with the proposed Charter content and the form in which commitments around connections, are to be expressed in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with the proposed Charter content and the form in which commitments around connections are to be expressed in a Charter. The proposal clearly states the two key scenarios that can arise in connecting a new property and/or service and what providers need to do in each case. The actions listed to be taken in each scenario are adequate.

13. Do you agree with the proposed Charter content and the form in which commitments around billing and refunds, are to be expressed in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with the proposed Charter content and the form in which commitments around billing and refunds are to be expressed in the Charter. We recommend that ComReg should sanction providers that fail to give compensation or similar and this information should also be included in the Charter so that customers are aware.

14. Do you agree with the proposed Charter content and the form in which commitments around outages and repairs, are to be expressed in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with ComReg's proposal that providers commit to making information generally available on the outage issue and estimated service restoration time. Communication outages are uniquely disruptive, individuals who are using only one service are often not made aware of the reason for the outage and for how long it will occur.

Both cases of planned and unplanned outages have been given consideration by ComReg. If planned outages are to occur, it is the right of the consumer to know when and for how long will the outage take place. It is understandable for unplanned outages since providers are not directly responsible for restoring service therefore, they cannot have prior information. But providers should have contingent plans and arrangements for when they do occur. For these reasons, ComReg's proposal is suitable.

15. Do you agree with the proposed Charter content and the form in which commitments around disconnection for non-payment of bills are to be expressed in a Charter? If yes, please explain why and, if no, please provide specific alternative suggestions.

We do not agree with the proposal in its entirety. While we think providers should have the flexibility to choose to offer their own customers specific commitments regarding customer service in the case of non-payment of bills, it should be made mandatory for all providers to commit to a specific minimum notice period before disconnections. The length of the notice period can be decided by the providers but not giving any notice or a warning to the user before disconnection would be unfair. We further emphasize that ComReg should push for providers to give daily reminders to users for a minimum of 3 to 5 days before disconnecting services. This is a common practice in various countries.

16. Do you agree with the proposed Charter content around switching services? If yes, please explain why and, if no, please provide specific alternative suggestions.

No, we do not agree with the proposed Charter content around switching services. Even if it makes up for only 8% of the reported issues, it is still a significant problem, and we think not enough research has been done on what the customer key rights should be around switching. ComReg should conduct market research to figure out what other issues customers are facing when it comes to switching, besides delays, issues in accessing handset unlocking codes, and customers losing their numbers when switching mobile providers.

17. Are there any other areas and/or content you think should be included in a Charter? If yes, please explain and provide specific suggestions.

Chambers Ireland does not have any additional suggestions to make or content to add to the Charter.



18. Do you agree with the proposal that providers report their performance against Charter commitments to ComReg on a quarterly basis, and arrange and pay for an independent audit of performance reports on an annual basis? If yes, please explain why and, if no, please provide specific alternative suggestions.

We agree with ComReg's choice of option 3 where an ongoing evaluation is carried out. Sub-option 3b with a Quarterly reporting is suitable, additionally we recommend that for one-year sub-option 3a should be applied and a monthly reporting should be carried out so that a consistency is formed and after 12 months providers can switch to quarterly reporting. The choice of sub option 3h where providers are required to arrange for a report to be audited once a year is suitable and adequate.