



Services

How CPIN plays a vital role in improving the safety, quality and inclusivity of services

BSI Consumer & Public Interest Network (CPIN)

CPIN is an independent network of volunteers trained to represent the UK consumer voice in standards. CPIN focuses its work in five priority areas:

- Consumer safety
- Consumer vulnerability
- Digital
- **Services**
- Sustainability



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We all use services every day. From healthcare and financial services, to utilities, entertainment, travel and tourism. (See [‘What are services?’](#)) Services are vital to consumers and the economy, with UK consumers spending billions on them each year. Services make up 80% of UK gross domestic product (GDP) and the service sector far outstrips the agricultural and manufacturing sectors as the largest employer and GDP generator worldwide. However, the growth of the services sector has created new challenges and risks for consumers. (See [Trends and challenges](#))

Services come in many shapes and sizes, but it can help to think about the common elements of service delivery:

- Information and advice provided to consumers
- Contracts, terms and conditions and billing
- Safety of services and the physical service environment
- Quality of customer service and competency of personnel
- Feedback, complaints, disputes and redress

Standards provide valuable guidance to organizations about ‘what good looks like’ at each of these stages, helping service providers to improve quality, keep existing customers and win new ones. Consumer participation in the development of standards is vital to enhance consumer protection and increase positive outcomes. (See [The Value of Standards](#))



What are services?

Broadly speaking, a service is an activity delivered by a service provider (an individual or an organization) to benefit, or meet the needs of, a consumer. The majority of services are intangible, based on an experience, process or outcome but there are many different types and factors to consider:

Services linked to products

Many service providers, such as electricians and solicitors, offer expertise in return for payment. However, a growing number of services are linked to the rental or purchase of products. For example, bicycle hire, fitted kitchens, mobile phone contracts and smart products, such as domestic appliances and speakers, which are controlled by mobile phone apps.

Payment

Some services require a direct payment to the provider, such as dinner in a restaurant, a cinema ticket or an energy bill. However, money does not always change hands. Some services, like public healthcare and education, are funded indirectly through taxes. Other services, such as software or mobile phone apps, may be free but there is still a contract between the provider and the consumer.

One off, short or long term

A service may be:

- a one-off interaction e.g. staying in a hotel or employing a plumber to fix a tap;
- a repeated interaction e.g. shopping in your local supermarket or going to the hairdresser;
- part of an ongoing long-term relationship e.g. with your bank or telecoms provider.

Essential services

Services considered to be vital to consumer health and wellbeing, such as water, energy, healthcare and education, are often called essential services. If consumers are unable to access these services, the risk of harm is particularly high.

Healthcare



e.g. GP, hospitals, opticians, dentists and osteopaths

Leisure and entertainment



e.g. cinemas, museums, theme parks and gyms

Retail



e.g. high street and online shops

Utilities



e.g. water, electricity, gas and telecoms

Financial



e.g. bank accounts, insurance, mortgages, loans

Travel and tourism



e.g. holidays, planes, trains and car hire

Digital services



e.g. music and film streaming, social media, search engines and cloud services

Professions and trades



e.g. solicitors, mechanics, hairdressers, electricians and builders

Trends and challenges

The growth of digital technology and improved global transport systems have made it easier than ever before to buy things from, and travel to, other countries. But this creates new and diverse challenges for consumers.



Cross border e-commerce - buying cross-border can make it more difficult for consumers to identify sellers, understand legal rights and resolve problems.



Online terms and conditions (T&Cs) - these are often lengthy and difficult to understand. Many shoppers simply click 'agree' to proceed, without reading them or realizing what they've agreed to.



Privacy and security - there are frequent news stories about online threats to privacy and security, raising questions about how service providers collect, manage and protect customers' personal data.



Fake reviews - consumers are increasingly influenced by online reviews¹ but concerns about fake reviews, highlighted by organizations such as Which?², has damaged consumer confidence and trust. See CPIN's leaflet '[Building Trust in Online Reviews](#)'



Growth of sharing economy - the sharing economy, where people provide skills or services to one another over the internet, is booming. For example, platforms like Airbnb, Uber and Lyft in the travel sector. Or peer-to-peer lending sites, such as Zopa and Funding Circle, in the financial sector.



Online marketplaces - in the retail sector many more consumers are using intermediary platforms, such as eBay and Amazon Marketplace, to buy and sell new and second hand goods.

This rise in consumer-to-consumer transactions (C2C) can blur the boundaries between businesses and consumers, making it more difficult to understand rights and responsibilities and to control safety and quality.

Consumer protection in services

Services that are unsafe, unfair, inaccessible or poor quality can lead to consumers experiencing harm – from physical injury to financial loss or psychological harm, stress and inconvenience. UK consumers are protected from harm in a variety of ways.

The Consumer Rights Act 2015 sets out consumers' rights in relation to the supply of services, including specifications for digital content, deliveries and unfair contracts. Remedies include a right to repair, refund or replacement. In key sectors, regulatory watchdogs such as the Financial Conduct Authority (FCA), Ofgem and Ofwat, have statutory powers to set rules for businesses and apply sanctions. Regulators aim to protect consumers by making sure that markets operate effectively, and the risk of harm is minimized.

Charities and consumer groups such as [Citizens Advice](#) and [Which?](#) also help to protect consumers by making them aware of their rights, highlighting poor service and campaigning for change. BSI's Consumer and Public Interest Network (see [What is CPIN](#)) works closely with organizations such as these to enhance consumer protection through standards.

The value of standards

Standards can be extremely valuable to service providers, defining good practice, encouraging consistently high service quality, and building consumer confidence. Standards for services can help to:

- make businesses more efficient and cut the costs of poor service;
- improve quality, increase customer satisfaction and reduce complaints;
- enable compliance with laws and regulations.

CPIN representatives work on a wide variety of service standards to ensure that the voice of UK consumers is heard during the development phase and that potential risks are minimized.

Some standards are 'horizontal' and can be applied to any service provider. For example, British standards on Customer Service (BS 8477) Complaints Handling (BS 8543) and Inclusive Service (BS 18477), and the ISO 10000 series on customer satisfaction. However, there are hundreds more standards that apply to specific services such as contact centres, banks, postal services, adventurous activities, funeral services and care homes.

The majority of services standards published by BSI are European or international in scope. This reflects the global nature of global markets and helps to ensure consistency of protection for consumers using cross-border services. CPIN works closely with [ANEC](#), [Consumers International](#) and [ISO COPOLCO](#), to strengthen the global consumer voice.

1. https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/436238/Online_reviews_and_endorsements.pdf

2. <https://www.which.co.uk/news/2018/10/the-facts-about-fake-reviews/>

Consumer principles

CPIN's work is guided by these consumer principles, which help to address key issues in services and ensure nothing vital is missed. Particular consideration is given to consumers who may be vulnerable and could be more likely to experience harm in their interactions with service providers. [See CPIN's 'Consumer Vulnerability' leaflet](#)

Access

Service design should take into account a wide range of consumer needs and abilities. Situational factors such as low income and lack of internet access can be barriers to access. BS 18477 Inclusive Service can help organizations to identify consumers who may be struggling, understand their individual needs and respond appropriately. Find out more about this standard in [CPIN's leaflet 'Fair, flexible services for all'](#).

Some service standards need to consider ways to limit access to protect consumers. For example, placing age restrictions on services such as gambling sites, tanning salons or tattoo parlours. Internet-connected products and services also need adequate privacy and security measures to prevent access by malicious third parties. A new international standard on Privacy by Design for consumer goods and services will detail good practice in this area. [See CPIN's 'Digital' leaflet](#).

Choice

Although price and value for money continue to be important when choosing a service provider, consumers' decision making is increasingly influenced by other factors such as brand reputation, ethics and sustainability. Standards can spell out best practice for service providers on what information should be given to consumers to enable comparative choice, and the importance of offering a range of communication and service delivery methods. For example, 5.6 million UK households don't have internet access, which can put them at a disadvantage when accessing services. The [KeepMePosted](#) campaign supports consumers' right to choose how they access their bank account, how they receive statements, bills and other important information.

Many consumer purchasing decisions are influenced by online reviews. ISO 20488 defines good practice for those that collect, manage and publish reviews in a bid to minimize fake reviews and build consumer trust. [See CPIN's leaflet 'Building Trust in Online Reviews'](#).

Information

To make informed choices, consumers need clear, accurate, relevant and timely information, in accessible formats, at all stages of their relationship with a service provider. The international standard for e-commerce (ISO 10008) specifies what information an online retailer should give consumers before, during and after a transaction. A new international standard for online terms and conditions, proposed by consumers to the [International Organization for Standardization \(ISO\)](#), would make it easier for consumers to understand legally binding online contracts.

Redress

If things go wrong with a service provider, consumers need access to effective systems of redress to put things right. BS 8543 and ISO 10002 define good practice in the design and management of complaints handling systems. Where complaints cannot be resolved internally, ISO 10003 offers guidance on effective dispute resolution. These should be referenced in all service standards, where relevant. It is also important that organizations use customer feedback to drive continual improvement in their service provision.

Representation

Standards can give guidance to service providers about the need to collaborate with consumer groups to better understand how real people might use their service, how to meet consumer needs, and how to minimize risks. They can require user testing to be built into the design stage, so that services are more likely to meet consumer needs, avoiding problems later down the line.

Safety

When working on services standards, CPIN representatives advocate for service providers to take all reasonable steps to identify and minimize potential risks to consumer safety. [See CPIN's 'Consumer Safety' leaflet'](#). This may include having processes in place to ensure that:

- Services can only be accessed by intended users
- Consumers are given relevant safety information and warnings about risks prior to use
- Staff are trained to assess risks and know what to do in the event of an incident, for example a fire or an accident at a public event
- Service environments, such as hotels, and physical equipment used, meet required safety standards and are checked regularly
- Consumers' privacy and personal data is appropriately safeguarded.

Sustainability

CPIN believes that all services should meet the United Nations' [Sustainable Development Goals](#). Standards can encourage organizations to think about sustainability at all stages of service provision, from sourcing materials to employing local staff, minimizing use of resources and recycling waste. ISO 26000 Social Responsibility can help organizations to improve their sustainable and ethical practices. [See CPIN's leaflets on 'Sustainability' and 'Ethics'](#) for more information.

Green credentials and ethical claims must be accurate, as consumers are increasingly influenced by these when choosing service providers.



What is CPIN?

The Consumer and Public Interest Network (CPIN) is an independent network of volunteers trained to represent the consumer voice in standards. Supported by the British Standards Institution (BSI), CPIN works closely with consumer and public interest organizations to:

- Ensure that standards address real issues that matter to real people
- Give a voice to all consumers, including children, older people and those with disabilities
- Add value to standards to benefit both consumers and businesses, by helping them better address consumer needs and gain their customers' trust.

CPIN focuses its work in five priority areas, where it believes there is high potential for consumer detriment, and standards can have a positive impact in addressing this harm:

- Consumer safety
- Consumer vulnerability
- Digital
- Services
- Sustainability

For more information about CPIN's work, or to find out how to get involved, please:

Email:
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OR

Visit:
www.bsigroup.com/consumers

Further information

ANEC

European consumer voice in standards

anec.eu

 [@anectweet](https://twitter.com/anectweet)

BSI

UK's national standards body. To find out more about standards or to get involved:

bsigroup.com

 [@bsi_UK](https://twitter.com/bsi_UK)

Consumers International

A membership organization that brings together 200+ consumer groups worldwide

consumersinternational.org

 [@consumers_int](https://twitter.com/consumers_int)

ISO COPOLCO

Consumer Policy Committee of the International Organization for Standardization

iso.org/copolco

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