



Collaboration Network

Vulnerability Training Series

Module 5:

Checking Customer Understanding

Delivered by:

Helen Pettifer



16th October 2024 | 10am – 11am

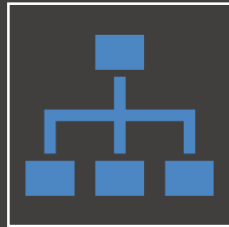


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Vulnerability Training



Video on if preferred and
sound off please (unless
talking!)



Add your organisation
name to the ...



Chatham House rule – no
attribution



Monitoring for Zoom drop
out and re-entry



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www.collaborationnetwork.co.uk

Training Series Objective

To support organisations in bridging the gap between current service levels and best practice in supporting customers & colleagues in vulnerable situations

Together we can go further



Checking Consumer Understanding





The 4 decision-making tasks

Equipping customers to make effective decisions

Understanding

Remembering

Weighing up

Communicating

Regulatory Compliance

Reasons why it's important

- Increases informed and timely decision-making
- Builds trust and long-term relationships
- Mitigates risks and harm
- Reduces miscommunication and complaints
- Improves market engagement and stability
- Improves your business reputation and growth



Potential Harms

- Unsuitable investments and financial losses
- Higher levels of debt
- Inadequate insurance coverage
- Open to fraud and scams
- Overreliance on credit and illegal lending
- Lack of emergency preparedness
- Impact on physical and mental wellbeing
- Legal consequences





Behaviours to look out for

During conversations

- Direct and indirect disclosure
- Repeated questions or responses
- Body language
- Delayed responses
- Misuse of terminology
- Asking for clarity on basic concepts
- Inconsistencies in responses
- Difficulty explaining back
- Expressing anxiety or concern
- Difficulty making decisions

Engagement

- Lack of engagement
- Limited interaction with documents
- Timeframe of returned signed documents
- Lack of enquiries
- Not reviewing documents
- Cancelling or postponing appointments
- Overreliance on trusting someone else

BRUCE Tool

B

Behaviour and talk

R

Remembering

U

Understanding

C

Communication

E

Evaluation



Questions to clarify understanding

Open questions

- How did you get on with the information I shared with you?
- How relevant is the information/product to what you're looking for?
- What questions do you have on what we've covered so far?
- What aspect of the information would you like me to go over with you?
- Can you tell me if there is any aspect you'd like me to clarify?
- What concerns do you have on the information we've provided?

Closed questions

- Would you like me to go over anything again?
- Is there anything that is unclear or you're not sure about?
- Do you feel confident about your understanding of the information I've shared?
- Is there a particular aspect that you would like more clarification on?
- Did you find the information easy to follow?
- Are there any specific areas you would like me to explain further?



Proactive Methods

In conversations

- Listen
- Ask open and closed questions
- Break larger information into smaller chunks
- Check in throughout the conversation
- Allow opportunities for questions
- Seek confirmation
- Summarise

Within the organisation

- Use plain language and simplify documents
- Use visual aids – videos, diagrams, infographics
- Provide FAQs
- Provide information on the common terminology and products
- Personalise communication
- User-friendly online platforms and tools
- Create a culture of trust
- Ask for and act on feedback

Review your website or a document

Look out for –

- Font size, colour, type – can it be adjusted?
- Jargon or industry terminology – can it be simplified?
- Visuals, videos, instructions, FAQs
- Personalisation
- How can they ask questions if they struggle?
- How can it be improved?
- How would you know if a customer found it challenging?

Questions



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What's Ahead...?



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Save the Date

Module 6:

Suicide First Aid

30 October | 10am – 11am

Delivered by The Money Advice Trust



Special Interest Group
Fraud & Scams

Implementing the Correct Processes & Procedures to Stop Fraud



Session led by
Ofgem

Mission:

The 2024 Special Interest Groups will continue to examine current and in the moment issues that affect customers and colleagues, to debate and discuss best practice in meeting the challenges of customer needs, regulatory requirements and commercial objectives.

- Vulnerability Focused
- Cross-sector Engagement
- Sharing of Best Practice

Session Outline

At this session, Connor will lead a discussion focusing on the below questions:

- Did you focus on driving the customers online or offline - and which was more successful?
- How comprehensively did you review the support you could offer and plug any gaps before doing a proactive campaign to identify vulnerable customers?
- Once a vulnerable customer flag has been added - do you follow this up, and if yes, how are you doing this?
- Using learnings from early efforts, are you planning to do anything more to drive up capture?
- What's your measure of success?

The Extra **SUPPORT** CLUB

Q: Have you proactively contacted customers to identify vulnerabilities?



With Guest Chair:
Lisa Knights from First Central



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Complaints Training Series

Complaints Training Series 2024



Session 6:

Foreseeable Harm & Vulnerable Customers in the Complaints Process

6th November 2024 | 90 minutes



The Complaints Forum

A full day in-person event dedicated to complaints, resolution and customer service

Speakers from



Plus more to be announced...

Industry Case Studies, Keynote Talks, Ombudsman Panel Discussion, Plus More!

Member rate £120
Non-Member rate £695

Hosted by 

Sponsored by **Aptean Respond**



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Together, we can go further

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