



Collaboration Journal

Supporting Cross-Sector Collaboration



Expert guidance,
thought-leadership,
industry case studies and
market insight from key
influencers across sectors

Collaboration Journal

Issue 12

Autumn 2022



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Together, we can go further



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Welcome

Welcome to the Autumn 2022 edition of the Collaboration Network Journal.

As we approach the end of 2022, it's a timely opportunity to reflect upon the year, and of the awe-inspiring endeavours being undertaken by Members of the Network across their respective markets in the pursuit of increasing support for customers and colleagues.

This was highlighted across the breadth of our sessions in 2022; whether through detailed insights shared within discussion groups, the selfless transparent sharing of best practice and strategic initiatives presented through case studies, or in the award nominations submitted across multiple categories at the inaugural Collaboration Network Awards, underlining the actions being taken, which quite literally, brought our judging panel to tears in one of the categories.

2022 was also the year in which Members of the Network were able to come together for the first time for face-to-face collaboration. It was an absolute joy to meet so many of you at the London and Manchester Conferences. And in-person engagement will be something that continues to grow into 2023. Whilst we retain and embrace the roots of the Network in an agile, digital-first approach, in-person events provide those crucial human touch-points and enable us to grow as a Network of passionate peers, colleagues, and, if I may say so - friends. In 2023 we will not only be hosting two large in-person conferences, but also adding regional gatherings, charity walks, and opportunities for in-person round-tables.

It's an exciting time for the Network behind the scenes. We are always looking to evolve and deliver solutions for Members to help get to the answers faster, and we will be announcing several new initiatives in the coming months, including our plans for a new cloud-based digital platform that will accelerate access to Member knowledge, learning

resources, the ability to initiate collaboration projects, and to tap into experts across sectors.

Yet whilst the evolution of technology presents exciting opportunities, I remain a big fan of platforms such as the Collaboration Journal, in which Members can contribute their expert insights and views on the core areas of customer support, employee wellbeing, and regulatory compliance. And within this, our twelfth edition, we have been treated to a range of excellent thought-leadership articles, which I am sure will benefit yourself and colleagues.

As a Member of the Network, we encourage you to help steer our path through feedback and direct contribution. whether as a Guest Chair of a discussion club, the presentation of a case study, facilitating at a Focus Group, or indeed, as a columnist here within the Collaboration Journal.

If you require any further information regarding the subjects outlined within this issue of the Journal, or if you'd like to get more involved, please contact us direct. And as always, thank you for your commitment to cross-sector collaboration.

Together, we can go further.



Will Archer
Director & Co-Founder
Collaboration Network





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Why Vulnerability is One Project that Never Has an End Date

By

Christie-Jay Welburn

Customer Outcomes Risk Manager at BGL Insurance

Christie-Jay Welburn, Customer Outcomes Risk Manager at BGL Insurance, talks about how vulnerability is one project the business will never finish and some of the key steps which have helped support customers.

Two years on from Covid, in this ever-changing landscape, the only thing to remain the same has been the continuing need to support our customers and colleagues.

In 2018, like most companies, BGL Insurance (BGLi) started a project which ensured it laid down the necessary steps to provide the best outcomes for customers who are, or may be, vulnerable. This consisted of an extensive programme which included training for over 900 colleagues, as well as building vulnerability markers to help frontline Representatives recognise and support customers in line

with their individual needs. This has allowed the creation of a data suite which helps to evolve BGLi's services, through proactively identifying areas for improvement and acting on them.

I was working in our Product Team back in March 2020 and remember all too well the overnight shift in our mentality - thinking about how we were supporting our customers, how we were supporting each other as a team and then how we carried on with our day jobs, while the world was fighting a global pandemic.

The vulnerable customer project officially came to an 'end' at the start of 2020. In December of 2020 I was excited to move into my current role that allowed me to use my passion for good customer outcomes to work alongside the

wider business. We ensure that customer's requirements stay front and centre of our thinking, as well as promote continuous improvement, so that our products meet our customers' needs and remain accessible to everyone in our target markets. My role looks after conduct risk and customer outcomes and I act as a vulnerable customer Subject Matter Expert. I have always been passionate about doing the right thing for customers and this role, alongside the support of the executive, allows me to ensure we do not become complacent.

I've continued to make it mine and BGLi's mission to keep the customer at the centre of our decision making.

Here I will share some of the key changes we have made to support our customers over the last few years:

- 1. Product** - Embedding the diverse customer needs into product governance reviews and working groups. This includes utilising my role to advocate the customer's voice into the decision-making process. This was also a good opportunity to network with the commercial stakeholders who proactively work alongside me to consider the customer's perspective in anything we do.
- 2. Education and keeping the customer front and centre** - This involves training and constructive discussion on both current and future challenges that our customers are facing. This allows us to recognise horizon events and prepare the business to meet our customers' changing needs. A recent example of this is the creation of the cost of living working group which consists of a cohort of stakeholders from across the business to be representative of our customer base. This was arranged by our Line one Lead Customer Relations Manager and proves the understanding that customer needs should be considered by us all, not just the SME (Subject Matter Expert).
- 3. Safeguarding** - Whilst our processes were designed to ensure positive outcomes for customers, we identified enhancements where the most vulnerable and nuance cases needed bespoke solutions, such as those fleeing abuse or witness protection. This led to the creation of an individualised safeguarding process that allows BGLi to customise its approach to cater for these scenarios, giving the customer Representatives the flexibility and support to ensure that the customer can

access our products, while managing the related risks. By embedding SMEs within the Customer Relations teams and a clear escalation approach to our second line risk functions, we can support BGLi's customer Representatives who in turn deliver great outcomes to our customers in their time of need. Such an emotive topic helped us emphasise why considering vulnerability was so important. We continue to evolve this and embed the learnings that arise from each case.

- 4. Customer feedback** - We ensure our frontline Representatives know how they can supply feedback based on barriers they experience. This includes feedback to our Mi Customer team and direct feedback to individuals within the business, based on customer experiences. This supplies a space for our Representatives to understand how their feedback makes a difference. We ensure that an outcome is provided which empowers our Representatives.

“The message I give is, if it doesn't feel like we are giving a customer the right outcome, challenge it, ask questions and if there's a reason we do something a certain way (for example regulation), we can explain it”

Across the business, we have a network of passionate colleagues who are committed to making changes and keep vulnerability fresh in their minds. From our Contact Centre Managers, Customer Relations, Lending Support, Product, Legal, Compliance and our Insurer Development teams, we all work together to achieve the same end goals - a successful business that promotes good customer outcomes and supports our colleagues.

Like any organisation, we experience challenges. Our biggest challenge with vulnerability is that every customer has their own story and circumstances. The problem is, we never know what their current story is unless we ask, and that's a conversation some frontline colleagues still find

awkward to begin with. We can't offer a one size fits all solution for customers who have diverse needs. So, we adapt. The message I give is, if it doesn't feel like we are giving a customer the right outcome, challenge it, ask questions and if there's a reason we do something a certain way (for example regulation), we can explain it to the Representative.

In turn, with a greater understanding, our Representatives can explain a process to a customer with increased knowledge and confidence. Or, like we did with Safeguarding, we can change a process to improve the customer experience if we find it's impeding the options we can offer. I wholeheartedly believe that the secret to successful navigation of the challenges we face from customer needs, comes from our ability to work as a united front for the right customer outcomes.

“Vulnerable customers can support commercial initiatives. Happy customers renew policies and provide longer term value to a business.”

On a final note, I'd like to share five thoughts which are important lessons I've personally learned in the last two years:

1. We can't always give customers what they want but we will strive to provide what they need.
2. It's so important that we display empathy to our customers, whether they are hard of hearing, made redundant or fleeing abuse, we need to remain flexible and adapt for each call. Encouraging colleagues to do this, helps us understand the customers experience and tailor our approach to them.
3. For a process change to work in a contact centre environment, it must be clear and easy to follow. We work hard to remove barriers for our

Representatives and customers. Complex processes encourage errors and there are some vulnerabilities where the risk of this isn't worth taking.

4. We must support our colleagues. If Coronavirus taught us anything, it's that we are at risk of becoming vulnerable as much as our customers and must look out for each other.
5. Vulnerable customers can support commercial initiatives. Happy customers renew policies and provide longer term value to a business. Support customers well, and you will benefit in the long run.

So, despite the official project 'ending' in 2020, it's fair to say vulnerability is never going to be a finished project and that's completely acceptable. With each challenge we face and have faced over the last few years, we have grown, adapted and even today we are working on improving the outcomes for customers and colleagues due to the cost of living. Every day in our jobs is different. For me, every day offers a new challenge, and every day reminds me that vulnerability is never over. Our customers need us to remember that now, more than ever.



Christie-Jay Welburn

Christie-Jay is Customer Outcomes Risk Manager at BGL Insurance.





Guest Column

Consumer Data Takes Centre Stage

By Anthony Eghan

Business Development Director at EQ Charter



As the UK emerges from the pandemic straight into a cost-of-living crisis, regulators of all sectors remain focused on ensuring businesses deliver supportive, empathetic and appropriate levels of support to consumers. With increasingly complex needs and a wider variety of vulnerabilities than ever before, regulators are keen to keep customer interests at the heart of all business decisions and operations.

One example of this is the introduction of the FCA's new Consumer Duty. Taking previous TCF initiatives a step further, this new Duty has been designed to put consumers at the heart of all decision-making. Another is the ORR introducing its Code of Conduct for train operators, designed to embed a culture where insights from complaints are used to drive continuous improvement.

Equiniti (EQ) recently explored how the introduction of this new Consumer Duty and other customer-facing initiatives, would give firms an opportunity to re-look at how using data in the right way could significantly improve complaints handling, allowing firms to deliver the best possible consumer outcomes and putting consumers at the heart of all business decision making. What follows is a summary of the more detailed white paper which is available on our website at [Download – EQ Customer Resolutions Whitepaper \(equiniti.com\)](#).

Whether considering a customer journey, communications, or developing a new product, firms will be expected to focus on delivering the best possible customer outcomes at every step.

Whilst it has been in the works for a while, the Consumer Duty comes at a time where the diversity and requirements of consumers are greater than ever. The pandemic has created new profiles of vulnerable customers and the wider economic uncertainty and inflationary pressures mean more consumers are likely to need ongoing support from all their suppliers, not just financial services. For businesses, giving customers what they want and need is an increasingly complex task as the new Duty will impact on all areas of business operations, including complaints.

Uniquely though, complaints can give businesses valuable insight into putting many of the Consumer Duty principles in place. By getting your data and complaints handling processes optimised, the results can help drive all future

operations in a way that is fully compliant with not just the FCA's objectives, but that of many other regulators. Their objective of "Ensuring firms consider the needs of their customers – including those with characteristics of vulnerability – and how they behave at every stage of the product or service lifecycle" can be greatly informed by complaints data analysis and action.

Using data to improve complaints handling

Maximising what you already have

Undertaking root cause analysis has long been a part of good business practice and operations, but how many companies truly realise its benefits? For some, this exercise is lip service to regulatory requirements with reports prepared beautifully but no real action taken. Yet the whole exercise is pointless if the data is not acted upon to improve operations for both consumers and the business itself. Often, the insights hidden within the data you already hold could be making a real positive difference, if only the analytics and processes were in place to help you realise this. Thorough data analysis and root cause driven action plans can prevent complaints and identify areas for operational improvement that helps reduce costs and increase effectiveness.

“Root cause analysis is not just there to highlight the biggest challenges, that your business is all too aware of.”

By focusing on delivering positive customer resolutions and acting for, not just the customer who has complained, but also the many who have not but are likely experiencing the same problem, businesses can benefit themselves as well as the consumer. Root cause analysis is not just there to highlight the biggest challenges, that your business is all too aware of. It also spotlights the upcoming trends that could have significant future impact. It lets you see these issues early on, so you can prevent them from becoming huge and expensive problems.

The Gather-Analyse-Act Approach

We have summarised our top tips for you here, but you can find the full details of implementing an effective Gather-Analyse-Act approach in our whitepaper [Download – EQ Customer Resolutions Whitepaper \(equiniti.com\)](#).

Customer complaints data needs to be more than an interesting talking point or tick box exercise.

Unless it is acted on to help your business improve operations, reduce costs, and deliver outstanding outcomes and resolutions for your customers, the whole endeavour is pointless. At its best, complaints data and the insights therein form an evidence-based business transformation plan that can benefit all aspects of your business. With all regulators focused on ensuring that firms deliver the best possible consumer outcomes and put consumers at the heart of all business decision-making, there is no better place to start than the feedback your customers give you every day.

97% of customers say they are more likely to stay loyal to a company that implements changes based on their feedback.

Source: www.smallbizgenius.net

Here are our top tips for turning customer complaints data into meaningful action.

01

Make sure your focus is on treating the cause, not the symptom. Drill down to the underlying causes of complaints until you uncover the real reason for dissatisfaction, whether this is communication issues, technology error or process failure. Always make sure you can link these to the specific product or process (or both) that is impacted. There is a tendency to focus on categorising complaints by similarity rather than sorting them by what caused them; this is the real purpose of root cause analysis. By better understanding how different complaints can be generated from common causes, it is easier to identify the remedial action needed.

The Gather – Analyse – Act Approach

We have found that a feedback loop of Gather, Analyse and Act approach to root cause analysis has the greatest impact on business operations and efficiencies.

This simple but thorough approach brings all the key strands together and creates a feedback loop that enhances the whole process over time. With each stage informing and influencing the other to improve data quality, analytics and actions in a constantly upward spiral.

Here at EQ, we have 20+ years' experience on putting these aspects together to benefit our clients. We've broken down our approach for you here.

The Gather-Analyse-Act Feedback Loop



02

Say why five times. Adopting this tried and trusted method for getting to the root of the actual problem can help identify where action needs to be taken and prevents you from being distracted by categories rather than causes.

All the Whys

Problem – You have a lot of complaints from customers who are unhappy with fees and charges.

- Why? – Because they were not told about the charges being applied
- Why? – Because the product literature was not sent to the customer
- Why? – Because a print batch failed and the problem was not identified.

In this example, the root cause is a system issue and can be linked to a particular process which can be monitored for future issues. It is unlikely that if this was captured simply as “unhappy with fees and charges” the true cause would be understood and the correct actions then taken.

03

Identify “quick fixes” amongst your emerging trends and smaller data sets to head off much larger problems in the future. Whether this is a fast-rising root cause, or one that affects multiple areas of the business, getting to them early can save considerable time, effort, and money in the long run.

04

Get strategic buy-in from the very top and a wide variety of stakeholders. The wider impact on the company of redress payments and poor customer satisfaction scores should drive buy-in for a continued programme of work to act on root cause data. Visualising complaints data using the impact to the business and its customers is far more powerful than simply sharing volumes and SLAs. This empowers the group to make significant changes and ensures you have the full view of the impact of complaints-based business improvements across the whole business.

05

Always consider the Gather, Analyse, Act feedback loop. If any data is missing, inconsistent or confusing, or if you know what the problems are but not how to act on it, chances are you need to change the data you collect or the way it's

presented to make it easier to understand how to solve the problem, and get the right support. Sometimes a different view from outside the company is valuable. Whether that is a specialist skillset in analytics or process review from operations experts, a fresh approach to gathering, analysing, and acting on your customer complaints data can result in vastly improved operations and resolutions for your customers.

Here at EQ, our expertise, technology and specialist resourcing services can help you reveal the hidden insights of your complaints data. We can enable you to better understand your customers and improve the performance of your customer service and complaints operations. One of our technology offerings is the **Complaints Insight Service**. This offers a secure online reporting service that is designed to:

- Monitor key trends in your complaint types and volumes
- Identify potential issues in your complaints process
- Allow you to access powerful root cause analysis to help improve your front-line processes and prevent complaints at source
- Provide you with complete oversight of your complaints workload

Please visit our website [EQ Complaints Insights - Understand your data \(equiniti.com\)](https://www.equiniti.com) for more information and videos on our Complaints Insight Service.



Anthony Eghan

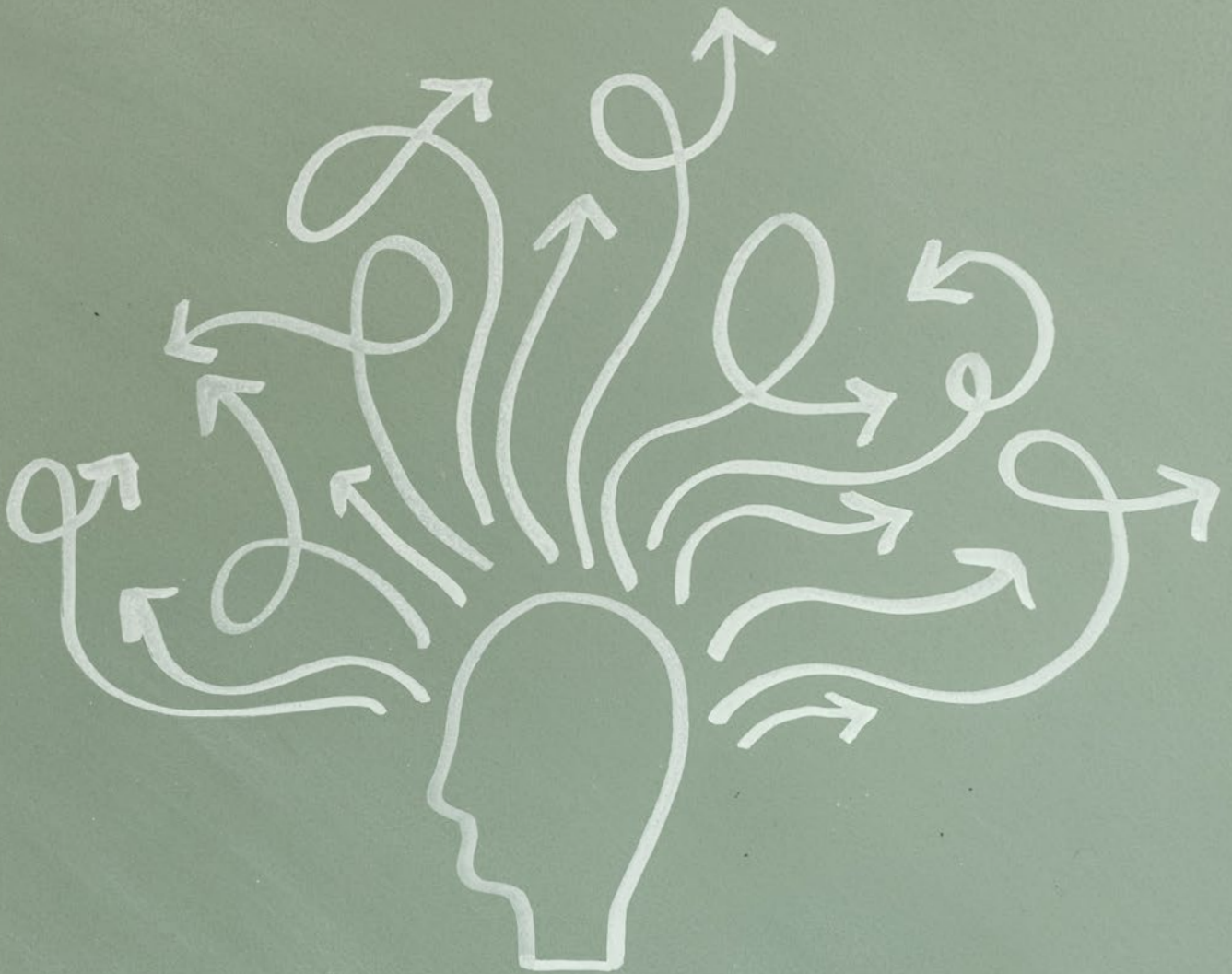
Anthony is Business Development Director at EQ Charter

in



Guest Column

Let's Make it Easier for Customers to Talk About their Mental Health



By Conor D'Arcy

Head of Research and Policy at Money and Mental Health Policy Institute

The national conversation on mental health has come a long way. [An overwhelming majority](#) of people think it's become a more socially acceptable topic and have higher personal awareness of mental health issues. But despite that progress, our research at Money and Mental Health has shown that when it comes to discussing mental health with firms there's still a distance to travel. In [polling last year](#), we found that only a fraction of people with mental health problems had ever told their bank (14%), telecoms provider (13%) or energy supplier (12%) about their condition.

That reluctance can be a source of frustration for well-intentioned staff in these companies who want to get the support they can offer to the people who need it. Common symptoms of many mental health problems can make it harder to use certain communication channels, process information or remember when payments are due. Simple adjustments firms can make, like avoiding calling customers who struggle to use the phone, or using jargon-free language and reminders, can hugely reduce the distress and disempowerment that people often feel when dealing with service providers.

We have heard first-hand from members of our Research Community - a group of almost 5,000 people with personal experience of mental health problems - how sharing their needs with a firm made a positive difference.

"The person I spoke to slowed down and offered to go over anything again and answer all questions. She was great."

Expert by experience

"They have been supportive and have asked permission to make notes on their file. Some have dedicated teams that only deal with such customers."

Expert by experience

As well as the benefit to customers, there's a regulatory imperative for many firms. The FCA, Ofgem, Ofcom and Ofwat all expect companies in the sectors they oversee to use disclosure to develop a greater understanding of their customers and to provide more effective support. That support could be even more valuable now, as the rising cost

of living affects both our finances and our wellbeing.

For those of us with a mental health problem, however, sharing our condition with a service provider can feel daunting, pointless or even risky. As one member of our Research Community told us, "it was a difficult choice to disclose [my mental health problem] – I wasn't sure if I would end up in a better position, or just live to regret ever telling them." For some, that was due to fears about what might happen in response. People told us they worried about negative reactions from staff, for instance not being believed or encountering outright prejudice. A common concern was how the information about their health might be used against them in future, for example when applying for a loan. But we also heard from members who had disclosed in the past, and wouldn't do so again. A number mentioned the lack of follow-through with support from the firm, leaving them unsure what the point of disclosing in future was.

"Being welcoming of the disclosure, empathetic and reassuring should be a prerequisite."

So with lots of barriers, there is no one silver bullet for firms wanting to make life smoother for their customers with mental health problems. A holistic, rounded approach is needed. That's why, along with the Money Advice Trust, we've published a [series of guides](#) on making it easier for consumers to disclose a mental health problem. The guides walk firms through encouraging disclosure, how staff can best respond when a customer does share information about their mental health and how best to record that data.

When a customer is signing up, there is an opportunity for firms to find out what additional support might be helpful. But for many of us, our first encounter with a company won't be the moment when we feel comfortable sharing a personal piece of information. That's why it's important that firms

routinely reference disclosure in standard communications throughout their relationship with the customer. With the symptoms of many mental health problems fluctuating, it may also be that for months or years, the customer doesn't need anything different from the firm. Frequent encouragement that's clear on the kind of support the firm can give can help make the choice to disclose a less difficult one.

Recognising how difficult the build-up to disclosing can be, the next step – how staff respond – can be make or break. Being welcoming of the disclosure, empathetic and reassuring should be a prerequisite. But those of us with mental health problems don't all have the same needs, so staff need to ask and actively listen to what would be most useful.

"Sometimes... you feel they're just rattling through... those questions are coming up on the screen and they're following a patter... But it's that feeling of actually engaging with somebody. It's... how they actually... engage with that person on a personal level and they're not just trying to get a number of calls in."

Expert by experience

The follow-up – making sure people actually get the support they've been promised – is crucial. Honesty at this stage is essential; the nature of how some firms operate may mean certain adjustments just won't be possible. Being open about that and exploring alternatives with the customer might uncover other solutions.

One of the concerns people cite when it comes to disclosure is not knowing how their data will be used. Staff need to understand this themselves in the first place, grasping how disclosed data will be recorded and used. That should enable them to then communicate clearly to the customer, so they can make an informed decision about what they want to share.

If firms follow the advice in the guides, it will make it easier for their customers to disclose a mental health problem, and to have a better experience all round when using their

services. There is an important caveat to that: disclosure can't be the only action a firm takes. More attention should be devoted to helping customers to share their needs but it's worth remembering how rare it is. From the current position, getting to the point at which half of customers with a mental health problem share their additional needs would be a huge shift. But that would still mean that the other half - which adds up to millions of people across the UK - still haven't disclosed. That's why making default journeys as accessible as possible remains absolutely vital.

The welcome progress in the national conversation about mental health didn't happen overnight, and neither will the picture on disclosure. But by taking the issue seriously, firms can make a big positive impact for their customers with mental health problems.



Conor D'Arcy

Conor is Head of Research and Policy at Head of Research and Policy at Money and Mental Health Policy Institute.





Expert Column

Proactive Resilience for Winter Wellbeing

By Helen Pettifer

Director of Helen Pettifer Training



I love the cold, bright, frosty mornings, but for many people maintaining their well-being through winter is a challenge. The current energy and food crisis will make it tougher still, so how can we be proactive in building our resilience, as well as the resilience of colleagues and customers?

Building Resilience and Taking Control

In the current economic situation, we can feel powerless. It can seem that we have no control over factors which are having a major impact on our lives and the lives of others. To an extent, this is true, yet we can build our resilience to it and help others to do the same.

A change in our response to external factors can make all the difference to our well-being and the people around us. Proactive resilience stems from self-awareness. It's about reflecting and understanding the things that help us to cope, that re-energise us and that maintain our health. The more we can invest our time and energy in these things, the more resilient we become. When we have some control over how we feel and our ability to cope, we are in a stronger position to help others do the same.

“As a business, we can't support everyone's needs, but we can make a difference by signposting local and national support services.”

The Importance of Relationships & Communication

One of the most effective ways to build resilience is through meaningful connections with others. Shared experiences, relationships and communication are at the heart of us feeling we are not in this alone.

A conversation can be a powerful way to feel listened to and gain a sense of belonging. It provides an opportunity to process your thoughts and put things into perspective. It can help you take action, such as accessing support that could make all the difference.

In the workplace, a conversation between colleagues, or with customers, shouldn't be restricted to business scripts. Asking a few friendly questions and picking up on points raised isn't idle chit-chat; it could be an exchange that gives an individual the boost they need to keep going.

If you have colleagues working remotely or customers that you never meet in person, make the point of getting in touch. Ask how they are getting on and if there are things that they need to get through the winter.

Collaboration, Kindness and Reciprocity

In a recent interview, Angela Wilkinson, General Secretary of the World Energy Council stated that 'our response to the energy and food crisis lies in kindness and reciprocity'. This means, where we can collaborate, offer support, be generous with our time and make a difference to others, we should.

Are there ways for your business to form community collaborations, support local initiatives and signpost customers to them or to help your employees? Consider how working together could be of mutual benefit; helping everyone to get through this winter.

What Support is Needed and How to Access It?

Seeking support is not a sign of weakness, but a demonstration of resilience. No one can do everything, so we need others to help us. One of the barriers to getting support is knowing how to access it. We might know what we need, yet we don't always know what help is out there. As a business, we can't support everyone's needs, but we can make a difference by signposting local and national support services. Before signposting, it is advisable to research the type of support on offer, who qualifies and how to make contact. Information can then be shared on staff noticeboards and in customer communications.

Prioritising Health Essentials

There are some basic essentials that we all need to remain in good health. These include undisturbed sleep, consuming a sufficient quantity of food, fresh air, regular exercise and hydration. These aid resilience, which has a positive impact on productivity, performance and customer service.

“We know that many businesses will also be stretched this winter, but most of these actions cost very little.”

In the winter months, it is cold, dark and uninviting when your employees arrive home or finish work. This reduces the chance of them heading outside for fresh air and exercise. Organising a weekly lunchtime walking group is a simple way to address this. This also helps to develop relationships and communication and I've already shared the benefit of that.

A 'no emails after 6pm' policy and a company culture that promotes a good work-life balance can help your team to unwind in the evenings, increasing the chances of sleep-filled nights.

Providing your team with a refillable water bottle and/or supplies of tea, coffee, squash and (at this time of year) even cuppa soups will help to maintain hydration levels.

In response to the increase of people facing food poverty, some of my clients have introduced breakfast clubs and community cupboards for their teams. Access to these essential food items can support colleagues who may be struggling to make ends meet and ensures they are getting something to eat when in the office.

How to Make It Through the Winter

So, it's time to focus on the following to help you, your colleagues and your customers make it through the winter:

- Relationships & communication
- Collaboration, kindness & reciprocity
- Getting informed about available support
- Health essentials

We know that many businesses will also be stretched this winter, but most of these actions cost very little. You may not be in a position to offer employee bonuses or customer discounts, but you can still make a difference.



Helen Pettifer

Helen Pettifer is a Non-Executive Director of the Collaboration Network. She is a customer service consultant and trainer, specialising in consumer vulnerability since early 2018. Helen has built up a strong brand reputation for her work in raising awareness and standards within organisations on treating vulnerable customers fairly.





Guest Column

Customer Resilience is More Important Now Than it Ever Has Been

By Amy Wernham

Resilient Customer Manager at South East Water UK

Together, we and our customers are facing very challenging times across all industries. With the impact of the cost of living crisis, the war in Ukraine, the effects of Covid and an ever changing climate, we are having to react quickly to changing environments to deliver the best service and support to our customers. It's changing the way we have previously worked across different areas of the business and particularly what we can do to directly support and advise those most impacted.

The water industry as a whole has faced many challenges this year, we are still in drought and through climate change our weather becomes more unpredictable. We need to find more innovative ways of working to ensure that customers have access to ongoing support and have the tools to adapt and increase their own resilience to cope with these challenges.

At South East Water we are always looking for new ways to help and reach customers across our supply area with our range of support and services. We are increasing our partnerships and collaborating in different ways to raise the awareness of customer support services. We are engaging those harder to reach groups through community schemes, which are key support networks for all groups of society and we are introducing more tools to help customers understand the ways that they can reduce their own usage and access our support.

One of our partners is the disability equality charity Scope and I was fortunate enough to be invited to the Scope Disability Equality awards in October. It was an inspirational event with nominees who had different disabilities and have faced adversity and barriers throughout their lives taking part. One of the things that struck me at the awards was the theme of safety and inclusivity at the event itself. Many of the speakers explained how they felt they had entered a safe space where barriers had been removed and this highlighted that although we have made great steps as an industry, we still have more work to do to ensure all of our customers feel safe and supported.

Scope's recent figures on disabled consumers finds that

general living costs an extra £583 a month on average if you are disabled. These are costs that cannot be reduced and raising awareness of our affordability tariffs is crucial in supporting these consumers. We know that now more than ever circumstances for these consumers will become increasingly difficult as we all feel the financial pinch of the cost of living and there will be groups of customers who are disproportionately affected by these cost increases; for some it is not an option to reduce the amount of energy and water they use. Through our Resilient Customer Strategy we are working on new ways to reach our customers and innovate to not only support but also protect people in this changing landscape.

“At South East Water, one of the ways we are supporting more customers is through our data sharing initiatives with local councils.”

I love being part of the solution and making a difference in my role as Resilient Customer Manager. It covers a wide array of ways we support customers to reduce their bills, helping them improve efficiency safely and access the support services that we as their water company can offer. Over the past year, we have seen that so many more customers are engaging with ways to save on their bills and by having ownership of both the water efficiency programme alongside our vulnerability and affordability strategies, we have seen this occurring in some surprising ways.

One example is within our free water efficiency devices. Something that we offer to all customers in the supply area. This year so far we have sent out over 4 times the expected year to date levels, equating to over 170,000

additional devices ordered by customers than in previous years and we still have 5 months left of the financial year. This increased over the summer as we all faced the impact of drought conditions and as a company we sent out more water saving messages than ever. This uplift began at the beginning of the year and remains high as we head into the winter as customers continue to look for more ways to bring down their bills as other living costs increase.

South East Water conducted its own research in April this year to understand customer concerns about the cost of living and increasing bills. Water is often one of the first bills that customers stop paying and as costs continue to rise, we will see this increase as we identify those in financial need. Our research showed that in April, two thirds of customers were already concerned about their water bill along with their energy, fuel and council tax bills. Perhaps most interestingly was that in April, mortgages was ranked as the lowest area of concern, as we know this has drastically changed and for many this will now be one of the highest areas of concern due to increasing interest rates. Our latest research shows that only 39% of our customers are optimistic about their personal finances in October 2022 compared to 55% in June 2021.

This change in economic circumstances shows the importance of being able to adapt and change to current pressures, within a matter of months mortgages have shifted from being perceived as an area of stability to one of great concern. We all have a role to play in ensuring customers are able to afford to live with water, energy and household security and increasing access to services and advice will help everyone become more resilient in the current economic climate.

At South East Water, one of the ways we are supporting more customers is through our data sharing initiatives with local councils. This was made possible through the Digital Economy Act which has given us the ability to share and receive data from local councils and other groups for the purpose of helping customers in water poverty. We have implemented an auto enrolment process where councils provide us with regular reports of individuals who are

eligible for our specialised support tariffs. Our dedicated teams then apply these tariffs to the customers' account and write out to the customer to inform them that they are automatically eligible for a reduced bill and they are now in receipt, hopefully a great post day for those customers!

The scheme has already helped over 7,000 customers so far and the local councils are crucial in identifying these customers that we previously may not have been able to reach. Joint initiatives such as these are removing barriers of awareness for support schemes and enabling households on lower incomes to be more financially resilient to increases in cost of living.

“There is still much more work we need to do to help our customers become more resilient to the current economic and climate challenges”

As an industry we provide vital services to all customers, when there is a water supply interruption these essential services can be impacted and this particularly effects our vulnerable customers who may be unable to collect bottled water. Over the summer our expert field teams delivered bottled water and made over 8,000 deliveries to vulnerable customers in a matter of a few weeks. But there are always those customers who are not aware of our priority services and we do not know their current circumstances. During incidents we work closely with councils and local resilience forums to share data and identify those who we believe may not be able to get access to water themselves.

Through the summer we linked our temporary use ban on hosepipes to the priority services needs codes to ensure that everyone who may struggle to adapt because of either

a physical or mental health need was exempt. Proactively informing by email or letter and registering any customers who believed they were exempt for priority services at the same time. In bringing this process together we have been able to help more customers and make more households resilient to future incidents by identifying their needs.

These are just some of the ways we have been trying to find, identify and support customers on a larger scale through innovative data sharing agreements to changing our own internal processes to simplify the customer journey and reassuring customers that we are aware of their needs.

There is still much more work we need to do to help our customers become more resilient to the current economic and climate challenges and we continue to look for more ways to work together. One of the ways we are working with our stakeholders and partners to support more customers is through our annual Stakeholder event on 1st December which will discuss the cost of living challenges and more ways to support those who are most vulnerable. It will be a great day of expert speakers coming together to share their ideas and best practice.

[Register to attend South East Water's Annual Stakeholder Event Here](#)



Amy Wernham

Amy is Resilient Customer Manager at South East Water and is an integral figure in fostering greater collaboration to support customers through South East Water's Annual Stakeholder Meeting, in partnership with the Collaboration Network.





Expert View

Supporting Vulnerable Customers

“The problem is...”

By Helen Lord

CEO, Vulnerability Registration Service

“We already know who our vulnerable customers are.”

“Some people don’t want to say they are vulnerable.”

“We don’t know what to do when we’ve identified vulnerability in our customers.”

These are probably the main sticking points I’ve seen in terms of getting on and sharing data to support vulnerable customers. They are the same barriers that have been thrown around for years and now we’re submerged in a cost-of-living crisis where the number of struggling people, spiralling into debt, is on a steep upward curve and we haven’t got our act together.

When VRS was set up, I naively thought that it was simple. Consumers want one route to communicate the fact that they are in financial or circumstantial difficulties – let’s make life easier for them. Let’s break down some of the pain of communicating with organisations and provide a heads up that someone needs a bit of extra support. Let’s not expect consumers to navigate their way through multiple digital channels and call routing systems when they feel least equipped to do so. Let’s help people get support that is available to them easily when they most need it.

So, for what it’s worth, here is my response to the challenges to data sharing:

We already know who our vulnerable customers are:

Clearly, no organisation can know who all their vulnerable customers are and, even if they did, the poor customer will then have to go through the pain of relaying their circumstances to the other ten or fifteen service providers that they have relationships with, if we don’t share data.

Our recent survey, conducted by Censuswide, shows that 27% of the UK adults consider themselves to be vulnerable. 38% of those feel that their vulnerability is never taken into consideration by the organisations they deal with.

VRS is the only organisation to share many data insights about vulnerability: Court of Protection Order data where an individual is lacking the mental capacity to manage their finances, when an individual has been a victim of a loan shark, when an individual is at risk of coercion or a Power of Attorney is in place – if an organisation is not accessing this information, they cannot be certain they know who all their vulnerable customers are.

Our surveys have consistently shown that 10% of the

population are in fear of homelessness, repossession or eviction. Figures from Refuge suggest that 8.7 million people suffer from economic abuse. Well over 900,000 people in the UK are suffering from dementia.

Identifying vulnerability means sourcing information from many disparate places. It is varied and complicated and circumstances affect different people in different ways and those circumstances change. We only have to scratch the surface to see that we can’t possibly know who all our vulnerable customers are. We may have a bit of a handle on financial vulnerability – although there is still a long way to go – but we have very little understanding of why that financial vulnerability exists.

“Another worrying factor is that people over 65 are half as likely to identify as vulnerable compared to the 16-24 age bracket.”

Some people don’t want to say that they are vulnerable

Our research shows that 40% of people are comfortable with communicating vulnerable circumstances but 15% felt that organisations wouldn’t care if they did, 20% didn’t feel that doing so would make a difference and 13% said that stating they were vulnerable was too frightening.

Another worrying factor is that people over 65 are half as likely to identify as vulnerable compared to the 16-24 age bracket. There is a challenge in engaging with some of the population, particularly with our strong emphasis on digital channels – there is undoubtedly a join between financial exclusion and digital exclusion. We know that a significant minority of registrants on the VRS do not have access to a smart phone. There is therefore work to make sure that some individuals don’t fall below the parapet and that includes ensuring that they are extended support and also are not placed at risk – not least of all from unregulated lending.

However, we can’t expect a panacea – we will never be able to capture everyone’s vulnerability and we should continue on the quest to identify vulnerability where we can. That should not stop us supporting those people we

can identify or helping those who are already putting their hand up to state that they want their situation to be given consideration. Where we can identify vulnerability we should already be acting upon it.

We don't know what to do when we've identified vulnerability in our customers

A constant in all sectors, irrespective of the size of the organisation, is a concern, even a fear, of doing the wrong thing when dealing with a vulnerable customer, of making things worse. In many ways, this is uncharted territory – we've spent decades assessing people's financial circumstances and credit history and making decisions based on this. Context and circumstances haven't been brought into the mix.

“It also means that customer service needs to be sufficiently robust, not just during the acquisition process, and that staff are trained and equipped to deal with vulnerable people.”

We are now making service-driven decisions not solely based upon finances but with the backdrop of individual's personal circumstances where emotions, personality, relationships and health all play a role.

So, it is a challenge but it's a challenge that needs to be addressed – we're not just dealing with social responsibility but regulatory expectations. What we need to remember is that our responsibility is to be aware of an individual's vulnerability only in as much as it affects that person's interaction with the service being provided – we can't provide a remedy to all their problems.

That means looking closely at our customer journeys to make sure that where we identify an issue, people are channelled in the right way, communicated with appropriately and given the right level of support. On occasion that may mean that they need specialist support and that may mean an investment in resource. It also means that customer service needs to be sufficiently robust, not just during the acquisition process, and that staff are trained and equipped

to deal with vulnerable people.

We're beyond the point of opening conversations about vulnerability with 'the problem is ...', or to be considering pilots that may commence several months or to be paralysed by a fear of breaching data protection law instead of focussing on making sure our reasons for processing stack up. Where we are able to identify vulnerability in customers, we need to be acting now.



Helen Lord

Helen Lord is CEO of the Vulnerability Registration Service which collates information about vulnerable individuals to enable organisation to provide their customers with the appropriate level of support.



Inclusive Services Design: *Understanding the Needs and Feelings of your Vulnerable Customers*

By Carolyn Delehanty

Collaboration Network Vulnerable Customer Lead



For some organisations, understanding the needs of their customers, is a regulatory requirement but for many more it's simply common sense. Disney, Nike, John Lewis, Virgin Holidays and Apple have all secured their unique positions through a relentless focus on meeting, and often pre-empting, the needs of their customers.

I like to think of the process as a target board where the bullseye is where customer, colleague and commercial opportunity is at it's optimum.

Customers' needs are fully met, often exceeded.

Colleagues' roles are made easier, and they feel like they're making a difference.

Commercial gains are plentiful driven by solutions which more than pay for themselves due to costs avoided (e.g., demand, complaints etc) and revenue gained through loyalty and advocacy.

If you don't take the time to understand your customer's needs and feelings your product or service might hit the board, it might not. If you've taken the time to understand their needs and feelings and design solutions specifically for them, you'll hit the bullseye.

But how does this work for vulnerable customers?

Let me say it loud and clear: you don't need a time consuming and expensive, quantified, and qualified research project.

If you asked your vulnerable customers, shall we spend 6 months understanding your needs or shall we do the best with what we have and make some improvements, what do you think they'd say?

How to understand the needs of your vulnerable customers

Understanding vulnerable customer needs starts with gathering their verbatim. You have a plethora of sources available to you all of which hold valuable insights, for example:

1. Comments on social media posts
2. Reviews on Google, Trustpilot etc
3. Call recordings
4. Letters
5. Emails
6. Complaints

7. Social Media enquiries
8. Survey feedback

Bring a sample of these together, (depending on the size of your organisation and the length of the verbatim, I recommend a minimum of 100 and a maximum of 500) and spend one or two hours reading through them. You will begin to spot common themes from which basic needs can be gathered, for example:

"Every time I've called, I've been in the queue for over 20 minutes. It's used all my credit and I have now had to come to the library to use their computers to get in touch with you."

Possible need 1: to be able to speak to someone quickly

Possible need 2: non-digital contact method

"I just don't see how my bill can be £432 when I've been paying £76 a month. The guy explained it twice, but it still doesn't make sense to me, and I can't afford it even if it is right."

Possible need 1: simpler explanations

Possible need 2: short term financial support

This method of deducing needs from vulnerable customer verbatim is far from steadfast, but across 100+ pieces of verbatim, it rapidly moves you forward from no understanding of their needs to some understanding of their needs. Further, this understanding is not formed from perceptions or bias, it's formed from real customer verbatim and is a great stepping stone to move forward from.

"It is our feelings which drive our behaviours and decisions."

Firming up your understanding of their needs

From this initial view, it's essential to validate the needs. It's likely that in so doing you will add to them – go with it as they can be filtered later.

This is a great time to engage your frontline teams. Invite 4 or 5 experienced advisors to a 30 minute workshop to review the needs you've identified. Share how you've produced

them and then seek their views – do they resonate? do they look like the needs they hear vulnerable customers talk of every day? Be open to adjusting them – your frontline advisors are your strongest source of insights except for customers themselves – so trust their inputs.

Finally, it's essential to validate them with vulnerable customers. This doesn't need to be complicated. Bring 4 or 5 vulnerable customers together physically or virtually and repeat the exercise you did with your frontline advisors. You must of course be respectful to their needs in so doing – some may prefer a one to one conversation and others may only be able to take part via a home visit. Regardless, be sure to be accommodating and respectful of their time. You should also remunerate them to recognise the value they've added. If all this seems to complex, some simple phone calls to 2 or 3 customers will suffice to get you started.

It may well be that as your activities progress you need to do more in-depth research but by following the simple path outlined here, you'll start that activity with a small cohort of customers you know are willing to talk to you.

Deepening your impact: vulnerable customer feelings

Understanding needs is one thing, and is as far as some regulations go, however a deeper focus on your vulnerable customer's feelings will excel their experience and commercial impact.

It is our feelings which drive our behaviours and decisions. For example, it is how we feel about a restaurant or holiday which decides if we go back (loyalty) and how we talk about it (advocacy) to our friends and family. It's not that the waiter was friendly which makes you go back, it's that he made you feel at ease.

By defining how you want your vulnerable customers to feel and validating these feelings with them you can identify gaps between how they currently feel and how you want them to feel.

Vulnerable customers who, for example, feel listened to, understood, and valued, are more likely to be renew and recommend your services to others. And here's the lightbulb moment – these are often the same feelings the rest of your customer's desire.

By driving a relentless focus on meeting the needs of your vulnerable customers and developing the feelings all your customers desire, you will hit your target's bullseye.



Carolyn Delehanty

Carolyn is the Collaboration Network's Vulnerable Customer Lead and helps to deliver our programme of activities that enable organisations to improve the support extended to their customers.



Why Inclusion Matters for Us All

By Anna Roughley
Head of Insight, Lending Standards Board

We can sometimes take for granted the little things in life, whether that be a decent commute to work, enjoying a coffee in a favourite café, or even something much, much smaller and seemingly insignificant, like being able to jump on our phones to quickly pay off one of our bills. It's done in a flash, and unlike being surrounded by loved ones or enjoying our favourite hobbies, it's unlikely something we feel grateful for on a day-to-day basis. Yet for some, the latter example I've given here may not be so straightforward, or even achievable at all.

The organisation I work for, the LSB – primary self-regulatory body for the banking and lending industry – exists to drive good outcomes for customers of financial services. One strand of that work is done through our Insight team, who disseminate practical considerations and unique insights to our registered firms to help them embed the best practice standards we set and oversee.

Our most recent piece of research looked at the importance of inclusion, specifically for disabled customers and

those with other access needs who are trying to succeed in business. For this work, we engaged with disability group representatives, business owners, and the All Party Parliamentary Group for Inclusive Entrepreneurship – all of whom were instrumental in shaping the final report.

So, how is this research relevant to you, the readers of this journal? Well, inclusion matters because it affects us all. We should all care about being inclusive because when we exclude members of our society, we miss out on the vital contributions they could have made. I'd like to talk to you about some of the key takeaways from that report we launched. Although this particular piece of work focussed on SME lending for people with access needs, the insights and practical considerations within it can be used across a multitude of different sectors to ensure inclusion for all.

I'm sure you'll appreciate that setting up and running a business is one of the most challenging things that a person can do. Yet for disabled customers and people with other access needs, there can be additional layers of complexity.

Being aware of what barriers customers may face when accessing financial or other services is vital for ensuring inclusion and ensuring those customers can flourish in their business goals. So, what might those barriers be, and how can organisations help to break them down?

“The power of lived experience shouldn’t be overlooked when it comes to designing and delivering a product.”

Let’s start at the very beginning (a very good place to start) - the design of a service or product. Before getting stuck into the design process, organisations should consider who is involved with the process to check that there is a selection of diverse viewpoints being used to assess risks and opportunities. This reduces the likelihood of bad outcomes occurring, with products or services going live that could be inaccessible or unsuitable. Let’s take digital as an example here. We are moving towards an ever-digital world. Whether it be accessing financial services, paying our bills, or making a complaint through a chat function, digital has taken off. Whilst this presents reams of opportunities for businesses and customers, it has the potential to do the opposite for some customers who are at risk of being left behind.

To go back to my opening point, whilst many of us can pay for things on an app with a drop of a hat, that isn’t the case for everyone. Organisations creating digital products and services must consider those who aren’t able to use technology at all, those who find it challenging, and those who aren’t confident or comfortable using it. One representative we interviewed for our research raised concerns that the increased push by banks to interact through apps, could risk leaving some disabled customers without access to banking or lending services, as disabled people have been found to have much lower smart phone ownership than the non-disabled. This is just one example of where mindful product design, and ensuring there are

options for everyone, is critical in ensuring good outcomes. We shouldn’t just be catering for the masses; we need to cater for all.

The power of lived experience shouldn’t be overlooked when it comes to designing and delivering a product. Lived experience is invaluable and difficult to replicate with training, and so for this piece of research, we highlighted that having disabled people and those with other access needs at all levels of a financial services firm could have many benefits. The key here, and for all teams no matter the sector, is not just having a representative, diverse workforce, and a seat at the table, but actually giving people a voice. Hearing the views of your team members and their lived experiences, if they are comfortable sharing, can help to shape products and services, ensuring they are designed and delivered with everyone in mind.

Lived experience can also help to inform training – a vital tool in ensuring consistently good outcomes for customers. Raising awareness of the difficulties customers could face should form part of an organisation’s training. Employees shouldn’t be expected to be experts in all disabilities and access needs, however, it was felt by those who contributed to our research that an understanding of the various types of ways that disabilities or other needs can impact customers would be beneficial. Having that awareness can help to empower staff to support customers in the best way possible. Keeping training up to date and not relying on business-as-usual training (especially when it comes to external factors and their impact, like the cost-of-living crisis) can help to ensure staff feel equipped to respond to customers in a way that is most helpful for them.

We also highlighted the importance of good communication when it comes to being inclusive. Having communications such as advertisements, product and service material, or websites that are representative, is crucial. This can play a part in creating an atmosphere that is welcoming and shows there is support available for customers who require it. But being representative goes beyond simply showing images of disabled customers or those with other access needs. Instead, representation can be achieved by clearly outlining the types of support available, the commitment from an organisation that they are there to help and do the right thing, and encouraging customers to get in touch if they have any questions or concerns.

Having good training that is regularly reviewed, mindful product design, a representative team with lived experience, and clear communications, can all play a huge part in ensuring that your company's offerings are as inclusive as they can be. Where customers require additional support, specialist teams, which we know many of our registered firms do have, can make a big impact. These teams, which are dedicated to managing the specific support needs of customers, can also help to support their colleagues as well as the customers who are referred to them. Helping to educate staff on why a query has been answered in a certain way, for example, can help other team members to grow in confidence and enhance their understanding.

This is just a snapshot of the insights from our report and how they can hopefully help your organisations to break down the wall's customers face. We know inclusion is not easy, especially in today's rapidly changing environment and with such trying times ahead, but that doesn't mean it isn't achievable if we all play our part to ensure no customer is left behind.

If you would like to read the full version of the report you can access it here: [Inclusion in business banking and credit: disability and other access needs.](#)



Anna Roughley

Anna leads the Insight, Communications and interim registration functions at the Lending Standards Board. She is responsible for driving forward strategies which: reaffirm to registered firms the requirements of the LSB's Standards and Codes through the provision of insight; raise awareness of the LSB and the importance of delivering good customer outcomes; and support applicant firms through the registration process.





Guest Column

Cross-Border Dispute Resolution:
*Finding the best outcome for consumers
that shop across borders*

By Sonia Payne

Executive at Chartered Trading Standards Institute

Consumers have long had difficulty in finding resolutions to their disputes, add a company based in another country into the mix and you've complicated the process of finding a resolution tenfold. Here at the UK International Consumer Centre, we help consumers navigate their way around what is potentially a daunting process, and sometimes even reach out to companies on their behalf.

The UK International Consumer Centre was born out of the UK's departure from the EU. We were previously the UK European Consumer Centre, and were part of a network of centres based all over Europe, working together to resolve cross-border disputes. We left the network when the UK left the EU, but the potential to grow the service to help consumers with problems with companies all of the world, and not just the EU, was realised.

We officially left the European Consumer Centre Network at the end of 2021, but have maintained a close working relationship with our former colleagues. The majority of the cases we receive are in relation to companies based in Europe, and this comes as no surprise, as the EU is the UK's biggest trading partner.

Since we left the network, our service has continued to grow. We are now able to help consumers with complaints against companies all over the world and we have built up expertise in different laws and consumer protection systems for many different countries. We have memorandums of understanding with consumer organisations in various other countries, and these partnerships allow for the mutual handling of cases. This means that if a consumer based in the UK has a problem with a company based in a country where we have a partnership, we can refer the case to our partner for them to make contact with the company on behalf of that consumer.

The benefit of partnering with consumer organisations in other countries, is that ultimately, the consumer is receiving the best possible route to having their complaint resolved outside of the legal system. And apart from occasionally speaking to us, and sending us their documents, they don't have to do anything!

Partnering with consumer organisations in other countries helps us to understand what rights consumers have in other countries, how their consumer protection systems are set up, but also what avenues are available to consumers who

want to have their case taken to an out-of-court dispute resolution body – or if even such a body exists in that country. Consumers also benefit from these arrangements – their case is taken off their hands and they are rest assured that a consumer organisation is helping them get the resolution they desire.

These partnerships also help remove practical barriers to justice, such as a difference in language, lack of awareness of the complaint handling process, and the physical distance between the consumer and the business.

We're part of the Chartered Trading Standards Institute, and this helps our access to information sharing across different consumer organisations, and it also helps in our resolution of consumer complaints.

“In 2020, we received 43 complaints where the consumer or business were located outside of the EU, in 2021, that figure increased to 775, and in 2022, we are projected to receive around 2,500”

We're funded by the UK government, and this means that our service is provided at no cost to consumers. Building those networks with consumer organisations in other countries, and helping more and more consumers, helps us to demonstrate the need for such a service, and this helps with renewals of our funding.

Let's look at some figures. In 2020, we received 43 complaints where the consumer or business were located outside of the EU, in 2021, that figure increased to 775, and in 2022, we are projected to receive around 2,500 complaints regarding non-EU consumers or businesses.

So how do we work?

A consumer will contact us with the details of the dispute they have. Our specially trained advisors will advise the consumer on their legal position, and give them some practical advice on what they can do now. If that doesn't resolve the case, we refer the case to one of partners in the country where the business is based. The partner organisation will make contact with the business on behalf

of the consumer, and make them aware of their legal obligations under that country's law, and inform them of the consumer's desired outcome.

We don't have a partnership with consumer organisations in all countries (not yet, anyway!) and in cases where a partnership does not exist, we contact the business ourselves.

More often than not, we're able to resolve cases. This can be in the way of giving the consumer the advice they needed to resolve the dispute themselves, writing to the company directly on behalf of the consumer, or educating the consumer on their legal rights.

Consumer education is at the heart of what we do – after all, consumers who know their rights, and know what to do if things were to go wrong, are more likely to shop cross-border.

Customer Service and Vulnerability

We're big on customer service. We have regular training on different aspects of customer service, including call-handling, contact handling, plain English training, and complaints handling. Our advisors know to identify potential vulnerabilities in an individual and make a record of the vulnerability so that all staff are aware, and can treat that person accordingly.

When it comes to vulnerability, we understand that at some point we can all be vulnerable. Consumers that contact us for advice on a legal matter are circumstantially vulnerable, and helping them to resolve their case, not only provides them with some closure, but helps them move away from being vulnerable.

We have held the Customer Service Excellence award since 2014 and have passed every annual audit. We are committed to being better and doing more for our consumers.

Our role is to provide advice to consumers – and we're committed to doing just that. If you ever find yourself in a situation where you've purchased goods or services abroad, either online or while on holiday, give us a call, and we'll be happy to help!



Sonia Payne

Sonia Payne is an Executive at Chartered Trading Standards Institute.

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Engaging with Customers: Let's Talk About Debt...



By David Murphy
Director at ReachOut

It was great to meet so many Collaboration Network members at the conference in London. I remember the heatwave and praying for good air conditioning as Danny Hillery from Nationwide Building Society and I prepared our presentation on how ReachOut is engaging with and supporting struggling Nationwide members. As the days get shorter and colder that all seems like an age ago!

I also remember running out of time before I could share some key messages learnt in the two years since Sigma Connected launched ReachOut; lessons that might help organisations engage directly with more of their own customers in debt. These are just our observations, and I hope by sharing they might just be useful to you when considering your own customer debt journeys and messaging.

These findings come directly from conversations with customers supported by ReachOut (people that hadn't engaged with the organisations they owed money to) so hopefully gives some unique insight from customers who are experts through lived experience.

So what did we learn from customers?

We looked at the words customers used to describe how they feel when bills land. We heard words like "Anxious", "Stressed", "Panicked" and "Fearful". The feelings of anxiety and fear can be quite overwhelming a debilitating for some; and for others it's the struggle to understand the content of collections letters that can lead to feelings of being overwhelmed. For those struggling financially, especially with deficit budgets, there's a real fear of being asked for money they simply don't have. Regularly customers talk of the impact all this has on their mental wellbeing. Others get frustrated as feel there's more important things like food and rent to worry about.

All this can lead to customers ignoring or avoiding creditors. In many instances bills do indeed go unopened. This is a real shame as these days most letters detail a raft of amazing support on offer; and where these aren't opened customers remain unaware of that support. Another compounding factor we hear from customers is how some lack trust in their lenders and suppliers (often unfounded but still a challenging to overcome!).

We found a significant minority, around 6% of those ReachOut spoke with, were in genuine crisis with complex

and / or a multitude of challenges.

When we ask the question "How are you coping" (and within the safe environment of our confidential service) we hear customers open-up about the challenges they face which impact in one way or another their ability to manage bills, whether limiting affordability, limiting bandwidth or limiting ability to deal with money matters.

“The moral here is that behind each debt is a personal story”

As 100% of customers referred to ReachOut have problem debt and aren't engaging with their creditor (as you'd expected) many talk about loss of employment and long-term sickness. We also hear much talk of other life events that make it hard for them to manage debts, like bereavement, grief, a relationship breakdown or addiction.

Then there's the more harrowing disclosures around abuse (including heart breaking disclosures of sexual abuse and even child abuse), hopelessness and suicidal thoughts. Worryingly, customers talk of how things escalate and get out of control very quickly – meaning early engagement is key to good outcomes.

The moral here is that behind each debt is a personal story, and it's only through understanding the real challenges – and connecting customers to support – that you genuinely get sustainable debt resolutions (as well as more loyal customers and brand advocates!). Key to this is creating a safe space for customers to open-up, asking the right questions, giving people time to talk and really listening.

A word of caution at this junction...

If you decide within your own business to explore broader conversations with customers (more than just debt) then please be prepared. How your people respond to a customer's sensitive disclosure impacts whether they open up to other professional organisations in future. If you make them feel

visible, valued and validated – offering help and support – they’ll be more likely to open up with others; but if you miss the opportunity to support they may feel it pointless to open up. This is especially true when a customer talks openly for the first time. It’s essential frontline advisors are trained and ready to lead these difficult conversations.

So how can we apply these learnings...

“Softer language and an empathetic tone promote engagement; whereas red, bold and capitalised text has the opposite effect.”

Whilst there’s no silver bullet to any of this, I believe there are some practical steps every organisation can take to make it more likely for your customers in debt to respond and engage with you (whatever sector you operate in). Remove consequences and promote support (less stick and more carrot): Support can sometimes be relegated to the back of a debt letter, and when the customer sees reference to the actual debt this may trigger anxiety (the customer may not read on). Consider including a letter early in your collections journey that focuses solely on the support available and doesn’t mention the debt.

Consider tone, language and font: Softer language and an empathetic tone promote engagement; whereas red, bold and capitalised text has the opposite effect. Lots of words can overwhelm and jargon can be a barrier to comprehension. Readability data suggest that the average reading age of the UK population is 9 years. Consider if there’s a simpler and shorter way to get across your key message using plain language – and consider if the customer will genuinely feel you’re on their side.

Use lots of different styles, channels, techniques, and partners: Different people respond to different things. Key is having a diverse range of contact channels, techniques, and partners. The more variety you have in your approach,

the more likely your customer will hear your message one way of the other. Also consider trusted partners who your customer might listen to and can help you promote the support you offer to your customers.

Ultimately engagement is king.

Even if your customer remains unable to pay there’s a lot of benefit in having the conversation and understanding why. It allows you to offer support, strengthens the customer relationship and their trust in you, and creates opportunities to signpost to further support. This all helps reduce the customer’s anxiety and help them towards getting back in control... which is good news for everyone in the long run!

As a final thought (‘Thanks’ if you got this far!) there’s some excellent further reading on this topic from **StepChange** in their latest report [‘Mixed Messages’](#); and also from **Ofgem**, which the ever insightful Dr Elizabeth Blakelock helped produce, in their report [‘Debt communications messaging: Evidence from customer and behavioural insights’](#). It’s also worth a shout out to the team at the **Money and Mental Health Policy Institute** and their [Mental Health Accessible programmes](#), which includes a Debt Communications Module.



David Murphy

David is co-creator and a Director of ReachOut (a service by Sigma Connected) helping organisations engage with and support more of their customers in debt. He also volunteers on the steering committee with WASP UK (Workplace Awareness of Suicide Prevention, a newly formed Community Interest Company) to help tackle suicide in the workplace.



Making Ends Meet

Collaborating to Help Customers with the Cost of Living Crisis

By Dylan Spedding
Senior Customer Policy Lead at Ofwat

The cost of living is impacting many people's daily lives. While it isn't the only challenge that people face, being unable to afford essentials is making existing pressures even worse. At the same time, many people are finding themselves facing financial hardship for the first time.

As the economic regulator of water and wastewater services in England and Wales, Ofwat protects customers' interests by ensuring that water and wastewater services remain affordable for all and that companies are driven to meet customers' diverse needs, particularly those who are in vulnerable circumstances.

While water bills rose on average less than inflation for 2022-23, [we have challenged companies to do more to help customers and in particular to help those struggling to afford bills](#). But we also know that water is just one of the many bills that people receive. To help people make ends meet there is a need for water companies to collaborate with other sectors to help households boost incomes, bring down their costs and access other support.

Below are six areas where we think water companies could do more to collaborate, share best practice and innovate to help customers through this cost of living crisis.

1. Using customer insights to target help

Fewer customers report concern with their water bill compared to electricity and gas. But [our research continues to highlight that while around 1 in 5 customers struggles to afford their bill, far fewer know about the support available from water companies through social tariffs and other forms of help](#).

There is a real need for water companies to reach their customers and gather insights on their circumstances to make sure they get the support they need. But understanding customers changing circumstances, communicating with them meaningfully and offering them tailored support is a constantly moving target.

2. Make it easier for customers to pay their bills, get help and repay debts

Water companies need to ensure that their tariffs, communication and support continue to be fit for purpose. More than 50% of the complaints from customers that water companies receive every year are about billing and charging.

In May 2022 we published our [Paying Fair guidelines](#) to encourage water companies to support household customers pay their bills, get help and repay debts. The new guidelines cover several areas, including requiring companies to:

- Offer more flexible payment options for customers on irregular incomes and zero hours contracts;
- talk sensitively with customers struggling to pay to understand their circumstances and resolve problems without needing to take debt recovery action;
- use more complaints, research and other customer feedback to make real time improvements to payment, help and debt services; and
- make full use of data to find those customers who are struggling and offer them support.

“We want water companies to transform the services they deliver. We know there are some great innovations already out there”

The guidelines also cover other areas such as bereavement support, customer rights and debt recovery.

We have asked water companies to update us on their policies, procedures and systems by 31 December 2022. But we've also asked them to keep abreast of – and lead – best practice to make sure their customers keep on paying fair.

3. Trialling new charging methods to support affordability and water efficiency

The tariffs customers pay can help support affordability, and potentially other sustainability goals including greater water efficiency.

So in September 2022 we published '[Consultation on charging innovation to support affordability](#)' in which we called on water companies to trial creative and targeted ways in calculating customers' charges to help make sure those who need support can get it. We also called on them

to step up their efforts to support customers to eliminate in-home leakage and reduce overall water use, thereby enabling lower bills for those with meters.

4. Encouraging innovations in the support for most vulnerable

We want water companies to transform the services they deliver. We know there are some great innovations already out there – including the ones that showcased in July at our special ‘Innovation in vulnerability’ workshop with the Collaboration Network.

“We have also called on companies to open up more of their data to allow innovations that deliver even more benefits for customers, including affordability.”

But we’re also directly encouraging new innovations too. As part of Ofwat’s £200 million innovation fund we’re encouraging entries to our regular innovation competitions to win funding.

This includes the following examples of winning projects.

- The [‘Supporting customers in vulnerable circumstances’ project](#) will use behavioural science to make a step-change improvement in the engagement of hard-to-reach customers and communities.
- The [‘Support for All’ project](#) will involve designing, building and delivering a hub to securely host data on customers in vulnerable. The new solution allows customers to ‘tell us once’, informing all relevant utility companies of the support they need.
- The [‘Water4All’ project](#) aims to proactively identify and engage customers in financial vulnerability to offer them support by increasing access to social tariffs and assistance programmes provided by Water Companies and their partners.

We’ve recently opened a new competition, the Water Breakthrough Challenge 3 – with a new competition open to anyone to enter, the [Water Discovery Challenge](#), opening on 25 January 2023 – which we hope will bring forward even more innovations.

We have also called on companies to [open up more of their data](#) to allow innovations that deliver even more benefits for customers, including affordability.

5. Keeping bills as affordable for everyone over the longer term

We set the price and service package that water companies must deliver over a five-year period, known as a [price review](#). It is our primary tool for driving companies to deliver affordability and value for money. Our 2024 price review aims to keep bills affordable overall and deliver the outcomes that matter most to customers.

Over the coming year water companies will be developing their plans for 2025 to 2030 – including holding public meetings to gather views from customers and their representatives. They’ll also be considering long term plans and new ways of delivering all aspects of services beyond 2025.

At the same time, companies will also need to consider how they implement a new single social tariff – currently being considered by the UK and Welsh Governments – across England and Wales.

6. Getting companies to focus more on their customers

We want to see water companies transform their ability to serve customers and respond to the full diversity of customer needs. We are developing new rules for how water companies treat customers by developing [a new licence condition to focus companies more on their customers needs](#). This includes the support that water companies give customers that struggle to pay and in vulnerable circumstances.

Licence conditions can help increase companies’ customer focus and incentivise the very best service, while ensuring that we have the right mix of regulatory tools to effect change when service falls short.

Learning lessons from similar conditions in energy and financial services, water companies will be considering how

they apply even greater focus on their customers.

With a recession forecast until 2024 and high inflation likely to remain well into 2023, the cost of living challenge is unlikely to decrease for some time. And for many people, it will always be a challenge. That's why it will be a continuing focus for us as a regulator.

And we'd welcome further collaboration across sectors to help people make ends meet.

If you or someone you know has been affected by the cost of living crisis, the UK Government have [information on 'Help for Households' that explains what support is available to help with the cost of living](#). This includes income and disability benefits, bills and allowances, childcare, housing and travel.



Dylan Spedding

Dylan Spedding is Senior Customer Policy Lead at Ofwat



Automation on the Frontline

By
Jack Jones
Product Manager at Aptean



Aptean's Jack Jones looks at how automation can be the key to delivering better customer journeys

We're all working hard to improve customer experience (CX) and smoother, more efficient customer journeys are the order of the day, particularly when it comes to complaints. But, with more regulatory pressure than ever before, a general uplift in complaint numbers, and the increasingly complex nature of complaints, these seamless customer complaint journeys are proving more difficult to achieve.

For many organisations, the key to unlocking these better customer journeys is proving to be technology. In particular, an increase in automation is helping to free-up staff from time-consuming, often error-prone, admin tasks, leaving them more time to focus on more value-add activities. Gone are the days when increased automation was seen as a replacement for people, rather it's now a valuable, complementary resource, supporting the skills and expertise of complaint teams to deliver vital improvements to the customer journey.

So, what does this automation look like in practice? In short, it's having the right functionality in place to make sense of unstructured information, automating tasks where possible and using data to inform decision-making, resulting in faster, better and more effective decisions and improved customer outcomes. As well, organisations who are embracing automation across the end-to-end complaint journey are seeing tangible, quantifiable benefits. One financial services business that's been driving automation at the front line has seen a 25% reduction in average handling times and a 74% reduction in errors, not to mention a significant decrease in the number of complaints resulting in redress and compensation. And, that's before we even take into account valuable CX enhancements and improvements to the overall customer journey.

Smart Suggestions

The right technology can enable intelligent routing or distribution of cases, saving time right from the start of a complaint journey. All throughout the complaint process, smart suggestions and intelligent workflows can help to speed up the entire complaint handling procedure. For example, smart suggestion functionality can help guide complaint handlers as to the optimum next steps to take in a complaint journey. By using a number of search parameters, complaint handlers can rely on the right technology to make

sense of often massive amounts of data and provide useful information about similar cases, as well as highlighting the options available to help progress the complaint efficiently and effectively.

This functionality can also come in useful when trying to remove the triage complaint stage, for example. Smart suggestions can highlight where similar types of cases are ultimately resolved, so by which part of the complaints team, enabling the complaint in question to bypass the triage stage and go straight to the team that will be handling the complaint.

Consistency of redress is another area where smart suggestions can help too. By looking into what levels of redress other customers with similar complaints were awarded, complaint handlers can ensure more consistency of redress, using proactive smart suggestions to help guide their decisions, often faster too.

“Automation has a role to play in compliance too, particularly when it comes to ensuring the fair treatment of vulnerable customers.”

Model Cases

When it comes to rapidly implementing and instilling best practice, the ability to make sense of unstructured information proves vital here too. Functionality which enables complaint handlers to search for model complaints that are similar to the complaint they're dealing with is extremely useful. By configuring search parameters such as 'complaint type' and 'product type', it's possible to deliver a list of model complaints to compare and contrast with their current open complaint.

This access to model cases can help to guide the complaint handler to the next course of action, perhaps reaffirming their initial thoughts or maybe even causing them to pause to reconsider the next best steps to take. Ultimately, it

can help to shorten the complaint journey considerably, preventing any unnecessary steps or unwarranted escalations.

Automated Correspondence

The application of automated correspondence across all different channels can make a huge difference to CX and customer outcomes too. Done well, automated correspondence reduces the need for proofreading, paper handling, document loading, storage, distribution, postage and shipping, and reduces the risks associated with human error. But, to be truly efficient, automated correspondence processes need to be able to conform to existing workflows, integrating with what's already there instead of adding another level of complexity. Intuitive complaint management systems can help, with drop-down menus suggesting next courses of action or specifying what data is needed in the correct format, to ensure consistency and accuracy of any automated correspondence via a whole host of different channels.

Vulnerability Detection

Automation has a role to play in compliance too, particularly when it comes to ensuring the fair treatment of vulnerable customers. Smart suggestions, model cases and intelligent workflows can signpost to complaint handlers the best courses of action for vulnerable complainants. Perhaps more importantly, the right technology can help to identify vulnerability early on in the journey, something that's not always easy to do, even with the best training in the world. Making use of vulnerability detection functionality can complement existing skills and training, helping to identify vulnerable customers earlier in the complaint process, ensuring these customers are treated appropriately and fairly from the start.

Instant Access to Information

While not strictly speaking automation, instant access to a single source of customer information does automate the time-consuming process of either piecing together customer data from different systems or, worse still, having to ask already disgruntled customers to repeat information they've already provided. Improving access to customer information for frontline employees is a must if quality outcomes are to be achieved. And, the fact that 63% of front-line complaint handlers said they don't always have access to the information needed to resolve a complaint shows this is a real issue. In light of this, it's not hard to see

why more organisations are turning to dedicated complaint management solutions for help.

In essence, what automation does is free-up experienced and skilled complaint handlers to focus on the more valuable tasks. This might be having more capacity to investigate complaints, more opportunities to provide regular updates to customers, or simply the luxury of time to nurture meaningful relationships with customers. This all contributes to boosting overall CX, helping to deliver better outcomes and, ultimately, increased customer loyalty.

Whilst in the past automation was seen as a replacement for people, this is no longer the case. With the right level of automation in place, organisations can enhance their existing offering, bolstering skills and training with the right technology to support considerable improvements to CX and complaint handling, underpinning better customer outcomes every time.



Jack Jones

Jack Jones is a Product Manager at Aptean





Guest Column

What Do We Mean by Wellbeing in the Context of Mental Health, Mental Illness, and Distress?

By Louise Kermode

Occupational Therapist

Chair of Trustee's InspireUK The Charity



Wellbeing

Wellbeing has become a widespread term that encompasses approaches on how we can look after and improve our mental health. The NHS suggests 5 steps to wellbeing¹ that encompass connection, exercise, self-development, and psychological approaches such as gratitude and mindfulness.

'Wellbeing' is also widely used in the context of mental health and mental health services. increasingly psychological therapy and support services for people who may be finding it difficult to cope and struggling with their emotional health, depression or anxiety are being described as 'wellbeing services'.

However, this can be problematic. There is a spectrum of mental health, "*A state of well-being in which the individual realises his or her own abilities, can cope with the normal stresses of life, can work productively and fruitfully and is able to make a contribution to his or her community*"² to mental illness and distress where a person's thoughts, feeling and actions are having a significant impact on their life. The support, interventions and services that are appropriate and helpful will be dependent on where someone is on that spectrum along with their own personal experiences, situations, and preferences.

“Wellbeing places the emphasis on what we can do to make ourselves better and keep well.”

Wellbeing is an individualised approach is centred around health promotion, or 'low-level' mental health needs. It is about empowering us to engage in things that build resilience, creating a toolbox to keep ourselves well, or to access when we may be finding things difficult. It encourages conversation, connection, self-care, and self-reflection. This helps us be in tune with our emotional health as we would be our physical health. Meditation, exercise and even talking therapies could be seen as similar to taking Vitamin D in the

winter or having regular health checks with a GP to protect and maintain our physical health. Much of the wellbeing discourse assumes that we have the ability and resources to manage our mental health with a degree of autonomy and independence.

The wellbeing arena utilising our self-agency in managing our own health is a very positive step in health promotion, in preventing us from developing ill health and from needing specialist support. It can be empowering.

Mental ill health

However, this framework and approach can be problematic when we are unwell and struggling with our mental health. Wellbeing places the emphasis on what we can do to make ourselves better and keep well. When we are not doing well and have moved towards the other end of the spectrum the wellbeing sphere may seem very far away and inaccessible, which can in turn become disempowering.

Developing mental illness or having poor mental health is not simply a case of having not taken care of ourselves there are multiple and complex internal and external factors. Therefore, managing or living with mental illness, distress or trauma is also not as straight forward as practicing more self-care or 'doing more wellbeing'.

Although promoting independence, self-care and empowerment are important aspects of mental health support it sits alongside people, services, resources, and treatment to facilitate that process. There needs to be an acknowledgement that people do not recover in isolation and for some of us a certain level of support may be needed longer term to live a safe, meaningful, and productive life. It is vital we don't stigmatise needing help and receiving support or weaponize independence to cut services and support.³

Comparing physical health to mental health is problematic and often overly simplistic but with that in mind compare a sprained ankle that needs rest and elevation to a badly broken ankle that needs surgery and specialist rehab and physiotherapy. It may be that the broken ankle impacts heavily on the person's ability to shower, get dressed and leave the house, but with a sprain it is manageable.

This is where 'wellbeing' can be problematic in mental illness, distress, and trauma because of the disconnect

between 'looking after yourself' and being unable to due to ill health. You would not ask a wheelchair user to climb stairs or suggest someone with flu goes to the gym, but we often see people with mental health needs being expected to achieve 'independence' without the necessary support or treatment.

External factors

The situations we are in will also create a disparity. If the person with the broken ankle has a good support network, financial resources and appropriate living conditions they may find their injury less disabling than a person with a sprain if they are isolated with little support living in a 3rd floor flat with no lift who is not able to earn money due to the injury.

Social, political, economic, and environmental factors are vital in our understanding of mental health, mental ill health, and the support someone may need. Although it is important to highlight that that having social and financial resources does not prevent us from becoming unwell or needing support but we can't ignore that having little or no resources available places us at greater risk of being unwell and will determine the level of support we may need.

The wellbeing discourse, whilst helpful in many ways, often negates these external factors and oversimplifies how to keep 'mentally well', especially for those who experience mental illness, distress, and trauma. Some of that is beyond our control and more systemic in nature. Whilst life experiences, stress, trauma, and physical health all carry risk factors to our mental health, it is social and economic disparities that are a major factor in developing mental ill health and if we have poor mental health, we are more at risk of facing social and economic disadvantage.⁴

Much of the wellbeing content we see and engage with assumes that we are connected to people, have access to open spaces, nourishing food, and opportunities. Even before the pandemic and current cost of living crisis the UK was facing growing inequalities which are now deepening.⁵ We do need psychological support to manage trauma, distress, anxiety but we also need to treat the poverty, poor housing, inequality, and lack of services.⁶

Along with these systemic changes, there needs to be better accessibility for people to access mental health support early, to be able to prevent things from worsening.

To overcome the barriers to accessing support for those already facing inequalities and to help people navigate the support available.

1. <https://www.nhs.uk/mental-health/self-help/guides-tools-and-activities/five-steps-to-mental-wellbeing/>
2. <https://www.who.int/news-room/fact-sheets/detail/mental-health-strengthening-our-response>
3. https://recoveryinthebin.org/2019/09/16/_trashed-2/
4. <https://www.centreformentalhealth.org.uk/publications/mental-health-inequalities-factsheet>
5. https://www.researchgate.net/publication/342820717_The_divergence_of_mental_health_experiences_during_the_Coronavirus_pandemic_-_Mental_Health_in_the_Pandemic_Series
6. <https://www.theguardian.com/commentisfree/2022/sep/06/psychologist-devastating-lies-mental-health-problems-politics>



Louise Kermode

Louise Kermode is Director of Services for Jami, a mental health charity that provides support to the Jewish Community. A qualified occupational therapist, throughout her career Louise has demonstrated a strong commitment to finding and developing innovative ways to support people with mental illness. Louise is also Chair of Trustees at [InspireUK – The Charity](#).





Guest Column

Bereavement is Everyone's Business

By
Robert Black
Partnerships Manager at Life Ledger

The tenet of The Collaboration Network is to build an inclusive and dynamic community of professionals who work together to improve business practices and to raise the level of support for consumers and employees across all sectors.

In October 2022, the UK Commission on Bereavement launched their summary report. 'Bereavement is everyone's business'. I went to the launch and was struck that there is a symbiosis with the Commission's aims, to do more as a society to support all those affected by bereavement.

All our lives will be touched by bereavement at some point, regardless of gender, race, religion, sexuality or age and the Commission is working to improve the level of support that people receive across the UK. The fact is that bereavement is an issue for everyone.

6.8million people were bereaved in the UK during 2020 And 2021. That is over 10% of the population. Ignoring the humanity of it for a moment, from a business perspective, that is a lot of customers.

The research included interviews with over 1,000 people. The findings include:

- 61% of adult respondents had difficulties with at least one practical or administrative task following bereavement
- 39% of respondents had difficulty sorting out financial affairs
- 10% had difficulties with other practical responsibilities including utility accounts, and either vacating or selling houses.

With that in mind, the commission has published 8 Principles for Change:

1. I am supported by my family, my friends and the communities around me.
2. I am sensitively supported by my school, college or workplace during my bereavement.
3. I am well supported during the death, and feel confident that the person who died received appropriate and compassionate care.
4. The things I must do after a death are simple and straightforward.
5. I am compassionately and helpfully supported by those

whose job brings them into contact with me through my bereavement.

6. I have access to an affordable and meaningful funeral.
7. I feel secure in my home and have the right financial support.
8. I can easily find and access the right emotional bereavement support for my circumstance.

The eight principles will affect us all at some stage. Some of you reading this will have already gone through the pain of losing someone close to you. Life Ledger was born out of the desire to change the experience that one of our founders went through when her mother died. The experience was anything but simple and straightforward, the aspiration for principle number 4. It was painful and laborious.

“In the 21st Century, it made sense to embrace the digital world and improve everyone's experience at what is, a very difficult time.”

Death is probably still the most analogue part of life. It involves paper and people, time and effort, but the Government have a brilliant digital platform, Tell Us Once. You input the details of the person who has died and every part of local and central government that touched that person's life is told. A central digital point delivering multiple notifications without a loved one having to call each department or fill out the same form multiple times. That is why we built a version for the private sector at Life Ledger. In the 21st Century, it made sense to embrace the digital world and improve everyone's experience at what is, a very difficult time.

Principle 5 also plays into the work that we all do, compassionately and helpfully supporting those who are bereaved. This is something I know is close to the heart of all those involved in the Collaboration Network.

Who are the commission? It is chaired by The Bishop

of London, The Right Reverend and Right Honourable Dame Sarah Mullally DBE, and supported by a steering group guided by Marie Curie, Independent Age, Cruse Bereavement Support, National Bereavement Alliance, Childhood Bereavement Network Centre for Mental Health, University of Bristol, Cardiff University and The University of Warwick. The work was also had input from LEAF, a Lived Experience Advisory Forum consisting of people with personal experience of bereavement.

“Supporting the bereaved is difficult. It is emotionally challenging for all involved.”

Supporting the bereaved is difficult. It is emotionally challenging for all involved. Technology company Hammer, commissioned Censuswide to conduct research during May 2022, surveying 1,000 contact centre decision makers and budget influencers in the following industries across companies in Financial Services, Healthcare, Health Insurance and Utilities. They found that:

- UK contact centre attrition is at 21%.
- 87% of staff are stressed or very stressed.
- More likely to be on medication (50%).
- High stress roles - 10% absenteeism.
- High stress roles - 44% more likely to leave.

These are findings that should make every company sit up and take notice.

At Life Ledger, we have been really heartened by the response of companies who are working with us. The business was originally started to give the bereaved the chance to ease their burden, but we have also found that we have eased the burden on the teams receiving the notifications too. Speaking to companies we work closely with about the impact on their teams, the feedback has been extremely positive.

“It greatly benefits the team as it’s more efficient and much simpler for them to use. There is rarely a need to go back to

ask the notifier for more information” – O2

“Feedback from our consumers has been nothing but positive, consumers are really impressed that we are utilising Life Ledger and making it as easy as possible for them” – One Call Insurance

“Life Ledger has drastically reduced handling times, for most cases we can action everything for the bereaved without having to bother them” – Virgin Media

“We get the information we require from Life Ledger notifications and this is very helpful when we then make outgoing calls to the notifier. It makes the call more personal.” – Shell Energy

The Collaboration Network has a vision to collectively raise the standards of customer and employee care. Life Ledger is proud to be part of that vision and proud to be working with the UK Commission on Bereavement to help everyone across the United Kingdom when they lose a loved one.

[Commissioners - UCB - UK Commission on Bereavement \(bereavementcommission.org.uk\)](https://www.bereavementcommission.org.uk)



Robert Black

Robert Black is Partnerships Manager at Life Ledger, a free service enabling families to contact all businesses connected with the deceased from a single point, who in turn receive everything they need at the first time of asking.





Guest Column

Are you Prepared for Consumer Duty?

By Lee Jones
Director at Elev-8 Performance



Are you prepared for Consumer Duty? Or are you wondering why it's sending people into a tailspin? In a nutshell, Consumer Duty is about to land and it's going to mean changes for every organisation governed by financial regulations. So it's time to look sharp and think smart around what you're doing and how you're doing it, as far as your customers are concerned.

The changes are purposefully motivated and well-intended. If executed successfully, they will shift business thinking to create outcomes focused through the customer's lens.

And by outcomes, I mean customer experience (CX).

There's never been a more pertinent time to reevaluate customer experience?

How you orchestrate your business to consumer relationship to better meet the needs of customers really matters. In my view that's not new news, but it's having a timely shift up the agenda and pushing CX into the top priority spot.

Consumer Duty is how the FCA are pioneering change...

And they've set up a three strand framework to help businesses align to the requirement and navigate what needs to be done.

Essentially, organisations must re-imagine their customer strategy and operational parameters around:

- A new consumer principle.
- Cross-cutting rules.
- Four conduct outcomes which are, price and value; products and services; communications; and customer service.

It's time to refresh the role financially regulated businesses play in customer's lives

These businesses must pause and reflect on the part they play in customers' lives. The cost of living crisis is pushing more people across the boundary of comfortable circumstances to vulnerability so it's vital that they act in good faith to ensure their actions are not directly or indirectly causing foreseeable harm.

"81% of people will become financially vulnerable in 2022"

The relevance of raising awareness of vulnerability (or the potential for it) is even more pertinent in the current economic climate and we should keep 3 things front of

mind:

1. it comes in a range of guises.
2. it's largely personal, complex and understated.
3. it can affect any one of us at any time in a transient or life-changing way.

Typically we align our understanding of vulnerability with issues associated with poverty or disability, but we also need to consider things like health impairment, relationship breakdown and job loss as key personal events that can shift us from relative security to fear, stress or potential harm.

The point is, people in vulnerable circumstances are at greater risk of harm and this is what Consumer Duty aims to tackle.

Why is it happening?

The short answer is that for a number of reasons, consumers haven't always got what they want or need, or achieved an outcome they could reasonably expect from businesses.

At the core of the FCA's intention is a new standard which hinges on the principle that 'a firm must act to deliver good outcomes for retail customers'.

“Let's face it, we're all customers, and this initiative is going to force businesses to see things from our point of view.”

This reflects their view that, to date, businesses' efforts around treating customers fairly and communicating with clarity haven't gone far enough.

It's a shift that is going to provide a deal more protection for customers.

What does it mean?

Cost of living rises are having wide-reaching implications. The potential for falling into debt or financial difficulty is causing more insidious social ramifications. As vulnerability

is brought into sharper focus by the FCA, organisations need to consider their approach to a wider set of concerns.

In essence, the **paradigm shift towards customer-centricity** means... acting in a way that reflects what is actually happening to customers in the real-world.

For consumers, a minimum expectation is that **businesses must deliver the right outcomes** - good products and services at fair prices, high standards of customer care and clear communications.

For business, the opportunity to do more is a springboard for creating real and lasting change and our focus should be on delivering better customer experience.

As I see it, this is an unmissable opportunity for every business to evolve their customer approach.

Because... the principles of the guidance are relevant beyond FCA-regulated organisations.

As the inexorable shift towards more customer-focused operating models gains momentum, those who do nothing will get left behind, experiencing erosion in their bottom line, market share and customer loyalty.

There's loads to do to meet the requirements of the 4 outcomes

From re-aligning processes to customer mapping, ensuring the ergonomic development of products and revising communication approaches, channels and narratives.

What's also important is that leaders must have clarity around the changes in culture and behaviour Consumer Duty is designed to bring about.

The human element is critical...

Let's face it, we're all customers, and this initiative is going to force businesses to see things from our point of view.

The signal has turned green on the UK's journey to customer-centricity, and any business that isn't already transforming its operating model is in for a tricky time.

But... It's not just a compliance, risk or operational issue, it's a human thing. In my experience, if you evolve your customer experience approach holistically, you'll simultaneously

tackle the challenges of Consumer Duty, the implications of vulnerability, and improve business outcomes.

Here's what I think is the answer

Put simply, by broadening the scope and definition of our approach so we engage with every customer in a service-focused way we're displacing the need to characterise or label people at risk.

“Let's give people what they need and want, let's help them make choices that are right for them.”

Improving customer experience, especially in larger organisations, can feel like nailing jelly to the wall. It's a jiggling nebulous concept where translating strategy or policy into values and actions that influence how people behave with customers, is hard to implement.

It's a biggie but it's a fools game to swerve the opportunity that's here right now.

Let's give people what they need and want, let's help them make choices that are right for them. Let's think beyond our biases or assumptions and support people before a niggle becomes a crisis. Consider this statistic:

65% of customer experience is about how you make people feel, with operational process accounting for just 35% of the outcome. (Gartner)

How we make people feel, happens in the moment. It's experienced in how we interact with our fellow humans, how much accountability we take for fulfilling our obligations, our ability to be professional in a compassionate, respectful and personalised way and so on.

If we want to consistently replicate our vision of customer experience at organisational level, we need to focus our efforts on the things that drive customer centricity:

1. Creating the right team climate that enables people to deliver good outcomes for all customers.

2. Setting the right mindset so that we're approaching customer interactions with the intention of providing responsive and accessible support.
3. Developing capability in the skills that guide our behaviour in-the-moment with customers so we're supporting them make effective decisions.

In conclusion, the inextricable link between a service focused culture and customer outcomes is irrefutable so a central part of preparing for Consumer Duty is equipping people to deliver great customer experiences. It's more than going beyond a legal requirement, it's about driving outcomes for everyone, irrespective of their personal circumstances.

Moving from intent to action

There's many reasons to act and we typically find that the case for change is driven by one or more of 3 factors:

- Legal – we have to do this.
- Moral – it's the right thing to do.
- Commercial – it's add to the bottom line.

In the case of Consumer Duty, all three apply and in our opinion, doing nothing is not an option.

As part of our work with the Collaboration Network, we're providing exclusive access to one of our key diagnostic tools that gives a read on where organisations are from a CX performance perspective.

Just [click on this link to download our eBook](#). You'll find the diagnostic tool on page one. There's no catch and no obligation, it's absolutely free. Here's what's involved:

- Answer the CX Performance Indicator questions (it'll take you less than 10 minutes).
- Get a personalised summary with analysed results to help you understand where your organisation is on a scale of 1 to 4.
- Receive a benchmarked report with anonymised cross-industry meta-data, analysis of findings and thought leadership to guide next steps.
- Enjoy the book. Understand more. Embrace the age of Consumer Duty. Put customers at the heart of how you do business.

<https://elev-8.co.uk/resources/content/download-elevating-business-performance-ebook>



Lee Jones

Lee Jones is a Director and Co-Founder at Elev-8 Performance. Lee has over 20 years senior level sales and consulting experience and a background in operational delivery. Lee has a passion for creating strong partnership and helping clients achieve performance goals with sustained results.



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