



# Collaboration Journal

Supporting Cross-Sector Collaboration



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

## Collaboration Journal

Issue 1

August 2020



[www.collaborationnetwork.co.uk](http://www.collaborationnetwork.co.uk)

# Together, we can go further



## Collaboration Journal

Issue 1

August 2020

The Collaboration Journal is published each month by the Collaboration Network. Reproduction, copying, extraction, or redistribution by any means of the whole or part of this publication must not be undertaken without the written permission of the publishers.

The Collaboration Journal is distributed as a free member benefit to all members of the Collaboration Network.

Articles are published in good faith without responsibility on the part of the publisher or authors for loss occasioned to any person acting or refraining from action as a result of any views expressed therein.

Opinions expressed in this publication should not be regarded as the official view of the Collaboration Network or as the personal views of the members of Collaboration Network.

All rights reserved in respect of all articles, graphs and photographs published in the Collaboration Network. Reproduction or imitations of these are expressly forbidden without permission of the Collaboration Network

# Welcome

Welcome to the first Collaboration Journal, the monthly publication from the Collaboration Network.

Since the inception of the Collaboration Network, it has been highly encouraging to have spoken to so many industry leaders across sectors who have voiced strong views on being part of a wider, cross-sector initiative anchored by the theme of closer collaboration.

All of our worlds have been flipped on its head in the past few months. We have endured the recent lockdown and many of us have been impacted in some way from the fallout. Whether that be emotionally, due to separation from isolated family and friends or financially, as multiple industries face severely challenging times.

Many of my connections and friends are currently going through redundancy consultations or face the threat of imminent job loss. This is something we can all relate to at this time, whether for ourselves or people we know. This is why, as it is discussed throughout this edition, when it comes to vulnerability, perhaps we are all now classified as vulnerable. But you will need to read on to dig deeper into that subject.

What I do know is that during challenging times, we can often see the best of people as they step up to support one another. This is something I hear about first-hand on our Collaboration Webinars, when organisations discuss best practice in the support of their people, both staff and customers. And with rising levels of mental health concerns across society, increasing the level of support we can offer people is now more crucial than ever. It could

well be that the next pandemic to follow on from Covid is a mental health pandemic. And we should ask ourselves, are we prepared for that?

The Collaboration Network was founded on the principle of helping people. A peer-to-peer professional community that enables people to work together, share ideas, compare operational performance, discuss challenging issues and to work in collaboration to help raise standards for customers as well as the framework of support for employees.

Together, we can go further. We welcome you to be part of that journey.



**Will Archer**

Co-Founder & Director  
Collaboration Network

[will@collaborationnetwork.co.uk](mailto:will@collaborationnetwork.co.uk)





# Contents



6

Industry Case Study  
Vanessa Hudnott  
Aviva



19

Delegate Poll  
Vulnerability in the  
future



9

Expert View  
Helen Pettifer  
Changing Circumstances  
& Vulnerability



20

Expert View  
Moira Clark  
What Makes a Great  
Customer Experience?



11

Expert View  
Nicola Eaton-Sawford  
Safe CX is Rarely Great CX



23

Guest Column  
Russell Hamblin-Boone  
Lifting the Lockdown on  
Civil Enforcement



15

Panel Discussion  
Vulnerability



26

Guest Column  
Huntswood  
Are Complaints  
Really a Bad Thing?





29

Guest Column

Alison Unsted  
Building a Mentally  
Healthy Workplace



30

Expert View

Caroline Wells  
In Plain Sight



32

Expert View

Sarah Lawrence  
Fair and Reasonable  
is Key to Considering  
Complaints



34

Expert View

James Daley  
Financial Ethics:  
The Turning Tide



36

Guest Column

Simon Blake OBE  
How to Encourage  
a Mentally Healthy  
Workplace



38

Industry Case Study

Andrew Eadle  
Shell Energy



41

Collaboration  
Conference

Save the Date



# Aviva

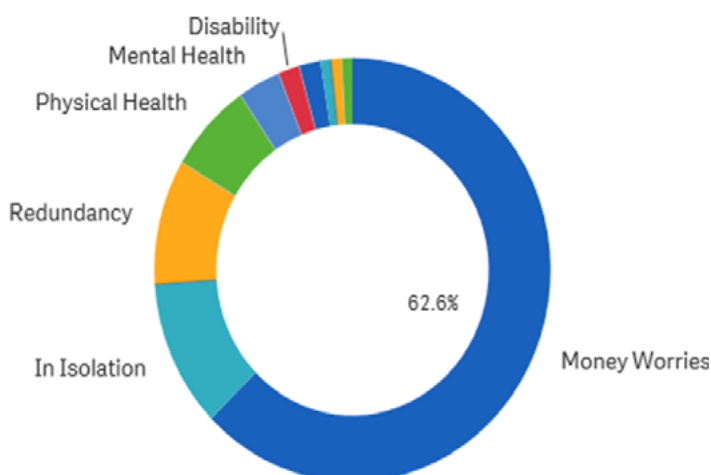
Guest Speaker:  
Vanessa Hudnott,  
Vulnerable Customer Strategy Manager



## Vulnerable Customers – It’s Personal: How Aviva stepped up its support of customers and staff during the recent lockdown

During the height of the Covid-19 pandemic, our customers experienced a range of challenges. Our data insights have always shown financial hardship as the top vulnerable indicator, however during the peak of the epidemic, this increased significantly.

The below chart highlights the customers who we identified as vulnerable due to Covid-19 just in April alone. It gives you a sense of the scale of financial hardship we saw. Worryingly, we are also seeing a distinct trend in mental health vulnerability increase every month, whereas financial hardship remains fairly static. We know there is a link between mental health and money worries, so this is an area we should all pay close attention to.



Identifying vulnerabilities as a direct link to Covid-19 is certainly decreasing now, but overall volumes of vulnerability are increasing.

### How did our customers react to Covid-19?

So how did our customers react to Covid-19, and what were they doing and telling us? There was a number of things.

- Customers were cancelling insurance products.
- Requesting payment breaks.
- Withdrawing or moving funds.
- Panicking about the stock markets.
- Customers that were previously vulnerable were driven into a deeper level of uncertainty.
- We also saw situations with customers experiencing delays in obtaining certain documents such as death certificates or power of attorney.

### Protecting customers from fraudsters

Fraudsters taking advantage of customer confusion and uncertainty using Covid-19 as a hook quickly became a problem, which unfortunately, isn't decreasing. The more people that fall into the vulnerability category, the more opportunity there is for fraudsters to take advantage of consumer fears. The type of fraud and financial crime hasn't changed, but the vehicle has – it's Covid-19 now. An example is the increase in customers receiving cold calls advising them that policy payments could be reduced due to Covid-19, with the caller seeking personal data about the customer and their investments.

Our response was to offer support and education for

customers, such as through our dedicated fraud awareness micro-site which provides guidance, articles and tips. Aviva customers (and non-customers) can use the site to report any Aviva related fraudulent activities here.

### **We're all vulnerable now**

There is now an argument to say that Covid-19 has put all of us in the vulnerable category. Our access to everyday needs such as shops and banks, the impact upon earnings, mental health challenges connected to lockdown and restrictions, caring or worrying for shielded family members and looking after those who fall sick. Most of us would have experienced at least one of these. That's why, for me, vulnerability is now very personal – we can all relate to it.

That's why, in my opinion, the previously recorded figure from the Financial Conduct Authority of 50% of the UK population being vulnerable is now widely off the mark.

**“The biggest challenge for Aviva, like most companies, was to protect our staff and to give them the right training and tools to respond to vulnerable customers appropriately”**

### **What measures did we have in place?**

#### **Vulnerable Champions & Leads**

We already had an established network of over 300 Vulnerable Customer Champions & Leads, and their expertise proved invaluable during the height of the pandemic and continues to be now when you consider that, like most companies, all of our customer facing staff were working from home.

Our Champions & Leads have received training specific to their role and they supported staff entirely virtually. This

programme was established over two years ago, comprised of Champions & Leads within each business area. This enabled cross-departmental support within the business when needed.

#### **Safeguarding Forums**

We developed a very simple process for when we felt concerned there was a safeguarding issue. This may not always involve imminent risk, but it may be appropriate to speak to external agencies such as social services. This was our Emergency Forum process. It enables us to reach a decision with input from our data protection, legal and product teams. These forums are convened within hours of the case arising. During Covid-19, we've seen a huge increase in the need for these forums.

#### **Internal Website**

Designed to be both a training and a live support tool, our internal website was brought in to help support customer facing staff. Features of the site include the A-Z of Vulnerabilities function, which details external charities and support agencies which we can sign-post the customer towards. This covers all of the possible issues customers may experience, enabling us help support someone in the moment.

#### **What we did differently**

Within a few weeks we migrated over 7,000 customer facing staff from an office environment to working from home. These people were experiencing exactly the same pressures, trauma and uncertainties as our customers.

The biggest challenge for Aviva, like most companies, was to protect our staff and to give them the right training and tools to respond to vulnerable customers appropriately, with empathy and understanding. I'm a firm believer in the saying “you can't pour from an empty vessel”.

Our training and tools have already put us in a strong position to respond to individual customer circumstances during the pandemic. But it quickly became clear that the nature of the conversations was changing. People living in isolation, caring for family members, worrying about

finances, all contributed to customer distress, anxiety and mental health problems. When listening to calls during the height of the lockdown, the levels of desperation and anxiety that customers were sharing made it clear they were looking to us for support and guidance beyond their finances.

One of the first things we did was to arrange virtual training sessions on Covid-19 and mental health. This was delivered to all of our Vulnerable Customer Champions & Leads. The sessions focus both on having the tools to have good conversations with customers leading to outcomes where very distressed customers felt understood and supported. It also helped keep our people feeling in control and confident in their skills; to react calmly and maintain their own mental health. This left them in a good place and ready to take the next call.

Being able to continuously respond and adapt to changes we are seeing in society as this situation continues has been a key element of our activity. As an example, we've all seen in the media stories around the rise of domestic abuse, with helplines reporting a huge surge in calls. Aviva started an initiative with the domestic abuse charity, SafeLives, in which we worked with them to develop training and support for staff when dealing with any incidents of domestic abuse, both for them individually and for any customers who may be experiencing domestic abuse.

Building on existing partnerships and developing new collaborations has been a feature for the last few months. This includes partnerships with the Red Cross, providing a hardship fund for customers who have no access to income, savings or financial support. The strict criteria meant we had to control the referral process carefully. This is where our network of Vulnerable Customer Champions & Leads came into their own.

The pandemic has highlighted a growing increase in opportunities brought about through the use of data science. We delivered pre-emptive support for NHS workers (such as free cover and enhanced policies) which was achieved through very quick data science work to

understand the impact of these offers on the business. This led us to look at other opportunities for quick data analysis to help understand what we can do at very short notice. We've also supported charities through data science in our volunteering hours to help them better understand how to allocate donations more effectively

### The human touch

We have found that education, information, signposting and risk awareness became absolutely crucial to support customers through guidance and reassurance. I don't see these things changing in the near future.

One thing that has changed is expectations on companies to show they can engage with customers on a very human level and to show real empathy and understanding. This will be what sets those companies apart from the traditional, faceless, commercially focused organisations. Customers' expectations of their essential providers will change, and they will judge. And they will remember their experiences over this challenging period.



**Vanessa Hudnott**

*Vanessa currently joint leads the Vulnerable Customer activity for Aviva with a particular focus on training, operational support, and developing capability. She is passionate about Aviva's customers, with a particular aim to provide an empathetic and human approach to customers who are in difficult or challenging circumstances.*





Helen Pettifer,  
Customer Vulnerability Expert

## Changing Circumstances & Vulnerability

Vulnerability is now squarely at the forefront of the global stage and must continue to be a priority for all organisations.

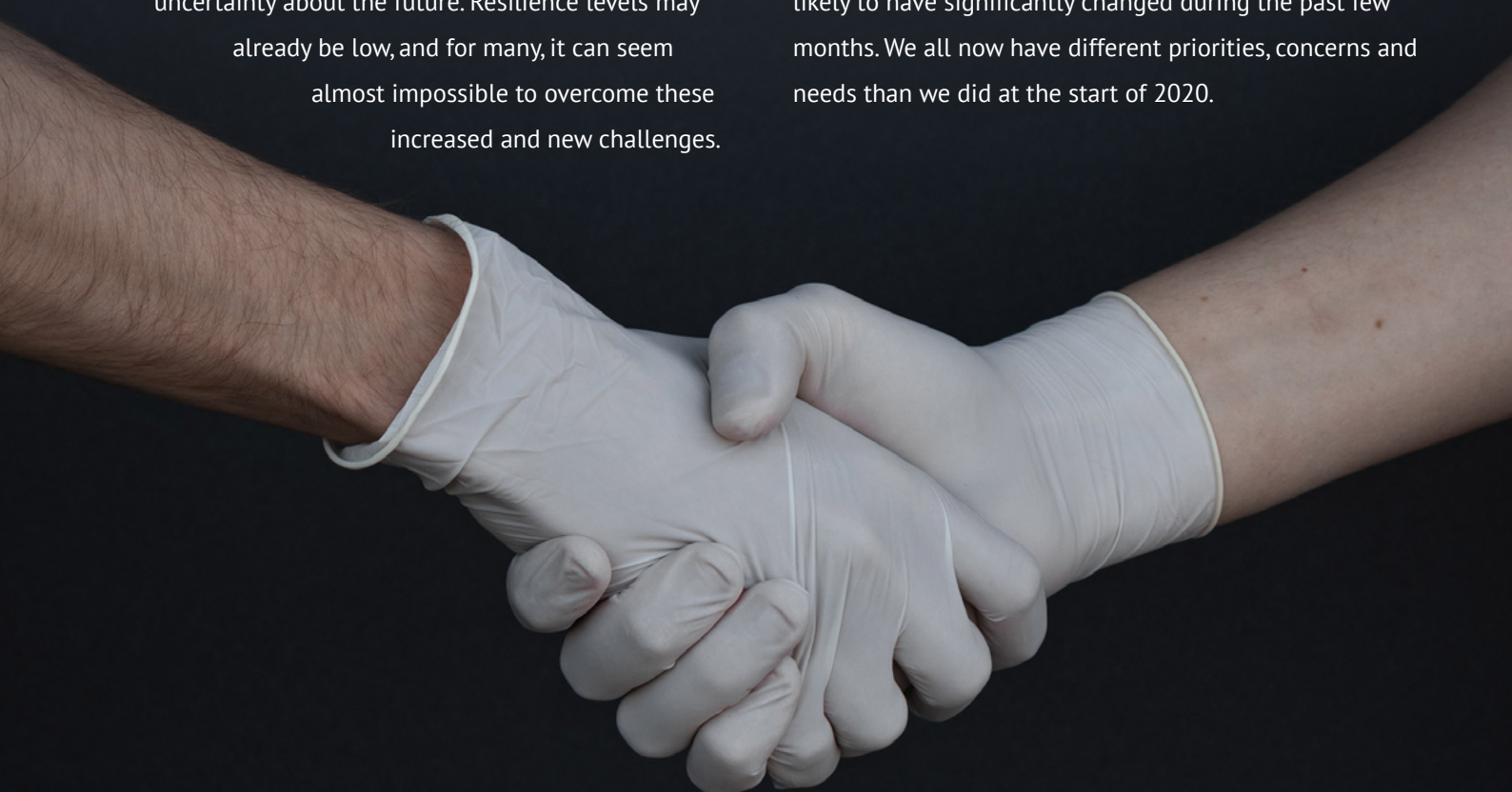
During the pandemic it has become clear there are now two groups of vulnerable individuals – those already experiencing vulnerable circumstances and the newly vulnerable.

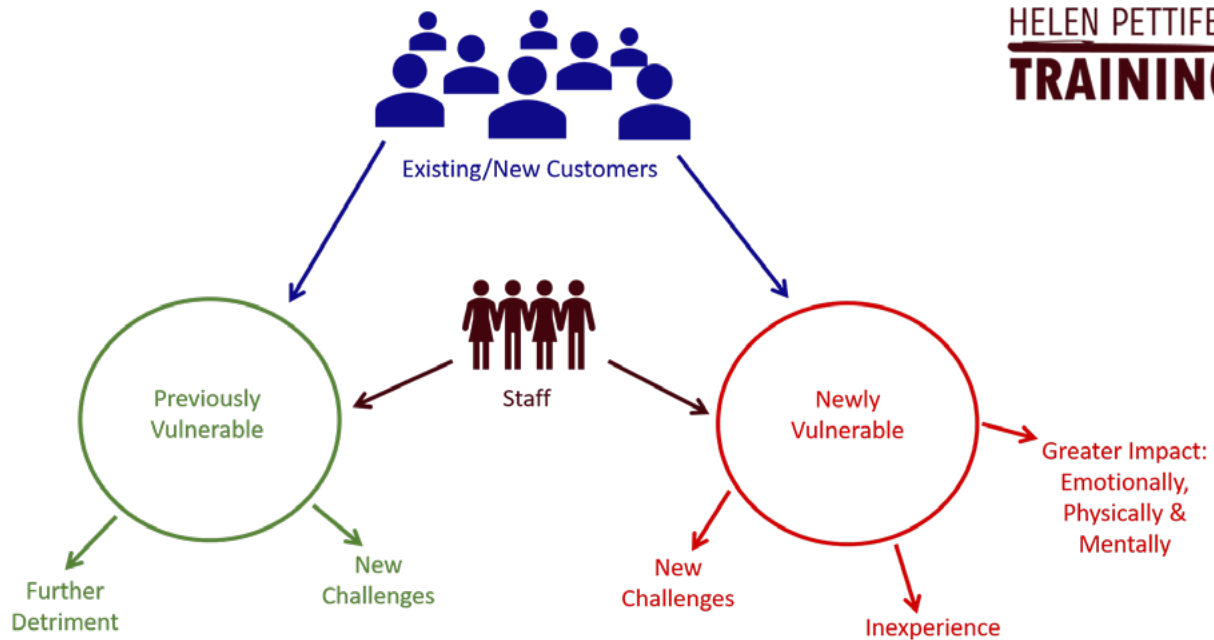
For those already facing challenging personal and life circumstances, the current situation has the potential to push them into further vulnerability and crisis. This includes financial hardship, ill-health - both physically and mentally, as well as overwhelming anxiety and uncertainty about the future. Resilience levels may already be low, and for many, it can seem almost impossible to overcome these increased and new challenges.

Other individuals may now be facing difficult circumstances and challenges for the very first time. These people are now collectively known as the 'newly vulnerable'.

First time events being experienced can include: redundancy, bereavement, coping with change, taking on caring responsibilities or the intense feeling of loneliness and isolation. Inexperience with facing these new challenges can cause additional stress and anxiety.

As we move forward and revise plans for the short/mid-term and beyond, we must acknowledge that there has been a dramatic shift. Our colleagues and customers are likely to have significantly changed during the past few months. We all now have different priorities, concerns and needs than we did at the start of 2020.





Customers and employees may be seriously struggling with all that is happening in their lives, and as organisations, we need to look at how we can adapt to better support them and meet their needs.

Here are 4 points to consider:

- Everyone is experiencing this situation differently. We will have different priorities, values, vulnerabilities, and challenges to each other.
- We need to listen and interact with a deeper level of empathy, without judgement and assumptions.
- We must treat everyone we interact with, with kindness and respect without exception.
- Small gestures can make a big difference – a smile, a kind word, time to really listen.

As someone I have been in contact with during lockdown said:

“Organisations will either come out of this as  
**UNFORGETTABLE** or **UNFORGIVABLE.**”

The question is: which will yours be?



**Helen Pettifer**

*Helen Pettifer is our Customer Vulnerability Specialist. 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.*

*As a consultant, she supports businesses helping them achieve regulatory compliance and improve working practices.*

[www.helenpettifer.com](http://www.helenpettifer.com)



Nicola Eaton-Sawford  
Customer Experience Ambassador



## Safe CX is Rarely Great CX

There is a buzz of fervent activity within businesses today. A heady mix of excitement and trepidation as we prepare to open our spaces up to lots of other people after periods of enforced separation. It's very weird and a bit scary. The conversations are primarily around how we resume operations whilst minimising the virus transmission risk to our staff, customers and visitors, especially in retail and face to face settings – how do we create a SAFE Customer Experience?

SAFE, is only half the story.

Let's play a very straight bat here, many customer experiences need to change to be safer, but Safe CX really is rarely Great CX.

Creating Great Experiences has never been more important – we need to recover our revenues and our

customers' loyalty. So, let's look at how we do that in a world where we may be distant, screened off and facially covered in front of our customers and our processes may be slower and clunkier than ever.

Safety is vital but the commercial and economic challenges of re-opening are equally challenging – we need to get it all right. We must not lose sight of the fact that the "Covid-safe" experiences we deliver must also be great experiences, or we will lose our customers, sooner than we think. So I am going to leave the safety measures to people better qualified than we are at Customer Whisperers and I'm going to focus where our experience lies, in what must be done to ensure you keep your customers happy and prosper commercially. Your ongoing commercial success will not be defined by your safety protocols (unless there are safety failings) but by how

you make customers feel (the experience you give) post-lockdown. It requires some additional, careful thinking. If we want to retain (and grow) our customer bases, we must make the experiences safe and we must also make them amazing.

We need to think hard from a customers' perspective about how the new Covid-safe measures impact them at different stages through their experience and how they will make them FEEL. There is a very big difference between BEING safe and FEELING safe. And a very safe experience can easily feel cold, uninviting and unpleasant. "We can't give great experiences through all this PPE and with these restricted processes, I hear you cry!" Oh yes you can (and you simply must)! But if you rely on natural human behaviour you won't achieve great experiences – you will need to specify the behaviour you want to see from your teams, show them how to adapt, recognise great experiences when they happen and guide/challenge those who don't behave the way we need them to.

Simply put – if your customers don't enjoy the Covid-Safe experience you design, they will find an alternative experience that they DO like. They will be your customers no longer. Don't fall into the trap of assuming that a miserable customer experience is inevitable and all companies will have to offer the same experience to be compliant – oh no, there are some exquisite Customer Experiences being designed and developed that are both safe and delightful – those companies will be the winners here.

Some things we need to think hard about:

- Take a very objective view of your Covid-Safe Customer Journey and see it/feel it as customers do. What impact will it have practically? Does it make things harder? More time consuming, less enjoyable? How will it make customers feel?
- How does the new experience change customers' perception of value for money?
- Are there groups it won't work for and how can we help?
- Where can we add some thoughtful touches to compensate for the restrictions. How will we show

customers that we treasure their loyalty? How will we show them we care that they both enjoy, and are safe, in this experience?

- We need to train/educate our teams in how to use their PPE practically AND BEHAVIOURALLY so customers do have Great Experiences (in spite of everything).

“When a customer approaches you for help and drifts too close, we need a warm smile (not a look of fear and horror!)”

Let's look at some of the practical challenges and how we can mitigate them:

**Social Distance** – maintaining 2 metres distance is the accepted norm going forward. SPACE is an INVISIBLE BARRIER but it is felt by humans just as keenly as a physical one. This presents a behavioural challenge – people are not used to doing this, it feels weird and awkward. Jumping back as people approach you to stay out of the 2m zone looks plain rude and it causes offence – it is alien to our natures. We know that 2m distance is incredibly hard to achieve in some situations, on public transport, on pavements, in elevators – so when customers are in those spaces and they can't do what their heads know they NEED to do, anxiety grows, they feel threatened and unsafe. Think about the very simple hierarchy of needs (Maslow) – feeling safe is a basic need. When we take it away all sorts of unpleasant behaviours emerge.

So, we need our teams to understand behaviour, their own and that of customers and understand their impact. When a customer approaches you for help and drifts too close, we need a warm smile (not a look of fear and horror!) and some gentle phrases to keep this experience great “ooops, let me just step over here so we can maintain the 2m distance”. What comes naturally isn't what we need in these experiences – our teams need to be trained and briefed.



Social distance signage sets the tone. Sure, we want a clear firm message, it is essentially a rule to be abided by. But humans aren't great at being told what to do and so many of the signs we see are painfully paternalistic – let's not treat our customers like children.

- Use the word 'please' where you can and explain the benefit where you can.
- Use humour where you can – memes are rife because they lighten our load and turn the corners of our mouths up – humour can have a huge impact right now. Sticking with the supermarket theme with which we are all so familiar – could we translate it? “2 metres – that's the equivalent of 13 average side bananas end to end (Aisle 3), 7 lengths of spaghetti (Aisle 14) or 38 crumpets laid side by side (Aisle 20)”.
- Remember, the trick to changing behaviour is to land the message in a way that is memorable and coax compliance.
- To achieve high compliance, we need to stop telling people what to do and engage them to work with us. Let's treat our customers like the adults they are.

At one of the big supermarkets this week there were professionally designed “2m distance” messages everywhere, on doors, on floors, on walls, on shelves. Yet the supermarket staff busied about and frequently encroached on my 2m space, while other shoppers respected it. It is really important that our teams role model the rules/behaviours. In customers' eyes, the staff are the rule setters/enforcers. If the rule setters are also rule breakers, customers are much more likely to follow - its simple human nature. The classic example is driving behaviour in relation to speed limits. Rules are useless unless they change behaviour, and it is vital that everyone's behaviour is changed.

**The Barrier Screen** – in Customer Experience terms a device we have fought hard to remove is screens and barriers in banks, leisure entrances because they inhibit great customer experience, they prevent strong connections and they represent mistrust/risk. However, right now they are a safety necessity in many places, so let's work with them. Behaviour is the key. When we are on the other side of a barrier, we have to work twice as hard

to connect with that customer – that means SMILING, welcoming, initiating conversation, taking an interest in them, saying goodbye, even waving – it has a huge impact. And why do we want to bother doing that? Because we want - no, we *need* - that customer to come back and buy from us again. We need our businesses to survive, we want them to thrive. Customers simply have to love their experiences, love us, because for many organisations this will be the difference between trading in 2021 or not.

“Some organisations are seeing painful defection rates as customers leave them in favour of other organisations.”

More than ever customers will choose to buy from organisations they love, and organisations they love will stand out more prominently in their minds! Some organisations are seeing painful defection rates as customers leave them in favour of other organisations. Some companies served customers well through lockdown, made good decisions, did good things, pulled out all the stops. But others didn't. The time of reckoning is coming.

Yesterday I made my first lockdown defection decision as a customer. I will leave Tesco in favour of Morrison's. I have shopped with Tesco grocery almost since they began the service, well over a decade ago and I have been a raving fan (as those of you have heard me speak know). So how did Tesco lose me? I pay a monthly delivery fee, every month. Up until lockdown, I took a delivery every week, the drivers knew me. Come lockdown, I got 2 slots and then I tried and tried but could get no more. Yet I knew people who had just registered who got slots. I complained and got a belated, generic “hey, we're busy, keep trying” email. I'm busy too – that's why I use this service! They could have offered to suspend my delivery fee package – but no.

They could have used the advanced slot booking mechanisms they have in place at Christmas to allow monthly subscribers to get a slot before other customers

– but no. They could have taken the decision to prioritise vulnerable customers but this only happened weeks later, at which point I'd already decided for myself that I would not try to use any supermarket delivery mechanism to allow capacity for more vulnerable customers. They could have proactively contacted all customers in my situation, recognised our loyalty, explained the challenges and got us on side – but no. So in the meantime I went mainly to Morrison's as a protest and I LOVE the experience. The Food Boxes, one example of their brilliant solutions, I think they have handled the situation really well and the staff are warm and cheerful – when possible, I will sign up for Morrison's delivery and they can have my business for the decades to come.

Be very aware, the decisions you made through lockdown, even with the best intentions, may have already damaged your business. You will have made mistakes, things will have gone wrong – that is the case for every organisation. There is a repair/recovery piece to be done and only exceptional customer experience can restore that love. So let's not compound those issues by making our Covid Safe Customer Experience a cold and distant one.

**The Face Covering** – its another barrier, similar to the screen except it takes away visibility of our emotional expression. Yes, the eyes can convey a smile, but not nearly as powerfully and often the eyes are not accurately interpreted. Eyes alone at 2m distance don't have the weight of impact when you can't see the rest of our face. If your teams will be using face coverings or they will come across customers who are, there are a few things they need to know behaviourally, because the conversation is different:

- We all lip-read when we listen and that is especially helpful in situations with background noise – your team will need to raise their voices when speaking from behind a mask so customers can clearly hear to compensate for no lip-reading ability and the muffle that the mask creates.
- Similarly, if a customer has their face covered, you will need to listen more intently.
- Use hand gestures more – have a few ready (thumbs up, thumbs down, love heart with fingers, hand on heart, cupping you ear, beckoning finger, waving) –

this will really aid the emotional connections through the conversation and help customers feel they've had a personal experience.

- Be prepared to show rather than tell.
- We have to slightly overdo the accommodating and flexible elements of the experience to compensate for the lack of emotional engagement our face covering is causing.

If you need an extra pair of hands, some extra customer focused brains or an objective eye across your Customer Experience to make sure it is both safe and delightful and ensures your commercial future – we can help.



**Nicola Eaton Sawford**

*Nicola (Nikki) is our Customer Experience Ambassador and a well-known and influential Customer Experience architect who works closely with big brand organisations to disrupt and advance customer experience across sectors.*

*Her company, Customer Whisperers, was born as a one stop shop customer experience and training house back in 2007. Their work is enjoyed by millions of UK customers and disruptive ambitious across multiple sectors.*

[www.customerwhisperers.com](http://www.customerwhisperers.com)



# Expert Panel Discussion

## A Discussion on Vulnerability

### The Expert Panel



**Caroline Wells**  
Discussion Chair



**Helen Pettifer**  
Expert Panlist



**James Daley**  
Expert Panlist



**Russell Hamblin-Boone**  
Expert Panlist



**Joe Duffield**  
Expert Panlist

*Below is an excerpt from an expert panel discussion which took place on the Collaboration Webinar on 16th July, focusing upon vulnerability.*

*The discussion were chaired by Caroline Wells, (Regulated Markets Customer Service Expert at the Collaboration Network and Vulnerability Lead at Money Advice Trust). She was joined on this discussion with Helen Pettifer (Customer Vulnerability Specialist at the Collaboration Network and Director of Helen Pettifer Training), James Daley (Financial Ethics Champion at the Collaboration Network and Managing Director of Fairer Finance), Russell Hamblin-Boone (CEO of CIVEA) and Joe Duffield (Vulnerability Lead at UK Regulators Network).*

#### **Caroline Wells:**

“What challenges do we think that firms are going to have in the future around responding to people who are going through a difficult situation?”

#### **Helen Pettifer:**

“A lot of the conversations I have with clients is around

self-identification and disclosure. That’s always a big challenge for organisations. Such as people who may not consider themselves vulnerable disclosing that information when circumstances change. This is also where the organisations need to pick up on some of the clues in the conversation they’re having.

“The word ‘vulnerable’ does feel rather overused now, with some organisations having to deal with customers using vulnerability as a means to escalate their issue within the business. This is where there are examples of dishonest disclosure of vulnerability. This in itself presents a number of challenges.

“I think digital channels offered by organisations presents accessibility problems in the future to those who aren’t digitally astute, lacking digital skills and devices, preventing them from accessing services offered by organisations.”

#### **James Daley:**

“When it comes to Helen’s point on accessibility, one area I’ve been engaged with at Fairer Finance is access to cash. We’ve seen a massive decline in cash usage over the last decade, which has been further reduced by Covid,

due to health concerns around transference of the virus. Whilst a great number of people – the majority – are quite comfortable not using cash, and whilst we’ve seen a lot of people recently make the jump to contactless payment or online banking, there is still a significant minority of people who rely upon cash.

“And so the danger of these times is that we accelerate towards a cashless society – a digital first society – and we’re not ready to do that yet. These transitions need greater planning. In the world of access to cash, what we talk about is getting to a position where everybody has an alternative or a choice and at the moment there’s a significant minority of people that don’t have a choice. Some people can’t have access to digital solutions because of disabilities or can’t have digital connectivity because of the area they live in. So, we need to be careful.

“Sometimes companies can be quite quick to move to these solutions because they make savings from them. But even though the marginal cost of serving every user that still wants to use the clunky old-fashioned way keeps on rising, you’ve got to bear the cost if you are a socially responsible organisations and work with your colleagues in the industry to ensure everybody has a choice. There’s a lot of questions to answer before we can become a cashless society.”

### **Russell Hamblin-Boone:**

“I think that while Covid has brought a lot of acts of kindness and compassion as people have become more aware of vulnerabilities in their communities, that may actually work against organisations in some ways. It can make it harder for firms to breakdown the different tiers of vulnerability to identify people’s needs. We’ve made everyone vulnerable and therefore made it difficult to identify those really in need.

“By calling everyone vulnerable we become too comfortable with that term, and as Helen said in regard to self-identification, this can create problems when abused, impacting firms supporting those most in need. We have, perhaps, over-complicated vulnerability and we may need to find a way to segment it, and firms have got a challenge to do this and avoid being accused of overlooking people who are vulnerable and in need.”

### **Caroline Wells:**

“It can be confusing in itself that a lot of industries are using different definitions and viewing vulnerability in different ways. Customers can then get treated differently from sector to sector, and business to business, leading to very different experiences, skewering the customer’s expectations on future customer experience.”

### **Joe Duffield:**

“I think we’ve opened a can of worms with talk about the definition of vulnerability, what it means and who is vulnerable. One of the few positive things that has come from this broader definition and understanding that we are all vulnerable or potentially vulnerable is to try to tackle the stigma which we know does discourage people from self-identification.

“There’s a challenge around sharing data to identify and readily support customers that need help, which will obviously require financial investments”

“Having said that, the real challenge with self-identification is that consumers are not persuaded of two things: firstly, what is the benefit of self-disclosing? And secondly, can that particular firm be trusted to do so? We know customers in Energy and Water are more likely to disclose conditions because they want to register on the priority services register, but they are much less willing to do so in the Financial Services sector.

“So, going back to the challenges that firms face, there’s a challenge around sharing data to identify and readily support customers that need help, which will obviously require financial investments in CRM systems for example as well as being GDPR compliant.”

### **Caroline Wells:**

“On the subject of data sharing, how do we solve the problem of customers having to disclose issues to multiple firms repeatedly, over and over? How do we have a ‘tell-it-once’ arrangement between firms?”



### Joe Duffield:

“It’s a wonderful ambition, it’s the world we want to see and it’s a world that’s possible. I’ve had a number of conversations around this – Citizens advice is currently looking into this type of scheme – and we just need to be aware of what is realistic and what we need to do to achieve it.

“I think the first thing is to recognise that a lot of this falls on firms to do, with investments in people and infrastructure to make it work. And to make this happen we need to show firms evidence that this is worth doing. Anecdotally, whilst some customers don’t want to repeat their vulnerable story repeatedly, others want to be given the opportunity to give their own version in person each time and not just fed through an impersonal CRM system. So, we need to get conversations going across sectors to make this happen.”

“I like the idea in principle, but it would have to be almost locked down in a black box and treated the same way health information is”

### James Daley:

“In regard to a ‘tell-it-once’ system for vulnerability, I think a lot of customers will be very wary of their information being shared across a bunch of Financial Services companies. It’s one thing when it comes to Energy firms in relation to things like the correct tariff, but in the Financial Services industry, all of its pricing is based on risk, and I don’t see how they could resist using that kind of information if there’s databases of vulnerability. Already there is no real boundaries apart from the Equality Act in terms of what Financial Services firms can use to price on, and I think we’re heading down quite a dangerous road with this.

“I like the idea in principle, but it would have to be almost locked down in a black box and treated the same way health information is. And then how would it be used?

Things such as digital connectivity can be shared across firms and this information can be useful, but if someone is recently bereaved, is that the right thing to share with every organisation? I’m not sure if it works in practice even though it’s a nice principle.”

### Caroline Wells:

“Russell, how can we operationalise what we’re doing around customers that need more help rather than it being a one-off event each time?”

### Russell Hamblin-Boone:

“I was just thinking the same thing actually. It’s very easy for us to theorise about vulnerability, we can talk about it in all these general terms but then you have to provide a way of processing vulnerability in volumes. We have to balance consistency and speed when assessing vulnerability and this is the challenge, because firms don’t have the luxury of long conversations on the phone trying to pick up on hints of vulnerability. There has to be a systemic way of identifying vulnerability.

“In my own current sector, Civil Enforcement, all of the things we speak about - such as data science, behavioural analytics, behavioural economics, key word analysis - all the things that creditors use, we have to use too in a systemic way. So, we have to be realistic that we are probably going to only pick up on what AI identifies, as there’s less opportunity for a human element when dealing in volumes.

“But if you can narrow down the identification you might be able to use welfare specialists to work with those people on a more one-to-one basis. But most big firms, especially post Covid, are going to be dealing with higher incidents of vulnerability, so they are going to have to try to segment in some way. And that is a real challenge, especially for industries where they are already dealing with vulnerable people on a day to day basis. Seeing higher levels of those, and then trying to adopt systems that ensure people aren’t falling through the net.”

### Caroline Wells:

“When we look at the design of products/services and their flexibility to changes in life events, do you feel that operational design has a strong place when it comes to supporting people in difficult positions to make processes business as usual?”

## **Russell Hamblin-Boone**

“It’s really important to find the point that you accept that you are not responsible for meeting that person’s needs. While all firms want to try to support everybody in all vulnerable positions, most firms are only going to be able to help in a specific area, Insurers and payment holidays, as an example. But you can’t solve other health related problems. Firms should get good at being able to find ways of sign-posting people for other issues. This helps empower people to help themselves after you have helped them in the area you are able to.”

### **Caroline Wells:**

“How do you think firms could do more to encourage people at an early stage to disclose things like disability?”

### **Helen Pettifer:**

“This is always something I’m really surprised at, the number of contact centre staff I run training with who are dealing with the after-care and having to pick up on the nuances and clues that have been missed at the early on-boarding stages or even in the marketing stages. So, I do try to encourage organisations to look at every part of their customer process, from the marketing stage onwards.

“I spoke with an online digital insurance company who don’t send out policy documents by post, only via email. But there are a number of elderly clients who are having policies purchased on their behalf by younger relatives, which can cause issues for the elderly customer due to the digital only engagement. You’re decreasing the chances available for that customer to tell you they need your support. You need different channels of communication and to increase the opportunity for customers to disclose right at the very onset.

### **Caroline Wells:**

“I agree; the more you know, and the earlier you know it, it does make it easier to respond and pre-empt what it is they might need in the future.”

## **The Expert Discussion Panelists**

### **Caroline Wells**

Vulnerability Lead at Money Advice Trust & Regulated Markets Customer Service Expert at Collaboration Network

### **Helen Pettifer**

Director of Helen Pettifer Training and Customer Vulnerability Specialist at Collaboration Network

### **James Daley**

Managing Director of Fairer Finance and Financial Ethics Champion at Collaboration Network

### **Russell Hamblin-Boone**

CEO of CIVEA

### **Joe Duffield**

Vulnerability Lead at UK Regulators Network

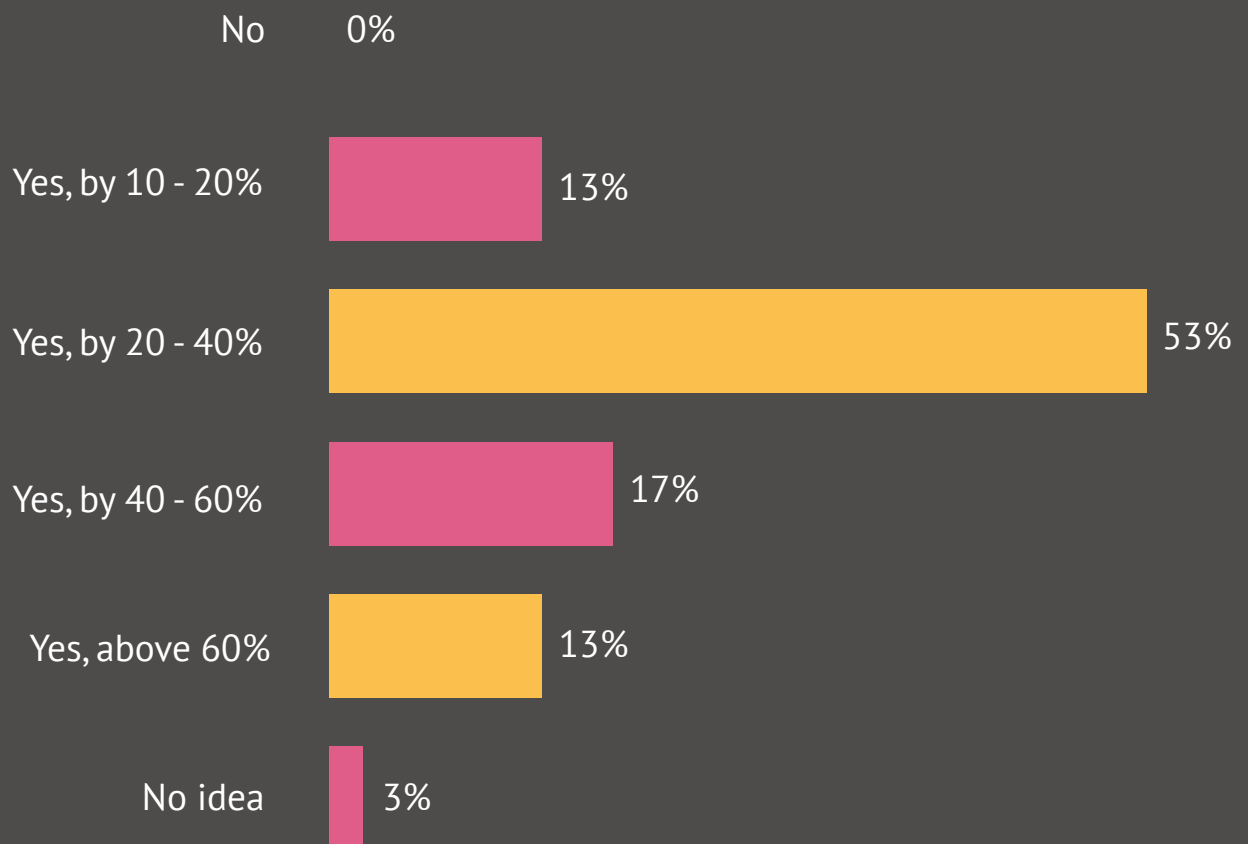


# Delegate Poll

On our Collaboration Webinar held on 16th July which focused upon vulnerability and debt, we asked our delegates, who work across sectors, to give us their thoughts on the landscape of vulnerability. We asked:

“In the next three months are you expecting to see an increase in the number of customers identified as being in a vulnerable situation?”

## Delegate Poll Results





Professor Moira Clark  
The Henley Centre for Customer Management

# What Makes a Great Customer Experience?

Key findings of a research carried out by  
The Henley Centre For Customer Management



Ask any business decision-maker how they strive to differentiate what they sell from their competitors, and the answer, in its most simple terms, is clear:

*Offer wonderful products and excellent service.*

The reality is, however, that it's becoming increasingly difficult to gain a sustainable competitive advantage just by performing well in the most obvious areas.

Today's product innovations become tomorrow's commodity features. Excellent service can be stripped down, analysed and copied.

So it's in the area of customer experience that the real fight for a competitive edge can be found.

By focusing on how customers rate their experience of a business, it should be possible to shape how an organisation plans its interactions. Allied to wonderful products and excellent service, delivering a great customer experience could form the basis for a sustainable differentiation for the future.

The problem is: it's often not easy to get customers to articulate clearly and consistently how they define and recognise a great experience particularly at a time when they can interact with organisations across a broad range of channels.

The Henley Centre For Customer Management, has carried out an extensive, UK focused, programme of research into how both Business to Business and Business to Consumer customers perceive and prioritise the factors that they believe help to shape great customer experience.

### **Which Customer Experience Factors are Key?**

It's evident that some factors are more important than others when customers determine what makes a great experience.

What's also clear from our research is that B2C customers

value significantly different factors than those interacting within a B2B environment.

### **Business to Business Customers – What Makes a Great Customer Experience...**

These were the seven key factors, in priority order, that B2B customers highlighted as the key to receiving a great customer experience...

- 1. The extent of personal contact** – how much do they know about me and my history of working with them?
- 2. Flexibility** – how willing and able are they to modify their offering in response to my specific needs or changing requirements?
- 3. Implicit understanding of my needs** – do they understand the context of my order? Do they use their prior knowledge of me and my business to serve us better?
- 4. Proactivity in eliciting the customer's objectives** – do they make the effort to find out what we want to achieve by buying their products or services?
- 5. Proactivity in checking that everything's okay** – do they make the effort to proactively ask that everything's okay, rather than assume it's fine, or not even think of it at all?
- 6. Promise fulfilment** - do they keep the promises that they have made to us?
- 7. Knowledge** - do they possess knowledge about us and do they apply it to add value?

### **Business to Consumer Customers – What Makes a Great Customer Experience...**

These were the eight key factors, in priority order, that B2C customers highlighted as the key to receiving a great customer experience...

- 1. Helpfulness** – are they prepared to really help me – where nothing is too much trouble for their staff?
- 2. Value for time** – do they respect and make efficient use



of my time – by shortening queues and delivering what they provide effectively?

3. **Customer recognition** – when I contact them do they recognise and acknowledge me as an individual?
4. **Promise fulfilment** - do they keep the promises that they have made to me?
5. **Problem solving** – do their staff take ownership of my problems and try to resolve the situation?
6. **Personalisation** – do they take the trouble to know me and personalise their service delivery to me?
7. **Competence** – do I feel that their people really know what they are doing? Do they inspire confidence in me?
8. **Accessibility** – is it easy for me to access an appropriate person and/or a facility within their company?

The research team also found that customer experience is context dependent; in other words, the impact of each factor on customer experience can depend on other elements, such as expectation. Additionally, customer experience can be influenced at different stages of the purchasing process – before, during or after a transaction or relationship episode.

Within multi-channel environments, two supplementary factors - **personalisation** and **customisation** - are seen as relatively more important influencers on the customer experience, with two further factors - **choice** and **consistency** - relatively less so.

### Implications for Managers

Providing great products and excellent service are hygiene factors for today's businesses.

Customers are becoming increasingly experience-oriented and managers have to be aware not only of this

phenomenon but also of the factors at play.

The key drivers to customer experience are significantly different within B2B environments and B2C environments.

Because experience is context-dependent, managers will need to talk directly to their customers to assess which of the experience attributes apply more or less to them – as well as taking into account the supplementary factors that apply within a multi-channel environment.



**Professor Moira Clark**

*Moira Clark is a Non-Executive Director at the Collaboration Network and is Professor of Strategic Marketing at Henley Business School and Director of The Henley Centre for Customer Management.*

*Moira also serves as a consultant to a number of leading UK and international companies. Her major area of research and consulting is in Customer Management, Social Networking, Customer Retention and Internal Marketing.*

*She has worked extensively in the area of culture and climate, its impact on retention and loyalty and the critical linkages between employee behaviour and customer retention.*





# Guest Column

Russell Hamblin-Boone  
CEO of CIVEA

## Leading the Way – Lifting the Lockdown on Civil Enforcement

**CIVEA is the main trade association representing more than 95% of civil enforcement agencies, employing around 2,000 certificated enforcement agents. Chief Executive Russell Hamblin-Boone explains how enforcement firms are leading the way to give confidence to local authorities that need to recover outstanding debt.**

Enforcement is a last resort after local authorities have taken someone to court for non-payment of fines or taxes for councils, courts and tribunals – including council tax arrears, criminal fines, traffic penalties, child support payments and employment tribunal awards.

More than £500m is collected annually at no cost to the public purse – ensuring fairness for all taxpayers which helps to fund vital public services.

Half of enforcement cases are collected successfully without the need for an agent to visit a property. Surprisingly, only 0.1% of enforcement involves the removal of goods. Debt recovered by civil enforcement firms accounts for around 5% of council revenue. With so many councils facing shortfalls in their budgets, it is essential that outstanding debts are recovered.

There will always be those who are uncomfortable that the government uses the courts process to recover its debt, but enforcement is complex, highly specialised, and essential work to ensure that taxpayers do not subsidise non-payers.

CIVEA members operate to an independently-monitored

code of practice and are audited to ensure compliance. We always aim to be proactive and anticipate risk to our sector.

### **Before the lockdown**

When the coronavirus pandemic reached the UK and began to cause concern, CIVEA published best practice guidance to enforcement agents on how to protect themselves and the public while carrying out their duties. On 26 March we wrote to the Ministry of Justice to confirm that all CIVEA members had suspended enforcement visits on or before that date. This suspension has been rigorously and consistently adhered to by all members without exception.

**“I am pleased and proud to report that CIVEA members undertook voluntary work to support the NHS, local and central Government.”**

The impact of the COVID19 crisis has been significant on the enforcement sector. CIVEA members have recorded a reduction in debt returned to public bodies, which in turn has resulted in a reduction in income to firms of between 70 and 90 percent. While this is catastrophic to the public purse, CIVEA members are fully aware that the suspension of enforcement visits was absolutely the correct course of action to minimise the spread of the virus and provide those most impacted with the appropriate support.

### **During the lockdown**

During the lockdown I am pleased and proud to report

that CIVEA members undertook voluntary work to support the NHS, local and central Government. Across England and Wales employed and self-employed enforcement agents have volunteered to deliver essential services such as food and medicine to the most vulnerable, utilising vehicles, fuel and IT provided and funded by our members. Some councils asked agents to continue with light-touch contact to support people struggling with outstanding debt. Phone calls and emails were used to offer extensions to repayment schemes or arrange payment holidays in line with responsible collection practices.



### Post lockdown

The government has announced that it intends to allow enforcement agents to restart enforcement visits from 24 August. As this is five months into the councils' financial year, it is important for councils to be able to recover unpaid debts

However, to simply restart enforcement visits once the Government eases restrictions would not be responsible. Therefore, prior to recommencing any visits to customers, CIVEA members will implement a pre-visit letter and vulnerability identification phase. Anyone who has missed a payment or been out of contact will receive a standard reconnection letter. The letter seeks to engage with customers to understand how they have been affected by the COVID-19 crisis and respond as appropriate. Each case will need to be offered support as appropriate, including signposting to the Money Advice Service and debt advice charities.

### 30 day notice

Individuals will be given 30 days' notice of a visit by an enforcement agent unless the local authority has specific requirements. This is to provide sufficient opportunity for engagement with customers, which could prevent additional fees being added to the outstanding debt.

### Agent training

All enforcement agents will be required to undertake additional, mandatory CIVEA-approved training prior to any recommencement of visits. The newly-designed training programme will include: the effective use of protective equipment and social distancing requirements, how to protect themselves and those that they encounter in the community, This will be supplemented by refresher training on supporting the vulnerable and recognising mental health issues.

### New style enforcement visits

Enforcement visits will restart with additional precautions to reflect government advice.

- Agents will receive refresher training on how to identify any vulnerabilities or changes in circumstances.
- Visits will be contactless in line with CIVEA safe working practices guidance
- Enforcement agents will not enter premises to take control of goods, unless there are exceptional circumstances and it is deemed safe for the agent and members of the public.
- Where appropriate vulnerable people or those who have been severely impacted financially by the pandemic, e.g. loss of job, Statutory Sick Pay, will be referred to debt advice agencies for additional support.
- In these circumstances, the case will be placed on hold to be monitored, with contact by welfare staff, as appropriate, prior to proceeding. The fees incurred will remain in place.
- Vulnerable people will be referred to their creditor for additional support, where appropriate.

## Provision of protective equipment

The majority of enforcement payments are made by telephone before an enforcement agent is required to visit or after a letter has been left. When visits are necessary, enforcement agents will practice social distancing, comply with enhanced hygiene techniques (including disinfecting their kit) and be issued with additional protective equipment and disinfectant supplies. This is in full compliance with the Government and Public Health England advice.



Enforcement visits are essential for councils to be able to provide the right support to their residents. There are no interest charges and the fees are set by the government. Civil enforcement is a function of the social justice system and is not to be confused with debt collection, which is a function of local government.

Those who oppose the resumption of enforcement are primarily concerned about council tax debt. The courts have a backlog, so there will be a lag of months before overdue council tax is enforced. The priority will be to enforce magistrates' courts fines, traffic offences and other penalties. Of course, councils do not want to pursue people who can't pay, but we need enforcement visits to be able to identify those in need.

There are 150 councils at risk of financial problems, according to a BBC survey. One council reports losing £500m each month of lockdown in parking charges alone. A blanket ban on enforcement visits is a blunt instrument that puts more councils in jeopardy.

These are unusual times and the enforcement sector has led the way in publishing a plan that enables councils to recover much-needed funds safely and responsibly. Enforcement is one of the few sectors left that is inexplicably prevented by law from returning to work. At a time when fairness is a watch word, we need a fair approach to enforcement businesses before it is too late to save our local services.



**Russell Hamblin-Boone**

*Russell was appointed as Chief Executive Officer of CIVEA in January 2018 having previously held the post of Chief Executive of the Consumer Finance Association from 2012, where he was responsible for collaborating with legislators and regulators and partnering with consumer organisations and other trade associations to raise standards in the short-term lending industry.*

*Throughout his career he has been involved in the leadership of trade associations. As such he has become a leading commentator, both through his work with policy-makers and through his media profile.*

*For the third year running Russell was named in the Credit 500, as one of the fifty top influencers.*







## HUNTSWOOD

# Are Complaints Really a Bad Thing?

Ahead of the latest publication of the **Complaints Outlook**, Huntswood's Kate Woollard looks at why complaints aren't necessarily a bad thing for businesses...





Complaints cost money and mean your customers are unhappy, they take resource to deal with and are generally just a drain on the business, right?

We, at Huntswood, don't believe that is right especially when you scratch the surface and start to look at customer behaviours in more detail and our research backs this up. Huntswood's Complaints Outlook 2019 research found that, complaints can help your business retain customers longer; develop deeper, more valuable relationships; and generate new customers through advocacy – as long as you're handling them the right way.

And the right way means making your customers feel valued. There is real financial benefit for your business if your existing customers feel you value their business and there are some effective ways that you can show your customers that they mean a lot to your business:

### Show them you are taking action on their complaint

Customers understand that complex complaints can take time to investigate and resolve. But a relatively simple complaint that hasn't reached the top of the pile for weeks to even be reviewed is hard for customers to accept.

If customers feel that their issue isn't important to you, that doesn't foster a feeling of being a valued existing customer.

Our research found that long term retention dropped off significantly the longer a complaint took to resolve, whilst those that were resolved straight away had high retention levels over a 5-year period.

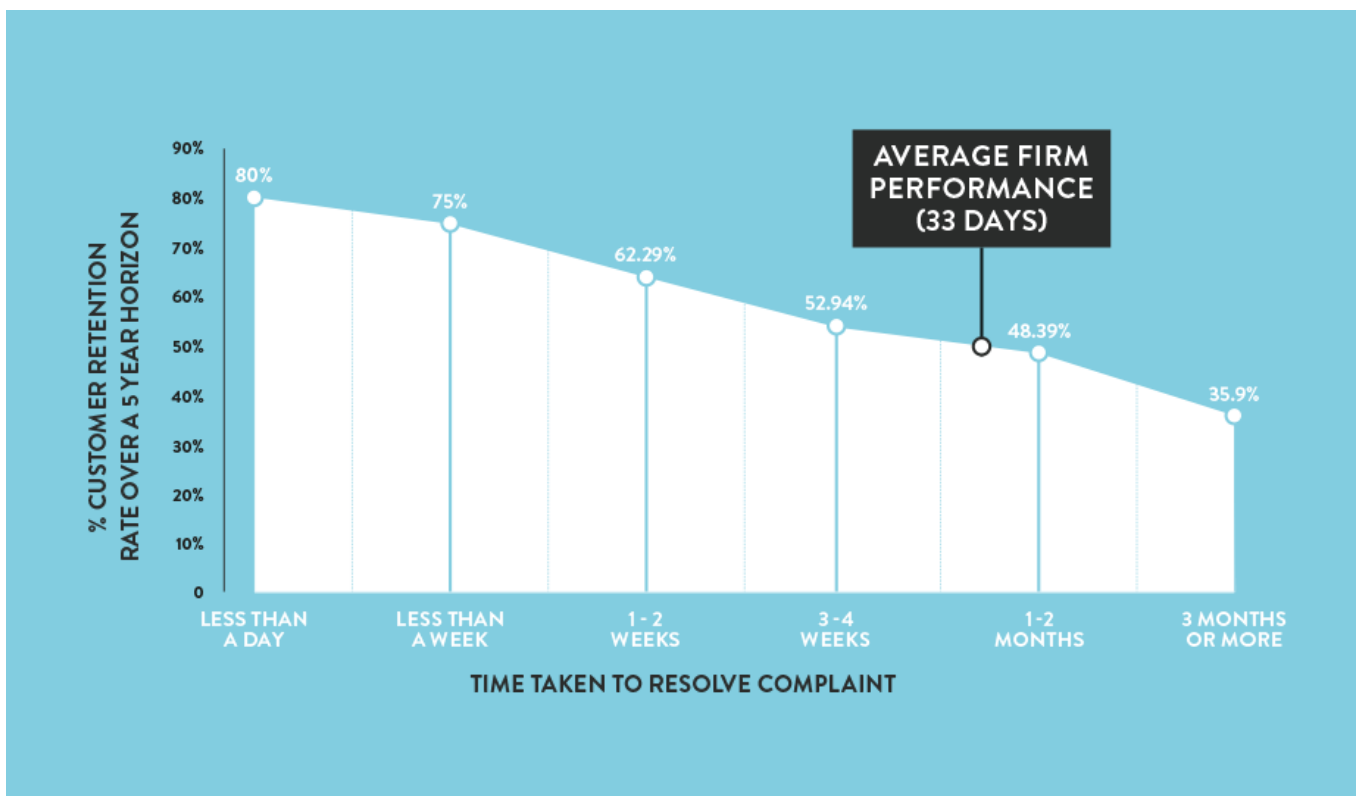
We all know that customer acquisition is rarely the cost-effective option when compared with retaining existing customers, so it makes financial sense to target this increased retention opportunity.

### Show them you know them

Having to start from the beginning every time they speak to the organisation or chase for an update can be deeply frustrating for customers and the early indicators from our research currently underway show that having to chase has a notable negative impact on the emotions of the customer.

When customers speak to your organisation they want to feel listened to, important and valued. If your front-line teams aren't able to see a complaint is currently logged with you and certainly aren't able to provide any kind of update, it doesn't allow that personalised experience that customers are looking for.

A single view of the customer can resolve this by allowing all front-line staff to see the latest updates and developments of the complaint and it helps customers



feel like you know who they are and the relationship they have with you.

### Show them you understand why they are unhappy

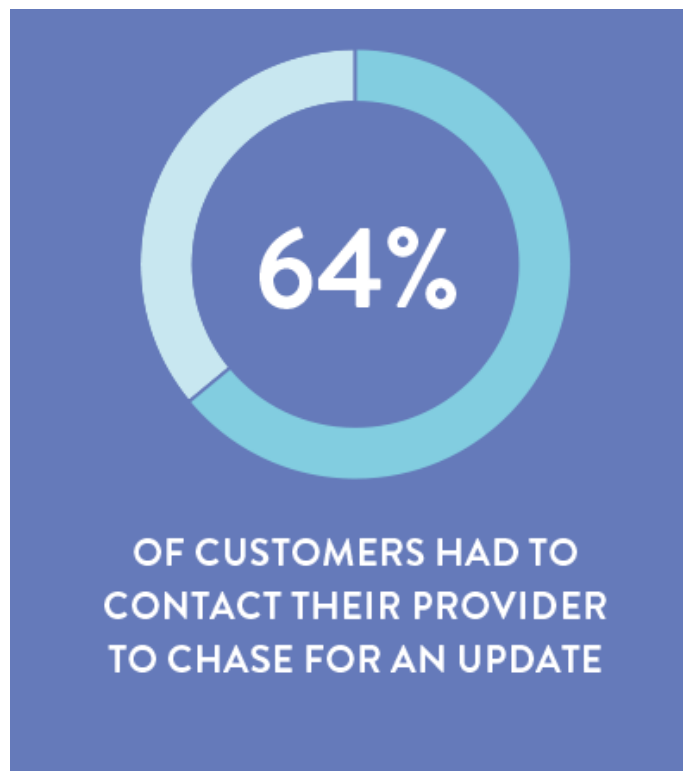
You don't always have to agree with a customer to show them that you understand where they are coming from. Our 2019 research showed that customers really didn't feel that firms empathised with their situation. This is really important in building long-term relationships with customers and making them feel heard, and it's a skill which can be learnt.

When you also consider the increasing awareness of customer vulnerability, focusing on training and developing your complaints handling workforce so they can show empathy, and equipping them with the knowledge and skills to identify and effectively handle vulnerable customers makes a lot of sense.

If you can get these three elements right, you will be well on your way to unlocking the value in complaints. You will be building stronger and deeper relationships with your customers and building advocates for your brand. As our 2019 research showed, complaints are an emotive issue, and to win the hearts and minds of your customers you need to understand not only the practical and operational elements, but the emotional journey they go on.

Our current research, underway now, is exploring each stage of the journey in depth to offer real actionable insight to unlock the hidden value in complaints. To find out more and take part in the research surveys, [click here](#).

The research surveys will close at the end of August 2020 with the final report due for publication in January 2021.



**Kate Woollard**  
Head of Communications  
Huntswood



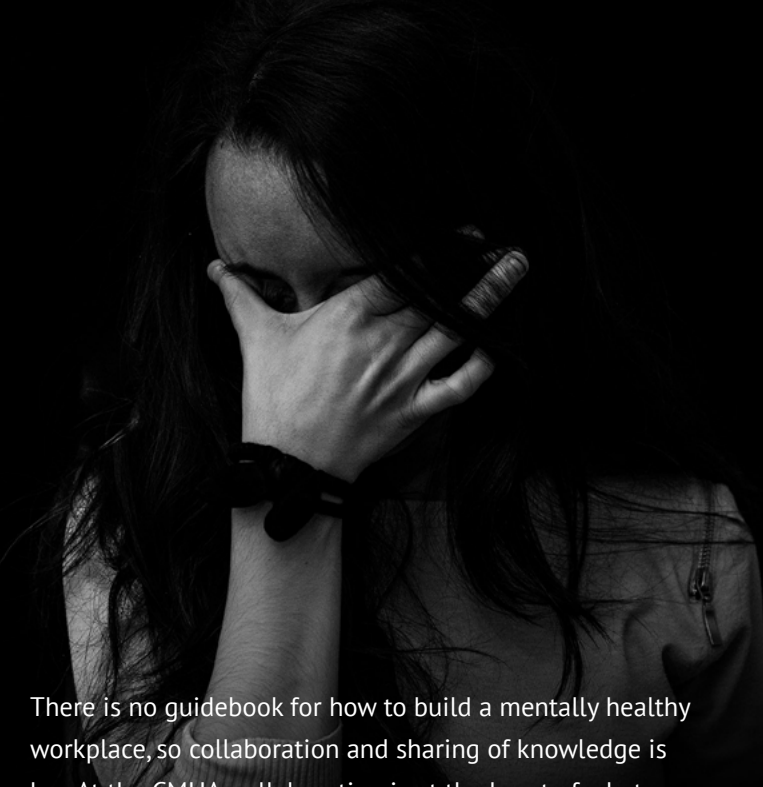
## Why Building a Mentally Healthy Workplace is Business Critical

By Alison Unsted, Director, Strategy & Operations at the City Mental Health Alliance

Two years ago the Lancet Commission reported that mental illness is on the rise in every country in the world and it is estimated that 12 billion working days a year are lost to mental illness. While the human costs are incalculable. These stats are all pre-pandemic – with experts pointing to the pandemic having a long-term negative impact on our mental health. The UN warns that we are facing a mental health crisis.

At the CMHA, we believe that workplaces, the cornerstone of any society, can be part of the solution to this problem. Studies on the way people accessed mental health support during the lockdown shows that 49% did so through the NHS, and 9% accessed it through the workplace. Workplace support could have been accessed in a variety of ways, including via EAP providers, counselling services or Mental Health First Aiders. This shines a spotlight on the important role that employers can play, and the opportunity they have to support and protect the mental health of their people.

As well as being the right thing to do, building a mentally healthy workplace is also business critical. Mentally healthy cultures, where people feel supported and can by themselves increases morale, employee engagement and productivity. People are more likely to thrive both professionally and personally. Further, this agenda is important for attracting the best talent, with recent CMHA research that pointed to 91% of young job seekers being more likely to apply to an employer that shows commitment to supporting the health and wellbeing of their employees. It is also gaining increasing interest amongst investors, with the mental health of employees and wider society being linked to ESG credibility.



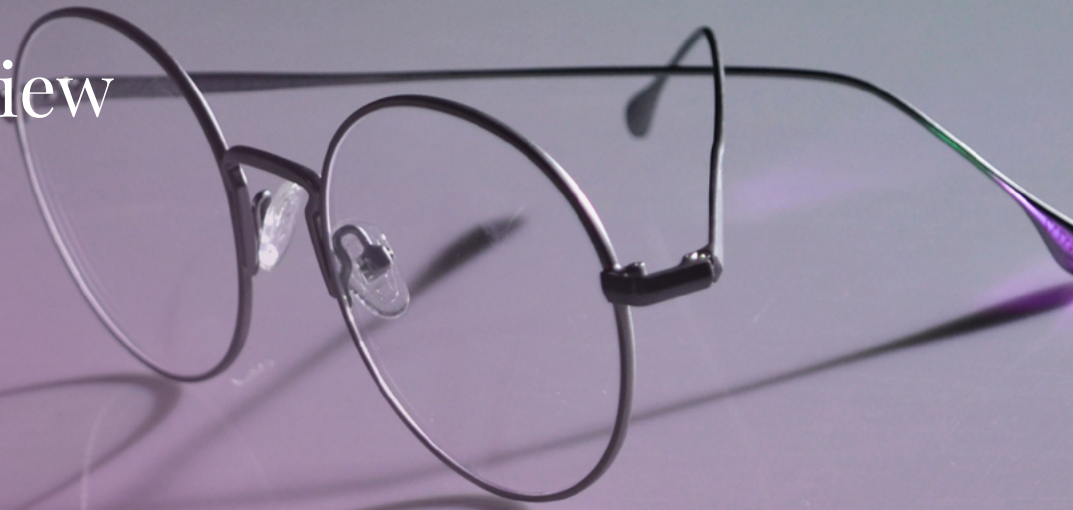
There is no guidebook for how to build a mentally healthy workplace, so collaboration and sharing of knowledge is key. At the CMHA, collaboration is at the heart of what we do – sharing and capturing knowledge from across our membership base of what does and doesn't work, so that all can learn and accelerate their journeys to building a mentally healthy workplace.

I started this article with stark facts. I want to end with hope. Whilst the impact of Covid-19 has impacted many peoples' mental health, many businesses at the same time have prioritised the health and wellbeing of their people more than ever before. As we navigate our way out of this crisis, I hope that mental health will stay where it deserves to be – on the Boardroom agenda of business leaders and at the forefront of all of our minds. After all, no business will be able to build back better if it doesn't have a healthy workplace.



**Alison Unsted**  
**Director, Strategy & Operations**  
**City Mental Health Alliance**





Caroline Wells  
Regulated Markets Customer Service Specialist

## In Plain Sight

When my fellow Collaboration Network expert, Sarah Lawrence, and I first started talking about wanting to help businesses get better at handling complaints, the response we got from some of those around us was there wasn't a need for it. That firms had learned all they needed to know when it came to complaints handling. It was an established process. And it was all working fine.

And yet.

The reality is that when it comes to handling complaints, there is more to do. There is still more we can learn and improve upon. We have not all reached that happy place where we can say we have done all we need to do. Things still go wrong. Customers are still having to complain to get their problems sorted out and quite

often these are problems that are common and can be prevented. Customers are still going to various ombudsman schemes to ask for an independent view or to achieve a sense of justice or closure.

Complaints handling is more than about handling a complaint. We've got very good at handling what is in front of us, but the skills and knowledge we need today to meet the overall needs and expectations of our customers has changed across all markets.

And I haven't even mentioned the impact of the 'c'\* word on customer expectations, something Sarah talks about in her article.

(\*That's coronavirus for anyone wondering.)



To take our complaints handling up a notch, we need to better understand the psychology around complaining, the fall-out behaviours, the importance of timing, the impact of different communication methods for different messaging and the way our words and actions look like to our customers.

And, i'm not just talking about complaints handling here. This involves our 'every day' customer service too.

As businesses we've always been focused on keeping our customers, and we'd jump into action if a customer made noises about moving away from us. Customer retention departments still exist in many businesses across many sectors, such is the importance that's still placed on this piece of work.

## “Because that’s when we can lose our customers. In plain sight”

However, a word of caution here. We need to be wary of thinking we've been successful just because our number of customer leavers aren't rising. That's just the tip of the iceberg when it comes to customer retention. Maybe now is the right time for us to rephrase and reframe this measure to 'engaged customer retention'? Would that give us a different picture if we looked at our existing customer base through this lens?

Casting my eyes over various industries, perhaps the most damaging of all customer behaviour I've been seeing recently is customers not fighting back or walking away, but simply going quiet. Still unhappy with how their enquiry or complaint was handled or how the business has responded to a particular situation, customers are showing more signs of silently disengaging under our very noses.

Have you retained your customer? Yes, they are still a customer. Are they buying or investing in new products

with you? Now that's a very good question we need to ask ourselves.

Because that's when we can lose our customers. In plain sight. Although with us, they are not with us. Silently drifting away from us, until they are out of reach.



**Caroline Wells**

*Caroline is the Collaboration Network's Regulated Markets Customer Service Specialist and Director of Different Petal. She is an award-winning consumer advocate and customer insight professional and has a deep-rooted knowledge of customer service, complaints handling and consumer vulnerability across a number of regulated industries.*

*As a consultant, Caroline holds a number of appointed roles, including: Commissioner to Energy UK's Customers in Vulnerable Circumstances Commission, an Advisory Board Member to the Money and Mental Health Policy Institute, Independent Advisor to the Kent Police and Crime Commissioner, Consumer Vulnerability Expert at the Money Advice Trust, and Member of CIVEA's (The Civil Enforcement Association) Compliance, Adjudication and Review of Enforcement (CARE) Panel.*

*And having previously held a senior position at the Ombudsman Service, in 2018, Caroline joined forces with ex-Financial Ombudsman Service colleague (and fellow customer service obsessive) Sarah Lawrence, to set up CWSL Training and work with businesses to improve the handling of customer complaints.*

[www.differentpetal.co.uk](http://www.differentpetal.co.uk)





Sarah Lawrence  
Financial Services  
Complaints Expert



## Fair and Reasonable is Key to Considering Complaints During Covid and Beyond

I always sound like a broken record when I talk about the Dispute Resolution rules, or DISP for short, because to me it always feels odd that, for all the innovation we see in financial services, we're still using rules that have been knocking around for almost two decades. Yes, there have been some changes, additions and subtractions, but for the most part, the bulk has remained the same.

So, that being said, you'd be forgiven for thinking that DISP has got nothing to offer when the proverbial hits the fan, with issues as unique as COVID-19 for example. But, actually, looking at the regulator's guidance at the start of the pandemic, I'd have to disagree.

From the very off, the regulator stated that it expected businesses to 'provide strong support and service to customers during this period', which included being 'clear and transparent'. There was also some guidance provided by the regulator across various areas of financial services, and some reassurances about how the Ombudsman would look at complaints from this time.

But what does this all have to do with fair and reasonable and complaints I hear you ask? Masses, because, it looks a lot like the regulator is asking businesses to think differently and look at things fairly, to minimise the impact on customers and reduce the likelihood of complaints...although we have, and we will still see plenty.

But really this shouldn't be new news, because the principle of fair and reasonable is enshrined in the DISP rules that underpin the Ombudsman Service. This all means that when the complaints come, businesses need to start thinking about 'fair and reasonable', to minimise the likelihood of that complaint winging its way to the FOS.

Can it be done and what does this look like in practical terms? In short, yes it can be done, but it requires a shift in perspective, one that sees businesses moving away from a 'by-the-book' approach, to thinking more from the perspective of their customer. So, it's asking yourself some searching questions such as, 'What does Mr Smith know

about our lending policy and would he understand clause 9 under section 3(c) of our terms and conditions outlined on page 34? Good question...



**Sarah Lawrence**

*Sarah is our Financial Services Complaints Expert. She is Co-Director of CWSL Training Services Limited, which is on a mission to help businesses get more out of the complaints process, support customers and their front-line complaints handling staff into the bargain.*

*Sarah writes and delivers complaints training, but also is passionate about getting more hands on with businesses through her consultancy work. By changing perspectives on complaints, and encouraging investment in staff from top to bottom, Sarah believes businesses can demonstrate the cultural shift the regulator is looking for.*

*Sarah has worked in customer service roles since the start of her career, and specifically in the financial services sector for over 20 years with over 16 years in various roles at the Financial Ombudsman Service. As a result, she knows complaints like the back of her hand and what customer service should look like. More recently she has qualified as a coach and a counsellor, and is looking forward to combining her passion for customer service, complaints and mental health.*

[www.cwsltraining.com](http://www.cwsltraining.com)



**“There’s no getting away from the fact that these are very challenging times for businesses anyway, but continuing to work complaints in the same way, isn’t an option”**

It also involves taking a holistic view of that customer, rather than a one-size-fits all approach to the subject of the complaint, or in Ombudsman terms ‘each case on its own merits’.

Thinking about the fact that Ms Bobak and Mr Wilson have both struggled to pay for their loan during lockdown, but Ms Bobak is a single mother of four and has been made redundant, while Mr Wilson lives on his own, and is struggling with his mental health after being furloughed. Do they need the same support, and does this impact on the resolution of their complaints? Well, no, the support needs to be tailored and yes the resolution will be different.

There’s no getting away from the fact that these are very challenging times for businesses anyway, but continuing to work complaints in the same way, isn’t an option, when the regulator is looking for evidence of ‘strong support’. This support doesn’t simply stop at the product and customer service, it also feeds into the way complaints are considered too from here on in.

Still not convinced? Well, while the regulator has said it’s looking for these qualities to be evidenced ‘during this period’, my spidey-senses tell me that actually, this ties nicely in with its future plans to see cultural change across the financial services sector, and that means using ‘fair and reasonable’ as the lens that complaints are reviewed through now and beyond.



# Financial Ethics: The Changing Tide

Millions of pounds each year is invested in corporate social responsibility programmes – accompanied by glossy reports to show off each company's environmental, community and ethical achievements.

I'm glad that CSR programmes exist – they do a lot of good. But all too often there's an awkward jarring between the altruism displayed in the annual CSR reports and the day to day behaviour of the business.

As a consumer champion that focuses on the financial services space, I often find it hard not to roll my eyes when a bank bigs up its CSR achievements – at the same time as

being sanctioned and fined by the regulator for treating its customers poorly.

Over the last couple of decades, consumers were mostly happy to remain oblivious to a company's environmental and social record. But the tide has been changing rapidly over the last two years.

With the government and multiple local Councils now having declared a climate emergency, all businesses are under greater pressure to show clearer progress in terms of environmental responsibility. And as customers start to expect better green credentials from companies,

there's also a growing appetite to see how businesses are conducting themselves morally and socially.

In this new world, CSR programmes are vulnerable to being heralded as hypocrisy if firms are not getting the basics right.

For financial services companies, that means taking a look at where they invest their money and which people and companies they are willing to do business with. And it also means continuing to clean up their act from a conduct perspective.

The single biggest step that firms in all industries can do on this front is to make sure they have the right remuneration structures in place. From top to bottom, staff need to be incentivised on consumer outcomes, rather than shareholder outcomes. Prioritising the latter has led to almost all of the recent conduct scandals.

Often, the right outcome for a customer is to tell them that they don't need the product they're enquiring about – or that the right product for them is offered by a competitor.

In the short run, making these kind of changes does take a toll on the bottom line. But as TSB showed when it moved away from all sales incentives a few years ago, profits eventually pick up and, in the case of TSB they soon eclipsed what they were making for shareholders before the change.

When customers feel that companies are genuinely on their side, they will be more loyal, and make potentially economically irrational decisions – paying more than they need to stay with a firm because they've won their trust. It takes several years to refocus a business in this way – but a growing number of firms are showing its possible.

In Fairer Finance's ratings, it's almost always the mutuals who come top of our tables – as they don't suffer from the conflict between shareholders and customers. But growing numbers of shareholder owned businesses – like First Direct, Co-op Bank and Virgin Money – are showing that it's possible to make this work too.

The internet has made consumers more mobile and in better touch than ever. This creates opportunities for those open to change, and great risks for those that don't move

with the times.

The winners of tomorrow will be those who are environmentally and socially responsible, transparent and customer-focused.



**James Daley**

*James Daley is Financial Ethics Champion at the Collaboration Network and Managing Director of Fairer Finance. He has been a consumer campaigner and financial journalist for 20 years. Before launching Fairer Finance in 2014, he worked for the consumer group, Which? where he campaigned for a better deal for customers of banks and insurers in the wake of the financial crisis.*

*James is frequently interviewed on national television and radio, and has regularly appeared on shows such as Watchdog, Rip-off Britain, Dispatches and Moneybox.*

*Before working at Which?, James spent 10 years as a business and finance newspaper journalist, latterly as The Independent's personal finance editor and cycling*

[www.fairerfinance.com](http://www.fairerfinance.com)







# How to Encourage a Mentally Healthy Workplace

By Simon Blake OBE

Chief Executive Officer at Mental Health First Aid (MHFA) England

Mental ill health costs UK employers up to £45 billion a year according to [Deloitte](#). This is a rise of 16% since 2016 - an extra £6 billion a year. In addition, the [Centre for Mental Health](#) reported that the Covid-19 pandemic is likely to increase the number of people in the UK experiencing a mental health issue in the next two years.

It's clear from these statistics that there is both a business and a moral case for employers to support the mental health of their workforce. The effects of the pandemic will have been felt differently by all of us and will present us with a new working landscape. The business leaders who navigate this most effectively will embed mental health

at the heart of all their policies and strategies moving forward, and embrace a culture where physical, emotional, financial and mental wellbeing are protected and valued.

At MHFA England we believe a key first step is to consider a 'whole organisation' approach to workplace wellbeing. This concept is the north star that organisations leading the way use as their organising framework. The [Thriving at Work](#) report sets out six 'mental health core standards' – a set of actions which employers can use to build the mental health element of their wellbeing strategy.

A whole organisation approach is about building the



right culture and ensuring a mental health and wellbeing strategy is properly implemented. Attitudes should filter down from leaders and be backed up with clear policies that are well communicated. This approach means designing the stress out of processes and systems, putting healthy job design first, attending to reasonable adjustments, training, flexible working needs, fair and equal pay – and so much more.

With good foundations, effective mental health training and awareness can then empower the workforce with skills and knowledge to have those important conversations. MHFA England training gives people the tools to support their own mental health and that of their colleagues, by recognising common signs and symptoms of mental ill health, intervening early and signposting to further support. Mental Health First Aid doesn't teach people to be therapists, but rather to listen, reassure and respond, even in a crisis. MHFA England provides guidance for employers and employees on how to embed Mental Health First Aid into a wider wellbeing strategy.

Business leaders should also take time to evaluate the support they already have in place, such as occupational health services and Employee Assistance Programmes (EAPs). A vital point in the action plan taught on MHFA England courses is signposting to support, so employers will need to develop clear referral and assistance pathways so that Mental Health First Aiders can signpost their colleagues effectively and safely - whether that be to occupational health or external services such as Samaritans.

There is no silver bullet to workplace mental health, but we believe the best approaches start from the top down, empower their people to speak up with evidence-based training, and truly embrace a culture of care across the whole organisation.

For more information about MHFA England, free resources and workplace mental health training visit [mhfaengland.org](http://mhfaengland.org) or follow us [@MHFAEngland](https://twitter.com/MHFAEngland).



**Simon Blake OBE**

*Simon Blake OBE is the Chief Executive Officer of Mental Health First Aid (MHFA) England, leading the organisation to achieve its vision of normalising society's attitudes and behaviours around mental health.*

*Simon has dedicated his career to working with young people and has a long track record of championing difference and creating platforms for people's voices to be heard. He is driven by a passion for a better, more inclusive society where everyone can be themselves.*

*With over 20 years working with young people, Simon has been involved in several projects and initiatives to promote positive wellbeing and mental health. He has written over 40 publications on all aspects of PSHE and Citizenship. In his roles at the Sex Education Forum, National Children's Bureau, sexual health and wellbeing charity Brook and, most recently, as Chief Executive of the National Union of Students (NUS), Simon has considerable experience in balancing the competing agendas of various high-profile organisations and stakeholders, finding ways to build consensus and collaboration to achieve positive social outcomes.*

*Simon received an OBE in 2011 for his services to the voluntary sector and young people.*



# Shell Energy

Guest Speaker:  
Andrew Eadle  
Director of Customer Services



## Supporting People During Challenging Periods: How Shell Energy responded to Covid to support their staff and customers during the recent lockdown

If we go back to the start of lockdown, Covid became very real for our customers on 23rd March when the country went into lockdown, and we saw an immediate customer reaction. Now, as we look back, we realise that was the pre-emptive customer reaction because at that point the economic challenges that became known for being caused by Covid weren't present at that time, but actually the outlook was starting to look majorly impactful to people and their financial positions. So, we learnt quite a lot about our customers and their attitudes towards energy provision.

During the first week in April 2020, we received a spike in the volume of customers asking for support from us to pay their energy bill. During the same period we also received a spike in direct debits being cancelled.

We read this from our customers as a pre-emptive response to preserve finances. Energy companies were among some of the first bills that perhaps consumers saw as not being a priority to pay.

The other part of our customer base is pre-payment customers, and in a situation where the whole country is going into lockdown, you have different vulnerable

members of society who would be forced to shield themselves, due to being in the high-risk category, without online top-up access struggling to get out to top-up their pre-payments and might struggle to keep the lights on.

What we have seen since is the spikes flatten out to pre-Covid levels. Customer sentiment has also calmed down having seen a spike, which was in part a response to what the Government announced and with the country going into lockdown, and then it returned to normal. Of course, I don't believe that anybody thinks Covid is done, with fears over resurgences and second waves. We are not assuming this situation is over.

### How did we react at the start?

When Covid first started to look problematic we needed to act quickly. When you consider basic provisions, broadband became quickly so much more important to people and we wanted to continue to offer our customers a full service. But we had to set some really clear priorities. You could already see what was happening in other parts of the world. We were already rolling out laptops throughout the company and so we rushed to speed up this roll-out.

We had already been thinking about more home working too and we brought this forward ahead of the rush also. Anecdotally, we did have issues securing headsets. One supplier we did purchase through had sold 25,000 headsets in three days. So we were able to set up our teams across all regions to work from home.

## Our people

Throughout all of this, our people have been our top priority. We're a business with over a thousand people spread across offices in the UK and Poland. And of course, those offices now feel very distant to us all. But in this situation, with that many people, we needed to make some early decisions to ensure we were in place to look after our people. If we look after our people, then our people will look after our customers.

**“By making the provisions to keep our people from becoming unwell, our services didn't suffer. This meant we remained open across every channel to customers”**

Any of our people who fell into the high-risk category were working from home weeks before the lockdown was enforced. This was followed by anybody who lived with people who were in the high-risk category. Just looking after our people wasn't good enough, we had to support their households too. And we're very pleased and proud that across all of our operations we didn't have a single diagnosis of Covid, and our staff absence levels remained normal throughout. By making the provisions to keep our people from becoming unwell, our services didn't suffer. This meant we remained open across every channel to customers; phones, email, live chat, social media - the whole lot.

We prioritised our vulnerable customers with messages on our interactive voice response (IVR) and our website offering support to vulnerable customers, being clear we were there for every customer, in every situation.

We're pleased that we did that, and we're pleased we can continue to do that today as well.

## How we were responding to customers

We were able to answer calls within three minutes to support customers and we were responding to emails

within three days.

In a fortunate way, Covid didn't come at a bad time for our customers, especially pre-pay customers, because we were coming out of the cold period and entering a time when people were starting to turn off their heating, not starting to turn it on. So that was quite fortunate. But equally, we wanted to make sure that our customers who had registered as vulnerable, and were in a pre-pay situation, were supported if they couldn't leave the house. We proactively called all of these customers and made sure we were in regular dialogue with any customer that told us that they were either shielding or not able to get out to top up their meters. Either we would do it remotely or we would stay in touch with them to make sure they were OK and could continue to stay on supply.

Throughout this period, we saw a change in our customer sentiment scores. Our customers may well have expected normal levels of service during this period to have been impacted by Covid. But given the fact we were responding to customers in good time, and exceeding their expectations, our customer effort scores improved, with a greater proportion of our customers saying we were easy to do business with at the highest level it had ever been.

We have also seen positive Trust Pilot reviews from customers pleased with their service, with lovely feedback from among the people we proactively called to support. We are pleased to have been able to exceed our customers' expectations during this period.

## Employee Engagement

We asked our staff how they felt about our reaction to Covid, and whilst there is room for improvement, in the main we are fairly pleased with these results:

- Shell Energy makes the right decisions that protect me and my colleagues: **89%**.
- I am supported by my manager: **84%**.
- Any changes made to our working practices are communicated clearly: **78%**.



- I'm kept informed of how our company is responding to the Coronavirus threat: **90%**.
- I'm confident that Shell Energy will continue to take the right steps to see us through the Coronavirus outbreak: **86%**.

During the period at the start of Covid when there was still so much uncertainty, we can be pleased with the decisions we took that kept our people safe. It's good for business and good for customers as well.

### What's next?

We have a plan to return to the office, though sentiment seems to be that people want to continue to stay at home. We're prepared for that though, and our people are set up from home. So, whilst we have a plan to return to the office, we are listening to our people and will do the best by them.

We're now starting to look at opportunities such as widening the search for talent beyond the local talent pool. If we have converted our training and engagement to be virtual, then what stops us from having fully virtual teams based anywhere in the UK?

From a customer perspective, how do we support customers following furlough and redundancies? We're seeing high levels of job loss and every one of those people pays an energy bill. We need to be ready to react to that.

The biggest fear gripping energy companies is if we go into another lockdown or heavily restricted situation, with bills increasing from higher consumption use from people being at home more often, we have got to make sure we can care for people, especially the vulnerable. No customer can fall off supply on our watch.

## Helen Hyde, People Engagement Manager, Shell Energy

"It was really important we looked after our employees along with customers. All of our people-centric activities planned within the office during 2020 was moved to run remotely, such as our 'Voice of the People' group and executive face-to-face coffee sessions. Our full plan operated as normal with all of our people engaged, and if anything, we added to this program to keep our people engaged and to increase contact.

"We gave staff longer periods away from the phone to have huddles and interactions with their managers. We introduced new wellbeing processes remotely. And this all had good feedback with our overall engagement scores increased by 14% from December 2019 and our wellbeing scores have also significantly increased. We have to keep this level of engagement up though, as it can become harder as time goes by with this situation. But we're listening to everyone's voices and trying to come up with new ideas."



**Andrew Eadle**

*Andrew is Director of Customer Services at Shell Energy with a background both in Energy and Financial Services. He is an expert in the fields of complex and high volume customer service and complaint functions and an advocate for supporting vulnerable customers.*





# Collaboration Conference

**18th March 2021**  
**London**

Confirmed Speakers:

**Sarah McKenzie**

The Financial Conduct Authority

**Geoff McDonald**

International Keynote Speaker on Mental Health

**Natalie Hill**

Radian Group

**Plus More**

**SAVE  
THE DATE**

The first Collaboration Conference will be taking place in London on 18th March 2021 at the prestigious Glazier's Hall, London Bridge, with stunning views of the Thames. Our first speakers are already confirmed with a full agenda to be published in the autumn. Be sure to save the date.

[www.collaborationnetwork.co.uk](http://www.collaborationnetwork.co.uk)





# Collaboration Network

Collaboration Journal

Issue 1

August 2020

[Become a Member](#)

[info@collaborationnetwork.co.uk](mailto:info@collaborationnetwork.co.uk)  
[www.collaborationnetwork.co.uk](http://www.collaborationnetwork.co.uk)