



How to serve vulnerable customers

An Odigo eBook



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Introduction

Contact centre leaders have long been aware of the benefits of treating customers as individuals. Today personalised customer services are more achievable than ever thanks to technology; making sure the right products and services are offered to clients in the right way to maximise satisfaction and reduce customer/product mismatches. What changes though when an organisation is serving a vulnerable customer? How much more important is a tailored approach when the goal is not only customer satisfaction but also protection?

Changes in society and awareness mean contact centres are under closer scrutiny than ever before to minimise the risk of harm to vulnerable customers:



Over the past few decades **Mind** reports that attitudes towards mental health have changed significantly.



In 2015 the **UK Parliament** made reducing mental health stigma a key focus for social change.



The rise of **internet support groups** and open honest discussion has helped change the dialogue around vulnerability.



COVID pressures have placed many of us under increased stress and pressure possibly even breaking down the them and us mentality towards vulnerable members of society.



Financial Conduct Authority (FCA) launched guidance for firms on the fair treatment of vulnerable customers in February 2021.



Call Centre Management Association (CCMA) research released in November 2021, supported by Odigo, revealed the true extent of vulnerability in the UK.

This eBook aims to support contact centres by exploring strategies to identify and tailor services for vulnerable customers, including:



Planning for your vulnerable customer needs.



Considering examples of best practice and possible strategies.



Using technology to optimise customer care.



Who is considered a vulnerable customer?

The FCA defines a vulnerable customer as “someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.”

The circumstances or drivers of vulnerability are not only varied but can coexist. Broadly speaking they can be categorised into 4 main types of vulnerability:



Poor health



Negative life events



Low financial resilience



Low capability

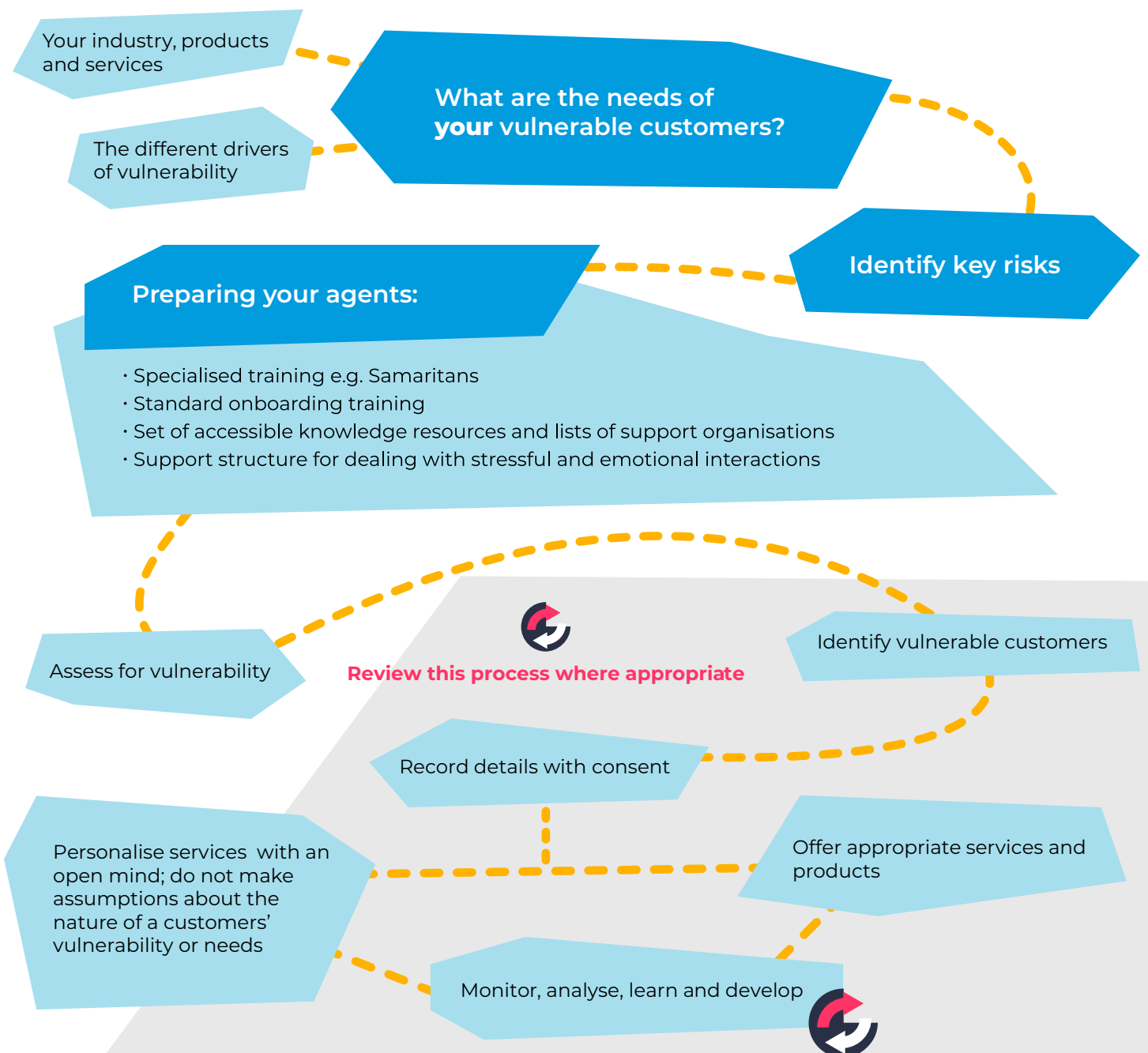


In 2020, UK levels rose from **24 million to 27.7 million** from February to October. Then in September 2021 CCMA research revealed **two out of three adults (66%) in the UK self-identify as having at least one vulnerability**. Not only does this mean that a large proportion of customers are vulnerable but also that there is a wide spectrum of underlying circumstances as well as individual customer preferences to consider. Consequently, it is clear that strategy and personalisation are integral to providing high standards of care.

Planning a vulnerable customer strategy

Step 1: Create an action plan

A good place to start is by taking guidance from the **FCA guidance infographic** to create a flow chart of simple practical steps needed to prepare a strategy, for example:



Step 2: Understanding the needs of your vulnerable customers and identifying the risks

The needs of each organisation's vulnerable customers will vary based on the services and products offered as well as the type of vulnerability affecting the customer. These considerations when examined alongside typical customer journeys can help identify additional products, services or protocols that could be beneficial.

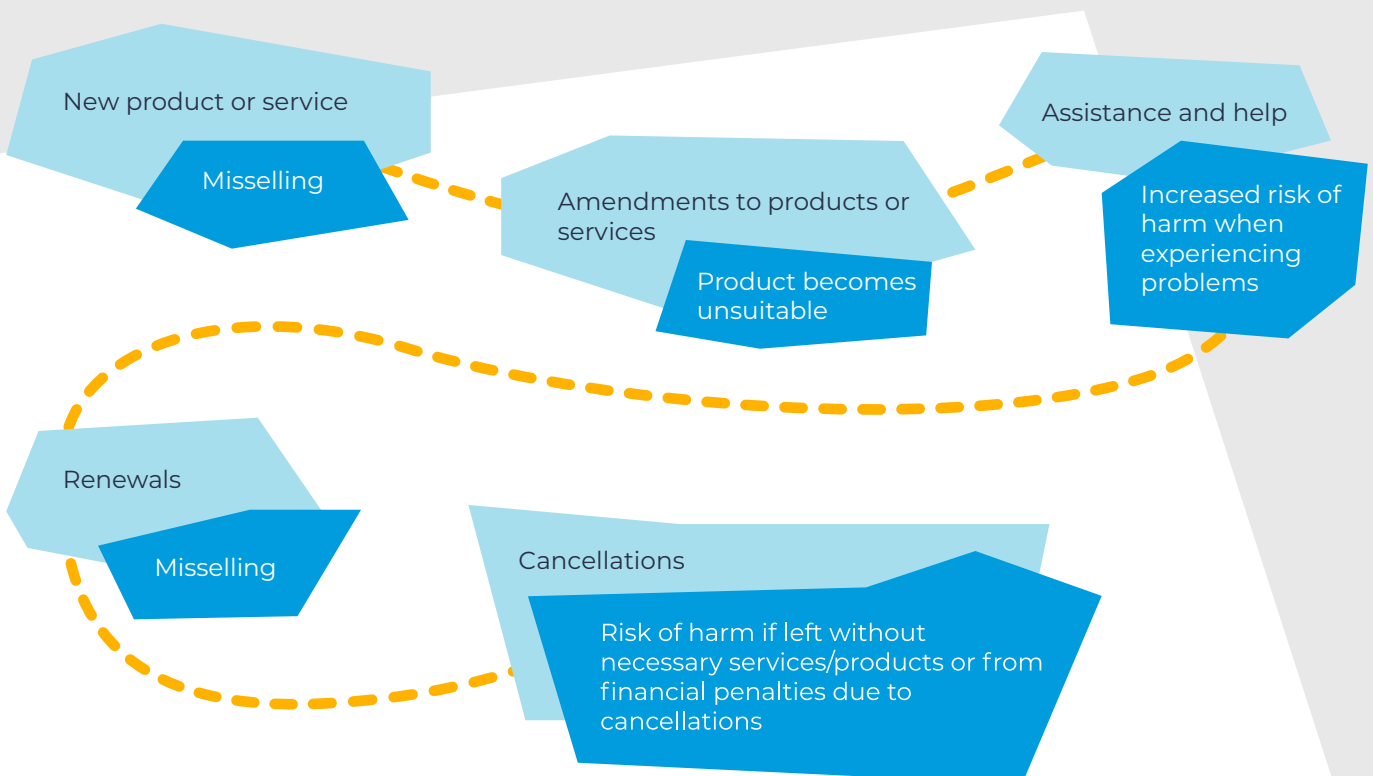


This section expands on 3 logical steps to help identify the additional measures that may be needed for a vulnerable customer strategy:

1. Key customer events and the associated risks,
2. The potential effects of vulnerability on those interactions and,
3. Possible actions to mitigate the risks.

Customer lifecycle and possible negative outcomes

To start create a basic customer journey of key events and risks.



Complicating customer factors resulting from vulnerability

Below are some of the factors that should be considered when planning services as they may be influencing the outcome of interactions with vulnerable customers:



Vulnerability is not just a customer concern. Dealing with vulnerable customers can be a highly demanding and stressful experience for front-line agents. Training can go a long way to helping develop specific communication skills for a range of vulnerable circumstances, such as mental health, dementia, bereavement and more universal skills like empathy at times of crisis.

For example, **Samaritans' workplace staff training** offers guidance on conversations with vulnerable people and helps agents build resilience and wellbeing. Agents themselves may also be vulnerable and have their own personal challenges which may well benefit from workplace support. By demonstrating an open empathetic approach to customers, valued team members can also be encouraged to come forward for support.

Business steps and strategies

There are some key areas to focus on when planning additional processes:

Access:



- Assign priority status to vulnerable customers when appropriate.
- Provide a range of service provisions to ensure accessibility.
- Create a range of knowledge resources to compliment a customer's level of understanding.

Information:



- Gather relevant information and consent to record findings.
- Provide information resources pitched at the appropriate level in the best format.

Review:



- Book a review before final changes are made and afterwards to ensure no issues develop.
- Reassess vulnerability status and specific needs.

Authority:



- When appropriate or beneficial, suggest authorising a 3rd party on an account.

Time:



- Allow time for informed decision making.
- Respond quickly to requests.
- Be cautious of long life or in inflexible products.

One of the key risks to consider, especially with respect to regulatory repercussions, is **misselling**. This does not imply a deliberate fault, it can simply be negligence with regards to the suitability of a product or service for customers' needs. By logically thinking through the above, and applying some of the steps mentioned later, organisations can help minimise the business risks as well as potential customer harm.

Step 3: Seeing the signs and reading in between the lines

The most difficult step in all of this is perhaps, identifying vulnerable customers in the first place. Even if they're empowered to self-declare vulnerability, they may not know about the availability of vulnerability services, and some may be offended if the subject is broached. This is where a mixture of detective work and communication skills can work wonders.

Apply aids to help with specific areas of vulnerable customer communication.

To aid identification try the **CARE acronym**

- C** Comprehension
Repetition or low engagement may suggest the customer is not following the conversation.
- A** Assess understanding
Listen for unrelated questions, irrelevant points or unexpected emotional responses.
- R** Retaining information
Barriers to understanding or retaining information may manifest as a need to repeat details many times.
- E** Evaluate the conversation
One-sided conversations based on simply agreeing, may suggest customers can not express or explain their opinions or needs.

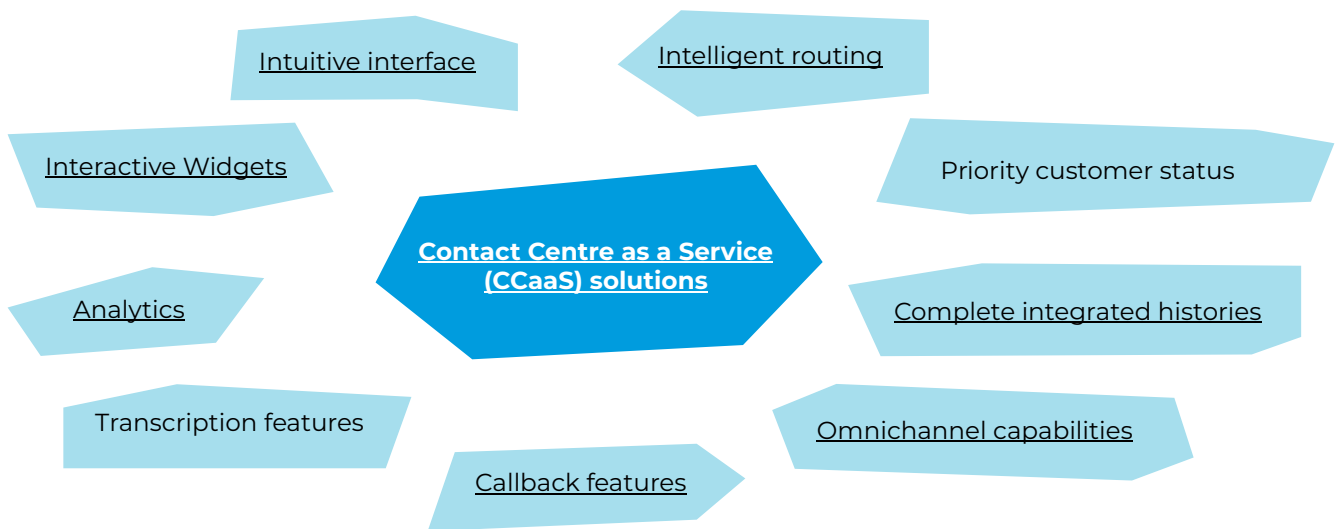
For reassurance about privacy and fair treatment try the **TEXAS drill**

- T** Thank the customer.
- E** Explain how the information will be used.
- X** EXplicit consent to gain personal information.
- A** Ask questions respectfully.
- S** Signpost additional support if needed.

- Leverage **AI-powered solutions** for call qualification, routing and agent assist to help flag potential keywords and phrases when agents are concentrating on problem solving.
- Disclose honestly any restrictions or conditions that may be viewed negatively for example, if certain products will not be available to them. This is the only way to develop trust.
- Review vulnerability status at regular intervals.
- Record clearly vulnerability-related information to minimise repetition and potential embarrassing or sensitive conversations.

The goal and the benefits

The aim of developing a vulnerable customer strategy is to ensure all customers receive the same high standard of personalised care. This can be made all the more achievable when underpinned by the right technology.



The quality of an organisation's customer service is a critical differentiator. However, the way in which companies treat their customers during times of stress and upheaval can have an even greater impact on individual and public opinion. Against the backdrop of the COVID pandemic, in their **State of the connected customer** report, Salesforce found that:

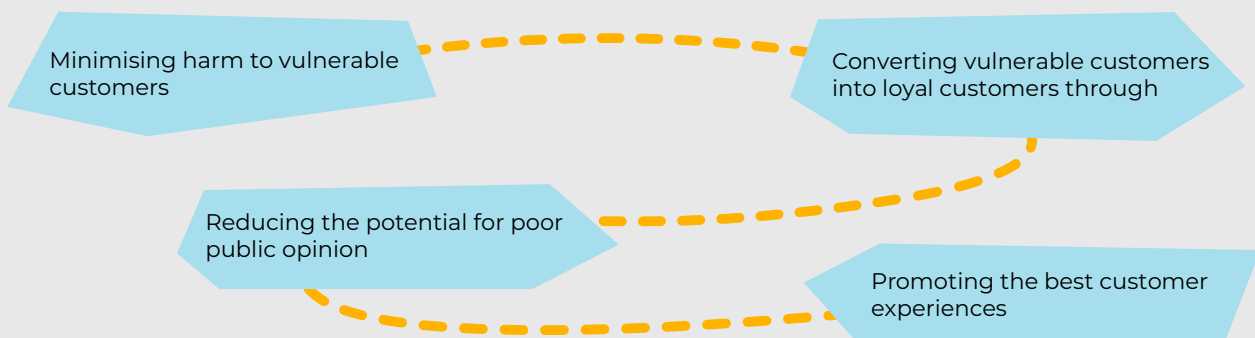


90% of customers say how a company acts during a crisis demonstrates its trustworthiness.



86% of customers say the societal role of companies is changing.

With this in mind, the business case for a solid vulnerable customer strategy is fourfold:



Conclusion

Anyone can be vulnerable and almost everyone will fall into a vulnerable category at some point in their lives. Thinking of it as a dynamic spectrum describing current life circumstances, not a customer label, can help reduce the stigma associated with vulnerability. Furthermore, communicating openly and honestly begins establishing the trust needed between organisations and vulnerable customers.

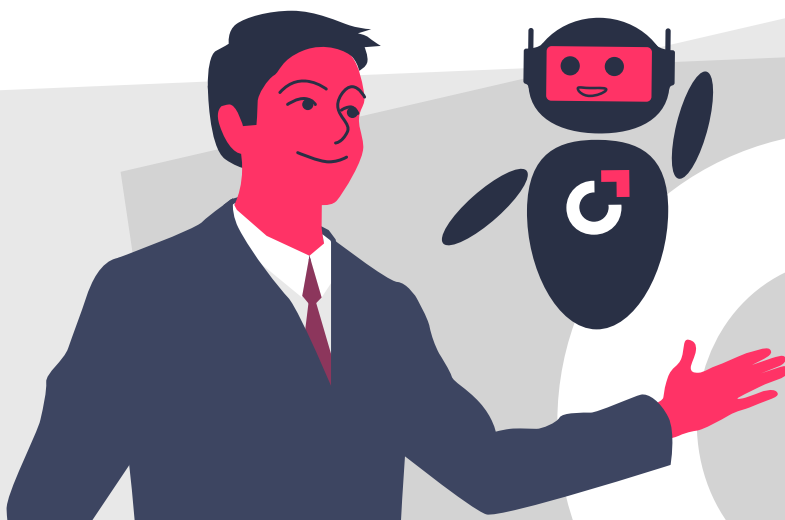
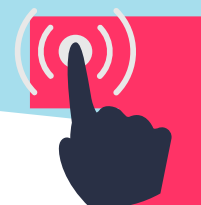
CCaaS solutions can support organisations enhancing their vulnerable customer care with intuitive interfaces and integrated customer histories that **keep agents informed and adaptable**. Team that up with **conversational AI** and customers can be routed quickly to the most suitable agent.

Empathy and understanding between agents and customers can make a huge difference to any interaction, but technology often underpins and facilitates this type of engagement. When overall **efficiency and productivity is supported by the right tools**, agents can rise to the challenge of providing specialised support. That is why Odigo believes in its strapline:

**Customer experience
inspired by empathy,
driven by technology**

To find out more about how Odigo can tailor an innovative CCaaS solution to benefit your unique organisation click below.

Contact an Odigo expert





About Odigo

Odigo provides Contact Centre as a Service (CCaaS) solutions that facilitate communication between large organisations and individuals using a global omnichannel management platform. With its innovative approach based on empathy and technology, Odigo enables brands to connect through the crucial human element of interaction, while also taking full advantage of the potential of digital.

A pioneer in the customer experience (CX) market, the company caters to the needs of more than 250 large enterprise clients in over 100 countries.

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