



Guest Column

Most people want
to tell you they
are vulnerable;
you just need to
know how to ask.

By Dominic Maxwell
Co-Founder at TellJO



If my bank calls me up and says “Mr. Maxwell, tell me about your mental health and how it’s affecting your ability to pay your loan” that’s not a conversation I am going to have.

By now organisations know a big percentage of their customers are going to be experiencing vulnerabilities, they have also worked out that those same vulnerabilities are barriers to payment, or they create detriment in other ways, like a vulnerable person cashing in a pension in an inefficient way etc.

Organisations have been collecting debts and engaging customers in the same way for decades.

They send a letter, or call a customer and say, “You have missed a payment and you need to pay, if you don’t pay, this is what will happen to you” and at the bottom of the letter will be a link to debt advice. If it’s a call, there may be a pause for some self-disclosure.

Is it creating the right environment for disclosure? Have a think about it from the customer’s view:

The customer is scared, they bury their heads in the sand, they disengage, they feel shame and have mistrust. The last thing they want to do, is engage with the organisation which makes these vulnerabilities visible.

The customer is most likely experiencing “multiple” vulnerabilities, the average Priority Services Register qualifying vulnerabilities comes in at 7.1 vulnerabilities per customer.

Why would a customer disclose vulnerability? It’s bad enough experiencing stress from a debt or a vulnerability, without it being compounded by letters and phone calls.

What would be their motivation to disclose, what’s in it for them?

And if a “solution” is a self-help link eg. “If you are struggling - call X” then at what point does the vulnerable customer experiencing multiple vulnerabilities, get a wave of positive energy and motivation to make this life changing self-intervention?

For any organisations who say we get self-disclosure, remember it’s only going to be the “motivated few”, like an

iceberg most of the vulnerability is below the surface and you don’t see it.

For more insight from a customer’s perspective, I would highly recommend reading Scarcity, The true cost of not having enough by Sendhil Mullainathan and Eldar Shafir You can also hear from a Emma’s real life experience, here on a 2min video:

<https://www.youtube.com/watch?v=zK6obykiAk>

5 building blocks to create a disclosure environment.

1. Mindset Shift

From:

The customer is in difficulty, and we need to make sure the organisation does not experience detriment.

To:

This customer is in difficulty, and we need to make a positive impact on their life.

Now this is easier said than done, BAU is a difficult nut to crack and the radical approach of corporations doing positive customer interventions can promote some interesting conversations. I.e. Not our job, we don’t have resources, not profitable, we have always done it this way, we already adhere to the regulator guidelines blah blah blah...

But the world is changing. Just the other day, I was speaking to a large Energy Supplier, and got a bit emotional when they said,

“Not only do we want to identify our vulnerable customers, but we want to create positive outcomes on the back of that data to help those customers”.

In the 6 years I have been banging this drum, that conversation has never happened before.

A bold prediction, organisations that innovate and build trust with their customers will be the most successful ones in the coming years as we embrace a more compassionate society.

And the irony here is, if you help someone build long term resilience, they are more likely to be a reliable and profitable long-term customer.

Who wants to spend money on chasing customers for money?

2. Vulnerability Evangelists rule

There must be a Vulnerability Evangelist in every organisation who drives change and has the ear of the board. These are most likely entrepreneurs within organisations who have a passion to deliver great outcomes for vulnerable customers. This is different from an audit style approach, where you take the regulatory guidelines and tick them off one by one.

This is about really understanding your customers and having endless curiosity about solving their problems.

Having the best outcome for the customer, is often also the best outcome for the organisation.

They must be steely determined, evidence driven and super compassionate, because this job is not easy, but customers need them, and the long-term health of the organisation will depend on these individuals, even if not everyone knows it yet.

“Organisations need to have an amazing customer interface when encouraging vulnerability disclosure.”

3. Communicate with kindness and ask your customer if they are, OK?

Getting the “tone” right in how you communicate with your customers is vital. BAU promotes “lazy” practice where ineffective letters are sent asking for money, or for your customer to take an action.

I have lost count of the number of times I have seen a customer with a plastic bag full of unopened letters, and most likely their voicemail box is also full.

If you can communicate to your customer with kindness, using an empathetic and human approach, you can create a positive environment for disclosure and problem solving.

Remember, the customer thinks organisations only contact them because they want something, money, or a tedious interaction.

Imagine in your communications you are offering something positive, in terms of help and support, can this be your key message?

Just by asking your customers if they are OK, you will drive positive engagement.

At TelUO, none of our communications asks for money, yet 75% of our respondents ask to make a payment arrangement. For customers experiencing debt, creating a positive environment and trust before giving them a payment option creates a safe space to resolve the issue in a proactive way.

If your letter or call just asks for money, then it’s a bit like asking someone to marry you on a first date...

Don’t believe me, split test your comms and see for yourself.

4. Make it easy.

Think about your own experiences dealing with organisations, and the frustrations you have.

I have a semi hatred for an organisation who tells me my call is important to them, whilst I am held in a queue for 30 minutes.

Or an automated online chat that asks me loads of questions then directs me to a phone number to then duplicate those answers.

Organisations need to have an amazing customer interface when encouraging vulnerability disclosure.

We know that vulnerability is broad, TelUO captures 63 indicators, so to get the full remit from a telephone conversation is nearly impossible, would require extensive training, and then the time taken on each call would be prohibitively expensive, and that’s in the unlikely event a customer discloses vulnerability to a person.

So, organisations must make it as easy as possible to disclose vulnerability and provide motivation.

The only realistic way to do this, is digital, the motivation is generated by showing a clear customer benefit to disclosing

their vulnerability.

It could be reduced payments, a payment arrangement, going onto a Priority Services Register, a dedicated phone line to a vulnerability team etc.

If your customer can't disclose their vulnerability using a thumb, then bin it and start again.

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5. You can make a difference.

There is something rewarding about creating a positive social impact, many organisations are in the fortunate position where they see customers at the very early signs of crisis and have a golden opportunity to create positive social impact.

Any old company can keep a list of vulnerable customers, but it's meaningless unless you are actively doing something positive with that list, this could be super simple, like creating an affordable payment arrangement (don't underestimate the positive impact of this) or you could be creating outcomes, using partnerships with debt charities or specialist health charities like Kidney Care, Mind or The Samaritans.

By maximising positive outcomes, organisations don't just create social value, there is also a business case to consider.

- Improved payments because you have made customer more resilient.
- Improved branding and customer loyalty because you are seen as an organisation who shows kindness.
- Reduced overheads because you spend less time with the same recurring customers.
- Reduced employee churn, because creating social value is more rewarding.

In summary, we are seeing a shift to a society that is kinder and more empathetic, I am having conversations now that I would not have dreamed of even a year ago. It will only take one organisation to get this very right, and they will have a huge head start on the competition.

Imagine an organisation that is celebrated by government and society for not only generating profit, but creating positive social impacts, preventing long term illness and homelessness, whilst improving the mental health of its customers.

The arrears are at an all-time low because the underlying problems are being supported, and the incoming calls are drastically reduced.

And it will all be led by those wonderful Vulnerability Evangelists.



Dominic Maxwell

Dominic Maxwell is Co-Founder of TelUO, a prevention-based software, designed to work with people experiencing diminished wellbeing at the earliest signs of crisis. TelUO uses data to seek out vulnerability, overcoming the costly barriers of non-disclosure, fear, poor knowledge and denial.

