Why supporting vulnerable customers matters

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Introduction

Customer vulnerability is nothing new, but it has, unfortunately been brought to the fore again thanks to the dramatic rise in cost of living. Inevitably, distressingly, it is often those most vulnerable who are most heavily affected by economic downturns.

And in many cases, the contact centre sees the real-world impact of these changes quickly, resulting in a number of challenges for contact centre managers and opearations teams.

Firstly, it's likely that the sheer number of calls from those finding themselves in difficulty increases, as they turn to organisations they have relationships with for help – to reduce bill payments, cancel subscriptions, and sometimes just to share their problems with someone. It's a commonly known phenomena that when customers find themselves in difficulty, many default to 'picking up the phone' rather than turning to live chat or other digital channels.

On a practical level, this may mean changes to shift patterns and staffing numbers, but also places greater emotional pressures on staff and additional training needs. At Liquid Voice we recognise that technology has a role to play in supporting your staff and your customers, but, when it comes to complex human challenges, such as the treatment of vulnerable customers, it cannot provide all the answers: there needs to be a blend of technology and human activity to really deliver.

So, what do contact centre teams need to do to ensure staff and customers receive the support they need?

This document attempts to explore the practical, technological, and human steps needed to make a real, positive difference to those customers. ***We'll explore:***

Compliance: what you need to be doing to ensure you meet key regulatory requirements, across industries

The human factor: beyond the box-tick, how technology, and people can really improve the lives of the most vulnerable.

The challenges to success: what's preventing companies from doing their best.

The staff impact: How your own team need support and guidance to deliver for customers in need

During the Pandemic, the percentage of customers described as vulnerable rose from 10% to 20%

Harvard Business Review, 2020

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Compliance and vulnerability

There are many codes of conduct and regulatory requirements governing how contact centres – and broader businesses - should be protecting and treating the customers who pass through their channels. We are all familiar with compliance around GDPR, however ensuring compliance against the FCA's guidance on the fair treatment of vulnerable customers, along with similar guidance released by Ofgem / Ofcom and others can be rather more complex.

Data protection and PCI-DSS regulation is often pretty black and white: data can be recorded, or it can't, you either store data safely, or you don't – that leaves contact centres – and other parts of the business with quite binary measures when it comes to what is and is not compliant.

When it comes to vulnerability however things are rather more nuanced, but no less important. This is often where the skill and empathy of a good agent comes into its own but to ensure your business and your customers are protected there needs to be a level of oversight, review and evidence gathering – something that can only really be achieved effectively through technology.

Call recording and analytics tools should not be implemented simply as a capture tool – though too often that is how they are viewed. While they may provide the "box tick" for regulatory compliance checks, it adds little value to the business.

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Beyond compliance

Of course, we should all aspire to work in an industry where compassion, rather than compliance drives our interactions with vulnerable customers. And in our experience, the majority of companies and contact centre teams genuinely want to do the best by their customers.

Increasingly, we see initiatives to (appropriately) share customer data across adjacent businesses (such as the UKRN, cross-utilities initiative to share information about customers unable to pay for essential energy and water supplies) and with third parties such as citizens advice to ensure those in need get the appropriate levels of help.

It's also important that a customer's interactions are tracked over time throughout their interactions with a business. It may well be that while frontline agents' interactions pass without issue, any additional conversations had with individual business units (sales, account management, etc.) which are outside of the contact centre ecosystem demonstrate more areas, for concern. And that can have two key implications for businesses: firstly, many of those business units won't have had the same level of training around spotting tell-tale signs of vulnerability, and secondly, without the right tools in place, those calls may not be registered, leaving vulnerable customers to slip through the net. It's therefore vitally important that you gain a holistic view of interactions across time, platforms and channels to understand whether customers demonstrate patterns of behaviour across multiple interactions.

What should teams be looking for?

Fundamental to identifying and supporting vulnerable customers are often packaged up as CARE - a set of rules that both human staff – and increasingly call recording and analytics platforms should be trained to look for:

- ✓ **Comprehend** – Is the customer able to follow and understand the discussion taking place?
- ✓ **Assess** – Is the customer able to work out what they are being told?
- ✓ **Retain** – Is the customer able to retain the information you give them? Do you have to repeat what you have said frequently?
- ✓ **Evaluate** – Is the customer able to properly express, explain or communicate their decisions? Are they genuinely contributing to the discussion or merely agreeing with what you are saying?

It's important to most businesses, irrespective of what your regulatory commitments might be, to ensure that customers are adequately treated, while some sectors have strong commitments to welfare (such as the water industry's Consumer Council for Water) which have established and shaped common best practices for identifying the customers who are most in need and providing / actioning appropriate processes to support them.

The CARE acronym is a good way of identifying vulnerable customers and is an opportunity to empower staff to proactively, positively impact. This can be supported by interaction recording and analytics as a 'second pair of eyes and ears' that flags content that may constitute vulnerability and instigate workflows to ensure proper follow-up action is taken.

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Obstacles to better treatment of the vulnerable

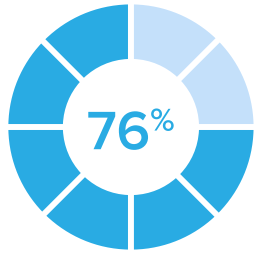
Of course, good will alone is not easily implemented on a large scale, and many organisations' efforts to support customers can be hampered by their reliance on specific technologies.

It will be no surprise to many reading this article that the big issues stem from three core sources, all related in one way or another to data:

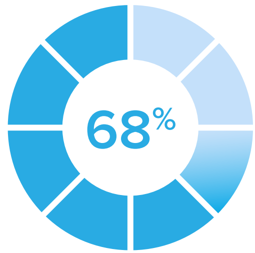
1: Legacy systems are a perennial problem for compliance officers and data analysts in call centres and other parts of the business. This is often because a lack of integration with other systems prevents management from ever attaining a reliable single view of the customer. Interactions made by phone may be separated from those made through other channels, or different data points may be being recorded across interactions, or quite simply data may not be extractable in a format that can be easily mined by BI platforms.

2: Often related to the above, poor quality of data being captured (and often particularly data that has been captured in the past) can be missing, inconsistent or in other ways tarnished. While this is often a sign of a bigger problem than managing vulnerability alone, it certainly impacts an organisation's ability to accurately track the numbers of vulnerable customers on its books and can hamper efforts to put appropriate safeguarding and support in place.

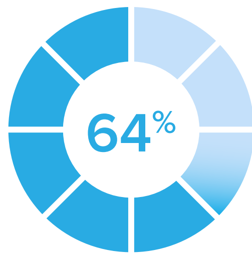
3: Data privacy concerns around capturing vulnerability information are understandable: information regarding an individual's wellbeing or financial circumstances must be done with sensitivity and security and can only be done in the correct circumstances. A big factor in this is being able to have faith in the storage and capture systems within the business.



Legacy systems



Poor data quality



GDPR concerns

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Staff - your most important asset when it comes to supporting vulnerable customers

As we've already seen, technology alone cannot solve the challenges of working with valuable customers. Indeed, many of these customers turn to 'traditional' contact methods – such as telephony – in the hope of speaking to a real person, so it's critical that technology doesn't get in the way in delivering this. It's also vital that those staff vulnerable customers are likely to interact with – primarily, but not exclusively those in contact centre teams – receive the right levels of support and training.

Many agents gravitate towards the profession precisely because they enjoy interacting with and helping customers, but we must equip them with the tools, training, and support mechanisms in order for them to do the job effectively and without fear of making mistakes.

This is arguably more the case in the post-Covid operating environment, with agents working remotely, away from floor-walking managers or colleagues with whom to share information or ask advice of.

Agents should be fully versed on the CARE framework, but to rely purely in individual judgements, particularly with remote agents distanced from the support of floor-walking managers, or colleagues with whom to confer, businesses need to make sure that they have that security net of technology to fall back on and ensure the right treatment is consistent and correct across channels, over time and throughout the customer base.

Again, this is where the right blend of technological and human support comes to the fore: your staff can be free to do what they do best in ensuring customers receive the service and advice they need, while not having the pressure of meticulously following codes of conduct. Intelligent call recording, allied with speech-to-text, intelligent analytics, and secure, encrypted storage enables this easily, making customer data around vulnerability immediately actionable, measurable, and compliant with regulatory (and customer) expectations.

About Liquid Voice

Liquid Voice work with clients across a range of industries, helping them maintain compliance and data sovereignty in line with a range of government regulations and industry-specific guidelines and best practices.

Our platform does more than simply capture live customer interactions for playback at a later date. It ingests data from across all your customer channels, as well as from legacy datasets, into a single, consistent and secure database. It enables appropriate users to gain total visibility of any customer interactions and, where necessary follow those interactions across contact centre and unified comms platforms, across voice, video and text, to truly understand the context of a call.

It also empowers contact centre teams to address compliance issues, track service level trends over time, and respond to audits and Freedom of Information requests in minutes, not days.

That's why we're trusted by major organizations in the emergency services, finance, housing and transport, to help maintain compliance and ensure the smooth running of all their customer interactions.

Need to find out more how we can help make your regulatory compliance easier? Get in touch using the details below.

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