



Collaboration Journal

Supporting Cross-Sector Collaboration



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

Collaboration Journal

Issue 4

November 2020



www.collaborationnetwork.co.uk

Together, we can go further



Collaboration Journal

Issue 4

November 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 latest Collaboration Journal, the monthly publication from the Collaboration Network.

Even with the great news of an effective vaccine on the horizon, we are all in various stages of Lockdown 2.0, and it will take time to turn the corner and then to overcome the long term impact(s) of COVID-19. We still need to learn from our previous lockdown experiences and embrace the lessons learned to make improvements for the immediate future. This subject is addressed in the latest article from customer experience guru, Nicola Eaton Sawford ([page 11](#)), which builds on her talk featured on the Collaboration Webinar last month.

The month of October also saw a guest talk from Roxy Baciú, Head of Community at giffgaff, who discussed their successful approach to building an online community for their customers – aka members – to deliver highly regarded customer service ([page 6](#)).

And certainly, when it comes to ‘community’ and the theme of supporting others, the topics of mental health, wellbeing and vulnerability remain at the forefront of our collective minds as we head ever closer toward winter. Many firms have fed-back that the welfare of their people is all-important to them. Yet given the remote working conditions many of us are having to continue to adapt to (or comply with), the challenge for firms to support their people and keep a healthy and thriving work culture in place continues to be a prevalent test.

Yet, in a highly positive move toward greater levels of impactful collaboration, we’ve been excited about the Special Focus Groups we’re assembling across different markets, the first of which is set to run this month

within the Energy Sector. This will see a group of 25 individuals representing organisations that include Ofgem, Ombudsman Services, Citizens Advice and Octopus Energy, among others, come together to tackle the subject of communication strategies for vulnerable people through winter. Special Focus Groups in Water, Financial Services, Telco and Housing are set to follow.

To finish on a personal note, I would like to thank the many individuals and firms who continue to demonstrate compassion and empathy when dealing with people at this time, whether that be customers, colleagues, suppliers or industry peers. It’s a difficult time for everyone. Yet being in the privileged position to speak with so many people from across different sectors, it’s reassuring to know that there are people out there genuinely driven to make a positive impact and who value higher degrees of cross-sector collaboration.

Because together, we can go further.



Will Archer
Director & Co-Founder
Collaboration Network

will@collaborationnetwork.co.uk





Contents



6

Industry Case Study

Roxy Baciu
giffgaff



16

Delegate Poll

Hindsight around
Lockdown



9

Expert View

Helen Pettifer
How Team Collaboration
Embeds Customer Service
Excellence



17

Guest Column

Nick Geoghegan
Outlooking: How
challengers innovate by
stealing with pride



11

Expert View

Nicola Eaton-Sawford
Applying Hindsight to
Lockdown



20

Expert View

Caroline Wells
Isn't it about time we
made the process
easier for the people
left behind?



22

Expert View

Sarah Lawrence

Leading the Way



30

Guest Column

Vanessa Northam

Debt Advice in the
Time of Crisis



25

Expert View

James Daley

Terms & Conditions:
Remove the Jargon
before You're Forced to



33

What's Coming Up?



27

Expert View

Michael Hill

The Complaint Tipping
Point - Part 1



Industry Case Study:

giffgaff

Guest Speaker:
Roxy Baciu
Head of Community

giffgaff

Building A Community: National Customer Service Week Special

On 8th October 2020, Roxy Baciu, Head of Community at giffgaff, was the guest speaker on the Collaboration Webinar during National Customer Service Week. In an engaging, conversation-led session, Roxy shared insights on how giffgaff have built a strong and loyal community of customers – Members – who lead the help and support for fellow members via the giffgaff support forum.

Where we came from

To understand us better it is important to know where we came from. Our reason for being has evolved but it is still deeply rooted in the values that have been set out at the beginning.

In 2009 the landscape was quite different, especially in the mobile world. This is when our founder dared to dream a different way to do mobile. This new way was revolutionary because it would try to turn customers into members by opening up opportunities for them to be involved.

This led to the creation of a new mobile network that is online-only, has no contracts and rewards its members for getting involved with helping others, being a part of product development, advertising or recruitment.

The name we chose is giffgaff because it is an ancient word for 'mutual giving' and being mutual, fair and simple became our core values that we hold dear even today.

“During the COVID pandemic, this has also become the place where our members come together to support each other through this difficult time.”

Why community?

It's simple, because we believe in the power of people and what better way to harness that power than by having a place where we and our members can get together and have a real conversation.

Although our community looks different now than it did back then, it is still the place where our members can help each other with their phone problems, give us feedback on what we can improve on, have a consultation about the future or simply talk about the latest news, new hobbies that they have discovered or share their not-so-secret-anymore family recipes.

More recently, during the COVID pandemic, this has also become the place where our members come together to support each other through this difficult time. In fact, the

part of our community that increased in activity during the first lockdown was our General Discussions area as more and more of our members were looking for a way to keep connected while staying at home.

“Our helpers are members of our community who chose to help others because they have a passion for it, so they want to be there.”

Community Help and Support

Accessing community help is simple: members will post a question on the help and support forum which will be answered very quickly by another member.

The benefits that this model brings to the business are largely around cost savings and NPS but when we look at the benefits that it brings to members we see the differentiation element.

Our forum is open 24/7 so members can ask a question at any time, day or night. The response time might vary but there will always be someone around.

Members in need of help have access to more than one expert, at the same time. In typical call centres, the conversation is on a one-to-one basis. That is not the case with our community. When you ask our community a question, you have access to all of our helpers. And actually, you get about five helpers engaging with your thread at the same time, sharing their advice.

Our helpers are members of our community who chose to help others because they have a passion for it, so they want to be there. This means the members asking the questions will always get an honest answer based on experience and creative problem-solving.

Community Engagement and Involvement:

Being community-led opens up a lot more opportunities

for us to do things that would otherwise be hard or impossible to even think of. Over the years there have been plenty of examples, but to give you an idea of what is possible, here are two of them.

Payback - our way of rewarding our members

Our members can earn payback points by replying to help questions, giving us feedback, creating content that other members want to engage with or by contributing to our Member get Member scheme.

Every six months, our payback earning members can redeem those payback points as credit, cash or they can donate them to charity. The charities that receive these donations are nominated and voted on by our members each payback period and we always match the amount that our members have chosen to donate. Over the last 10 years that we've been operating, we've donated close to a million pounds to the charities that we've supported.

Goodybank - helping members in need during COVID

The passion that members have shown about supporting each other during this time has been incredible and inspired us to create a system where we and our members can do even more.

The goodybank gave the choice to any member to buy additional credit that will then be donated to other members facing hardship in the form of minutes, texts and data. Anything donated to this part of the fund was matched by giffgaff so as many members can benefit as possible. At the same time, we wanted to make sure we do as much as we can for communities in need across the country. For this, we partnered up with Neighbourly and created a direct route for us and our members to donate to their community fund which would then be distributed to local communities that have been impacted by COVID. We pledged £75,000 to this fund to get started, and we set up a Donate to Neighbourly button on the goodybank page to allow members to easily read more about where the funds are going.

giffgaff Pioneers

The giffgaff Pioneers are a subgroup of our member base that has shown an interest in being more actively involved with product development. The purpose of the pioneers is to enable our product teams across the business to work closely with our members ahead of implementing new ideas, amending existing product or making decisions on future ventures.

The pioneers will be involved in anything from surveying, testing new experiences before launch, through to coming into the office for group discussions. Exactly what shape each piece of involvement takes will vary and will be something that we want to continue to evolve as our business and community evolves.

“The community team spends time internally to make sure that everyone has the knowledge, the opportunity, and more importantly, the desire to work with our members every single day.”

The importance of culture

To be able to live up to our values externally we have to make sure that we keep them alive internally as well. There is no shortcut that can be taken if we want our members to trust us.

We have to work each day to ensure that we are as transparent and honest as possible.

One of the ways we do that is by referring to our members as members instead of customers, internally as well as externally. This simple shift allows us to have the right perspective of it being a two-way relationship where we collaborate and listen to each other. We want to be able to understand what the members want, what the members need, what their views are, so then we can incorporate them into everything that we do.

We also ensure that we bring our community to life internally. To achieve that, the community team spends time internally to make sure that everyone has the knowledge, the opportunity, and more importantly, the desire to work with our members every single day. What we do in this area can vary from small day to day interactions to advising on bigger projects and it is all aimed at keeping and evolving our Run by You ethos.



Roxy Baciu

Roxy Baciu is the Head of Community at giffgaff where she has worked since 2015.



Helen Pettifer,
Customer Vulnerability Expert

How Team Collaboration Embeds Customer Service Excellence

The fair and proactive treatment of vulnerable customers is now a priority for many organisations across all industries. Whilst the involvement of senior management is deemed essential for implementing a new strategy, I believe that team collaboration plays a key role in the business.

I've often seen a failure to cascade business decisions, strategies and goals, made by senior leaders, down to employees, especially those directly engaging with customers. This leads to staff disengagement and a lack of understanding and respect between colleagues. Leaders that share the organisation's vulnerability vision with stakeholders ensure the goals, principles and strategy have a greater chance of being embedded into the culture. Making vulnerability part of the business agenda. This includes vulnerability discussions in meetings and inviting ideas, concerns, experiences and feedback from both staff and customers.

The benefits of this collaborative approach are:

- Group insight will broaden everyone's understanding of vulnerability
- When individuals feel involved in the process, implementation is easier

- There are opportunities to raise challenging encounters and receive advice or support
- Employees see that the company has a supportive approach to vulnerability which can be important to their well-being
- Vulnerability remains on the agenda, enabling continuous improvement

Insight into Vulnerability

No team is starting from scratch when it comes to knowledge of vulnerabilities. As well as having good practices in place, everyone in the workforce brings life experience to the table.

Whether online, over the phone or in person, employees are likely to have served vulnerable customers. The experience may have ended well, with the customer achieving their goal and being grateful for the support that was offered. Or it may have been difficult and uncomfortable with no positive outcome. Either way, they will have learned from the interaction.

We all have personal experiences to draw upon too. Whether through our lived experiences, or supporting friends or family, we all gather knowledge. Vulnerability

will affect us all at some point in our lives.

By opening up the topic of vulnerability in positive and open-minded ways, firms can draw on this wealth of knowledge and experience. When employees feel it is a safe environment for sharing their insight, it can broaden everyone's understanding.

“Even with a willing team and great training, some encounters with vulnerable customers will be challenging.”

Embedding Good Practice

This has certainly been a year of change and uncertainty for everyone. Implementing a vulnerability strategy has never been so important. Yet, with so many issues facing businesses today, it may feel like yet another undertaking. To support implementation, it's vital to involve the team in the development of the strategy, rather than imposing change. A collaborative approach helps people feel valued. It also shows that the fair treatment of vulnerable customers is important to the organisation, its customers and its reputation.

Open Discussions Create Support Networks

Even with a willing team and great training, some encounters with vulnerable customers will be challenging. When a customer discloses information, it can be difficult to know how to respond; emotionally and practically. The disclosure might trigger a reaction based on inexperience or a very personal experience.

Support networks within the organisation, or through partnerships with external agencies, are important for staff well-being. Keeping communication open and honest across teams enables solutions to be found and builds confidence in handling difficult situations.

Considerate Company Culture

Customer service excellence is only possible with a

positive, solutions-focused team with sufficient knowledge, resources and confidence.

Through 2020, more people than ever have been impacted by changes that may have made them vulnerable for the first time. This could include members of the team. Open and considerate discussions can be one way to help them to cope and may spark employee well-being initiatives.

Continuously Improving the Customer Experience

Implementing a vulnerable customer strategy is not a tick box exercise. There will always be opportunities to learn and to develop new solutions. With a collaborative approach, it becomes easier to seek input from customers and specialist external organisations. I believe this is the path to customer service excellence.



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





Expert View

Nicola Eaton-Sawford
Customer Experience Ambassador

Applying Hindsight to Lockdown

A Case Study from a Collaboration Webinar with Customer Whisperers
held on 22nd October 2020



At Customer Whisperers, we work with clients across different sectors, all of whom are facing lots of different challenges when it comes to customer experience. And I hope to stimulate some thinking around some of the areas we are seeing companies being challenged by.

And so, I want to talk about hindsight....

Customer Whisperers is a small customer experience team based in the north-west, but we work all over the UK, with a range of different clients across different sectors. So, we have the benefit of seeing commonality across sectors right now, and the areas that are challenging everybody.

Cazoo have been one of our most interesting clients recently. They are the UK's biggest ever start-up, they were the fastest ever company to reach unicorn status, which was a billion dollars a few months ago. And within eight weeks of that they multiplied their money to 2.5 billion dollars. So, they're on quite an incredible growth curve. And they're an online business, which has been quite different to some of the other organisations we work with such as Local Authorities, Housing Associations and high street retail companies.

So how do we see the world right now? I think the way we see the world is this: COVID came along and took a card from the bottom of our house of cards. And I think what was really interesting was when we started talking to clients about their approach, what they did first, what their initial reactions were to this situation - not one of them talked about working from their disaster recovery plan (where all the answers should be). And I think some of our organisations were surprised that the answers they needed weren't where they expected them to be. And that they were less prepared for this kind of situation than they might have imagined, certainly over the first few months.

And whilst they acted well, they realised there was actually a great many things that they thought they were prepared for that didn't pan out particularly well in practice. Disaster recovery plans simply weren't prepared for this. As an example, the '*everyone can work from home*' theory turned out to be an awful lot harder in practice having never really been tested.

One organisation we work with, UCAS were totally

working from home by pure chance, because they'd implemented a cloud-based project a little while before we went into the first lockdown. What they struggled with was everybody else's queries, that would have usually gone to universities and other organisations, ended up coming to them because they were accessible. So, I feel we've seen a whole raft of different challenges. And the lines between different organisations have become particularly blurred.

“As we are set to return to lockdown, instead of simply turning to our disaster recovery plan, actually, let's look at what hindsight has taught us from our first experience.”

I have one client who told me they were ready when lockdown came, they picked up their laptops and they headed home, believing it was going to be a piece of cake. Until they began receiving a deluge of calls and they realised that, actually, the headsets that they purchased didn't work at home and they couldn't get any of the headsets that they needed. And so, they had all the kit but no headset to work with it - which they couldn't get for love nor money. And I think they started to realise that, actually, their disaster recovery plan was set up to be a very short term fix; wing it for a couple of days at another site, and then we hire a Regus building for six months, and then we revert to normal. And I think the difference with this scenario is there is no 'revert to normal'. The disaster recovery plans that they had focused upon were mainly around sites, systems and processes, and to a degree, communication. But all of the disaster recovery plans made the assumption that it was about managing short term pain whilst seeking a medium-term solution, and that there was a logical sequence of actions.

And of course, we found ourselves in a situation where everything was changing every time we turned around. And so those actions transpired not to be particularly helpful.

So, as we are set to return to lockdown, instead of simply turning to our disaster recovery plan, let's look at what hindsight has taught us from our first experience. What did we learn? And what can we learn going forward? And what it has shown us in Customer Whisperers is that we've got two groups of clients; one group that shone, and one group that floundered. And that is not based on what commercial success they've had. This is about their internal experience of it and the customer experience that they've been able to provide through this period.

We wanted to identify what the differences were between these groups. What were the characteristics of our shiners, relative to the characteristics of our flounders? Or, simply, what do flounders need to do to shine?

And we realised that all of these best laid plans weren't helping, and what they needed were skills, and the skills to act on the fly. We also learnt that they've never really valued many of the things that they now needed. They never valued the skill of their people to improvise and to be trusted and empowered to do whatever was needed in the moment. They didn't have the skills to make sure that people feel that they can take the actions that they need to take, but also that those skills are honed and ready.

I can't tell you how many of my clients tell me that they run agile workshops. And I can tell you, they haven't shown a great deal of agility through this period. So, I think *agile* is an interesting word. And I think agile is a process that they go through as opposed to a culture that they've developed. So that's created some really interesting boardroom conversations in the last few months.

The other thing that our shiners had, and that our founders didn't have, was really strong team relationships; personal relationships - particularly among leadership teams and across silos. The clients we have that had those relationships, things happened and happened fast. For our clients that didn't have those relationships, they got in the way of each other and things happened really slowly. Various teams made objections, and nothing moved. So, the relationship element was really important. Again, this isn't something they'd ever thought was a priority to think about in terms of a disaster.

And the third thing was a cultural willingness to change. The organisations that always stand ready to see an opportunity, take it and change were the ones that leapt forward fastest. And for those that were slower and more resistant to change, it was embedded in their culture. And this is a real problem because it can leave you paralysed. And paralysed not by what you can't do, but by the mindset. This is when '*we can't because...*' becomes the mantra.

“ISO manuals, and QA mechanisms, eight years' worth of their time in the creation, which proved pretty unhelpful to them in this situation.”

The other thing which shiners had was a firm belief that change can happen fast. And I think there is a number of organisations that don't believe that their teams don't believe stuff can happen fast. They may well believe in change, and believe that can happen, and believe it's necessary, but they think it's a slow process. Everything starts with a 12-month project. And for organisations that don't think that way, they were in a far better position as things went on.

The next thing to consider is 'rules and trust environments'. So, trusted and empowered teams, were able to work really well in this situation, where there was no blame culture, and no fear of trying something and it not working and then trying something different. There were some really big cultural differences. And one organisation said that they felt that their prime objective now was to find a way to hold on to the things that had emerged through this experience, which they didn't value before, and not go back to work in the way they did in the past.

So, even where we've got organisations that have got some fantastic innovative thinkers and are really strong problem solvers, they can't make much happen in an environment where they work in a straight jacket. Rules, sign-off processes, red tape; it can slows things down.

Become a member to access

Another thing that was really different was the informal and contemporary communication mechanisms that organisations used. So, for those clients that were still printing emails and were telephone based internally, this was tricky. And for those that run on slack and WhatsApp, that kind of saved the day for them, because it enabled them to disperse really fast, but still maintain those informed communications. It also meant that 'comms overload' didn't happen, which it did for many of our other clients quite quickly, particularly where they were email based. Too many messages needing to go out creating email overload. Whereas, whether we use things like WhatsApp or Slack, it was much shorter, sharper and more informal, and less overwhelming for the people it was hitting.

And of course, Teams and Zoom meetings saved the day for everybody, not only on the professional front, but at home too. And especially where companies would use them to some degree before. We've got a number of organisations who had been experimenting with these technologies with customers and internally, and the mere fact that they had been experimenting made them more open to using them going forward. And the organisations that have thrived were the ones that don't have to get it perfect and documented before they did it. They're the kind of organisations that get 80% there and crack on and do it and fix it as they go. But they fix it fast. And people are able to fix things quickly, because they're empowered, and they're trusted, and they're given those kinds of responsibilities.

Then we've got other clients who've got a massive array of ISO manuals, and QA mechanisms, eight years' worth of their time in the creation, which proved pretty unhelpful to them in this situation. So those organisations that are a little bit better at fixing on the fly are the ones that shine. Octopus Energy are a really good example, as are boohoo and Just Eat; wherever they use minimum viable product type mechanisms in IT, they were much slicker and faster on the uptake.

Another really big differentiator between our two groups was their attitude towards their customers, and a really strong culture of caring and playing fair by customers. And that was embedded in every person through the organisation. Where that was present, they made much better decisions in the moment and did the right things by customers from the off. We've got a lot of organisations

who didn't do it and are having to retrofit some of those decisions now, and it's going to come back to haunt them a little bit later.

"I think we are facing some real severe risks around mental breakdown through the winter."

Some gave refunds as appropriate to customers, whereas others held tight to the cash and made customers fight for it and wait in queues until the bitter end. And that wasn't all about who could afford to give back the money and who couldn't. There were different decisions being made. And it was about mindset and how they felt about customers and playing fair. So that was a really big differentiator. And we've also got those companies that are continuing to take payments without giving a service right now, some of the private dental insurance companies for example, which is going to be a real problem for them when the lockdown ends.

The next differentiator was having a real care for employees. And this time around, as we prepare for the next lockdown, everybody's been much more focused on mental health and wellbeing. And the winter is going to be incredibly difficult. People have done this for a very long time now and it really is becoming psychologically very difficult for them. And even the most resilient are struggling. And this mixture of home and work, new pressures, and a combination of pressures we haven't seen before, conflicting pressures. There is a ton of conflict and uncertainty playing its part with lots of clients having to think about redundancies, and the psychological impact. And I think it's clear that no one individual can give a really great customer experience if they're currently in a bad personal place. And we really need to think hard about where our employees are.

And the last differentiator, which I think always gets ignored, is the relationship that these organisations have with their partners and their suppliers. They required their partners and suppliers to do things quite differently. And, in the relationships where they're strong and they've got a good relationship, the suppliers have stepped up. And where they've been particularly difficult and slow payers,

Become a member to access

suppliers haven't stepped up. And that's really starting to impact the experience that they can give to customers.

And so now the second wave is here, Captain Hindsight is our friend. He's giving us a second chance to do this better, to learn from our mistakes, and correct some of the things we simply didn't know were going to be wrong until we did them.

So, what are our shiners doing now? Well, the first thing they're doing is they're acknowledging that this is going to be a long, hard winter. And we need to find a way to get through it together. And it's going to be a volatile winter, because things are going to change. We've already seen it with the schools going back, then kids are off isolated again. Once I get one kid back in school, the next one's isolated. And that's the way we're expecting that it's going to be for quite some months. And they are investing quite heavily in employee engagement, and wellbeing, motivation, inspiration, and keeping morale up. And I think what is powerful is to give people a series of events and activities that are planned over a period of six months, so that they can see a chain of events, not just the 'one' next thing, and that will help them to pull through this really difficult time.

I think we are facing some real severe risks around mental breakdown through the winter. And there's a different kind of support that's going to be required for organisations. And I think the middle management tier is struggling, particularly where they feel that they are making really bold decisions, but those decisions are baseless. That is scary and stressful. And there's some serious concerns about what the repercussions of this are going to be later.

Customer tolerance during the last lockdown lasted about three months, and then we started to see it dip. And whilst organisations may feel that they've done pretty well under the circumstances, customers don't necessarily agree. But customers don't know what your limitations are, and they don't appreciate the pressure you are under. I think there's some real preparation going on for both a complaint tsunami (because customers are holding back but it's coming) and also for customer attrition. Because I know a lot of our clients are expecting judgement day to come, they made some decisions, particularly some decisions early on, which perhaps weren't the best decisions, but they didn't know what the consequences would be at the time.

And they haven't always been perceived to be fair - to loyal customers in particular.

And then we've got a group of clients who are part of our shiners group who are doing really well out of this, who are differentiating themselves and saying to the sector 'you know what, we're going to come after your customers', and they're out on an acquisition trail. And that's going to create a really interesting dynamic too, because their acquisition mantra is all based on the great unfair experiences that were delivered through the pandemic. And so that's going to be quite interesting.

So perhaps if you've yet to do so, perhaps now is the time to apply hindsight to your customer experience.

Become a member to access



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

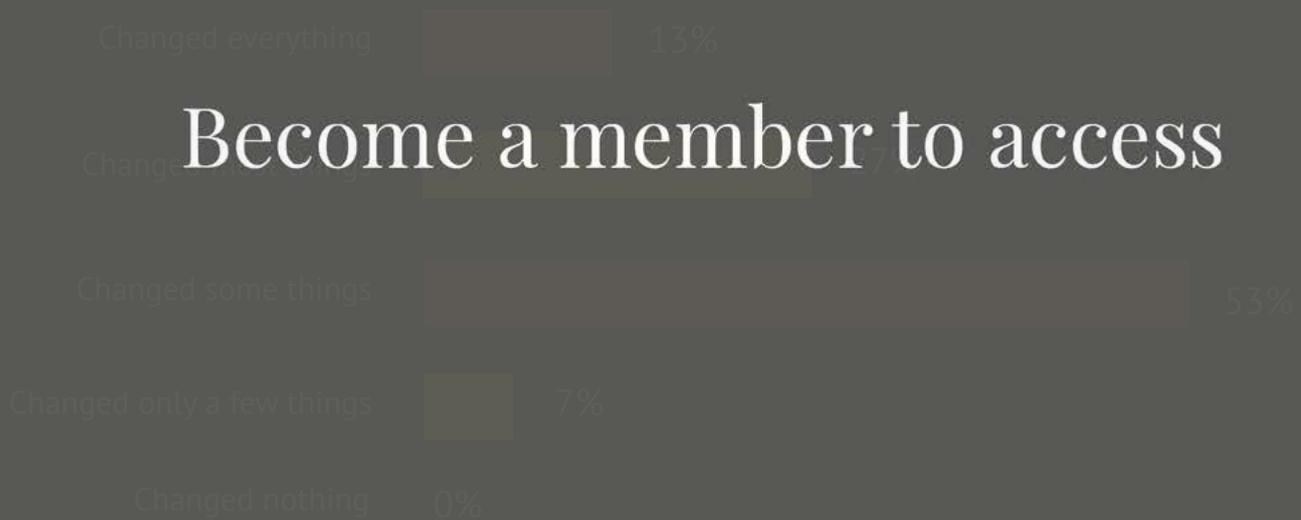
in

Delegate Poll

On our Collaboration Webinar held on 22nd October which focused upon assessing customer experience during lockdown with the benefit of hindsight, we asked our delegates, who operate across sectors, to feed back their thoughts on two questions. We asked:

“Looking back over the past 7 months, the impact of COVID-19 on my organisation has meant that we have:”

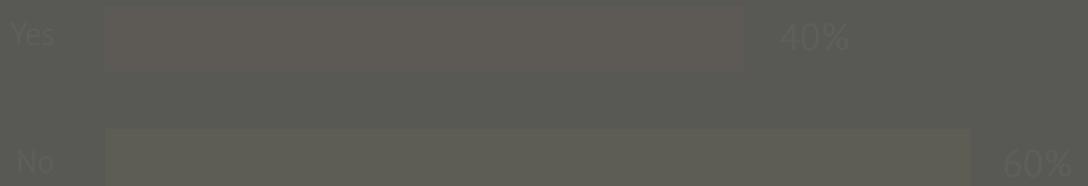
Delegate Poll Results



Become a member to access

“If you have ‘changed only a few things’ or ‘changed nothing’, is this because COVID-19 has not impacted your business model significantly?”

Delegate Poll Results



eatbigfish.

Outlooking: How challengers innovate by stealing with pride

Become a member to access

In this article, **Nick Geoghegan**, Strategy Director at **eatbigfish**, the challenger brand experts, discusses why organisations should leave preconceptions at the door, and embrace a sense of “intelligent naivety”...

One of the greatest advantages that a challenger brand can have over an incumbent is its inexperience and naivety. For many of us, we are told that expertise and experience are the keys to success - we follow the paths trodden by those who know the market better than any others, and we hope that their wisdom and knowledge will lead us to growth and opportunity.

But one man's experience is another man's baggage. A weight of knowledge and experience equips you with a clear sense of what has happened before, but can sometimes blind you to what will happen in the future if it doesn't fit your pattern. That experience and knowledge of what has happened before can also be replicated across the industry - the same researchers and consultants showing us all the same decks...

At [eatbigfish](#), one of the first things we do with our clients is to help them to leave that expertise at the door, and embrace a different way of looking at the world, simply, an ability to look at the category with fresh eyes, unencumbered by "how it is supposed to be" and ready to ask themselves "what if?".

To do this, we use a process called 'Outlooking'. Instead of obsessing over what is the received wisdom inside the category, we ask them to look outside of their usual frame of reference. To look at other categories, other consumers, different competition, and other brands and to begin applying what they see to their own brand.

More than anything, it allows teams to take things that work in other categories or territories and apply them to their own. Ask yourself, 'if it works there, what would-- it look like here?'. Kerri Martin, the CMO at Mini when it launched in North America back in 2002, told us that the key to their successful launch was taking inspiration from the hospitality industry and the arts, applying those ideas to a category that had been devoid of fresh thinking for years. As she says, "Why would I want to steal ideas from a category that doesn't even have anything cool going on?"

This also should be an opportunity to consider our

categories not just for the short term, but for the long term. As challengers, we should be always preparing for the category that is to come, and how we can create it, instead of blindly focussing on the one that exists today.

So, let's do some Outlooking and look-out at one category in particular, one with its own current challenges and emerging solutions, Retail.

"As we become more used to ideas like video shopping, click and collect and the need for social distancing, what does that mean for "Big Box"

Become a member to access

Challengers in retail have always had a "maggie" culture. The Home Depot store, borrowed heavily from the world of the farmer's market, while The Laundress in New York gave their laundry store the Jo Malone treatment. The one-way system that IKEA has used for years? Originally inspired by a trip to the Guggenheim museum in New York, with guests shuffling past every single artwork before exiting through the gift shop. But how might some retail category behaviours and practices look applied to your own brand challenges in 2021?

For example, while the internet has already revolutionised much of the retail category, could social distancing be the Great Accelerator (as one of our clients calls it) that ends the hold out from certain other categories?

Indeed, we see US auto dealers rapidly trying to embrace a "home delivery test drive" for customers who will not be able to come to the big box dealerships that they once relied on. Carvana has paved the way in used cars, and surely this will be the only direction the category can move in.

[Watch this video on YouTube](#)

Curbside pick-up and "click and collect" is becoming more and more prevalent (and necessary), but will more and more businesses convert their bricks and mortar locations into the final part of a customer journey, eliminating "browsing" entirely?

During the last Coronavirus lockdown in the UK, both small boutiques and major retailers like John Lewis and Topshop offered customers *virtual personal shopping* and video consultations – what other industries might benefit from overcommitting to personal digital services in the absence of physical stores?

As we become more used to ideas like video shopping, click and collect and the need for social distancing, what does that mean for "Big Box" retailers of all kinds?

Perhaps here is an opportunity for collaboration - while lockdown continues and hotel occupancy rates crater, could larger stores consider "mini-stores" or multiple "mini-stores"? Imagine a hotel floor turned into individual shopping experiences, tailored by the customer's needs/interests, with all styles available in one size for the consumer to go and try on and buy in private. And if that idea took off, why not expand into other bespoke out-of-home experiences in other categories entirely?

Steal with pride

The future is uncertain, today more than it has ever been. But we don't have to figure it out alone. As Eric Ryan, founder of method, once said, "All the great ideas I'll ever need are already out there, I just need to find them and apply them to my brand."

Look to the territories and categories and challengers that seem to be getting it right. Ask yourself what that would mean in your category, and get to work making it happen.



Nick Geoghegan
Strategy Director, eatbigfish



Become a member to access

Isn't it about time we made the process easier for the people left behind?

Caroline Wells
Regulated Markets
and Consumer Services Specialist

Become a member to access

Wait for it, I am about to make a statement that's rather obvious.

Death is inevitable.

And yet, sometimes it still feels like it comes a bit of a surprise to service providers in how they respond to that news.

If you are reading this and you've had the job of tying up all the loose ends shortly after losing someone close to you, how was it for you?

I ask because having spoken to friends about it recently, we all had our war stories. My favourite (if there can be such a thing given the topic we were discussing) being a friend who called his Mum's bank last year. It was a couple of days after she'd died at home. After building himself up to say the words out loud again for what felt like the 100th time that day (it wasn't, but that's how he felt by then – describing it brilliantly as a “time and energy vacuum”), he received the usual opening condolences and then was asked by the very polite man at the bank if she was with him because he needed to speak to her about

her account. And no, I am not making that up, I wish I was.

And, yes, I will leave it to you to imagine how my friend replied to that request.

As a group we came to the rapid conclusion that while some businesses were on it, others seemed to go to great lengths (we accepted probably unknowingly) to make the process as convoluted as possible and when this was questioned, the response was pretty much, “that's our process”.

There were also a couple of other nuggets of insight gold that came from our (socially distanced) chat. The first was our collective surprise at the sheer number of organisations we had to contact. The second was how many organisations we'd had to contact/chase again following our initial contact.

We talked about the experience of going to register the death. And the ridiculous decision we had to make at a time when our heads were not in the right place about how many copies of the death certificate we were going to need - when we had no clear idea how many we were

actually going to need!

We'd start with five copies, but by the end of it, when we'd started to mentally tally-up the number of businesses and organisations we thought we would need to speak with, the majority of us plumped for an average of 15 copies. For some of us, we had more than enough copies, for others, it wasn't near enough.

“Do we still really need to insist on people providing copies of death certificates anymore, when there are other ways we can confirm this for ourselves?”

Become a member to access

And that was the bit that puzzled us the most, the inconsistency in how businesses approached the death of the account or policyholder. Some wanted a copy of the death certificate, others didn't. And if there was probate involved, the differences were even more marked. As a customer, and more than that, as a bereaved customer, we concluded that uncertainty was exhausting. Overall things are much better than they were, say ten years ago. But not a lot has changed since then in terms of the processes many businesses follow. And yet the world around us has changed. A lot.

Even with the Tell Us Once service now in place (not in Northern Ireland unfortunately) that lets you report a death to most government organisations in one go, that still leaves a lot of other firms to contact: Bank and building society accounts, savings and investments, utility and communication companies, insurance firms, pension providers. That is a lot of end of life admin to contend with and that's by no means all of it!

Over the last few years various industries have talked about whether a Tell us Once service could work across

the private sector. But the main stumbling block to that has always come back to data protection law and who would run the service. I've become aware of a new start up called Settle, which is launching in November and is working to automate end of life administration, to make life easier for grieving families. Perhaps this could be the answer to the barriers we haven't been able to overcome ourselves?

Do we still really need to insist on people providing copies of death certificates anymore, when there are other ways we can confirm this for ourselves? Is there another way we could go about this to lessen the burden of end of life admin for bereaved people, without exposing ourselves to an unacceptable level of risk? Can we do that? Do we have the appetite to do that?



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.

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



Leading the Way

Become a member to access

Financial Services Complaints Expert

I sat down to write this article shortly after completing a training session with a group of senior leaders about building a robust complaints process. It's one of those courses I love doing, because not only were they a lively and energetic bunch, but they were also being themselves.

They told me about their genuine concerns for their staff and how they were coping with the increases in complaints. They spoke about the difficulty of managing people remotely and showing them that the support is meaningful, rather than ticking a box.

It was a heartening session as you can imagine, but it got me thinking about how perceptions of 'them' and 'us' get between frontline workers and leaders. There was a sense in this training session that, while they genuinely cared about their staff, there was an invisible barrier, exacerbated by working remotely. And that can really jeopardise a complaint handling process, no matter how good it looks on paper.

"Even in rosier complaints times, there's no getting away from the fact that time constraints mean it's easier to get a feel for things through statistics, data and charts, rather than engaging with the frontline in a meaningful way."

I have a problem with authority.

Before we get too deep into this article, I have an admission to make: I have a problem with authority. It's not that I go looking for trouble, but I seem to find it. I have a dreadful poker face and I'm also hopeless at bluffing. So, if there is a problem with a process, or the database isn't very good, you can guarantee it will be yours truly that will speak up. I'm also someone who is very direct. I struggle with fluff, so, as you can imagine,

I went down a storm with managers and senior leaders when I used to work on the frontline.

But I can hear you asking, 'so what Sarah?...' well, thinking back to when I was a frontline worker, seldom did I ever see a senior leader who was approachable or who wasn't focused on statistics. Very rarely did I engage with one, and even rarer still, was I ever asked what I was seeing on the frontline, outside of a quality check. To me, they didn't want to know.

The reality is always more nuanced than that, as we all know. Let's face it, what's important to me on the frontline, may not raise a flicker of interest for someone higher up the ladder if it's not in the data. Senior leaders are also under increasing pressure themselves, especially at the moment, navigating a tough complaints landscape with seemingly no ending in sight in terms of when they can take a breather. And that is extremely tough!

But, parking that for one moment, even in rosier complaints times, there's no getting away from the fact that time constraints mean that 'things' are often reported through statistics, data and charts, rather than engaging with the frontline in a meaningful way. I get that, but let me highlight what you might be missing here, because there are some tough searching questions that might be hard to hear.

"It's like looking the wrong way through a set of binoculars, rather than getting out there and asking them for the whole picture."

Tough questions and tunnel vision

These questions need to be asked though, because I consistently come across an attitude that there aren't many things from the frontline that can be missed, just by looking at the statistics that it generates. You know the usual ones; average call numbers, average call lengths, issued final responses, quality checking outcomes.

But, guess what, there's an elephant in the room, because

if you've never done the job, or it's been an age since you did, you're going to be missing so much useful information by focusing on the wrong things. And, the odd quality check isn't going to be enough. It's like looking the wrong way through a set of binoculars, rather than getting out there and asking them for the whole picture.

So, let me ask you those awkward questions:

- How many senior leaders have done the job on the frontline? If they haven't, how do they know what to look for in terms of what's working and what isn't?
- Who sets those measurables and how do you know if they are working?
- How many of your senior leaders are interested in the real stories from the frontline?
- How many have used this information to improve a process, rather than the statistics and data?

With the businesses I've worked with, precious few, unfortunately, it's proving to be a consistent and pervasive problem.

Become a member to access

Computer says no

Let me blunt here, from someone who has seen this from both sides of the binoculars. The very real problem you face, if you don't engage with the front line in a consistent and meaningful way, is that by the time the stats, data and reports reach you, they have gone through several distillation processes. I saw it time and time again when I worked for numerous companies, and I see it from the outside looking in as a consultant.

The frontline would be seeing a problem, usually a persistent one that's driving them nuts. It's causing issues for customers, or they've had to find a convoluted workaround to accommodate it. They push it up the line, and by the time it gets to you, it's not that big a deal. It's been filtered through so many layers, it's been made palatable and distilled down to a shadow of an issue. So much so, that you wonder why they bothered you with it.

This masks problems, it causes issues with feelings on the frontline that actually you're not interested, and nothing will ever get fixed. That's never going to be good. And that feeling then gets passed on to customers when they complain about that issue. Your frontline worker gives a throwaway comment about 'them' being aware and

nothing having been done. And, ta-dal! It's another new complaint.

But that aside, looking at your process, people make up a huge percentage of it. It could be the best-looking process on paper, but if it doesn't include feedback up the line or a process for you to see all of it at work, you'll miss those problems in the data.

“Stats, data and reports will never be a replacement for actually getting your hands dirty and listening to those that are on the frontline.”

Getting your hands dirty

I'm not for one all senior leadership, and we all become a flat management structure. But, I do advocate that leaders take their lead from the frontline and start to use it as a tool for insight, in conjunction with Root Cause Analysis and management stats.

It's not just a question of listening to a sample of calls, although that can help you get a grasp on what your staff are seeing every day. It's actually taking the time to engage with them on a regular basis and listening to what they have to say. What are they seeing? What's working and what isn't? What would make their lives easier? And then working with that valuable intel.

It's also getting your hands dirty. Dare I say it, but when I was a manager, I jumped on the phones. Yes, my boss tried to stop me, but as someone with a problem with authority, you can imagine how much he was listened to. But, it meant my team saw me leading from the front. It meant I could listen first-hand to a customer, and I could get a feel for what was working and what wasn't. For me, I wasn't just theorising on what was working, or not, because I learned what the workarounds were in the stats and the telephone system, so no-one was able to pull the wool over my eyes.

That's why stats, data and reports will never be a

replacement for actually getting your hands dirty and listening to those that are on the frontline. It really does pay to engage with your frontline meaningfully. They will tell you what you need to know, they'll help you fathom out why things aren't working, and it'll save you hours of pouring over data for a clue. What's more, it earns you brownie points galore. What more could you want?



Sarah Lawrence

Sarah is our Financial Services Complaints Expert. She is the author of the book, 'The Complaints Handbook', 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 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. More recently she has qualified as a coach and a counsellor, and combines her passion for customer service, complaints and mental health.

www.cwsltraining.com

in

Terms & Conditions: Remedy the Long and Boring Ones Exposed to Become a member to access

James Daley
Financial Ethics Champion

Terms and conditions are a necessary evil in today's modern world. They're needed to protect both businesses and their customers. But because they tend only to be turned to when there's a disagreement, they have a nasty habit of being written in a language that few of us can understand.

All businesses are well aware of the problem. But most take the view that because almost no one reads them, it's not something worth tackling. Of course, one reason that people don't read them is precisely because firms have not put in the effort to make them readable.

The good news for consumers – and perhaps the bad news for companies who have not got around to reshaping their terms – is that the legislative consumer rights framework no longer places much importance on customers reading long and complex T&Cs.

The Consumer Rights Act 2015 makes it clear that if firms are including anything onerous in their contracts, they need to bring it prominently to the customers' attention. That means that companies can no longer get away with burying a trap on page 29 of their terms; it needs to be made clear to the customer before they sign up to a service.

What's more, for contract terms to be fair, the Consumer Rights Act says they need to be written in plain and intelligible language.

I'd estimate that around 90% of consumer contracts fail that test. And those that sit outside of the regulated sectors such as financial services are worst of all.

There's very little case law around the Consumer Rights Act yet – but it's surely only a matter of time before a big case hits the courts, reminding firms that their lengthy

legal documents are no longer fit for purpose.

Many in the legal profession stand behind the legal jargon that tends to prevail in these contracts – making the case that it's only through using these specific terms that they will be able to prove their intention to the courts.

“Headings like *‘important information’* and *‘general conditions’* have to go, replaced by intuitive questions such as “How do you look after my personal information?”

But if consumers couldn't make sense of it, then how can it pass the “plain and intelligible” language test?

Writing consumer contracts in plain language is a necessity – rather than simply a nice to have. It may take lawyers out of their comfort zone but it's what the law requires.

My business, Fairer Finance, specialises in helping companies with this work. And it's often a painful process trying to persuade stakeholders who have been working in a different way for the past 30 years to see the light. But through hours of discussion and by showcasing what a growing number of large firms are achieving as they take on this challenge, we help companies create 21st century contracts.

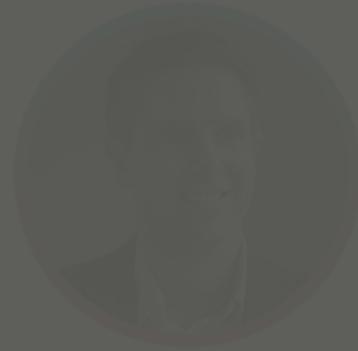
A good terms and conditions document should be a manual for the consumer. There's no need for them to read it from top to bottom when they buy your product or sign up to your service. But they should be able to dive off from the contents page to every line of enquiry they might possibly have.

Headings like *‘important information’* and *‘general conditions’* have to go, replaced by intuitive questions such as “How do you look after my personal information?”

In several states in the US, there is already legislation

forcing firms to write contracts with a reading age of no more than 13. And I'd love to see a similar expectation set by government and regulators in the UK.

But if the nudge doesn't come from the government, it may soon enough come from the courts – as judges order firms to pay the price of relying on jargon.



James Daley

James Daley is Financial Ethics Champion at the Collaboration Network and Managing Director of Fairer Finance, 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.

www.fairerfinance.com



Become a member to access

 Expert View

The Complaint Tipping Point Part 1

By Michael Hill

*Consumer effort
and personal
impact*

Become a member to access

The Covid-19 pandemic has impacted many of us in different ways – and creates challenges for us all in terms of our emotional well-being. When handling and considering customer complaints, we do need to recognise the important background factors that may be the ‘tipping point’ for the customer – and conversely to also understand why sometimes customers choose not to complain.

Customer effort

The effort – or perceived effort – required and the potential impact of the act of complaining on the customer can be a very strong influence on whether or not a customer will choose to complain to your organisation.

The customer will need to balance their perceptions of the effort required against the impact of the problem experienced on themselves and their family. The customer will assess the time required, the trouble they may be put to by complaining and any financial expense (such as calling a premium rate telephone number), together with any potential value that may be gained by complaining.

The customer could also be influenced by the potential to simply switch to a different product or service, potentially discontinuing the use of the product or service. A leisure club customer unhappy with the temperature of the water in the swimming pool may not complain if an alternative club is easily accessible and affordable to them but may complain if they have no alternative provision and value their weekly swim.

Many customers will also be seeking to simply obtain an outcome such as an apology and a fix of the faulty product or reinstatement of the service that failed. A customer might also want an outcome that prevents the same problem happening to them again but also wants to see an organization learn from its mistakes.

The impact of the problem may also differ based on the profile of your customers – a delay in repairing the boiler of a younger customer is going to cause them inconvenience but the same problem is likely to have a much greater impact on a large household with young children or where the customer has health problems that require them to keep warm. Other factors will also need to be considered and could depend on whether the problem experienced is due to an isolated or regularly recurring incident or due to extraordinary circumstances such as adverse weather, traffic conditions – or crisis. For example,

an older customer in a rural location who experiences a loss of Internet is going to experience greater inconvenience in a lockdown when they may be reliant on online banking and food deliveries.

“Those customers who are confident and feel informed about their rights will feel more able to complain than those customers who have low self-esteem and are less confident in their knowledge of the processes to be followed.”

Of course, your organization can influence a customer's perception of the effort required. Firstly, we can make sure that our complaints-handling process is both visible and accessible. Also identify any pain points in the complaint process that may increase the effort that needs to be expended by the complaining customer. However, a customer will also be influenced by the level of involvement required. Some customers may want to be fully involved and provide detailed supporting documents, enter into detailed debate and attend meetings, but other customers may want minimal involvement and simply require someone to take ownership and resolve the complaint for them. Therefore, a complaints process that promotes the involvement of customers in the process may find that more passive customers decide not to enter into the process.

Therefore, the customer's own personality can influence whether or not they complain. Those customers who are confident and feel informed about their rights will feel more able to complain than those customers who have low self-esteem and are less confident in their knowledge of the processes to be followed. A study conducted back in 2009, of consumer redress across the European Union, identified a ‘clear relationship between the personality/ inclinations of the consumer and the likelihood of complaining’.

The study found that some consumers become anxious about making a complaint and raise doubts in their own

Become a member to access

minds about the validity of their complaint or the likelihood of the organization rejecting the complaint. More extreme examples link back to the emotional aspect, resulting in consumers experiencing feelings of 'guilt' or 'shame' – because the perceived impact is that the organization may blame them for the problem (such as suggesting that they may have caused damage to the product) – or 'embarrassment that they may not be believed'. The study also identified cultural influences: consumers in the Netherlands and Belgium appeared to have 'issues around the social acceptability of claiming', whilst Czech consumers maintained that they felt 'embarrassed or guilty' when complaining.

“Efficiency variables in customer service delivery boil down to two key areas: people and the technology they, and their customers, use.”

Become a member to access

The organization that has empowered employees to identify and positively act on dissatisfaction has a great opportunity to address and resolve customer complaints at an early stage. The customer that chooses not to complain to an employee when a problem first arises but decides to complain in writing after the event is more likely to cause additional costs of handling to your organization. If your organization's employees are empowered and able to identify a dissatisfied customer before the act of complaint, those employees will have an improved opportunity to resolve the complaint immediately and with a reduced emotional impact.

However, an external influence on customer effort can occur where a potential outcome of service or product failure is significant and likely to involve the customer being compensated financially. If customers also perceive that the process of making a complaint is likely to require a significant expenditure of effort to obtain the required redress then the result may be that lawyers and claims management companies enter the marketplace. These companies will look to offer customers the choice to have their complaint managed and directed to the company with minimal effort from the customer – and any financial compensation shared between the parties.

Of course, if customer effort is influenced not only by the visibility and accessibility of an organization's own complaints-handling process but also customer trust in the organization, then the best defence against customers directing their complaints through external agents, such as Claims Management Companies, is to minimize the perceived effort required to complain to the organization and demonstrate that complaints will be treated seriously, fairly and reasonably.

In the second part of this article, featuring in the December edition of the Collaboration Journal, we will explore how an organisation's own reputation can impact the propensity of customers to complain as well as morals and beliefs together with the customer's consideration of the potential impact and the outcome that they feel they may achieve from complaining.



Michael Hill

Michael Hill is the Complaint Management Ambassador to the Collaboration Network. Michael is a complaints management expert and pre-sales consultant for Civica's iCasework Business Unit. He is also Chairman of Judges for the UK Complaints Handling Awards.

in

Debt Advice
in the Time of
Crisis

Become a member to access

By
Vanessa Northam

We are all acutely aware of the changes to our lives COVID19 has brought about in 2020, from lockdowns, to mass working from home, the concept of furlough, the impact on families and the deaths of loved ones. There has, of course, been a significant impact of the finances of millions of consumers as they have seen their businesses close, jobs lost and redundancy notices served. The government has provided unprecedented levels of financial support from payment holidays for mortgages and unsecured credit, business grants and loans and furlough payments for those who industries could not operate due to restrictions and lockdowns.

At StepChange Debt Charity we have been providing support to people facing financial difficulties for 27 years. This year, with COVID19, we have been helping people people who find themselves in a situation they could never have predicted; this could well be the first time they have experienced a significant loss of income and the difficulties that come with this.

“We have seen a decrease in the average monthly income levels compared to 2019, which is unsurprising given that many households have experienced a reduction to their income as a result of coronavirus.”

Millions of people have used our services to help understand their changing situation, find sources of immediate help and the best options for them to deal with money worries and bring control back to their lives. It is notable that up until now demand for debt advice has been lower than we would expect in 'normal' year, most likely due to the Government support package and help from creditors in financial services and utilities. This support has enabled many to cope with the direct impacts of COVID and also helped those who were possibly struggling financially prior to the pandemic.

However this picture may be beginning to change. As we write the Chancellor has just announced a further extension to the furlough scheme until March, providing

further support to those who cannot return to full employment in sectors which can't operate by working from home, such as hospitality and the entertainment industries. This new help is important and welcome, but business closure, redundancies and income shocks are already a stark reality for many.

In September 2020, we provided full debt advice to over 16,000 new clients, an increase of more than 3,000 clients compared to August 2020. This follows an upward trend in volumes compared to earlier this year. Volumes are still lower than levels we would otherwise expect. In August 2019, 24,200 clients received full debt advice.

In September:

- 26% of clients were in full time employment, compared to 29% in August 2020.
- September saw a reduction in the proportion of clients with unsecured credit debts across many different debt types compared to August 2020. This was due to a reduction in the proportion of debt types compared to last year. For example, 77% of online clients held at least one credit card debt at the time of advice, compared to 72% in 2019. Additionally, 56% of new online clients had a personal loan debt in September, compared to just under half (49%) in 2019.
- There was also an increase in the proportion of new clients with council tax in September. 36% of new telephone clients in September were behind on their council tax, compared to 32% in August. Additionally, we saw a rise from 19% to 21% in the proportion of online clients with council tax arrears in the same time period.
- There has been an increase in traffic to our website in September compared to previous months. Our 'emergency funding' page remains the most visited debt information page on our website, closely followed by our 'self employed income calculator'. We also continue to see a larger proportion of younger age groups access our web pages

We have also seen a decrease in the average monthly income levels compared to 2019, which is unsurprising

given that many households have experienced a reduction to their income as a result of coronavirus. Additionally, we also saw an increase of clients in receipt of universal credit. 43% of new clients in September were in receipt of this benefit, compared to 40% in August 2020. We also continued to advise a disproportionate percentage of women, single parents, renters and younger age groups compared to wider UK population averages in September. Many of these groups were at risk of financial detriment before coronavirus, and have been identified as being at an increased risk of financial difficulty since March¹².

“This plan will be administered by StepChange and enables consumers to deal with one organisation rather than all the organisations individually”

We have been pleased to see that schemes such as furlough and payment ‘holidays’ were due to come to an end in October. We have recruited additional front line debt advisors, funded by additional support from the Money and Pension Service, to cope with what are expecting to be a significant increase in demand for our services, both online and by telephone. We know this is a highly stressful time for many as they seek certainty and control, in a time where neither seem in full supply. In addition to the support we normally provide we have worked with the Treasury, Money and Pensions Service, and key stakeholders to develop a new option for people – the Covid Payment Plan.

This plan enables consumers to enter a 12 month payment arrangement to pay reduced amounts to unsecured credit commitments, and any priority bill arrears. This plan will be administered by StepChange and enables consumers to deal with one organisation rather than all the organisations individually, with one simple payment and set for 12 months. This certainty and control will give them the space to focus providing for their families, caring for loved ones and finding work, rebuilding their businesses. The plan is set to launch later this month, and is open to registrations via our website.

Our full report can be accessed [here](#)

¹Institute for Fiscal Studies (April 2020), Sector shutdowns during the coronavirus crisis: which workers are most exposed?, <https://www.ifs.org.uk/publications/14791>

²Resolution Foundation (May 2020), Coping with housing costs during the coronavirus crisis, <https://www.resolutionfoundation.org/publications/coping-with-housing-costs-during-the-coronavirus-crisis/>



Vanessa Northam

Become a member to access

StepChange, where she is responsible for key relationships and a broader network of over 500 organisations and growing the charity digitally to support the millions of UK consumers who need help with their money worries. Prior to joining the charity, she was at the OpenWrks group and led on external relations for Tully, the UK's first digital debt advice organisation to utilise open banking.





What's Ahead?

November 2020

- Energy Sector Special Focus Group - Part One

December 2020

- Webinar - Mental Health in the Workplace Revisited with an Expert Panel Discussion
- Collaboration Journal - Issue 5
- Launch of the Official Collaboration Network App
- Energy Sector Special Focus Group - Part Two
- Water Sector Special Focus Group - Part One

January 2021

- Webinar - Transforming how we Identify Vulnerable Customers with Dr. Elizabeth Blakelock from Citizens Advice
- Collaboration Journal - Issue 6
- Energy Sector Special Focus Group - Part Three
- Water Sector Special Focus Group - Part Two

February 2021

- Webinar - Reimagining Vulnerability Data with the UK Regulators Network
- Collaboration Journal - Issue 7
- Financial Services Sector Special Focus Group - Part One
- Communications Sector Special Focus Group - Part One
- Webinar - Complaint Trends and Insights

March 2021

- Webinar - Consumer Feedback Report for Banking Sector with the Competition and Markets Authority
- Collaboration Journal - Issue 8
- Financial Services Sector Special Focus Group - Part Two
- Communications Sector Special Focus Group - Part Two
- Collaboration Network Conference



Collaboration Network

Collaboration Journal

Issue 4

November 2020

[Become a Member](#)

info@collaborationnetwork.co.uk
www.collaborationnetwork.co.uk