

CUSTOMER SERVICE COLLECTION

SELF-STUDY WORKBOOK



Vulnerable Customers

Picture the scene. You work in Customer Service. You're been chatting to a customer for half an hour. You're nearly through with your interaction, and somehow, you have no idea your customer is living with a disability. Oh boy.

This means your entire interaction, the service you have given, and the solution you have found has potentially all been wrong.

Don't worry. You might panic, but the truth is, you didn't know.

So, Vulnerable Customers. What on Earth are they?

Vulnerability doesn't mean one thing. It refers to many things.

We're about to put it plainly. We'll explain over the course of this workbook what it means, and how we can give better Customer Service to those who are vulnerable.

Then, we'll give you advice and best practice tips on how to deal with them, and give the best possible service. It's about the best for your customer, and the best for your company.

After all, vulnerable customers are still valuable customers, they just need the right treatment.

NAME



HOW TO USE THIS WORKBOOK?

Make this book your own.

Put your name on it. Go on, we dare you.

Read through the chunks of learning, followed by the takeaway sections to help drill in those wonderful lessons.

Use at your leisure. Why not leave it at your work desk as your go-to guide?

Is this for me?

Yes, if you work in customer service.

Yes, if you want your workforce to give great service; acting sensitively and efficiently when dealing with a range of people.

Yes, if you're interested in learning more about Vulnerable Customers.

TALK TO ME ABOUT VULNERABILITY

Right. Let's get stuck in.

Firstly. What constitutes a Vulnerable Customer?

- Someone who is struggling
- Someone with a serious physical illness.
- Someone with a mental illness, like dementia (which compromises memory)
- Someone recently bereaved
- A domestic violence victim
- Someone with an addiction
- Someone in financial distress
- Someone with a hearing or sight impairment
- The elderly
- Someone who's been through recent trauma.

So, as you can see, vulnerability can refer to a number of things. But put very plainly, it's a circumstance that might affect how you deal with the customer in question.

Something that means they require additional or different support.

And why is this important?

Good question. Why should you even care?

Well - the reasons are twofold.

Firstly - it's great for your company. You'll be providing a better service. Which is great for your reputation.

Secondly - it's really great for your customer. They'll be listened to, they'll feel more comfortable, and they'll get the right service for them.

And, actually, thirdly - (okay, the reasons are more than twofold) - it's great for you. You're now better at your job, you're not worried about being confronted with vulnerability,

GIVEAWAYS AND SIGNS

More often than not, a vulnerable customer isn't going to announce themselves. Instead, they might give you clues.

Part of the challenge is to listen out for the signs, and encourage them to provide more information, so long as it's relevant to the interaction.

Once you know more, you can adapt your service around them.

Some giveaways might include the following:

- Does the customer appear confused or nervous?
- Are they repeating themselves?
- Do they appear to not hear or understand properly?
- Is there a language barrier that might be getting in the way?
- Are they reluctant to make decisions for themselves – maybe someone else usually does this for them?
- They might even mention hospital visits or benefits they receive.

Passing on information

In extreme circumstances, you may suspect your customer is a victim of abuse, or they may express that they are having suicidal thoughts.

In this case, don't stay quiet.

If you're given any reason to believe this, it's your duty to pass that information along to a Team Manager, who may need to pass it over to the Samaritans or the Police.

As always, try and be as transparent with your customer as you can be.

TAKEAWAY

There you go. Now you understand what is meant by vulnerability, how to spot the signs, and common situations you may face.

Great job.

REGULATIONS

Right. Stay awake for a few more minutes.

Please.

We're going to go over some regulations, all related to protecting the privacy of your customers.

Data Protection 1998

We're not going to bore you by quoting the entire act, so we'll just summarise instead.

The Data Protection Act promotes the following values:

Data should be stored in a private way, and it should be secure.

Any information you collect should be gained in the correct, ethical way, and only using it for the reasons it was taken.

Also, data should only be kept on file for as long as it needs to be. For example, if a person closes an account, their personal data should not remain on file.

If you need to pass along any customer data for any reason, you need to explain your intentions, and get their permission.

So basically, it's all about being transparent with your customer.

Third Party Vulnerability Disclosure.

This is an interesting one. And the good news is, it's mainly about applying common sense.

Sometimes, a customer may need someone to communicate on their behalf. This could be a family member, friend, or carer.

In certain circumstances, this is absolutely fine. If your vulnerable customer is struggling with understanding a situation, having someone to help communicate is great for both you and your customer. Makes life easier.

It's only in circumstances where big account changes are being made that you may need to get more formal approval.

If in doubt, speak with your manager. But as we said, apply some of that lovely common sense.

TAKEAWAY

People's data is theirs, and it's private. This kind of deserves respect.

It's your company's responsibility to handle any personal information with care.

So, to sum up – information should be kept private and secure.

If someone needs to help your customer communicate, that's okay.

And, if you need to pass anything on to another party, get their permission.

There you go – not so confusing after all, is it?

Just common sense.

ACTIVITY

Let's take a break from this all this excitement for two seconds and do a quick activity. From the list below, circle/underline/draw arrows towards/scribble over the ones you believe to be examples of vulnerable customers.



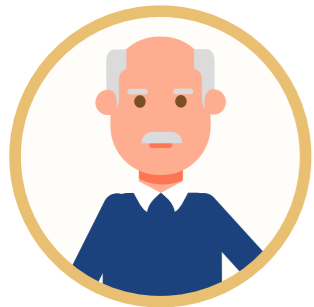
Someone asking what you're doing after work



Someone asking you to repeat yourself several times



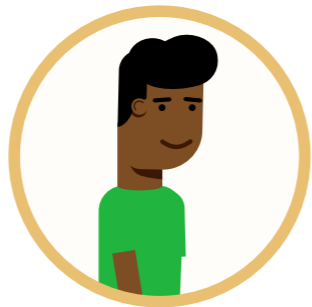
Someone asking if you can provide a discount



Someone mentioning their recent hospital visits



Someone telling you that someone else usually deals with this type of thing for them



Someone asking if they can do this online



Someone telling you their English isn't that good



Someone asking for your phone number



Someone asking if you usually date customers

COMMUNICATION TECHNIQUES

Empathy plays a huge part in Customer Service. It's understanding where someone is coming from, getting on their side, and making them feel at ease. If there is no empathy, you've got a bad customer service situation. Think about it. Whenever you've received bad service, or you've left an interaction feeling dissatisfied or even upset, it's generally because the person dealing with you has not made you feel important. Maybe they've just made you feel like a number.

For this reason – if you want to have a good interaction, treat your customers as humans. There's a difference between being professional and being cold. You don't need to be cold.

Questions are great. And we think they're very underrated. Ask more. Good examples include:
 'Does this make sense?'
 'Do you need me to explain any of that?'
 'Do you need anyone else's help to make this decision?'

When confronted with vulnerability, some people find it tricky knowing how to direct the conversation.

So, our top tips are as follows:

- Fight your instincts to feel uncomfortable. We know you want to. Just don't.
- Listen carefully, don't rush them, and have patience. It might not be easy for them to disclose certain things, but it'll be a lot easier if they feel relaxed and heard.
- Let them speak without interrupting or trying to finish their sentences. Listen out for natural pauses in the conversation. A good listener understands that communication is a two-way street. Refrain from interrupting your customer with your own thoughts.
- Avoid making snap judgements. Good listening also extends to keeping an open mind.
- Refrain from making any assumptions about your customer. They might not be able to understand, hear, or see perfectly.
- Take the lead: guide the call, and try to keep it on topic. Tell them what information you will need from the interaction.

TAKEAWAY

There we go. Loads and loads of ideas for communicating with your vulnerable customer. But the bottom line, as always, is Empathy. Apply it for instant results.

THE TEXAS APPROACH

Texas. You may have heard of it before.

It's a big place in America.

You can drive through it. It's 790 miles long. And it would take about 14 hours. We checked.

It was a slow day.

But no, The Texas Approach is a handy, 5-step guide for when a Vulnerable Customer discloses something personal. Here's what you do:

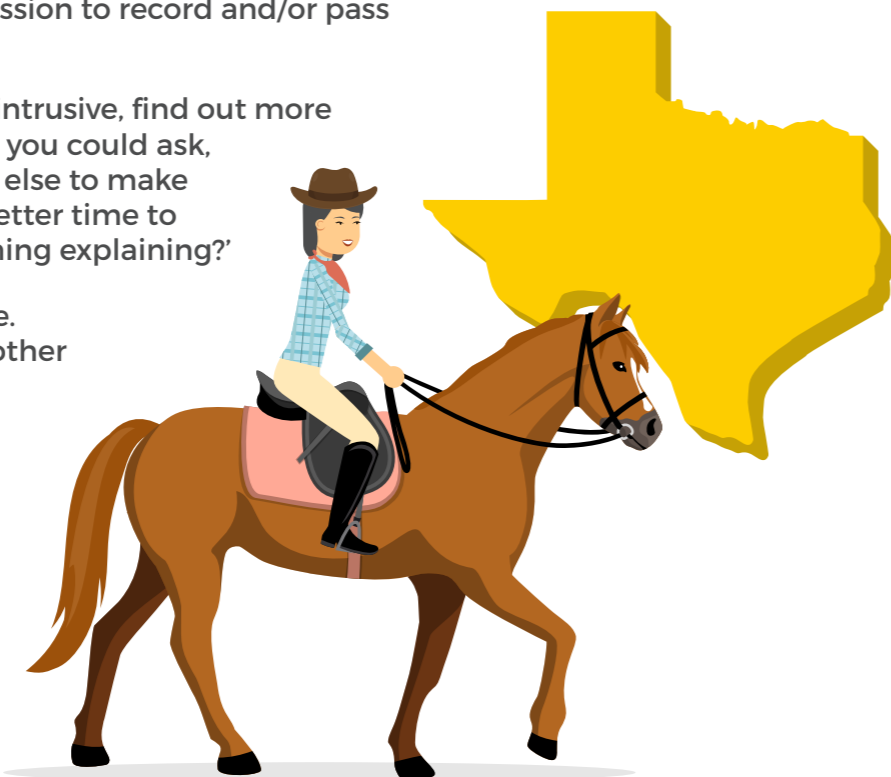
Thank the customer. They've shared personal information, and it's going to help you deal with their situation better. That deserves acknowledging!

Explain how the information will be used and who it will need to be shared with. This is a legal requirement, so you should probably do it.

eXplicit consent - gain their permission to record and/or pass this information on.

Ask questions. Without being too intrusive, find out more about their situation. For example, you could ask, 'Do you need the help of someone else to make this decision?', 'Would there be a better time to call?' or simply, 'Do you need anything explaining?'

Signpost - Yikes. Here's the big one. You may need to refer them to another person, either internal or external. Don't be shy though, it's in everyone's best interests.



TAKEAWAY

So, there you go - a ready-packed approach for dealing with any disclosures.

Don't be nervous or uncomfortable, just use the steps.

QUIZ

Before you run away, join us for a quick quiz.

It's open book, but see if you can cast your mind back to the start of the workbook and remember this stuff...

1 Write down FIVE examples of Vulnerable Customers.

2 What does Texas stand for? (not politically...)

3 What does third party disclosure mean? How should we apply it to Vulnerable Customers?

FINAL SUMMARY

Well done! You made it to the end of the workbook!

Let's celebrate by throwing a party!

Alright, we actually can't do that. Our budget won't stretch. Instead, let's take a look at what we've covered so far.

- What constitutes Vulnerability
- Common situations
- Communication techniques
- Data regulations: The Data Protection Act and Third Party Vulnerability Disclosure
- The TEXAS Approach

That's a fair amount of information. Good work.

As we said, you should keep this workbook handy in case you want to flick through it at another time.

You might even need to pop your customer on hold while you refer back to it...

But for now, don't forget the vital points:

- Empathy - your customers are human
- Listen carefully for clues of vulnerability
- The TEXAS steps: Thank, Explain, eXplicit consent, Ask, Signpost.

And if you suspect anyone is in any danger, pass it on.

Go and give outstanding customer service.

