



**BPA
QUALITY**



Vulnerability
Registration
Service



Supporting your team to support your vulnerable customers

Webinar | February 2024



Empathy in Challenging Circumstances:

Coaching Customer Service Team Members

What We'll Cover

Get clear on what empathy and why it's important



Consider the challenges that stop us delivering for our customers in vulnerable circumstances



Explore strategies to help us move past what gets in the way





What One Word

Word

**describes how you are
feeling about Vulnerability
in your customer and
colleague bases right
now?**

Do we **help** or **hinder**
our customers in
vulnerable
circumstances?

Scaling Activity

How confident do we feel in our current approach to supporting vulnerability in our Customers?

1 = We often get it wrong

5 = generally OK, but could be better

10 = I consider our organisation to be expert in all aspects of customer vulnerability

1 - 10



A definition of a ‘Vulnerable Customer’

Someone who...

“Due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.”

Source: FCA

People with Vulnerabilities:

Can find it difficult to know how to get the right outcome
They may struggle to raise an issue or complaint, or know the right route to take and what language to use



If they don't get a satisfactory response may give up more quickly




Are more frequently left with poorer outcomes, or without a resolution to queries or complaints



May have more behavioural biases or comprehension issues that negatively affect their decision making





Why is vulnerability such a pressing issue?

“Permacrisis”

Geo-political
Instability



Energy, food
and transport
prices high



Rising
healthcare
concerns



Inflation & tax
volatility



Rents &
mortgages
increasing



Tech & AI
Disruption



**Our customers are experiencing a range of challenging circumstances...
...And so are we**

Financial Difficulty & Bill Shock



Alcohol or Substance Addiction



Mental Health Conditions



Abuse, Coercion, Scams & Fraud

Digital Isolation

Language Barriers

Health Issues



Low literacy, numeracy or digital skills



Adverse Life Events

e.g. Job Loss, Bereavement, Relationship Breakdown



**Almost half of
UK adults
show at least
one
characteristic
of vulnerability**

47%

Source: FCA

Consumer vulnerability and agent empathy fatigue: different sides of the same coin





**Our teams
may face the
same
pressures as
the customers
they serve**

A substantial number of European consumers are prone to becoming angry or upset when interacting with a human advisor

52%

Of adults report having become angry or upset when interacting with a contact centre advisor in the previous 12 months.

Source: European Contact Centre and Customer Service Exchange, 2023

54%

UK customers who are “somewhat” or “completely” satisfied with agent empathy during their most recent contact centre interaction

Source: Qualtrics XM Institute, 2023

**UK customers
rank almost
lowest in
satisfaction with
Empathy in
global rankings**

Agent Empathy Satisfaction Levels by Country

KEY TAKEAWAYS

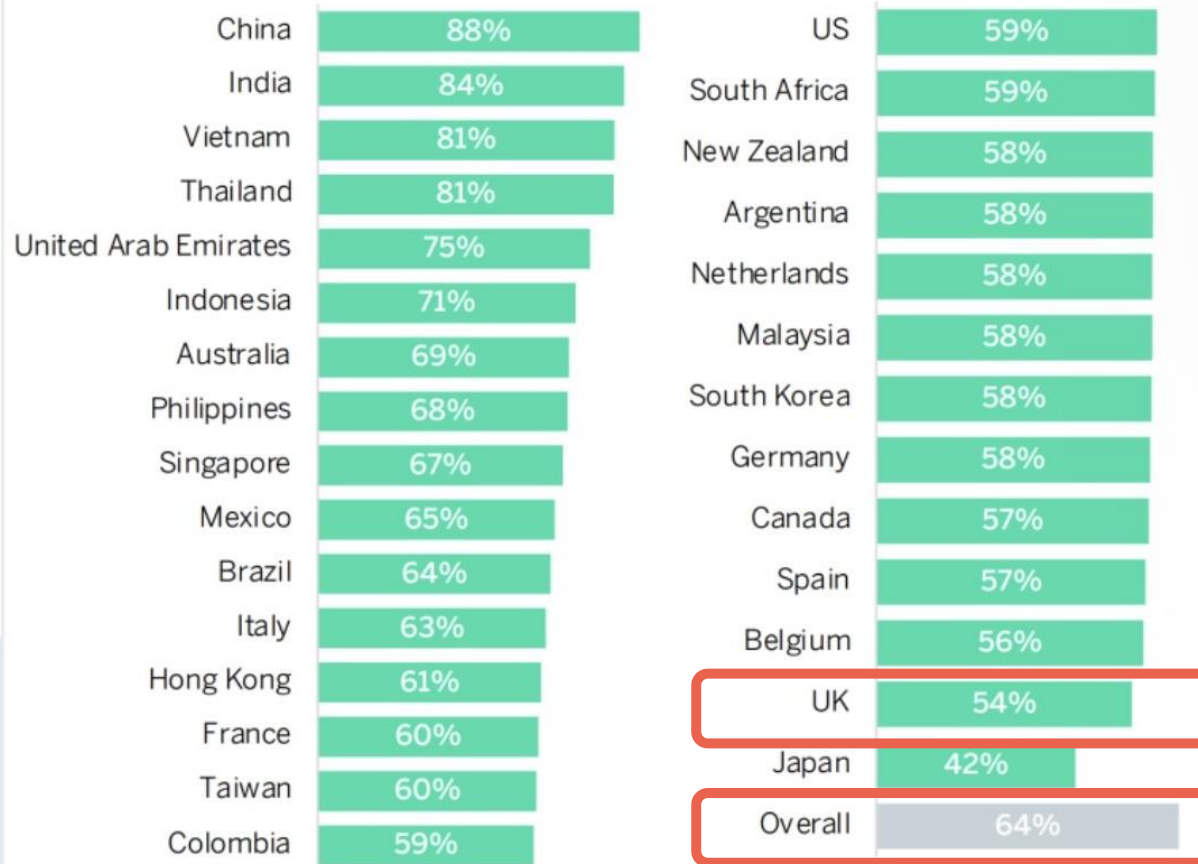
- + Just under two-thirds of consumers were satisfied with contact center agents' level of empathy.
- + Japanese and UK consumers were least satisfied with their agents' empathy, while Chinese and Indian consumers were happiest.

ABOUT

This chart shows the percentage of consumers from each country that said they were 'somewhat' or 'completely satisfied' with their agent's level of empathy during their most recent contact center interaction.

Thinking about your recent customer service interaction, how would you rate the empathy of the agent?

(Percentage 'somewhat' or 'completely satisfied')



Base: 33,093 consumers across 29 countries

www.xminstitute.com

Poll:

Has agent empathy improved, worsened or stayed the same compared with 12 months ago?





Question:

**How does it feel
when empathy
just... isn't there?**



I feel really, really let down.

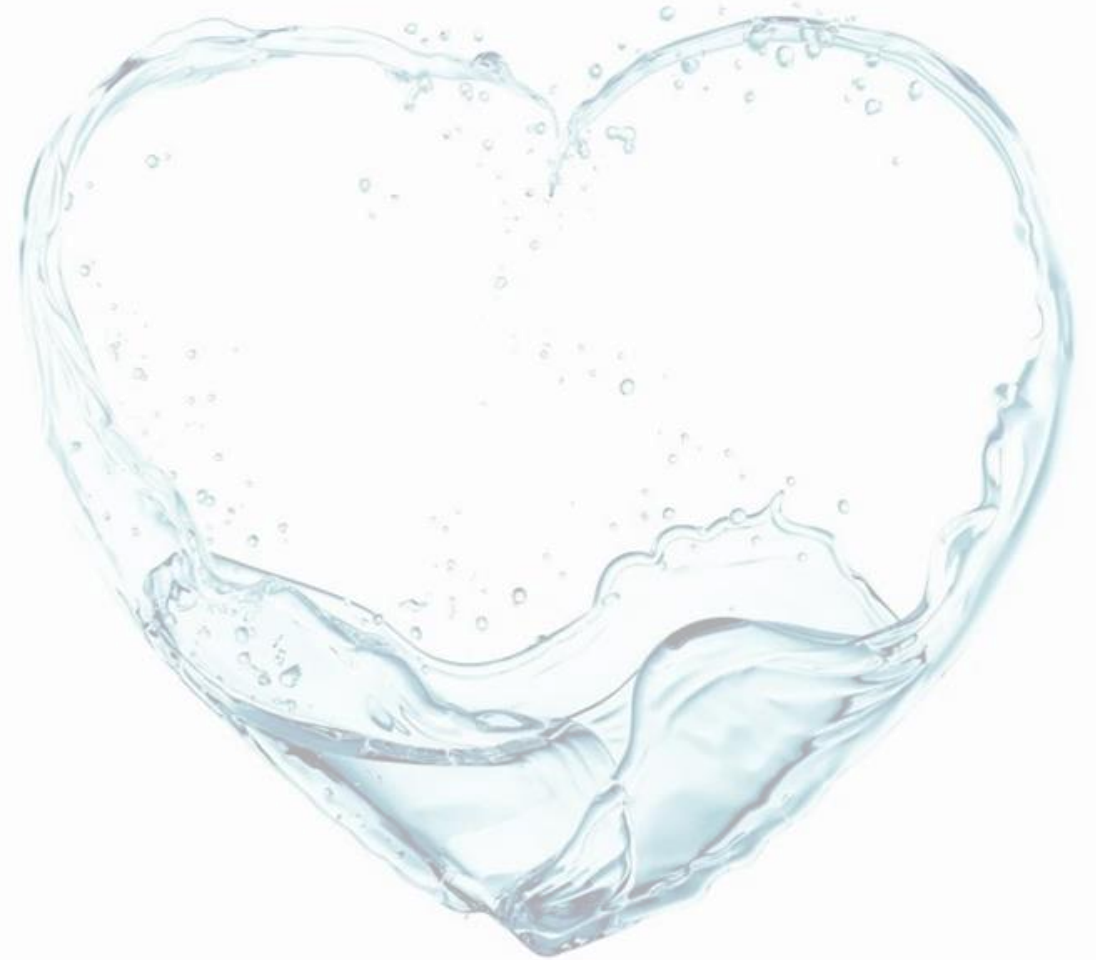
A complete lack of support. A complete lack of empathy, and unprofessional... It's incredibly frustrating."

Billy, 52, Financial Lives survey respondent

Financial Lives 2022 survey – people's stories and the Consumer Duty

...There's
so much
we can
do

Making Space For Grace



A photograph of two young women embracing each other from behind, set against a solid blue background. The woman in the foreground has her arms around the other woman's shoulders and neck. Both women are smiling and looking towards the right. The image is semi-transparent, allowing the blue background to show through.

How can we make more space for grace?

A photograph of two young women embracing each other from behind. The woman in the foreground is smiling and looking towards the other woman. The woman being embraced has her eyes closed and a gentle smile. The image is overlaid with a semi-transparent pink filter.

We can start by...

**Delivering on the
Human Element
through Empathy**



Empathy is Key

**To connecting with our
customers in
vulnerable
circumstances**

Empathy is...



Making an effort to think about things from others' points of view, and understand they may think and feel differently from us



Recognising underlying emotions in others without trying to change them



Listening to someone tell their story, even if it doesn't match our own perspective or experience



Accepting another person's perspective and experience and staying out of judgement



“Could a greater miracle take place than for us to look through another’s eyes for an instant?”

- Henry David Thoreau



**An Empathetic
response is possible
with every customer**

but may look & sound very
different, depending on
individual circumstances.

**Tailored empathy
should be expressed at
the first opportunity**

and as appropriate throughout
each interaction.

**Development of our
Emotional Intelligence
skillset is key to
positive relationships
and good outcomes.**

Simple, but not easy.

**Empathy: simple
to say, but not
easy to deliver.**



**Empathy is not
being ‘nice’ or
‘fluffy’ to our
customers...**

Empathy: Good Practice

Aligning with the customer's experience

Validating the customer's reason for getting in touch

Adapting ourselves to give a tailored response

Checking understanding and gaining agreement

Addressing direct and indirect statements of dissatisfaction

Being genuine and appropriate, never patronising

Tuning in effectively to each of our customers

Relating to customers' feelings

Empathy can sometimes be expressed as apology (but not always)

Expressing empathy at the first opportunity, where words match our tone

Being pleasant/polite is not always enough: an explicit empathy statement is sometimes needed

Let's stop calling them Soft Skills...
...They are Real Skills

**What does this mean
for training and
coaching our customer-
facing teams around
Vulnerability?**

What gets in the way of delivering on Empathy for our team members?





I'm unsure what to do here so won't engage

I'm too tired/unwell

The system doesn't let me...

I simply don't have time

They don't understand the process and will 'kick off' when I tell them

Everyone has problems

I'm not paid enough for this...

I feel like they are blaming me personally

I'll be transactional and fall back on process & get the call done as quickly as possible

I feel powerless/hopeless

I haven't had training for this

They are overreacting

I'm not sure where to start

I do care but I'm worried it won't sound genuine

I'm scared I won't manage to keep the conversation on track

I don't want to trigger this person

I don't have time to have a proper conversation about this

My stats will suffer

I don't really believe what the customer is telling me

They should have paid their bill

It goes against what I believe about...

The way they are communicating is frustrating/distracting/annoying

I'm embarrassed/uncertain/unsure

That's against process

Other customers don't react this way

I've heard all this before

I don't want to engage because I already know I'll have to manage expectations

I'm scared I'll get it wrong

I can't let myself care about this person, I need to protect my own mental health

I feel manipulated

I'm worried about consequences

I'm struggling too

They are just having a whinge at me

I already know there's nothing I can do so why be all friendly & just disappoint them

I know people who have it much worse

I don't feel confident in what to say



Empathy Starts With Us

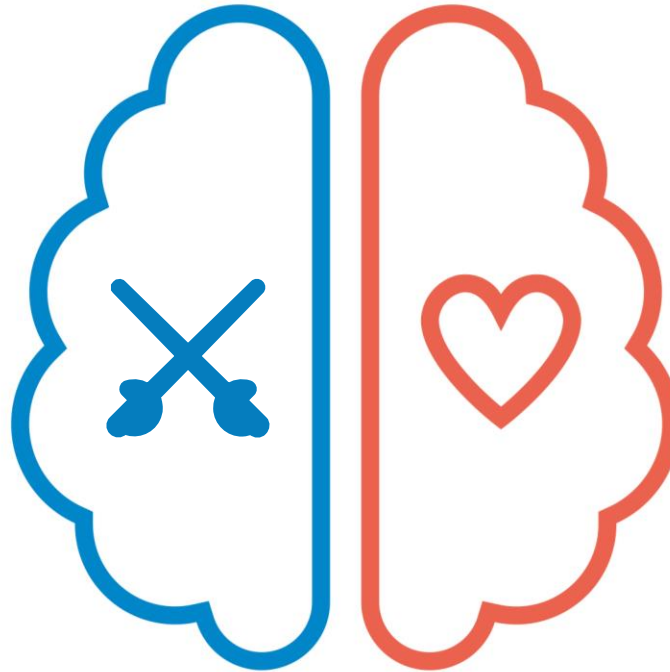
**Our mindset is more
important than any
script or phrase.**

**Do we have to
agree with a
customer to
show empathy?**



Two Mindsets

Adversarial: “Me”



Partnering: “We”





**First
heart...**



Question

What's the difference between responding and reacting?



The power of the pause


“What is my **best intention?**”

“Is what I’m about to say next **aligned with my best intention?**”





**If customers don't feel
heard or understood, they
will often restate their
issue throughout the
contact.**



**What
behaviours
can we use
to show
empathy?**



**Empathy starts
with listening.**

To listen well, use **EARS**

- E** **Empathise** – seek to understand the perspective of the speaker
- A** **Acknowledge** – use responsive communication and verbal nods
- R** **Reflect** – use key words and pause to think
- S** **Summarise** – frequently summarise what has been said

Remember one size doesn't fit all	Notice your reactions & choose your response	Give them time	Be the 'reassuring authority' in the contact	Let them vent if needed
Check your mindset is one of partnership	Don't interrupt	Let the person tell their story	Stay in your 'adult' place	Choose your tone, pitch and pace
Dial up your level of listening	Ask great questions (and listen to the answers)	Be other-centric ("it's not about me")	Show gratitude for feedback	Assume good intent
Be present	Reassure them help is available & signpost	Use the power of the pause	Be patient	Choose to be an empathetic problem solver - look at the issue together
Use your customer's name	Park your beliefs	Imagine what it is like from their frame of reference	Seek to understand first	Demonstrate you understand you are willing to help
Stay out of judgement	Check in with your Team & support each other	Stay curious	Acknowledge their feelings	Be in service
Notice what helps & share tips with team	Put yourself in their shoes	Set correct expectations	Be 'on the same team'	Introduce pauses if needed
Trust the other person is an adult	Ask how they are impacted	Use 'we' not 'me' thinking	Let them know they matter, and you care	Learn and try new techniques
Validate their reason for contact	Offer reassurance	Hold space	Keep an open mind	Practice self-care

...Let them know they matter, and you care.



Reminder: we can't pour from an empty cup

**“How
am I
feeling?”**

**“What
support do I
need right
now?”**

**“How can
I show
compassion to
myself & my
colleagues?”**

Coaching Empathy: Checklist for Advisors

- ✓ Take your time
- ✓ Notice and seek to balance your own emotions first
- ✓ Cultivate a mindset of partnership (“we” not “me”)
- ✓ Set a genuine intention to be in service and take the customer’s perspective
- ✓ Listen attentively, check that you understand, put your judgements aside
- ✓ Demonstrate empathy & understanding through your tone and words
- ✓ Reassure the customer that help is available

**Questions
Always
Welcome!**



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