



# Contacting communications providers: vulnerable customers' experience

## Research Findings

June 2021



# Contents

Background, method and approach

---

1 Overall summary

---

2 Wider context: Getting in touch with providers

---

3 Current research context: Experiences when getting in contact with providers

---

4 Overall: Evidence of following the 'Treating Vulnerable Customers Fairly' Guide

---

5 Most common gaps and issues experienced in more detail

---

6 Variations in experience by channel

---

7 Experiences of those struggling to meet payments

---

8 Examples of participants struggling to resolve issues

---

9 To conclude

---

10 Appendix

---

# Background & objectives

## Background

In July 2020, Ofcom published 'Treating Vulnerable Customers Fairly: A guide for phone, broadband and Pay-TV providers'  
[https://www.ofcom.org.uk/data/assets/pdf\\_file/0034/198763/treating-vulnerable-customer-fairly-guide.pdf](https://www.ofcom.org.uk/data/assets/pdf_file/0034/198763/treating-vulnerable-customer-fairly-guide.pdf)

This guide suggests practical measures communications providers (providers) could adopt to make sure they treat people who may have vulnerable circumstances fairly and give them the help, support and services they need.

## Specific research objectives

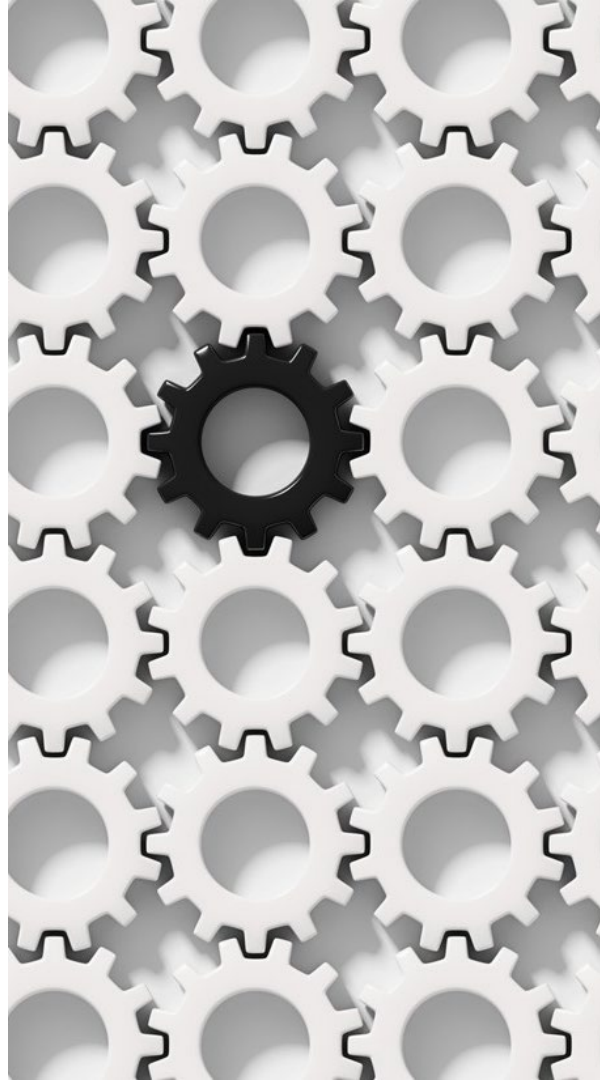
Ofcom commissioned the research to understand the experiences of customers with vulnerable circumstances who have been in contact with their providers recently. The research was designed to understand the extent to which these customers are experiencing a service in line with the expectations set out in the guide and where there are gaps

It is intended to complement information provided by providers, charities and consumer organisations



# The research approach

- We conducted 22 in-depth interviews with customers who have circumstances that might make them more vulnerable **and** have contacted one or more of their providers in the last six months. This ranged from those who had been in touch in the past month to those that had been in touch almost six months ago
  - The following slide provides more detail about how the research audience was defined
- Fieldwork took place between 15<sup>th</sup> February and 17<sup>th</sup> March 2021
- In advance of the interview, all participants were asked to think back over their recent experience(s) in contacting providers in the past six months and recall what happened – noting down things that worked well and less well for them
- Participants were given a choice as to the channel they would prefer to use to conduct the interview – using Zoom where possible, but offering telephone (or even pencil and paper) if they would prefer
- Interviews were 45-minute in length
- All interviews followed a topic guide agreed in advance with Ofcom
- This report primarily draws on the 22 in depth interviews conducted for this project
- We have included a selection of case studies to illustrate some of the experiences described. The research findings however draw on all the interviews, not just the case studies, and findings are often derived from a combination of different participant experiences described



# Who we spoke to

- All participants were **recruited to have circumstances which might make them more vulnerable** including financial difficulties, mental and physical disabilities or long-term conditions and low literacy and numeracy
- With the exception of those getting in touch because they were struggling to make payments, they were also recruited to have **low confidence** when communicating with communications providers (providers)
- Interviews were conducted **across all nations in the UK** (ensuring a mix of rural/urban areas across the country)
- Quotas were imposed to ensure a good **mix of participants** by gender, age, circumstances which might make them more vulnerable, reason for getting in contact, service contacted about and communications provider
- The sample for this current research is intended to reflect the experiences of a wide group of customers with vulnerable circumstances. The research has a particular focus on the extent to which the 'Treating Vulnerable Customers Fairly' guide (referred to hereafter as 'the guide') is being followed
- Three of those we spoke to were unable to use their preferred means of contact for getting in touch when they last spoke to their providers. This was left to fall out naturally rather than being a recruitment criteria
- Further details on the sample profile and quotas can be found in the appendix





# Additional Communications Consumer Panel research

In parallel, [separate qualitative and quantitative research](#) has been conducted for the Communications Consumer Panel (CCP) among vulnerable customers who were **all** unable to get in touch using their preferred means of contact. This focused on channel preferences and how not using the customer's preferred means of interaction affected the outcome

For the qualitative research, Jigsaw Research conducted 21 in-depth interviews with customers who had personally contacted one or more of their communications providers in the last six months and who had been unable to use their preferred channel of communication on the last occasion they contacted their provider

- The majority of those who participated also had additional needs or requirements
- The qualitative fieldwork began on the 15th February 2021 and ended on the 25th March 2021
- Interviews were conducted over Zoom or telephone according to their preference

The quantitative study was conducted among a nationally representative sample of 5,078 UK adults. This survey looked at the incidence of participants getting in touch with their provider in the past six months and how customers felt about that recent contact

- The Fieldwork was predominantly conducted online using the random-probability NatCen Panel. The NatCen Panel is formed of people recruited from the British Social Attitudes (BSA) survey, a high-quality, random probability survey
- Fieldwork was between 14th January and 7th February 2021

The quantitative data is used for contextual purposes within this report. The quantitative research is referenced in the context section (Section 2) and the qualitative impact on their contact experience is reported on separately within this document (located between case studies 7 and 8)





# Overall summary

# Lack of consistency across the customer experience of providers

While we did come **across some positive examples** of participants being supported by their providers there was **a lack of consistency across the customer experience of providers**

Examples of where the guide's suggestions have been fairly consistently followed include:

- A number of cases where participants had called up to talk about debt/struggling financially
- A couple of cases where participants had informed their providers of their needs and where the provider seemed to have adapted their behaviours accordingly. Although they were not aware of talking to a specialist team

On other occasions participants did feel they had a positive, inclusive, customer service experience where they felt listened to, they were given enough time, the operator used plain English and they were treated with respect - without their vulnerability being known

The ability to adapt the service to the needs of the individual is significantly hindered by providers not seeming to have processes in place for **establishing and recording customers' needs initially**. The main exception to this is in debt situations where the customer is more proactive about revealing their issues

However, on other occasions, even where participants had informed providers of their needs, or it was seemingly obvious the participant was struggling, providers did not always seem to **adapt the service to the needs of the individual**. As a result, it proved difficult to get extra help. Whether or not this currently happens seems to be down to the individual member of staff and so experiences can vary even with the same provider

Across the research there were a number of additional areas where the customer experience was more likely to vary at times either from the guide and/or participant expectations, namely:

- The provider ensuring that expectations are managed throughout the contact and the next steps are understood at the end of the contact
- Engineer visits being easily available (particularly without fear of being charged)
- Providers proactively offering help when payments fall behind (this falls outside the guide)

Although with one or two exceptions the research participants did get their issue resolved in the end, some found it to be a stressful experience, on occasion requiring repeated contacts by the participant and/or for them to be referred to someone more senior within the provider organisation





## Wider context: Getting in touch with providers

Note: This section is taken from the quantitative survey for the Communications Consumer Panel (CCP) about getting in touch with providers and is included as context to the current Ofcom qualitative research

# Wider context from the CCP Quantitative Survey : Getting in touch with providers



**44%** of UK adults had been in contact with one or more providers in the past 6 months\*

- Contact has been higher among those who said they had been finding it very difficult financially (51%)
- Contact has been notably lower among those aged 75+ (37%)
- The level of contact among disabled customers has been in line with the average (45%)



**70%** were able to use their preferred method of contact the **last time** they got in touch with their provider. However, this

reduces to **54%** when you extend this to be **any contact** with their provider in **the last six months**.

- Those finding it financially very difficult were less likely to have used their preferred method (55% were able to use their preferred means of contact **last time** they got in touch).
- Those aged 75+ are more likely to have used their preferred method to get in touch (80%). Disabled customers are in line with the average

Customers have **most frequently been in touch about their broadband** (42% of those that have been in contact in the past six months) **or mobile services** (29%)

The main reasons for being in touch were for technical support/to report a fault (34%) and to add to the services they receive (30%)

- 12% were looking to reduce their service and 15% to discuss billing and payments. Those on the lowest income (<£11K) were more likely to have called up to discuss a billing issue (24%)
- Only 5% called to make a complaint

**68% contacted their provider by phone**

- Phone contact is higher among disabled customers (71%) and those aged 75+ (74%)

\* The survey was conducted online and by telephone with 5078 UK adults in Jan-Feb 2021. It is weighted to reflect the UK population.

# Wider context from the CCP Quantitative Survey : Satisfaction with contact



**32%** of UK adults agree that contacting their provider was easier than expected

- Agreement is slightly higher among those aged 75+ (37%)
- Agreement among disabled customers is in line with the average (31%). However, those with mental health problems are less likely to agree (27%)
- Agreement is notably lower among those who are finding it very difficult financially (14%) and also lower among those looking to reduce their services (27%)



**46%** of UK adults felt the process took longer than they expected

Agreement is higher among:

- Disabled customers (51%)
- Those who are finding it very difficult financially (59%)
- participants getting in touch by phone (51%)
- And those getting in touch about Broadband and/or multiple services at the same time (both 51%)



**33%** of UK adults agree that contacting their provider was more stressful than usual

Agreement is higher among

- Customers aged 75+ (40%)
- Disabled customers (37%) – this was particularly high in those with ‘other’ health problems (50%)
- Those getting in touch by telephone (36%)
- Those making a complaint (55%) or looking to discuss billing and payments (40%) or reporting a fault (38%) – all potentially stressful in themselves



## Current research context: Experiences when getting in contact with providers

Note: This section is intended to give broader context around the experiences the Ofcom research participants had when contacting providers. Section 4 provides the specifics around how their experiences compared with the measures suggested in the guide.

# Some contextual points to note about contacting providers

## Variable experiences

There was a wide variability in experiences across those we spoke to – from positive to more negative

Experiences seemed to be highly dependent on the member of staff they dealt with

Within the same provider the same customer could have a very different experience if they got transferred and/or got back in touch another time

Few of the contacts discussed in the research were therefore universally positive, although they could have positive experiences within them

## Relatively low expectations

The participants we spoke to tended to have relatively low expectations of contacting providers. It was not an experience they looked forward to and often one they put off

Relationships tended to be remote and there was not always a high degree of trust

The majority of the sample was also recruited to lack confidence when dealing with providers – therefore could be quick to blame themselves for any difficulties they experienced

As a result, they were often fairly accepting of minor issues and did not necessarily expect a particularly personalised service

## Many issues may be frustrating for any customer

A number of the experiences described were fairly universal customer service complaints

For example on the telephone:

- Long wait times
- Being transferred and having to repeat their issues
- Calls dropping out
- Challenges dealing with overseas call centres
- Staff seemingly reading from a script

And on web chat/ online:

- Long delays in getting a reply
- Chats dropping out due to inactivity
- Standardised responses not tailored to your questions (chat bot vs. a human)

# Choice of channel for getting in touch

Choice of channel was **typically fairly habitual**

- The research participants had certain means of getting in touch depending on the provider

Participants tended to be aware of the range of channels that are available (sometimes with the exception of webchat – see later slide) although they are **not necessarily all top of mind**. Sometimes the available channels are assumed rather than experienced and only tend to be looked into as required

Rarely looking at a bill or on the website to see the range of options available to them

- Although participants did sometimes refer to the bill or website to look up a contact number, the choice of channel had already been decided

The **telephone** was the default option for many

- It therefore tends to be their first option even if they can find it stressful
- Although face to face is preferred by some with their mobile provider
- Telephone has the advantage of allowing you to deal with the issue there and then
- Can lack the confidence to self-serve

**Email** is not necessarily front of mind as an option

- Want to talk to someone to resolve their issues
- Concerned about slow response times
- Can work well for those who want to take their time (maintain control) and who like a record of the interaction





# There were a number of other factors which could exacerbate any challenges experienced when getting in touch with providers for some participants

## 1 Understanding accents/language barriers

Understanding of accents seems to be particularly challenging for some participants – particularly older participants

Accents seem to make it harder to process and follow what is being said, particularly when their hearing is not as good as it once was. Evidence providers could overcome this by speaking slowly and clearly. It seems to be particularly an issue where providers are heavily reliant on overseas call centres

This is exacerbated among those that have strong regional accents themselves – making it hard for both parties to understand each other

**Overall, this could be a source of stress when speaking on the telephone**

## 2 Maintaining focus and retaining information

Those who struggle to follow instructions and/or to concentrate for extended periods could find getting in touch particularly challenging

A positive outcome relies on them speaking to someone that is patient and does not mind repeating themselves

Also confirming what is happening next at every stage

**The anticipation of their likely challenges could in turn lead to increased anxiety**

“

*I feel like if I keep asking people get a bit frustrated as I have to keep asking again and again. ....I can call someone and they can be fine and I can be the reason they get annoyed*

”

Female, 18, has cognitive issues which makes following instructions challenging

# Also certain reasons for contacting their provider could be more challenging



## Fault repair

This can be challenging for any audience – particularly anyone with low confidence about technology, combined with the technical complexity of issues

However, remote support seemed to be particularly difficult for those with mobility or dexterity issues and those that struggle to follow instructions

Sometimes they simply could not do what was required without help (e.g. bending down to access the router/back of the device, pressing buttons)

Alternatively they could struggle to keep up with what they are being asked to do and become increasingly stressed

It could be difficult to access a face-to-face visit from an engineer – particularly during Lockdown



## Negotiations

When it comes to negotiating their package those who lack confidence, have mental health problems or cognitive issues could find negotiating challenging

This could lead to avoidance of the issue when it comes to the end of their contract or if they are looking to get a new deal

Or on occasion they may come away from the contact uncertain as to whether they have in fact got the best package/best deal for them

In one example, someone had to call the provider back as they left the call feeling they had been 'bamboozled' into a new deal



## Struggling Financially

This is covered in detail in a separate section however, confidence in dealing with providers seems to make a difference as to outcomes

Some are happy to get in touch as soon as they experience issues

Others put off and delay which could result in them ending up falling behind and getting into more debt

“

*We said 'you are going to have to bear with as the plug sockets are on the floor and it might take a while' and they said 'that is fine you just take your time' but they didn't come and do it.*

”

Female, 46, struggles with mobility and exhaustion

# Some research participants had developed strategies to deal with their providers

## Using informal proxies

A number of those with the most vulnerable circumstances/oldest participants we spoke to have someone who acts as a informal proxy

This is typically a relative – including one woman's 12 year old son

They may not use them every time but it is someone they call on if they struggle to sort out the issue themselves

Sometimes they take over if necessary other times they get in touch after the participant has had to abandon their initial attempt

In some instances (although not on the recent contacts we asked about) the informal proxy pretends they are the participant/customer

## Formalising arrangements

Only one participant we spoke to had made having the option to use a proxy into a formal arrangement

- Their proxy served as a useful back up if they were struggling to resolve issues themselves/when they felt they needed it

However, others were unaware that you could do so and had not been asked by their provider if this would be of interest

The idea of having someone who could take over was often seen as a good idea and something that would be useful

NOTE: We recruited participants who made the most recent initial contact themselves. Therefore anyone with a more formal proxy that makes all contacts with providers would be excluded from the sample.

## Not always relevant

Informal proxy arrangements were more common among those with a long-term condition or circumstances that require ongoing help

They seemed to be less prevalent among those whose condition can be more variable (e.g. some mental health problems) or more temporary vulnerable circumstances (e.g. an accident or a bereavement)

- Participants with more variable conditions claimed they may instead put off contact until they are having a better period
- Participants with more temporary vulnerable circumstances, seemed to be trying to get by as they always have and/or they seemed less likely to have set these arrangements up



## Overall: Evidence of following the 'Treating Vulnerable Customers Fairly' Guide

# Lack of consistency across the customer experience

## Positive examples

There were positive examples of participants in vulnerable circumstances being supported. However, the Ofcom guide does not seem to be being consistently followed by **all** customer service agents

Examples where the guide appeared to have been followed include:

- Customers who got through to the debt team who were struggling financially
- A small number of cases where participants had informed their providers of the support they needed and where the provider had adapted their behaviours accordingly (e.g. Case Study 1)
- Examples of a positive, inclusive, customer service experience (from at least one customer service agent) without providers being aware of their vulnerable circumstances/specific needs (e.g. Case Study 6a and 6b)

## But by no means universal

Although participants tended to get their issue sorted in the end they could find it a stressful experience, on occasion requiring repeated contacts and/or escalation to more senior staff

On occasions where they had informed providers of their vulnerable circumstances or it was obvious they were struggling it sometimes proved difficult to get the extra help

In addition, there were a couple of instances where participants had simply 'hung up' because they were too frustrated to continue.

- This obviously impacts on practical task completion
- It also speaks to the emotional impact of a poor experience

## Most consistent gaps

Overall, the key areas where the guide did not seem to have been consistently followed in recent contacts by participants were:

- a) Identifying the vulnerable circumstances/any specific needs initially
- b) Adapting the service to meet the needs of the individual
- c) Offering a written summary of the contact
- d) Avoiding the customer having to repeat back the issue they were getting in contact about (or their vulnerable circumstances/specific needs if previously mentioned) if they had to call back or were transferred

*Further details on these areas where the guide was not consistently followed in the research are provided in the subsequent section*

# A detailed breakdown of customer experiences by areas of the guide

Things the guide suggests a provider could do	What participants experienced
Ensuring it feels like a positive experience overall	Participants had mixed experiences depending on the customer service agent – including examples where the outcome ended up being positive, but the experience of the contact was less positive
Given the information in the format that is most effective for them?	The main issues with the formats are to do with understanding accents (on both sides) on the phone and trying to fix faults over the telephone when they are frail or struggling with the technology
Are they aware of the range of options for getting in touch, including any that might be tailored to their needs?	Tend to know about phone, the website and face to face. Lower awareness of web chat. Not aware of any specific ways of getting in touch tailored to their needs
Are they offered information in alternative formats? (e.g. Braille, large print for written comms, text relay services)	No but not applicable to those that we spoke to
Are they dealt with sensitively and with respect and patiently and with empathy?	Sometimes. Highly dependent on the customer service agent. If they get transferred to someone more senior things consistently improve
Has the provider ever asked for or been given any information about their needs? IF SO Are these recorded (with consent) so as to be taken into account each time they get in touch?	Some examples where they had told their provider about their specific needs/vulnerable circumstances. However, not always then seemingly acted upon or recorded (with consent). Other times they have not told the provider – some would be happy to others would be uncomfortable with this
Has the provider ever mentioned the option for someone to act on their behalf?	Only one participant was told they could formalise this (via DWP) – others can have informal arrangements already in place
Were they provided with the information on all the help, support and services available to support them (including third party support)?	A couple of instances where they were informed about third party debt support. Only one participant was aware of any support being available from the provider to help people with specific needs/vulnerable circumstances



# Continued....

Things the guide suggests a provider could do	What participants experienced
If they use the website was it easy to understand and navigate? Was it compatible with screen reader software? Does it allow for keyboard only navigation?	Not everyone is that comfortable going online – even when looking for the number typically get from the bill or from 'Google'. One participant struggled to find webchat on their mobile provider's website although they did find it in the end
Is the language used throughout plain English and jargon free?	Not always but typically then do adapt their language if participants struggled to understand
Is there opportunity to explain the issue and did the provider understand and respond to their issue?	They are typically given the opportunity to respond. Whether or not the provider seems to understand seems to be down to individual customer service agents
Is the contact resolved with them feeling clear about the issue and any additional steps they need to take?	In the main they did get a solution although could feel hard work. On occasion they were not totally clear or confident what will happen next
Is there any offer to summarise the conversation in writing? IF SO: Is this clear/easy to read?	This seems to happen more regularly for changes to their contract/payments, on occasion they do not recall receiving this (potentially because it is emailed to them and they rarely access their email). Little evidence of being offered a summary for other types of conversation
Does the whole experience, including any solutions offered, feel sufficiently tailored to their individual needs and circumstances? Has the provider asked the right questions/taken the necessary steps to ensure this?	This seems to vary depending on the customer service agent – sometimes this is happening (particularly with debt advice) but this is by no means universally the case. There were examples where this improved after asking to be transferred to another customer service agent
Advice and support given in the case of financial challenges	In the main this was positive from the debt team. If they are struggling but not in debt or do not ask to get help it could be harder to get support



## Most common gaps and issues experienced in more detail

Note: The names used in all case studies in this document have been changed in order to maintain participant anonymity.

# The biggest barrier is the vulnerable circumstance being identified and recorded appropriately

Outside of financial issues, there does not appear to be any proactive procedures in place for telling providers about vulnerable circumstances

- Only one participant informed the provider when setting up the service and another proactively informed the provider (e.g. Case Study 1)
- For others it simply doesn't occur to them to mention it
- In the midst of calling up about an issue is not necessarily seen as the ideal time to have this conversation
- As a result many providers have not been informed

Providers had sometimes been told in the course of a conversation but it didn't always seem to end up on their records (Case Study 2)

- No evidence of participants being asked if they would like this information recorded (with consent)
- They have to remind providers on each call

Physical disabilities were more likely to have been shared than mental health problems/cognitive issues or participants struggling due to old age/lack of confidence

- Particularly when any physical disability impacts their ability to interact/carry out the tasks required
- Although some conditions are felt to require further explanation e.g. a participant with Cerebral Palsy feels people don't know what this is/means

No one was offered alternative channels and only one participant suspected they were getting specialist support for communication as a result of the provider being told about their circumstance

On occasion when participants struggled, they were transferred and the communication then improved

- e.g. to a supervisor or a UK call centre
- It may be that this new member of staff was trained to provide additional support and the caller was unaware

“

*I wouldn't even think to tell them about it [her condition] ... wouldn't make a difference. Like I don't think companies care. I know my electricity provider asks me if someone in the house has emergency electrical equipment in the house so they know not to turn the electricity off, or if there's a reason why they should get it back on. But I wouldn't think to phone [provider] and say my kid has autism, so we really need our internet. Tesco knows somebody in the house has a disability... it helps us to get a quicker delivery, because they know my little boy is allergic to cow's milk and we can't get that from the local shop*

”

Female, 40, struggles to focus due to pain

# A degree of trust is important if customers are to share their vulnerable circumstances

Not everyone we spoke to claimed to be comfortable telling their provider that they have additional needs

Particularly in cases where they have had poor service experiences and the trust has broken down

They tended to be sceptical as to whether the provider would care or be interested

One participant (Case Study 1), for example, had informed their mobile provider as they had a good relationship with them but had not informed their broadband provider as he did not feel confident he would get a more supportive service as a result.

The idea of telling them could feel quite alarming to some participants

- Particularly for those with mental health problems (where they have good and bad periods)
- A slight perception that it may somehow place them at a disadvantage

Participants reported that they would be more likely to be willing to tell providers about their condition if they thought it might lead to more positive outcomes



# Case study 1 | A positive experience of informing the provider of their needs



“

*I just phone up and tell them who I am and then it comes up on the computer, they have everything about me. Made a note on everything about me.*

”

## Description

‘Jim’ is married and has got 4 children (aged 18, 16, 12 and 10).

Unemployed due to disability, wife is his carer. Jim has COPD, brain damage, sleep apnea, anxiety, depression and asthma

He has experienced brain damage and his wife had told his mobile provider about his condition, and this has been recorded in his notes.

His wife has also been set up to deal with providers on his behalf – he found out that he could set up a proxy to deal with all types of providers through DWP

COVID makes him more anxious, so he has stayed in since March 2020 and his kids have been isolating too after he got the Government letter asking him to shield

## What happened

He says his mobile provider are ‘*really good with me*’ – talking him through everything and explaining it clearly. They stop and ask him if he is OK regularly and if there is anything else they could do, checking he has understood

He wasn’t aware of dealing with a special team with the mobile provider but he does believe that they have his condition on record. After telling them about his condition a supervisor called back to chat about it. He hadn’t told his broadband provider though as he felt they ‘*wouldn’t be bothered*’ – they are abrupt with him, and he was generally passed from ‘pillar to post’, so he often gave up with them and hung up getting his wife to call up. He did feel providers should ask about conditions – in his broadband provider’s case, they didn’t seem to make it very easy for him to mention this himself

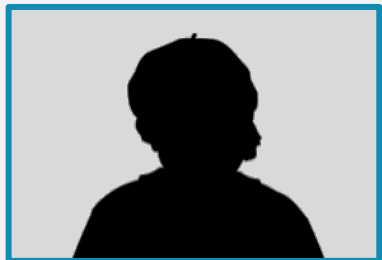
## Outcome

Recently he called his mobile provider to see what they could do about their contracts as he is struggling financially due to Covid. They cut his bill in half and will make arrangements post Covid to repay – adding a little to his bill each month

Generally he is happy to call up his mobile provider as he finds them to be very understanding of his condition and therefore he doesn’t get stressed in the same way

He also called up to get a new mobile contract for his daughter and they were patient, checked he understood and were very clear in how they communicated – confirming details of the new contract in writing (although he can’t read very well and his wife has to check it)

## Case study 2 | Provider doesn't record details of condition



“

*I'll say 'I've got Cerebral Palsy' and they say 'what is that' and I say 'I canny use my right arm'. They say 'right that's fine' and then they go and ask you to hold one button in and press that button and use the remote control. Och it's a nightmare!*

”

### Description

'Anna' is aged 67

Lives with her son in Scotland

She has Cerebral Palsy impacting her right side which means she only has the use of one arm. She also has a heart condition and recently had an operation for cancer

She only goes out once a week since the pandemic as she is quite afraid. She also relies on her son to take her into town/to the shops and he works in shifts so she has to wait for him

She has low internet confidence e.g. she wouldn't know how to email someone and couldn't set up Zoom herself

### What happened

Prefers to use face to face as she can struggle to understand people on the telephone and also finds they struggle to understand her accent –finds accents particularly difficult as she has got older

However, always deals with her TV/broadband provider by phone. Finds she struggles when it comes to fixing faults on the telephone as physically she is often unable to do what is required. If she finds it too difficult they ask her to call back at a time when her son is there and he can perform the activities for her but then has the cost/hassle of calling for a second time.

When she contacts providers and she struggles she does tell them about her condition but they often don't know what it is. When she explains they then don't always seem to take it into account. In addition, when she gets in touch next time there does not seem to be any record of her condition. They have never asked her permission to record this. She would be happy for them to have this information.

### Outcome

It can take longer to get things fixed and sorted out

She has been told before that her landline provider would send an engineer but that she will have to pay a call out charge initially. She has never taken them up on it, instead if she struggles she gets her son to call instead.

Is aware of the potential cost, plus the hassle of having to call up a second time which can take *'quite a long time to get through.'* Depending on the call handler and how well they can communicate she can also find it all quite stressful  
Issues do get resolved.



# There are those who would welcome specialist support

## Access to specialist support

Some participants could see that having specialist support to deal with those with more complex needs might help (e.g. Case Study 3)

Avoid the need to be as dependent on speaking to a sympathetic staff member

There is very low awareness of the help, support and services a provider can offer to customers who might have additional needs

As a result, interest in support largely depended on what is involved. They would hope for:

- A UK based call centre
- People who are sympathetic and patient/don't mind being asked to repeat themselves
- Help getting them back online if connections fail (akin to other 'essential' services)
- Options for engineer visits (without the fear of being charged)

## Easier with the utilities

No one had ever come across any proactive system for informing their provider about their vulnerability

There was sometimes felt to be clearer procedures in place to inform utility companies

- Some of those we spoke to had informed their utility provider, although this only seems to ensure they will not get cut off
- Heard about through healthcare/social care professionals or from the providers themselves

Supermarkets can also ask about disabilities and dietary requirements

Some comments that broadband should now be classed as an essential service

- Has felt particularly true for those stuck at home during the pandemic

## Universal positive regard

There is no one size fits all – some participants claim they would be slightly offended to be offered different treatment

We found older participants and those with learning difficulties did not necessarily identify themselves as 'vulnerable' however some of these same participants felt they might benefit from certain types of additional support (e.g. needing an English call centre where people spoke slowly and clearly, needing an engineer visit to help them fix faults)

Some suggestion that all customers should be treated with empathy and respect

For these participants, more important than a specialist service that requires you to identify yourself as having specific needs was:

- Consistently creating an atmosphere of universal positive regard for ALL customers
- A mechanism to support anyone if they seem to be struggling

## Case study 3 | Would welcome more support for those struggling



“

*[Provider] doesn't want to know, as long as they get their money every month that is all [provider] is worried about.*

*I would like them to talk to you as a person not as a machine.*

”

### Description

- 'John' is aged 75 – lives alone
- Broadband and Pay TV with the same provider
- His wife has recently died during lockdown and they have had a carer in helping with end-of-life care as he was nursing her
- The faults occurred over this period – he didn't want to be on the phone for long as he wanted to be with his wife
- His social worker told him to let his utilities know about his situation to ensure he doesn't get cut off but he doesn't feel there is the same option available with his broadband/TV provider
- Low digital confidence

### What happened

His Pay TV and broadband were not working. These are important as they help him to keep in touch and provide a distraction in difficult times. Every time he called the provider he got an automated voice and was told he may need to queue for up to an hour

Eventually he was transferred to someone in an overseas call centre – it was coming up to 4pm but the handler said he was finished due to his shift. He had been on the phone to this guy 'who was very difficult to understand' for 'what must have been an hour' he seemed to be reading from a script and then the call handler told him he needed to call back as his shift had ended

His wife's care worker persuaded him to call again and he ended up speaking to someone in Glasgow. She had a broad accent but she spoke clearly so he could understand. The new contact was 'lovely' and organised for an engineer to come to his home.

### Outcome

The second person was 'absolutely superb' and fixed things within a couple of days

Told the initial person on the switchboard about his circumstances but this didn't seem to get through to the person in the call centre or on his file. Told the lady in Glasgow when he spoke to her, felt she did listen and did then feel she adapted how she responded to his circumstances. Said 'leave this with me I will sort it out' and someone came out within a couple of days

The engineer gave him a number and said to call us and speak direct if anything wasn't working and they would come back

Feels it should have been on his records that he is struggling and/or be a separate number for those needing more help

# The other fairly frequent gap was being offered a written summary of their interaction

When participants phoned up to renegotiate their deal/obtain a new package they typically recalled receiving a written summary

However, even then it is not always recalled by participants or it may be being sent in a format they rarely access (e.g. a couple of participants admitted they rarely checked emails) and participants were not asked for their preferred channel

In addition, there was little evidence of this being offered as standard for other conversations or topics

In cases where the issue has been resolved during the contact a written summary is not always required

However, a written summary is recognised by participants as one of the benefits of any form of written communication – including web chat

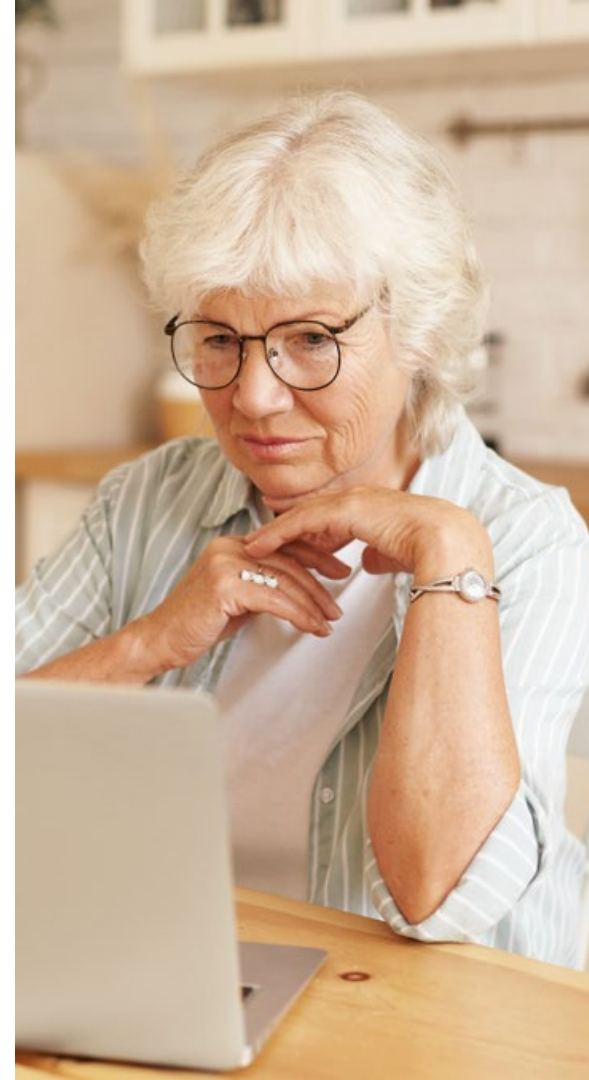
It is also spontaneously mentioned by participants as a benefit of going into store – as you often receive a print out

On occasion, participants could leave the contact uncertain as to what has been agreed:

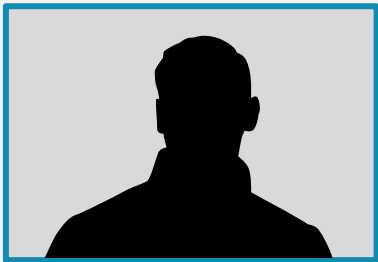
- Partly down to a lack of confidence in the provider to deliver what was agreed
- Partly because they could struggle to focus and/or recall what was discussed
- Also an issue of the customer being keen to end the contact as quickly as possible
- Information may be lost if an informal proxy takes over part way through

These participants tended to feel that a written confirmation would have made them more confident and reassured

On occasion participants were left waiting until the next bill to be sure of the outcome



## Case study 4 | No confirmation of the contact in writing



“

*I don't go into shops at all really [due to Covid] so I didn't want to have to go in to do that*

”

### Description

'George' is aged 75

Very low digital confidence

His niece helps him with a lot of things as he has no immediate family and lives alone

He often tries to make sure she is there in the background when he calls up in case she needs to take over

He recently called up his mobile provider to end his mobile contract as his niece had sorted out a cheaper contract with another mobile provider for him. Negotiating a new contract is something he would find difficult to do himself

### What happened

After the call he was nervous they wouldn't stop the payment so ended up going to the bank to check his payment had been cancelled as he did not leave the call feeling confident it would occur

They tried to convince him to stay on the call but he said he didn't want to and they accepted this

His mobile provider did not offer or send written confirmation of the call cancelling the contract and so he felt he had no proof it would happen. It may be that they will do this once they phone again but he is uncertain when/if this will happen.

### Outcome

It was left that they would call up before the contract ended but he hasn't heard yet. He has no idea about the next steps e.g. no mention as to how he can keep his number on the call

He felt compelled to go into the bank despite having not been into any retail outlets throughout lockdown

His niece has told him he will need to call again if he doesn't hear so he can get the PAC code but he is putting it off for now

# Some common issues experienced when getting in touch by phone can be relatively minor in themselves but can get in the way of a positive outcome

## Having to repeat issues

Having to wait after being transferred within the call could be a source of frustration and increase anxiety

This is particularly frustrating as they often had to continually repeat their issue

Having to restate the purpose of the contact could also become an issue when required to call up more than once

- This could be particularly stressful where they needed to make repeated contacts
- Being offered a number to call back on so as to avoid this would be welcomed but only occasionally occurred

An illustration of this is provided in Case Study 5, overleaf

## Use of jargon and technical instructions

Participants frequently reported being exposed to jargon during contacts with providers. Jargon was most likely to occur during calls about a problem with their service

While the use of unfamiliar jargon could feel intimidating for some, others felt relatively happy to call out any unfamiliar terms and this seemed to be standard practice

Participants typically reported that call handlers would adapt their language on occasions where the customer was obviously struggling to understand

The biggest remaining challenges tended to be with following any instructions when calling about faults or when talking about a new package :

- Some said they might need to ask for instructions to be repeated
- Some were unsure of the technical terms used when discussing a new package

## Scripted calls

The calls could often seem quite scripted to participants, although this is also expected

- So much so that it is rarely commented on spontaneously as an issue

Participants reported that the scripted and sometimes rigid nature of calls could exacerbate the stress associated with telephone calls

- Little sense of a 'human' interaction
- On these occasions the participant could find themselves struggling to resolve issues – on occasion reporting 'going around in circles'

# Case study 5 | Continually repeating issue across different contacts



“

*It's frustrating because we have had to phone [the provider] on several occasions, you know but you have got to go through the same old thing all the time. You never get to speak to the same one. Why can't they just look at their notes, why can't they say we will just have a look at our notes and go from there.*

”

## Description

- 'Helen' is 59 and is married with 5 children
- Unable to work due to having ME, fibromyalgia and diabetes
- Finds “everything makes me tired basically.”
- Has all utilities with one provider
- Has never told them about her condition and is unsure what difference it would make

## What happened

Ongoing issues with poor broadband which had been putting off dealing with as on previous occasions found it was not ultimately resolved

Each time they called up someone would 'change the frequency or something' and it would fix things temporarily but then the problem would come back

Was on hold for up to half an hour each time – which is exhausting for her

Finally, she spoke to someone who said 'this is ridiculous' and suggested they get an engineer out and said they would pay up to £40 for the router

They had to sort out for an engineer to come out themselves and hardwire a booster for them

Her provider did pay them back for the booster and the last person they were in touch with called up to check everything had been sorted out

## Outcome

Has now sorted out although had to find her own router and pay for the engineer and it took repeated contacts (four) over the course of a week

Each time she called up she had to go through all the same issues over again – including asking her to do things with the router that she found challenging due to her lack of mobility. There seemed to be no record of her previous contact

She did tell them she was struggling physically, and they told her to take her time. They used jargon initially but adapted language once she said she didn't understand them

Only when she got through to the final person did he take charge of the issue – apologised, seemed less scripted and gave her his contact details to call back if she had issues and called up to check everything ok



# Across all channels, managing expectations could help to reduce anxiety and stress and yet didn't consistently occur

Customers often experience **multiple areas of need**

For example, they may have anxiety and/or depression, have low confidence and/or financial vulnerabilities

Participants with multiple needs seem to experience the most challenges in contacting providers

**There are two areas in particular that could heighten tension for those with anxiety and/or struggling to cope:**



## **Being kept on hold/waiting**

Having long wait times on the telephone and/or lots of complicated routing options could be particularly stressful for those with any form of anxiety and/or those that are struggling to cope as a result of their circumstances

Long hold times could result in participants either entering the contact in a more anxious state, avoiding making the contact in the first place and on occasion giving up and trying another form of contact/delaying contact until another time

The customer service agent helping to alleviate that stress by apologising and empathising with the impact seemed to help reduce tension



## **Not knowing what is happening**

Some participants with these specific needs appeared to struggle when they felt uncertain what is happening next

This may be having to wait longer than expected periods on web chat, being transferred and held in a queue or being uncertain what is happening next after ending a contact

Participants felt that if they could be informed about the next steps and/or told why they are waiting this would help to manage their anxiety and concern



## Variations in experience by channel

# As noted previously, experiences on the telephone were highly dependent on the individual call handler

## Overall

While participants could have a positive experience there was little evidence of any one provider consistently getting it 'right'

There was a perception that the level of empathy and support received is better and more consistent when dealing with providers face to face

Participants believe that the anonymity of the phone allows for more variability – in part because the customer feels more remote and powerless

## Positive experiences

In a number of the recent contacts participants had had positive experiences with at least one of the customer service agents they were in contact with

Examples where service was in line with suggestions in the guide:

- The staff adapted their language to the participant's level of knowledge and confidence
- They reassured them to take their time
- They seemed to listen to their issues
- They were sympathetic to their issues
- They apologised for any issues experienced
- On the most positive occasions they called the participant back to check their issues had been resolved

Two examples of a positive phone experience are detailed in Case Study 6a and 6b

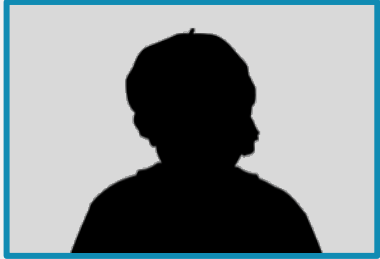
## Negative experiences

On other occasions research participants felt the member of staff seemed less sympathetic. For example:

- They appeared frustrated and impatient with the participant taking too long or asking them to repeat instructions
- They did not diffuse the participant's anxiety so tensions rose
- They asked participants to do things that they would struggle with
- They did not speak more slowly or more clearly despite it being apparent they are struggling to understand each other

An example of a more mixed experience is shown in Case Study 7

# Case study 6a | A positive contact experience



“

*If I knew there was a specialist adviser that I could talk to then I would be more inclined to mention my difficulties – ‘can I be put through to...?’, or on my file and I rang I would automatically get through to that line then that would be fine.*

”

## Description

- ‘Katie’ is married, aged 40
- Has three children the older two have autism
- Disabled through Fibromyalgia and degenerative disc disease
- Housebound with limited mobility
- Struggles to sleep which impacts her ability to concentrate, her mood and self-esteem
- Always gets in touch by phone as she struggles to get her point across when emailing and panics using webchat
- If on hold for long periods can forget why calling
- She will often ask her husband to get in touch if any negotiations are required e.g. an upgrade as she is ‘not very assertive and panics’

## What happened

She recently got a letter from her broadband provider saying she was no longer in contract and the bill was going up as a result. In addition, her daughter had been complaining of poor WIFI in her room.

She decided to call up and was OK to make the call herself as it was not a complicated issue

The provider sent her a WIFI booster and the bill went down as she was put back on a contract

She has never formally told her provider about her (or her children’s) conditions and what this means as she doesn’t believe it would make any difference and worries that the average customer service agent would not understand and might talk down to her. In the past she has referred to her ‘fibro-fog’ when she is struggling for words on calls but she is not sure they have picked up on it and they haven’t asked her if she would like it recorded

## Outcome

Positive outcome in that the WIFI issue was resolved and the new contract was cheaper than before

It was a positive experience as:

- The operator was quick to suggest a solution
- It was resolved on a single call
- She struggled with some language (didn’t understand ‘speeds’) but the call handler was pleasant and helpful and gave her the time she needed
- She felt listened to and that he was sympathetic to her internet issues
- It was clear what would happen next and the outcome

# Case study 6b | A positive customer service experience although concerned the issue could return



“

*I can get really quite stressed and with having borderline I have all these intrusive thoughts and that can be really difficult when you're trying to sort something out that is really important to you*

”

## Description

'Nathan' is aged 48, he is unemployed

Has an ongoing mental health condition (PTSD and Borderline Personality Disorder) since childhood

Struggles with it every day although now is on the right medication and supported by a Community Psychiatric Nurse

All emotions are amplified and gets flash forwards. Has heightened anxiety about dealing with the outside world

Has had ongoing issues with broadband in the three years since he lived in his current house – the service was better for a couple of months but started going wrong again

## What happened

Has had numerous contacts over the years – including 4/5 engineers visits. The individual experiences are not all clearly differentiated for him

He prefers to get in touch via webchat when he can as he finds dealing with providers stressful on the phone. However, on a recent occasion when he used webchat he was sent a list of instructions on how to access his router which he found hard to follow and ended up highly stressed

On the most recent occasion he chose to call the provider and was able to resolve the issue for now although suspects it will be a temporary fix

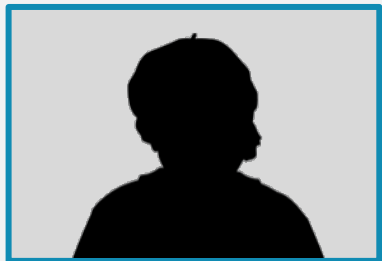
## Outcome

He was very positive about the most recent individual he had spoken to on the phone. He felt they were friendly, empathic and doing their best to help. He was treated with courtesy, patience and respect and his broadband issue was resolved (for now)

He had never been asked if he has any specific needs and he had never volunteered the information. Thus, he had not been provided with any information on any help, support or services that might be available

He was left happy that the issue had been fixed but lacks confidence it is permanently resolved

# Case study 7 | Variability of experience depending on individual



“

*This lad... he said what I really needed was superfast broadband... he went on and on about it... how I wouldn't have any problems... and this and this and told me all this jargon I didn't understand... in the end I felt I was bamboozled and he said did I want this new deal and I was tired and I just said yes.*

”

## Description

- 'Janet' is aged 79, living alone
- Broadband and landline with same company
- Ankle injury 2 years ago, operated on but hasn't healed properly so limited mobility
- Doesn't like the internet – does use it through her mobile phone but for limited range of tasks
- She lacks confidence and doesn't feel very knowledgeable about broadband or the internet generally

## What happened

Contacted the provider by phone as her broadband was unreliable. On initial call asked to perform tasks she couldn't do – a combination of mobility issues and understanding. She explained that she was elderly and had an ankle injury. She requested an engineer and was told that wasn't possible. The call ended unresolved

She called back and was told needed to upgrade to superfast broadband. He talked quickly and used terminology she didn't understand. When she asked him to slow down and repeat things, he did but she felt stupid and so gave up trying to understand. She ended up feeling tired and bamboozled and agreed to the new package, which was significantly more expensive

She came off the call feeling annoyed so called back and spoke to someone else. This person looked into her broadband usage and said that she did not require anything near what the previous call handler had sold her. This call handler was annoyed and said he would be reporting what had happened. He moved her onto another package which was a similar monthly amount to her previous package however, it was not exactly the same as she had unlimited landline calls initially

## Outcome

Overall, she was left feeling very unhappy with the provider and thinking she might switch as she feels her new package is poorer than the original. She is concerned about moving as she might end up in a worse situation than now

The participant did not feel that the whole experience, including the solutions offered, were sufficiently tailored to her individual needs and circumstances

She has been left unclear as to what is included in her new package (e.g. paper billing)

She has not received written confirmation of her new package in a format she can access (it may have been emailed but she acknowledges rarely accessing her emails)

# Those whose preferred method is face to face could find it particularly difficult in the pandemic

Participants using a channel that is not their preferred means of contact reported experiencing higher levels of anxiety from the outset

In particular, the loss of face-to-face contact due to Covid (either through stores being shut or through people shielding at home) could be an issue for those participants who are more confident dealing with their mobile providers face to face. More specifically:

- It is felt to be easier for **providers to empathise with any issues** they experience as they are often more apparent
- In person contact someone makes it easier to strike up more of an **interpersonal relationship**, which in turn could also make participants more comfortable revealing any specific needs they have
- Some participants said that people are often more **empathetic** face to face
- Practically, some find it **easier to understand** people when talking face-to-face – any accents being less challenging in this situation
- You can be **shown information** and **how to fix** any issues

Case Study 8 shows someone who struggled without face-to-face contact

However, for other participants, particularly those with mobility issues and/or those that are more house bound face-to-face contact would not be their preferred option – even outside of the pandemic

“

*I would have rather went in and speak to them in the shop, do you know what I mean, If I ever had a problem before I would always speak to them in the shop, I would pop into town so I found it a wee bit strange this time [calling up] so I think that is why I just put it off and put it off and didn't want to speak to them because you always end up with somebody on the phone you don't really understand sometimes but I got someone on the phone and they were decent.*

”

Male, aged 45, struggling financially and has anxiety

## Case study 8 | Calling up with a fault, struggled to understand



“

*I was glad to get off the line because it was embarrassing, aye very embarrassing, because he couldn't understand me and I couldn't understand him*

”

### Description

- 'Tom' is aged 56, furloughed during Covid. NI – Cookstown
- Married with two children. Covid meant he was furloughed (he is a joiner)
- He has kidney disease – also low numeracy/literacy – and struggles a lot with admin/talking to suppliers on the phone, and technology
- Mobile provider doesn't know about his kidney disease. He doesn't think it's relevant to tell them

### What happened

- Had a fault with his mobile phone so he needed to find out if he was paying provider for insurance
- He went to the shop first and it was closed then had to phone them
- Very long queues – phoned two or three days in a row. Eventually did get through
- They were unable to help him – they didn't seem to understand him:

*“This fella [call handler] didn't understand one word I said. And I could hardly understand him to be honest”*

- Then call handler said he should look on the website to find out (but he's not good online). He asked him to put someone else on but they wouldn't

### Outcome

- He has to call his wife and ask her to sort things out for him.
- He had the impression throughout the call that they were trying to get rid of him
- He did not feel he was dealt with respectfully or with empathy
- The provider told him to use the website without checking he was able to do this
- He had the overall impression that they did not care



# Not all participants were aware of webchat as a possible option for getting in touch

## Low awareness

Not everyone is aware of **webchat**

However, it was sometimes a positive experience when trialled:

- More 'human' than they expected
- Able to resolve their issues quicker

As with phone calls, experiences are variable. It could be equally stressful and frustrating:

- Too long a pause between answers
- Feels like you are talking to a 'bot' – standardised responses that don't answer your questions
- End up going round in circles and/or timing out

## Untapped potential?

When told about the possibility of webchat (as part of the research) there are those that find phoning challenging and who might consider webchat in future

- Particularly young and (relatively) more technically confident audiences

Has the potential to be a compromise between the slowness of email and the challenges of the phone

- Potential benefits for those struggling to concentrate and who find calls stressful
- Would need to be reassured that it would be easy to use, responses would be quick and from a 'human'
- To improve the experience would ideally manage expectations around the pauses when there may be notable delays in response

## But not for everyone

While raising awareness of this as an option might work for some audiences with specific needs/vulnerable circumstances it is not suited to everyone

- It requires a degree of familiarity with using PCs/or web services). It is not a viable option for those who struggle with how to **use** technology (i.e. not just lacking in confidence as to how technology works)
- and/or with poor manual dexterity in their hands

No one was aware of information offered in alternative formats – although equally did not have a need for them



Experiences of those struggling  
to meet payments

# Financially vulnerable although not (yet) in debt: Mixed experiences among those looking to reduce payments

## Mixed experiences

Among those that called up to reduce their package there was a range of experiences:

- One participant was told that this was not possible due to being in contract, although they would ensure the payments didn't increase. However, they left still feeling anxious
- Another was kept on the same package but was told the support would be there if they found themselves in trouble. They left feeling considerably reassured
- Another was allowed to exit their current contract (for PayTV) with a fairly minimal cancellation fee (Case Study 9)
- Others were allowed to move to a reduced package (e.g. by cutting down their services and someone offered a 25% reduction for 6 months – Case Study 10) – although on occasion had to ask to speak to someone more senior to get this and on another occasion threaten to leave (Case Study 11)

## Confidence is key

Confidence in dealing with providers seems to make a difference as to outcomes

Some of those that are struggling financially do not see themselves as having specific needs

- Less of a stigma for those who have only recently found themselves struggling due to the pandemic

They seemed to feel fairly confident getting in touch and negotiating a reduced package with providers **before** they got into trouble

Case Study 11 also illustrates how having more confidence to negotiate with providers can lead to a more positive outcome

For these audiences it was still comforting to know that a safety net exists if they do later find themselves in trouble



## Case study 9 | A positive experience of a participant struggling to pay



“

*They were actually very decent, we phoned them up and the service was cut off after 3-4 days and then they just billed us for what we had used*

”

### Description

- ‘Paul’ is aged 39, living with partner and 2 young children (1 and 3 years)
- Broadband and PayTV with the same provider
- Made redundant from his job working for a landscape gardening company (turfing new build residential estates)
- Partner not working either
- Money very tight
- Lacks confidence in dealing with providers

### What happened

Called his provider to cancel his broadband and PayTV; paying £80-90 per month which was ok when he was working but not now

He was happy with the way his provider had responded. *“I can’t fault them, can’t fault the service really”*

The provider had offered to reduce the package to make it more manageable, but that was still not affordable for the participant. He therefore decided to cancel the package and didn’t want anything else.

The participant was still in contract but he was able to cancel the contract for a small cancellation charge which he was informed about. He was allowed to pay the cancellation fee in instalments over the next 4-5 months. He was sent a letter confirming the cancellation of the contract

### Outcome

The whole experience, including the solutions offered, did feel adequately tailored to his individual needs and circumstances (although he felt ideally the cancellation fee would have been waived – he understood why it wasn’t)

Overall, he had a positive experience. He was able to contact his provider through the channel that worked for him and the call was handled at a pace that he understood

He did tell the provider that he had been made redundant and this did result in him being offered a reduced package

He was not provided with information about any help, support and services that might be available to him

He had been left clear on exactly what the outcome of the call was and had received written confirmation of the cancellation including the charges he was liable for

## Case study 10 | Calling up to reduce bills: offered a reduction



“

*They offered to give me a call and it felt so much easier, because if you can imagine trying to put all your details in messenger... it's not as easy as a telephone call. It makes it a bit frustrating*

”

### Description

- 'Barry' is aged 45, he is a business development manager
- Two children who live with their mother – he's divorced
- Covid meant he was furloughed – then had his hours cut
- He also has health problems and has anxiety and stress
- He told his provider when he joined he has mental health problems but is not sure if they have a record of this
- *“I get upset talking to people, when I called [utility provider] I ended up crying... I have to wait until I'm in a really good mood to call them”*

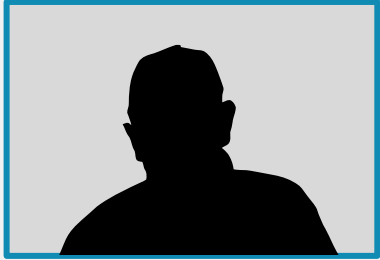
### What happened

- With his current money problems hitting home he wanted to see if he could reduce the amount he was paying. He phoned his mobile provider to see if he could get a reduction.
- He phoned up – couldn't get through
- Found chat on website (with difficulty). Tried this – and was told he'd be contacted
- On the call he seemed to have communication problems initially (including understanding each other's accents). He then asked to speak to someone senior
- Put on hold for ten minutes – the wait caused him to feel anxious
- Had to re-explain the situation but they gave him a 25% reduction for 6 months

### Outcome

- He's broadly happy with this – has got a reduction, 6 months seems fair. At the end 'felt quite relieved'
- Overall, he gave a '7 out of 10' for the result and a '3 out of 10' for the process of getting there - *“I had to go through some hoops to get there”*
- The first person he spoke to, spoke too fast (and didn't slow down despite asking) and with an accent. The second spoke more slowly
- The second spoken to also displayed more empathy. *“They were quite sympathetic. I felt a bit embarrassed about asking”*
- He was sent a letter to confirm what happened.
- He was given details of a debt organisation

# Case study 11 | Calling up to reduce bills – confident customer



“

*The first guy was just fobbing me off ... he was more like a selling type of guy ... I could tell by the tone of his voice... he wanted to sign me up to something I couldn't afford  
If I'd told the first chap I was leaving I would have been offered a better deal there and then*

”

## Description

- 'Derek' is aged 69, living alone
- Had two part time jobs as a gardener, but due to an illness affecting his legs he was no longer able to do these
- Having to reduce his monthly outgoings as a result *"I need to cut my cloth to suit"*
- Low technology confidence but more confident in dealing with providers - as a result he had the confidence to push harder than less confident participants to get what he needed

## What happened

He called his provider to ask to reduce his package to something he could afford. The call handler said there was nothing he could do, despite him having told him he was having difficulty with his payments. And, in fact, tried to get him to sign up to a new deal

He had just paid for the month and so felt he had time to look around. Went online and had a look at some deals. Another provider had a better deal so he contacted them and signed up

When he called the provider to tell them he was leaving suddenly they were able to offer him a cheaper deal – they matched the other provider's price. He had to sign up for 18 months but was quite happy to do that. Provider sent him an email confirming the new package including the price and the guaranteed speed. He had to then contact the new provider and cancel

## Outcome

Overall, he did get the outcome he wanted but he felt he had to push for it – with the 'hassle' of making four phone contacts in total to sort it out

The actual call experience was fine:

- The call was handled at a pace that he understood
- The language used by the call handlers was jargon free and outcomes were clear
- He had received written confirmation of the new contract

However, the initial experience of getting in touch did not feel adequately tailored to his individual circumstances

While he did tell his provider that he was struggling with his payments the call handler did not offer a package that he could afford – he had to find a cheaper alternative then call back and threaten to go elsewhere to get them to reduce the package for him

# Customers who have fallen into debt: Evidence within the research of the guide being followed – although this was not always the case

## Overall

Once financially vulnerable participants called up and admitted to experiencing debt issues and falling behind with payments, they were typically transferred to the debt team

- Seems easier for providers to identify customer's needs when in debt
- Although on occasion have to call back (e.g. Payments being unable to transfer the participant to the debt team)

## Where positive experiences

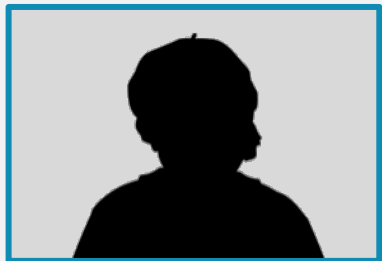
There were a few examples of positive experiences after arriving at the debt team (e.g. Case Study 12):

- They are aware of their issues on transfer
- Sometimes able to get package reduced and/or reviewed bills to check if there are additional items they do not require
- Tended to sort out a repayment plan & with a realistic time frame being negotiated. One participant (identified as having specific needs with the provider) had their bill halved with the debt to be paid back in instalments once 'back to normal'
- Did sometimes discuss installing usage caps
- Didn't always check whether they could access their bills
- In a couple of examples they were signposted to third party debt advice
- Felt supported and sympathetic to issues
- Left contact relieved that would not be cut off and their monthly payments are reduced

## Where less positive experiences

However, one participant was told they couldn't reinstate their mobile until a minimum payment had been made which they found unaffordable. His friend eventually lent him the money to sort out his debt but he had to use a pre-pay PAYG borrowed handset in the interim. (See Case study 13)

# Case study 12 | An eventual positive outcome for a customer in debt although it required the customer to be persistent



*The guy on the phone was great he went through everything with me and helped me, he was telling me things which is a wee bit unusual as I tend to find you have to ask them. But he was kind of saying what about that app, what about this and do you need that so thought he was being quite helpful to help me out and I came off the phone feeling a lot better that day I tell you... cos I had built it up that much.”*



## Description

- ‘Ann’ is aged 39, she is unemployed and a single mother
- Struggling to make payments
- No other specific needs although lockdown has been tough as a single parent home schooling and not working herself
- No landline or PayTV so mobile is very important to her
- Things seem to have got on top of her and she has been feeling quite down
- She was worried her mobile provider was going to cut her off as she got behind but had been putting off dealing with it
- Issue exacerbated by shops being closed as she may have gone in to talk to someone earlier as she worries about being understood on the phone

## What happened

Found herself struggling to pay, her mobile bills had gone up and she assumed she was using it more with lockdown

Got behind with her bills, she would call up mobile provider payments and pays bills on her card but was behind and missing payments. Was getting emails to say her payments were late. The staff in payments didn't discuss options with her

She eventually called up and spoke to payments about her debt and they said they couldn't help but to redial the main number. She had to wait for about 25 mins then got transferred to what seems to be debt team

Once through they were very helpful, reviewing her bill (she discovered she had signed up for £12 of paid for apps she was unaware of) and working out a repayment plan she could afford

## Outcome

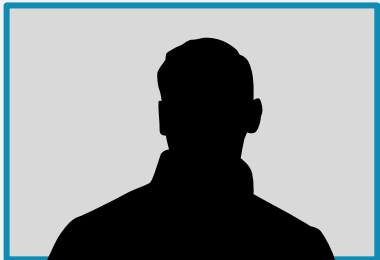
Initial contacts with the payment team were less positive – they didn't discuss her issues, offer to help or transfer her to the debt team

Once spoke to the debt team:

- Set up a payment plan and checked she could afford it
- Offered two months to pay off then she negotiated to four months
- Did not tell her about debt support
- Reinstalled limits on her phone – which had accidentally been taken off at some point
- Didn't check she could access her bills – she gets email bills she thinks but gets too many emails to check
- Manner was reasonably supportive and proactive and seemed sympathetic
- Was tailored to her needs and circumstances
- Ended up pleasantly surprised that they tried to keep her and get her back on track



## Case study 13 | A mixed response to debt from different providers



“

*It was totally the opposite, one didn't want to converse with me at all until a certain price point whereas the other one immediately was more receptive to the issues I was going through at the bank... from my point of view one was more social[ly minded] if you understand what I mean, the other was more economic[ally] driven.*

”

### Description

- 'Craig' is aged 51
- Unemployed builder
- Struggling to make payments
- Also has anxiety and depression – comes and goes but when he is going through a bad patch finds it hard to do anything
- Has been evicted due to debt more than once in recent times
- Now living in a bedsit
- Needed to renegotiate his package with his providers

### What happened

Found himself struggling to pay his Broadband/TV bill so got in touch before he got in debt. Tried to contact on the phone but had to hold too long and became anxious. A friend he was with encouraged him to use webchat. Found it a positive experience and was able to sort out an affordable ongoing payment plan. There seemed to be long gaps between responses which he found a bit 'stressful' as it 'leaves a lot of space and time for your brain to go somewhere else' as they didn't tell him what they were doing

With his mobile provider he got behind with his payments and also got in touch with them to try and sort things out on the phone, including reducing his ongoing package and work out a plan for clearing the debt. Was transferred to the debt and billing team but he felt they were 'totally dismissive' they said they would not discuss it with him until he brought the debt down to a certain level which he felt he could not afford at the time. Expected them to be more 'empathetic'. Tried a second time but had the same response

### Outcome

Despite using webchat to talk to his broadband/TV provider the person on the other end of the chat was able to convey that they understood what he was saying which helped to put him at ease

Found the broadband/pay TV provider experience a more pleasant experience – offered him a reduced package before he got behind. Checked what he could afford each month and able to drop certain elements of his package. They confirmed the new deal in writing by email after the call. Did not offer to put him in touch with outside debt advice

Felt his mobile provider was not listening to him which was frustrating as he told them – 'I am in financial dire straights.' It didn't make sense to him as he thought they would want some money rather than none. His friend eventually lent him money to pay off his debt but in the interim he had to use a pre-pay PAYG borrowed handset.

# Some people put off getting in touch with providers about their financial situation

## Can put off getting in touch

Little evidence of the providers proactively offering to help customers who are falling behind with payments unless they ask for it

- There does not seem to be a safety net to pick up those that are missing payments but lack the confidence to get in touch
- A couple of examples in the research of participants who were struggling with payments but put off getting in touch, only to fall further behind (illustrated in Case Study 14)

## Low Expectations

Participants who were struggling financially sometimes had somewhat low expectations of help being available prior to getting in touch

- Some suspected (or on occasion had heard from friends/experience with other providers) there might be support available to help them
- Whereas others assumed they would be tied in by their contract and there would be little that could be done

## A daunting prospect

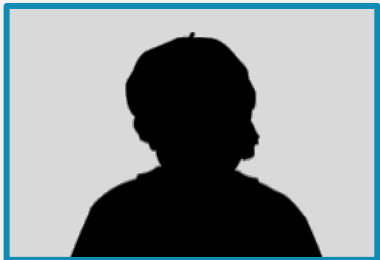
For some the idea of getting in touch with providers is generally daunting

Can feel particularly awkward once they are in debt and feeling out of control

- Can be exacerbated by a sense of embarrassment around the situation they find themselves in

Any lack of confidence in dealing with the situation is also made worse when combined with other vulnerable circumstances e.g. depression or anxiety

# Case study 14 | Someone who put off getting in touch



“

*I had a friend who phoned up [the provider] and they gave her an extension on it. So no doubt if I did phone up and ask, they would have been accommodating, but I couldn't phone up.*

”

## Description

- 'Hannah' is aged 44. Four children 26 (left home), 17, 13, 12
- Full-time Mum
- With same provider for TV, landline and broadband
- Financial impact of COVID, outgoings rising (electricity risen from £50 - £75 a month as all at home) and income static
- Has anxiety (on medication) and a fear of going outside, socializing
- Avoids dealing with providers direct unless she has to
- She was regularly getting cut off for not paying the bill
- Relies on her grown up son to call up if she is stuck but too embarrassed to tell him about her financial issues

## What happened

Her bill got up to £87 per month and she was getting cut off from her broadband/TV fairly regularly and was paying £10 to be reconnected via an automated service

Got her son to ring up to try to get the bill down. Her son made the call and they ask her to give her permission to talk about her account with her son

They discovered she was out of contract (and had been for 12 years), but said there was nothing they could do to reduce the bill, so she told her son to hang up as she got anxious and said they'd go somewhere else. But then the provider called back the next day and said they could offer her a new contract for £29 a month. When the provider initially called back, she answered but pretended she was out and could they call back at 5.30pm and then asked her son to be there when they called back

## Outcome

A positive outcome eventually in that her bill has come down but has been paying repeated reconnection fees and out of contract for 12 years

In addition, initially the provider was less willing to help and she had to threaten to leave before receiving a better offer

The provider has not informed her that her son could be given permission to contact the provider on her behalf despite him regularly having to communicate with the provider part way through the contact



Examples of participants struggling to resolve issues

# As illustrated in a number of previous case studies, a small number of participants could struggle to get their issue resolved on the initial contact

## Terminate the contact early

A couple of examples in the research where participants felt compelled to abandon a contact and try again another time:

- One participant with low literacy/numeracy got in touch by phone to discuss his mobile phone (he would have preferred to deal with them face to face). He ended up putting the phone down in frustration and then having to get his wife to call up (Case Study 8)
- A participant with anxiety who was trying to reduce her bill had felt the need to ask her son to take over the call (with her permission). She then told him to hang up as they didn't seem to be getting anywhere. The provider did however call her back and resolve the issue the next day (Case Study 14)

## Issues unresolved

On a couple of occasions issues were left unresolved at the end of the contact(s):

- One participant has ongoing issues with poor internet connectivity, it keeps 'going in and out'. She has called up numerous times but struggles to get the issue resolved. She has low levels of literacy/struggles to follow instructions so calls can be quite 'frustrating' although the customer service agent was very helpful on her most recent contact. She has given up for 'a while' but may go back to it again another time
- An older participant whose wife was dying was unable to resolve a technical fault on the phone after being on the phone for an hour. The contact was stopped as the call handler had come to the end of his shift. The participant did get back in touch and successfully resolved the issue but only because his wife's care worker persuaded him to try contacting the provider again (Case Study 3)
- One participant was asked to redial another number by the payments team in order to speak to the debt team rather than being transferred by the communications provider (Case Study 12)

## Unhappy about what agreed

One older (79) participant with mobility issues felt 'bamboozled' into signing up a new deal that was considerably more expensive. After the call ended she felt compelled to call back and speak to someone else as she was unhappy with the package she had agreed to. This was resolved on the next call and the second call handler acknowledged that she had been signed up to a package that was too big for her needs. (Case Study 7)



To conclude

# Areas where the service experience was less likely to follow the guide

Across the research there were a number of areas where the customer experience was more likely to vary at times either from the guide and/or participant expectations (the first four of which are already covered in the guide):

1

## Identifying their needs initially

Outside of debt situations, there did not always seem to be a mechanism in place to identify those that might need support due to their vulnerable circumstance(s)

Where did mention it to the provider (in passing) they were not asked if they wanted this on their records

The energy companies were more likely to be mentioned as having a mechanism in place

However, not everyone would want to reveal their circumstances to a provider

2

## Adapting the service to individual needs

From a participant perspective the most important thing providers did/could do was adapting their service to the customer's individual needs as they present themselves

Whether or not this currently happens seems to be down to the individual members of staff

One opportunity that seems to be consistently missed is formalising the arrangements for someone to act on their behalf

3

## Ensuring next steps are understood

Changes to the contract did typically get confirmed in writing – although there were occasions where they couldn't recall this

Over and above this there was little evidence among those we spoke to of providers offering to summarise what has been discussed in writing – although it was not requested spontaneously

Perhaps more important was managing expectations of customers throughout and at the end of a contact e.g. if there is to be a wait explaining this and how long it might be

4

## Engineer visits for certain customers

In situations of fault repair it could be hard for some participants to understand what was being said and/or follow instructions

Where manual dexterity is an issue, practically carrying out the instructions could be challenging and in some cases impossible

On these occasions it was sometimes hard to get an engineer visit and a visit was not always offered to participants who would have welcomed one

5

## Providers offering help when payments fall behind

Within the research sample there are a couple of examples of participants who were struggling to keep up with payments and had needed to interact with their provider (the payments team or continually paying reconnection charges via an automated phone line)

In both these cases they felt anxious getting in touch to try and manage their debt and so put off making contact

Once they got in contact the situation considerably improved. Earlier intervention would have prevented them falling so behind



Appendix



# Sample profile slide – the participants

Respondent profile	Number of interviews
Female	11
Male	11
18-34	3
35-54	7
55-64	5
65-74	3
75+	4

Respondent profile – location	Number of interviews
England	9
Northern Ireland	4
Scotland	4
Wales	5
Rural	7
Semi Rural	4
Suburban	6
Urban	5

Respondent profile	Number of interviews
Low digital literacy	4
Reduced hours/furloughed/redundancy due to COVID	5
Financially vulnerable	9
Low literacy/numeracy	6
English as 2 <sup>nd</sup> language	1
Physical Disability	8
Mental Health/Mental abilities	6
Older customers (65+)	7

- **Low digital literacy:** not confident across at least two statements linked to different uses of the internet
- **Financially vulnerable:** attitudinally agreed strongly with at least two statements linked to their financial situation (struggling to make ends meet, struggle to pay bills & struggle to understand financial information)
- **Physical disability:** all experiencing a physical impairment that impacts or limits their daily activities/the work they can do (including mobility or dexterity issues, breathing, poor vision, poor hearing, speech difficulties, a physical illness)
- **Mental health problems/abilities:** all experiencing an issue with their mental health or abilities that impacts or limits their daily activities/the work they can do (including learning, memory and cognitive loss as well as mental health conditions)
- **Low literacy/numeracy:** ‘not at all confident’ across at least three statements relating to following written instructions, reading official documents, completing forms, mental arithmetic and working out personal finances

# Sample profile slide – nature of recent contact

Respondent profile – communications service contacted	Number of interviews
Broadband	10
Pay TV	5
Landline	2
Mobile	10

Respondent profile - reason for contact	Number of interviews
Contract	6
Technical support/to sort out problem with service	9
Billing/payments	6
Complaint	2
Difficulty meeting payments	6

- All required to be the **primary decision-maker** regarding landlines/mobile/ broadband services
- All to have been **in contact** with their communications provider in the **last six months**
- All (except financially vulnerable) to say they **lack confidence** when contacting providers
- Participants required to be contacting a **mix of different communications providers** – sample spread across a range

THANK YOU



+44(0)20 7291 0810



@jigsawpieces



[info@jigsaw-research.co.uk](mailto:info@jigsaw-research.co.uk)



@jigsawpiecesuk



jigsaw-research.co.uk



jigsaw-research



1-2 Berners Street  
London  
W1T 3LA



**WOMEN OWNED**



**ESOMAR**  
WORLD 2017  
Global Qualitative 2017  
Best Presentation



**CEO:**  
**CF:**  
**Awards 2015**  
**let**  
**Business-to-Business**  
**tech**



MRS Evidence Matters<sup>®</sup>  
MRS Awards 2012  
Finalist



FINALIST  
RESEARCH AWARDS 2010



WINNER  
RESEARCH  
AWARDS 109  
New Consumer Insights



2009 – Finalist  
Prosper Riley-Smith  
Effectiveness Award

