
**What are the communication
needs of customers
experiencing vulnerability?**

Lloyds Bank estimates that 40% of your customer base is vulnerable



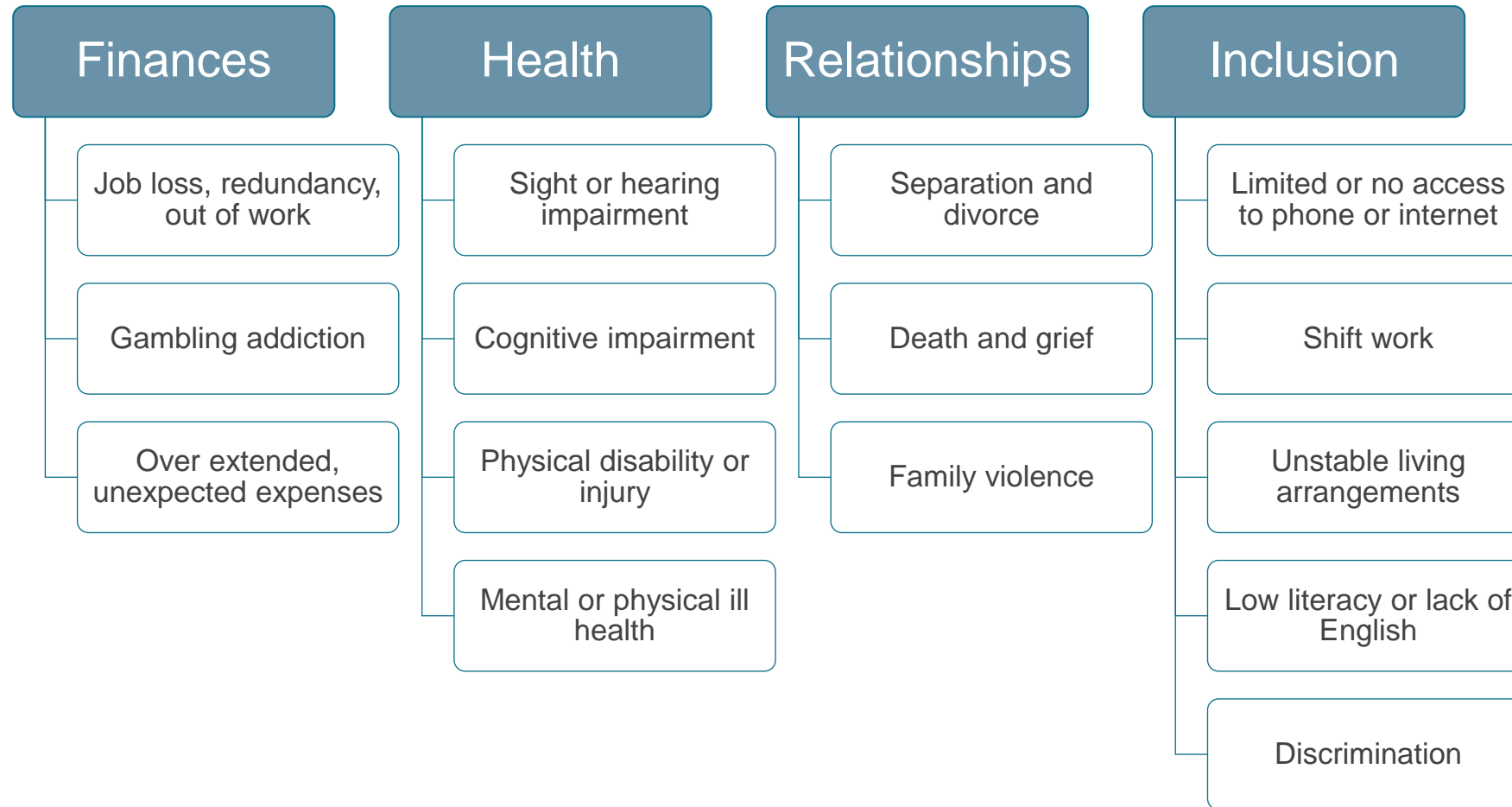
There are situational and emotional aspects to vulnerability

**Life is
10% what
happens to you**

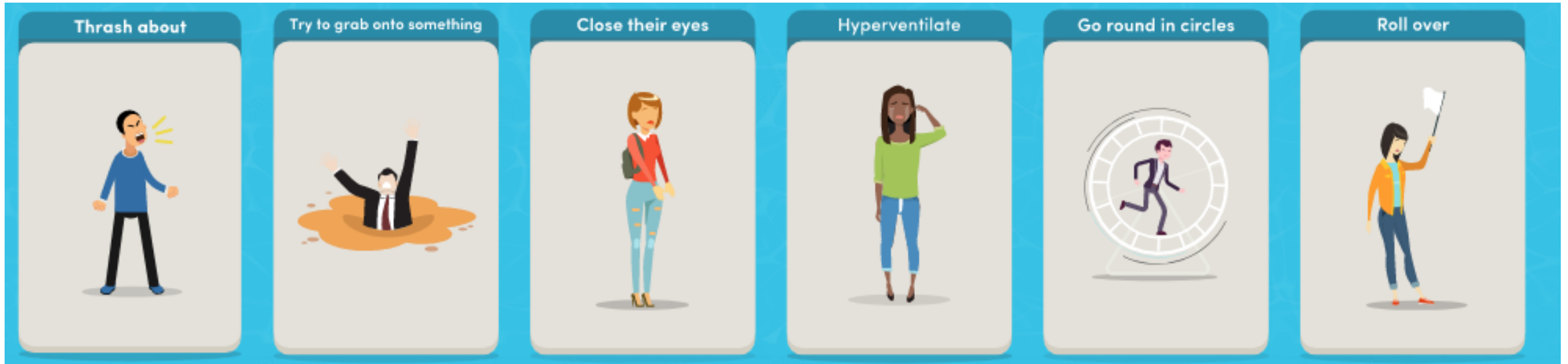
&

**90% how you
respond to it.**

What situations can create vulnerability?



What emotions can customers show when they're vulnerable?



Illogical
Not listening
Aggressive
Loud

Changes mind frequently
Looking for a saviour or silver bullet

Ignores information
Rejects information
Not responsive to requests

Teary, anxious or fearful
Moves quickly between emotions
Unpredictable

Repetitive
Keeps coming back to the same idea
Closed to alternatives

Has no fight left
Has no energy, interest or ability for solving problem

What channels and formats will help meet the communication needs of all of this vulnerability?



The value of establishing good lines of communication

You can identify:

- The reasons for the vulnerability
- The extent and impact of that vulnerability
- What assistance to offer and for what period

RESPONDING TO VULNERABLE BEHAVIOURS

WHAT YOU CAN DO WHEN A VULNERABLE CONSUMER CLOSES THEIR EYES

Close their eyes



Invite small collaborations



Actions

- ✓ Invite them to work with you
- ✓ Request a small amount of input
- ✓ Keep it simple



Invite a small collaboration

Visit

Confronting – may not answer or may be overwhelming

SMS

Possible – make it a small invitation

Letter

Too long - won't look at it

Email

Possible – make it a small invitation

Phone

Not answering

RESPONDING TO VULNERABLE BEHAVIOURS

WHAT YOU CAN DO WHEN A VULNERABLE CONSUMER HYPERVENTILATES

Hyperventilate

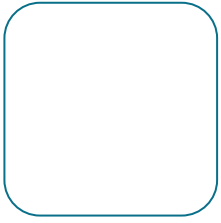


Create white space



Actions

- ✓ Larger font
- ✓ Headings
- ✓ Space between lines and paragraphs
- ✓ Lists
- ✓ Short sentences and paragraphs
- ✓ Quiet background
- ✓ Even pace
- ✓ Small pauses



Create white space

Visit

Possible – needs to be a slow, even and calm conversation

SMS

Possible – needs to be short, clear, no capital letters, not too demanding

Letter

Possible – needs lots of 'white space'

Email

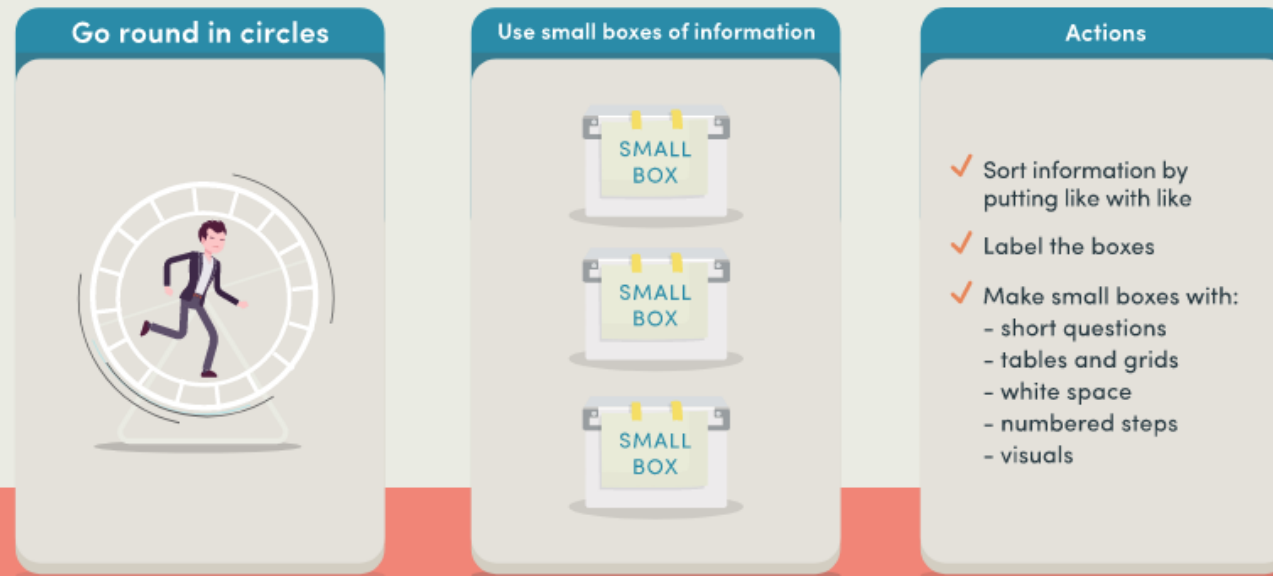
Possible – needs lots of 'white space'

Phone

Possible - needs to be a slow, even and calm conversation

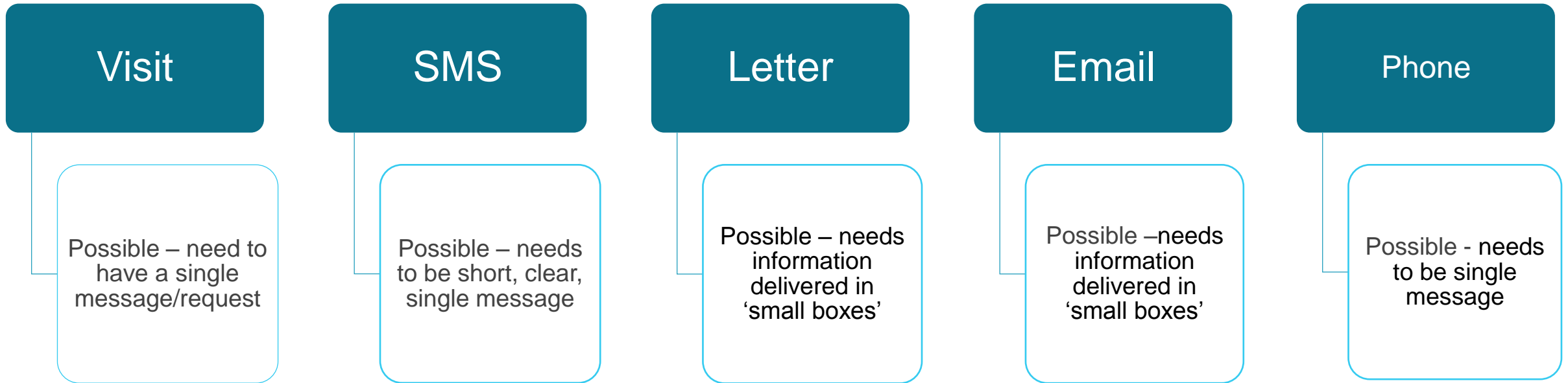
RESPONDING TO VULNERABLE BEHAVIOURS

WHAT YOU CAN DO WHEN A VULNERABLE CONSUMER GOES ROUND IN CIRCLES





Use small boxes of information



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