

Engaging hard-to-reach, vulnerable customers

A playbook of learnings

In partnership with



WONDERFUL ON TAP



Hello we are **Severn Trent**

We want all our customers to enjoy our wonderful water. However, we know that not all our customers' needs are the same so it's important that we're constantly learning and improving our services so nothing comes between our customers and their water.

This playbook sets out our learning on how to engage hard-to-reach, vulnerable customers - the people who might not have the language or capabilities to contact us in a time of crisis.

This challenge is complex and not ours alone. To conduct this research we have been working with other organisations in our sector and the community. We are grateful for their support in co-creating this playbook.

What's a **playbook**?

A playbook is an opportunity to capture best practice and share learnings.

Throughout this playbook we'll be sharing what we've learnt about understanding, engaging and supporting hard-to-reach, vulnerable customers through a series of 'plays'. Plays are tried and tested strategies that we know work well. Any organisation can use them.

The insights and recommendations in the playbook are drawn from an experimental project led by a group of Product and Service Designers from Severn Trent. We used an innovative approach called 'design thinking', working alongside a coalition of small and medium businesses, water companies and those representing our vulnerable customers. This work has been enabled by OfWat as part of the Innovation in Water challenge.

The playbook is a snapshot of our learnings to date and is intended to be a living document. We hope that these learnings will continue to evolve as we gather further insights and feedback about how best to serve the customers that need our help. If you have ideas or feedback please contact us at **openinnovation@severntrent.co.uk**.

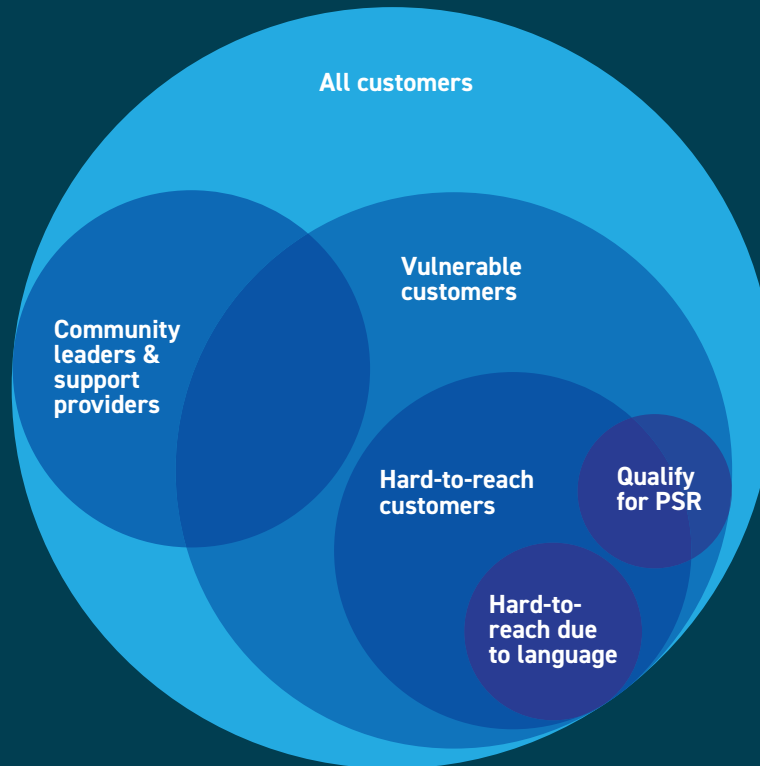
How we have defined “hard-to-reach, vulnerable customers” for this project and why does this matter?

A **vulnerable customer** is someone who, due to their circumstances (e.g. personal context, market conditions), is likely to require a more tailored customer experience and support from us. Circumstances that may lead to vulnerability are varied, often transient and not always personally identified by the individual concerned.

Hard-to-reach customers are a subset of vulnerability. They are someone who, due to their circumstances, is likely to miss, or not fully understand communications from us. This may be down to reasons such as, but not limited to; living circumstances, cognitive ability or language.

Within these groups is a specific category of customers who qualify for the **Priority Service Register (PSR)**. The qualifying criteria includes those with medical conditions, water dependent conditions, disabilities, cognitive impairment, children under five, those wanting additional security, poor sense of smell or taste or sight impairment.

Knowing who these customers are matters. For example, in an emergency, such as the water supply being cut off, these customers might not be able to access bottled drinking water on their own and therefore need us to deliver it to them. Likewise if there are problems with their supply they may not realise that they can contact us, instead of a plumber, for help.



This diagram visualises the range of customers that we serve and where we believe the group of customers we targeted during the pilot, hard-to-reach due to language, sits within that.





Principles behind this playbook:

Lowest customer effort

Avoid unnecessarily burdening customers in the research by using existing data and tools where possible. When engaging do it with as much context as possible.

Speak their language

Avoid the use of jargon and ensure all our services are explained in simple language. For the most critical messages adopt the most effective language for the customer.

Engage communities

Build community relationships to maximise our ability to reach those customers who most need support.

Our research focus:

The four phases of engagement

When it comes to supporting hard-to-reach, vulnerable customers we identified four phases of engagement. Each phase presents an opportunity to better serve our customers through deepening our understanding of their needs and ensuring they understand the support we can offer. For each one of these phases we identified a question that we wanted to explore through our research and experimentation.

1 Understand our customers



How might we understand more about what our hard-to-reach, vulnerable customers need without putting any burden on them?

2 Engage to build awareness



How might we build awareness of our brand and the support available to hard-to-reach, vulnerable customers?

3 Engage to learn



How might we directly engage customers in order to understand them better and inform the services we provide?

4 Engage to promote action



How might we engage customers at times when direct action is required in order to provide support?

Each level of engagement plays a key role in laying the foundations for the next level, for example; the better understanding we have of our customer base, the better targeted we can be in reaching them to build awareness. The better we're able to build awareness the more likely they are to feel comfortable sharing information with us. The trust built through engaging customers on their terms will make them more likely to engage with us further and enable us to take mutual action to improve their situation.

1. Understand our customers

Why and what



Engaging starts with understanding. Knowing more about our customers' circumstances and their context can help us have a better understanding of their needs and how we can support them. However, when obtaining this knowledge our approach needs to be feasible, practical and appropriate for our place in their lives.

Utilising existing data is one way we can build a better understanding without having to place too much of a burden on our customers. We can utilise data sources to identify trends or hotspots in the community, for example, where there might be a large population of non-English speakers. We can also use data to get a feel for how customers in different areas would like to engage, or be engaged. For example, are they more likely to respond if contacted directly or through their support networks?

Understanding our customers better can help us be more targeted in how we communicate. This data may be internal (e.g. our own CRM data) or external census data or data shared from another agency (e.g. utility, local councils). We can overlay the data to create baselines, inform assumptions and build insights as well as identify which methods to test.

Insights from data:

12

Using census data we were able to understand the top 12 languages spoken in our pilot area along with the ethnic make up of different postcodes. This enabled us to tailor and target our communications in specific locations.



1. Understand our customers

Plays



Play 1 – Build a baseline

To understand your customers seek to combine as many accessible data sources as possible. For example, overlay census data with internal customer information such as preferred contact methods, % of customers on the PSR or affordability schemes. This can help to understand not only your baseline but how customers currently want to be communicated with.

Play 2 – Understand what your customers think of you

Use qualitative research methods to build a picture of what your customers think of you as a brand and the service you offer, for example we conducted ethnographic interviews and asked questions in social media forums. We also followed field teams (e.g. people doing maintenance or spotting leaks) to observe their customer interactions.

Play 3 – Proactively use external data and share with others

By using readily available data, you can reduce the burden on the customer to know about, or apply for the PSR service, and by sharing with other services we can all ensure that other important vulnerability needs are met. For example: The change of legal basis to hold data from 'consent' to 'substantial public interest' in September 2021, has enabled water companies to utilise more of their own data to register customers they know will benefit from Priority Services. This change also ensures that data sharing agreements will become easier to implement.

- **Severn Trent** shares PSR data with **Western Power** to reduce the need for customers to inform multiple companies of their situation.
- **Thames Water** collaborates with the Fire Brigade to ensure high risk customers are registered for the PSR and have fire safety equipment installed in their homes.
- **United Utilities** has been sharing data with **Electricity North West** since 2018, forming the very first pilot of water sharing PSR data with energy.
- **South-East Water** partnered with a Borough Council to ensure customers who are registered for assisted bin collections are on the PSR. They also utilised council shared data under the Digital Economy Act to auto-enroll anyone that qualifies for affordability schemes and social tariffs.





2. Engage to build awareness

Why and what



It's important that customers recognise and trust our brands. If customers know who we are and the services we offer, they are more likely to access our services in times of need. Having awareness and positive association of our brand is a foundation in driving engagement and behaviour. When people hear from us we want them to respond.

To build a positive association it's important to understand how hard-to-reach customers currently perceive our brand and how they want to be communicated with. This will help us to understand what medium, media, language and format will work best. It's important to remember that if a customer is hard-to-reach they're unlikely to engage with the usual forms of communication.

We also need to build awareness with other agencies and community organisations. When someone is in crisis and seeks support from an advice agency or charity, PSR is low down the priority list, even if the conversation is funded. By increasing awareness with these other organisations, they can understand the benefits of our services and promote it more efficiently to those who will benefit.

Awareness spikes at a time of crisis (e.g. incidents, hosepipe bans) no-one really cares who their water company is in day-to-day life. For vulnerable customers, finding out who we are in the middle of a crisis may be too late. We need to build everyday awareness too.

Insights from our interviews*:

95%

of people told us they didn't know what the PSR was. Only half the people we asked knew to come to us if they had a supply issue. Others advised they would go to the council or other sources.

*interviews conducted with 20 participants. Interviewees spoke English as a second language and had either a physical or a mental impairment.



2. Engage to build awareness Plays



Play 1 – Understanding the customers natural methods of communication

Different communities will have different preferred communication methods. We know from our research that hard-to-reach customers may not engage with our usual methods of communication. By conducting interviews with people within these communities you can find out their preferred sources of trusted information.

Play 2 – Meet people where they are

Once we know what channels customers engage with, we can then use those same channels for communications. For example, using doctors waiting surgeries or local grocery stores helps reach people who may not leave the house for other reasons.

Play 3 – Adapting the language used based on your customer demographics

As well as considering other channels, it's important to think about the language you use. If you are targeting different ethnic groups, think about which languages might be preferable. Local radio can be great for multilingual messaging.

Play 4 – “ The Messenger Effect” using third parties trusted by the customers to promote your message

Another way to build awareness is to engage with third parties that are trusted by the customer. Information and messages shared by trusted third parties are more likely to be accepted by the customer. For example, community centres and places of worship are great places to reach people who don't speak English. Likewise, programmes in schools can work as children communicate messages to parents and can adopt a 'nag effect'.

3.Engage to learn

Why and what



Whilst existing data is useful, to know more we need to engage our customers directly. There is only so much we can learn through publicly accessible sources, or data sharing with other organisations, bodies or industries. Ultimately we need to directly ask our customers questions to build a greater understanding of their needs and the support they need from us.

Every customer contact is an opportunity to learn, as long as we are also speaking to customers who don't yet engage with us. Any time we engage a customer we have an opportunity to capture more insights into their needs and preferences. However, it's important that we adopt a deliberate strategy that targets those customers who we aren't currently reaching. We can use a variety of means; such as interviews and focus groups to encourage customers to feedback and tell us more about them.

Behavioural science can help drive engagement. By identifying impactful and low barrier ways for customers to engage or share information with us, we make it easier and more rewarding for them to tell us what they need.

Insights from our interviews:

70% of respondents used smartphones to communicate, enabling them to share surveys with their peers.

45% of respondents said their preferred method of communication was email, so that they can ask friends and family to translate for them, or use online translators.

15% of people advised face-to-face is their preferred method of communication. It's important to understand who these people are as they may not engage with us otherwise.



3.Engage to learn Plays



Play 1 - Get out into the community

Severn Trent has a Community team who work with communities to raise awareness and support people in signing up to their services. South East Water is experimenting with the advantages of creating a longer term relationship with a Town Council including community sponsorship and attendance at all Council community events.

Play 2 – Always ask for feedback

Where possible and necessary it's valuable to utilise any customer contact and ask for more information on the customers needs and preferences. Asking for feedback on this will promote action from all customers including those eligible for priority services, allowing us to tailor our support to the customers needs.

Play 3 – Test your messaging

Try different ways of communicating your message and measuring what has the greatest response. We used this through letter and email experiments and found that having a 'messenger effect' (having a trusted source to deliver the message) was five times more effective than other forms of communication.

Play 4 – Change the language

Bulb research showed that customers who might benefit from extra help don't consider themselves to be a 'priority', and might be put off by language that refers to them as being vulnerable. They changed their service application to focus on customers needs rather than a list of vulnerabilities and removed 'PSR' references.

Play 5 - Auto Enrol

Thames Water auto enrolls all customers over the age of 80 to the PSR, working with Age UK to understand how this might make their customers feel and ensure that they express empathy in the process. Severn Trent auto enrolls all customers aged over 65.





4. Engage to promote action

Why and what



Now that we have trust we can turn this into action and behaviour change. Through the engagement approaches set out in the previous three phases we should have built a level of brand connection and trust with hard-to-reach, vulnerable customers. We should also have a better understanding of their context, needs and preferred methods of communication or the best ways to reach them.

This connection and trust enables us to have more action-orientated conversations with our customers. As well as engaging them to act in situations where the action benefits them, there are many circumstances where we need customers to act when the action doesn't directly benefit them; from running their tap after an event to using less water during a drought. By using this enhanced level of engagement, along with tailored messaging, we can better encourage customers to act in these circumstances.

By using behavioural science based approaches and 'nudging' (making certain choices easier or more desirable), we can engage customers in taking appropriate action before, during or after an incident, or to apply for beneficial schemes that are available to them.

Insights from our experiments:

5x

In our pilot area social proof messaging was 5 times more effective in calling customers to action than the other types of messaging used.



4. Engage to promote action Plays



Due to the multiple engagement phases within our research and the requirement to build trust, and with it permission, before moving into action, we are yet to develop and test specific 'plays' for this phase.

Our planned next steps will be:

- Use insights from ongoing communications and engagement with customers to create opportunities for specific interventions.
- Design targeted experiments to validate our key assumptions, for example through more specific engagement and simplified language we can engage customers to take specific action when required.
- One area we can test these assumptions is when we conduct routine pipe cleaning. Throughout this process we have an opportunity to test different messaging, for example, when we i) inform them of maintenance, ii) when we request customers to run their water after cleaning and iii) once cleaning is completed.



Applying behavioural science throughout the four phases of engagement

When promoting action or raising awareness with our customers, behavioural science approaches can help ensure our communications are effective. Appealing to psychological biases can help support the effective delivery of key messages.

COM-B is a model of understanding what drives behaviour. Individuals must have the physical and psychological means to take action (C), the opportunity to take action (O), and the motivation to take action (M). Behaviour change is more likely when we design interventions that address each of these three conditions.

Capability

+

Opportunity

+

Motivation

=

Behaviour

Social proof

This bias suggests that we trust the decisions, actions and behaviours of others to help guide our own e.g. “if it works for [x] then it will work for me”. By communicating that lots of other customers are benefiting from more tailored support people are more likely to put focus and greater effort into seeking to access that same support.

Loss avoidance

This bias suggests that the prospect of losing something is stronger than the potential to gain, we therefore put greater focus and effort into avoidance. By communicating to customers that they are entitled to support that they aren’t yet accessing they are more likely to engage with us.

Nag effect

This bias suggests that the nag of a child is a powerful psychological lever, even when the behaviour it encourages goes against a parents typical behaviour. By communicating key messages in terms designed specifically for children we can prompt them to inform [nag] their parents to act.

Messenger effect

This bias suggests the same message delivered by a more trusted or reputable source can have for greater impact in encouraging behaviour. By communicating to customers through trusted people or groups (e.g. local religious or community leaders) our messages will land with greater impact. This bias was used multiple times through the process e.g. community centres and doctors’ surgeries sharing leaflets on our behalf, attending events run by the community centres and sharing posts on social media as individuals rather than Severn Trent.

Thank you



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