



# **IDENTIFYING & MANAGING CUSTOMER VULNERABILITY**

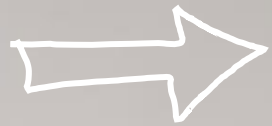
**Bringing back the human**

Presented by Jodie Bedoya, Director, eMatrix

**eMATRIX**



## LET'S TALK ABOUT THESE



Vulnerability: what does it *really* mean



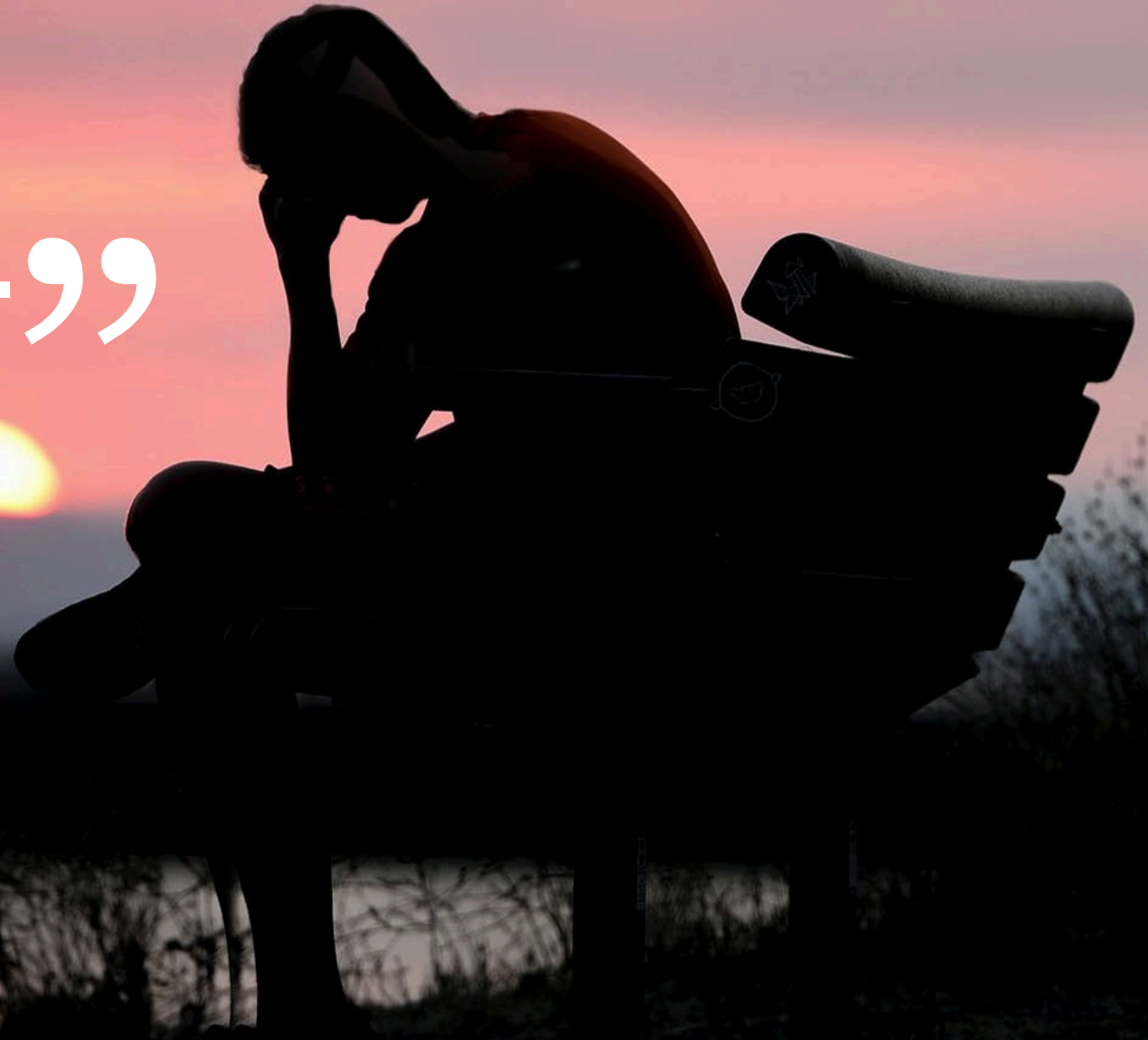
How are organisations making things more difficult?



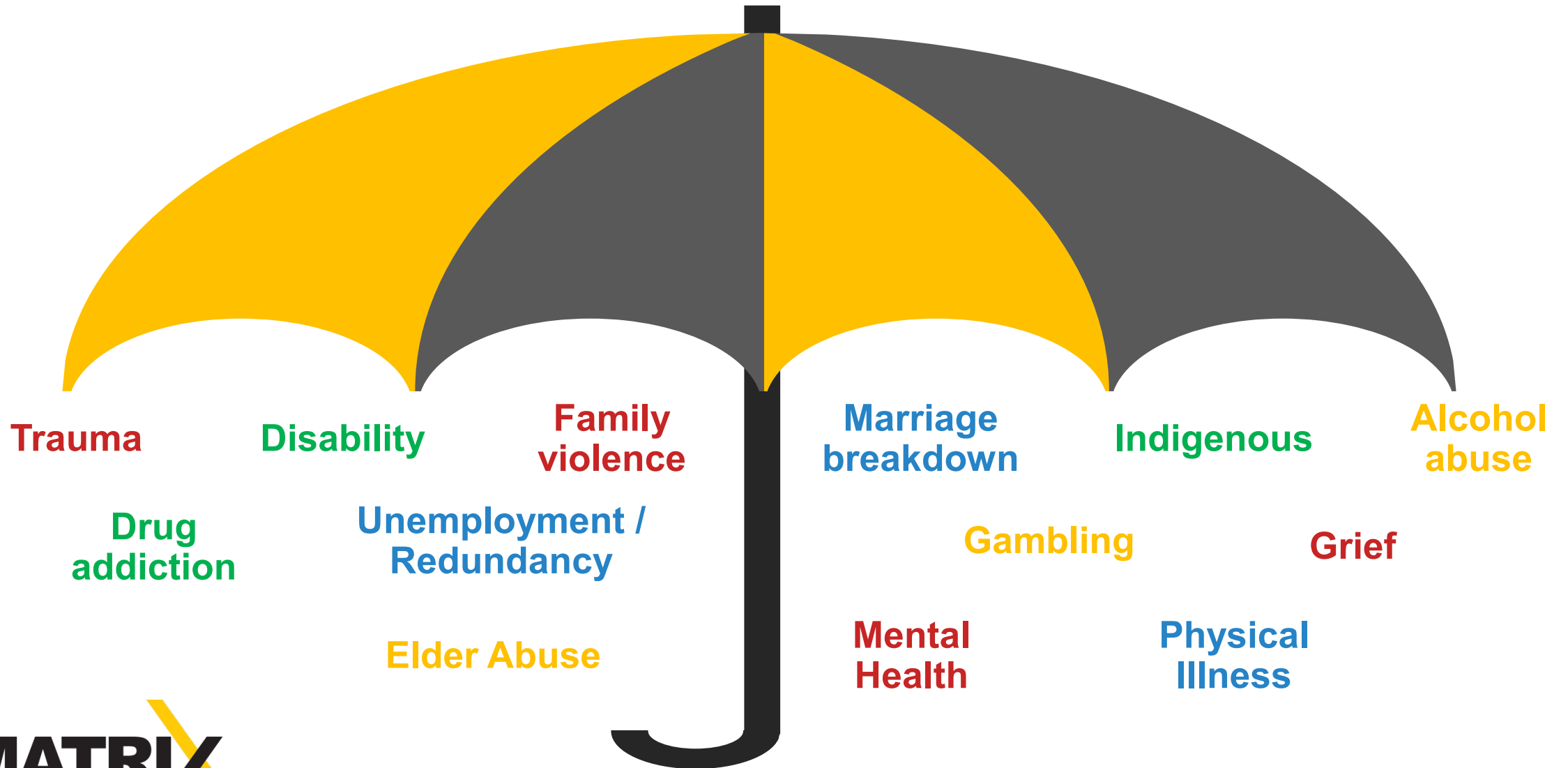
Why organisations are struggling to manage it

**“ To be human is  
to be vulnerable.”**

Brene Brown..  
American professor



# UMBRELLA OF VULNERABILITY





# WHAT IS VULNERABILITY?

- Someone who is more vulnerable to being further disadvantaged or might have barriers to paying or resolving their issue
- **Our aim:** Not to make a customer more vulnerable or put them at further disadvantage
- **Shift thinking:** From a yes/no question of 'Are they vulnerable?' to 'How does their vulnerability impact the issue at hand?'
- 





# THE GREY ZONE OF VULNERABILITY

1

Doesn't come at you in a straight line

2

I won't tell you if I don't trust you or like you

3

Vulnerable customers may not always seem nice



# HOW MIGHT ORGANISATIONS BE MAKING THINGS MORE DIFFICULT FOR CUSTOMERS?



Challenging/  
unnecessary  
forms



Judgement/  
assumed  
knowledge



“If you  
continue the  
language”



Lack of  
informed  
decision  
making



Having to  
repeat  
themselves



“Dirty Words”



Compliance  
blinding us

# WHY ARE ORGANISATIONS STRUGGLING TO MANAGE IT?

## THE USUAL SUSPECTS

1

**Linear thinking**

2

**The Corporate Bubble**

3

**Lack of empathy**



# Call Example



## 1. LINEAR THINKING



# eMATRIX PRO TIP

- Smooth ID segway after a client/customer shares the first part of their story, enquiry or challenge.
- *‘Thanks for sharing that as it sounds like a difficult time, so we can speak freely can you please let me know your (insert ID items here)?’*



## 2. THE CORPORATE (AND GOV'T) BUBBLE

Regulatory requirements  
system  
volition  
*garnishee*  
CANCEL  
Supporting  
documentation

**WARNING**

policies  
**arrear**  
*clause*  
financial  
circumstances

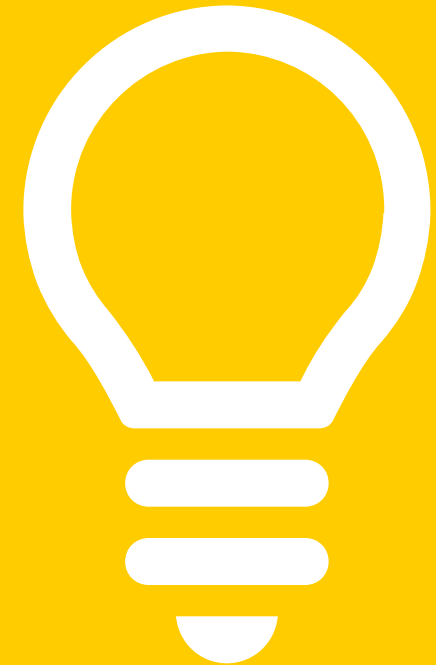
consequences

**procedure**  
Delegation of authority  
*Third party*  
prerogative  
advise  
**guidelines**  
*legislation*

terms & conditions

# eMATRIX PRO TIP

- Based on someone's pride, 9 out of 10 people will appear agreeable when they are not understanding an overly formal, technical or word you'd consider industry jargon, so comprehension of what we are delivering can be invisible.
- Add gateway or check for understanding question:
- **Gateway:** *'How does that sound?'*
- **Check for Understanding:** *'What are your thoughts on that?'*



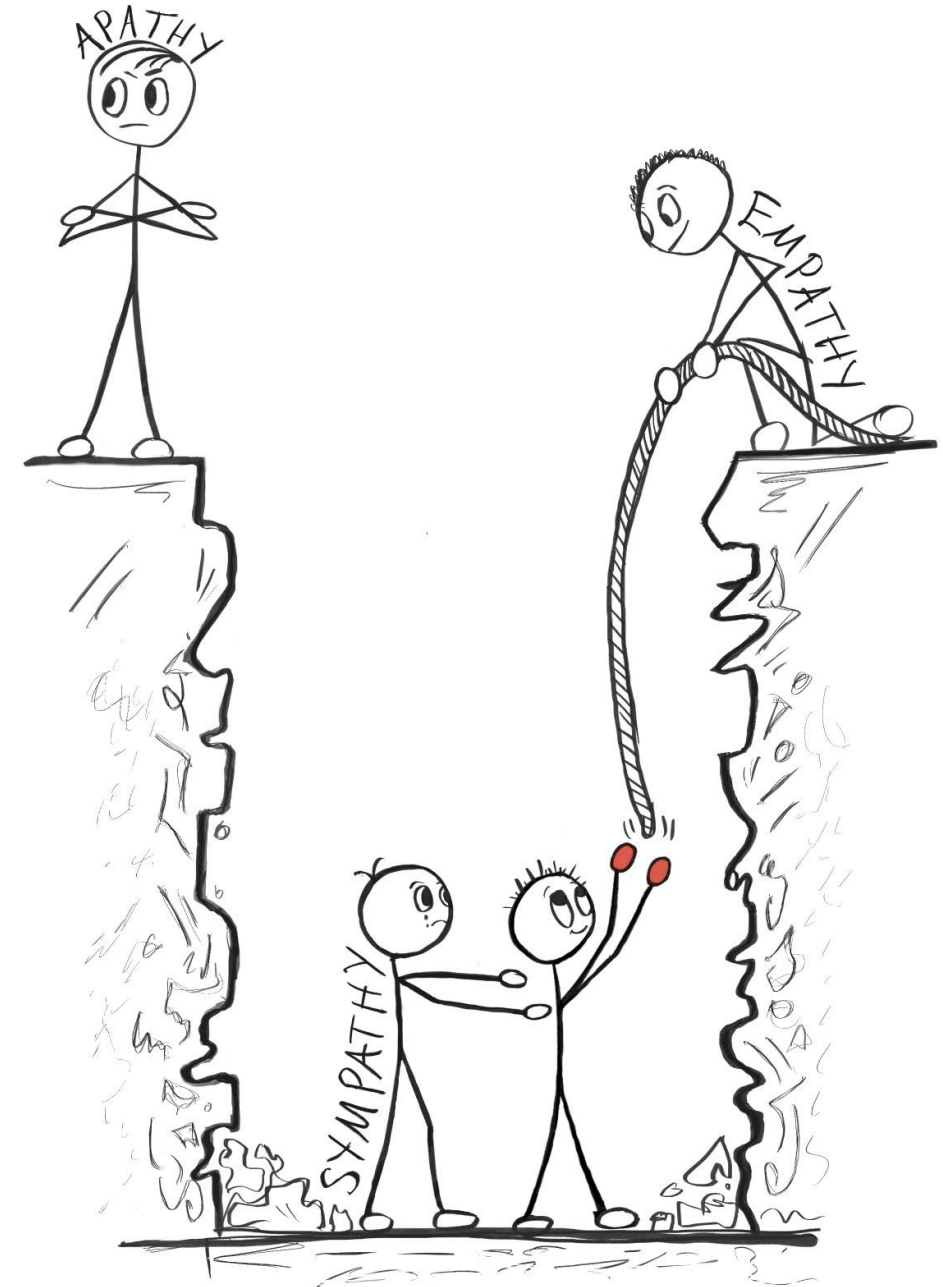




### **3. LACK OF EMPATHY**

# DIFFERENCE BETWEEN SYMPATHY, EMPATHY AND APATHY

Empathy	Sounds Like
Perspective taking	<i>'I can see this is really challenging for you'</i>
Recognising emotion	<i>'Sounds like you are going through a tough time'</i>
Communicating that	<i>'I can't even imagine how difficult this must be'</i>
Sympathy	Sounds Like
Feelings of pity	<i>'Oh my god'</i>
Feelings of sorrow	<i>'I'm so sorry'</i>
	<i>'That happened to me'</i>
Apathy	Sounds Like
Lack of feeling or emotion	<i>'It is what it is'</i>
Lack of interest or concern	<i>'It's not my problem'</i>
Usually a result of burnout	<i>'I just work here'</i>



# TOP TIPS FOR VULNERABLE CUSTOMERS

- Top tips when talking with vulnerable customers



Please click to watch the video

# THANK YOU!

- Come and see us at **Pod 3** or scan the QR code for my contact details.

Jodie and Kaelia



**TRICKY CONVOS?**

- Delivering Bad News Well
- Heightened Customers
- Objection Handling
- Family Violence
- Vulnerability
- Collections
- Suicide

**DON'T WORRY, WE TRAIN YOU!**

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Communication Toolkit      Support Toolkit      The eMatrix

