



Life after lockdown: supporting customers

Case studies

As the Government continues to put in measures to relax the lockdown and re-start the economy, it is likely many people will be relieved to see a return to some type of 'normal.' There will also be those who fear going back out into everyday life. These fears or worries could be stressful and potentially increase instances of mental health issues such as anxiety.

The LSB has created examples of customer scenarios to highlight a range of situations in which lockdown restrictions being lifted may cause challenges for your customers. The aim of these case studies are to stimulate discussion, raise awareness to the impact of life after lockdown, and prepare colleagues to engage in positive, driven interactions with customers.

Case studies are based on the LSB's thought piece 'Life after lockdown' which can be accessed [here](#).

Background

There are numerous reasons that people may not be looking forward to lockdown ending. When speaking to customers, both proactively and reactively, it may help generate engagement if you are able to consider lockdown restrictions easing as having varied effects on individuals. Making assumptions on how customers feel may lead to detriment because agents may miss opportunities to help.

Examples of people who may be concerned about the end of lockdown include those who:

- Live with a vulnerable individual and feel there is an increased risk of infection after lockdown restrictions are lifted
- Have a physical or mental illness that they feel could be exacerbated following lockdown
- Have a prior history of anxiety and find it resurfacing at the thought of returning to 'normal' life
- Have not suffered from anxiety before but find themselves struggling with the many changes and risks brought about because of COVID-19
- Own businesses and do not think they can re-open their business safely
- Feel torn between their financial stability and concerns about their health or the health of loved ones
- Were furloughed and managing on a reduced income but are now expected to return to work or risk losing their job
- Cannot get to work without travelling on public transport in close proximity to others

Case study discussions

The below considerations may help generate discussion on the impact of life after lockdown.

- 1) The delivery, tone and levels of empathy used by agents is just as important as the content of any questions.

Delivery – how the agent engages with the customer is a key component of how the customer will feel about the conversation. Delivering the right outcome but with poor engagement can result in a customer being unhappy with the service they received overall. Staff should consider the importance of active listening and the pacing of questions. This includes giving the customer time to think about their responses and probing using open questions, where more information is needed to support the customer.

Tone – agents should be conscious of the tone of voice used when asking questions or soliciting personal information. If the tone of voice is flat, monotone or sounds uninterested, there is less chance of building a good relationship with the customer and gaining the insight into their situation needed to help.

Empathy – by understanding the difference between displaying sympathy and empathy, agents will be better prepared to listen to customer's situations and details of any challenges before assisting them. Acknowledging statements made by customers, including those about vulnerabilities which could be difficult for a customer to talk about, will help build trust between the agent and customer.

- 2) Breaking down customer conversations to make them more manageable. Some useful questions for agents to consider are:
 - ***Do I fully understand the customer's situation?*** If not, should I be asking more questions to get an accurate picture? This may include understanding how their situation impacts their daily life and financial management.
 - ***Have I asked the customer if there is anything which would help them?*** Whilst you may not be able to accommodate their requests it can be useful to ask, as they will often be best placed to say what may be helpful.
 - ***Are there any third parties which may be able to provide support?***
 - ***Could the customer benefit from support from a specialist team internally?*** For example, you may have a dedicated bereavement team or vulnerable customer team who are better placed to support certain customers.
 - ***Family and friends support*** – the customers may be using their own support network, and it could be of use to probe this to understand if customers have any available support and whether they want to formalise it, for example, by appointing a third party representative.

- ***Is there anything we can do to offer support for their financial situation?*** If so, is it appropriate? Would this likely lead to further detriment in the future?
- ***Is the customer's situation likely to change in the future?*** How can you offer support which provides them the time to manage their situation? In some cases, being flexible might be the best option.

3) Other considerations from the case studies.

Helping a customer who may experience difficulties in the future but has not yet reached that point.

In Case Study 3, Dylan is worried about what may happen in the future if the pub does not reopen. He is yet to miss a repayment. Discuss with agents what can be done in situations such as this.

- What do agents understand in relation to the support available for those in pre-arrears?
- Why is it important to support Dylan now, rather than wait until he misses a payment?
- Who can agents speak to if they do not know how to help?

Helping the customer and signposting appropriately.

By looking at Case Study 7, we can see that Sajid is in a vulnerable situation following his bereavement.

- Discuss with agents what can be offered by the firm in terms of support.
- Question whether there is an opportunity for third party organisations to assist. If so, which organisations may be suitable?
- Check for understanding of where to access information relating to third parties (i.e. internal signposting guidance documents or links).

Asking difficult questions.

In Case Study 1, we see that Chloe is feeling anxious.

- Discuss with agents whether it would be appropriate to ask Chloe if she had a previous history of anxiety.
- Why could this be appropriate? For example, it could be appropriate to understand if Chloe has support around her, such as her GP, who she can speak to about managing her anxiety. If she does not have such support, signposting should be provided.
- How can the agent support Chloe's concerns regarding her money worries?

If you have questions about this training guide or require anything else from the Lending Standards Board, please email insight@lstdb.org.uk