

Resolution Forum

Promoting Cross-Sector Collaboration

Resolution Report

Issue 2

12th May 2020

A summary of the findings
and discussions on the
Resolution Webinar

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Welcome

Welcome to the latest edition of the Resolution Report, where we detail the content and discussions from our weekly webinar series. Through these sessions we aim to build closer collaboration for the betterment of customers, employees and the services we respectively offer.



In this edition we address the impact an organisation can have on its performance through the way it approaches the behaviour and culture shaped for its people. Especially now with COVID-19 and its associated stresses. This week we were treated to a remarkable and emotionally powerful talk from Guest Speaker and international mental health in the workplace campaigner, Geoff McDonald. Geoff's talk presented a case for the health of employees being a strategic priority for organisations. I'd like to extend our gratitude to Geoff for his honest and compelling talk. This is certainly a subject matter I feel passionate about, and we can see this further outlined in these statistics courtesy of the [Mental Health Foundation](#):

More than 14.7%
Experience mental health
problems in the workplace

One in Five
Days are lost from work in
Britain due to anxiety and
depression

£8 billion
Per year can be saved by UK
businesses through better
mental health support in the
workplace

This edition also features Guest Speaker, Alison Mackey, Senior Audit Manager at RBS, who works in a specialist team that assess behavioural risks. Alison provides an excellent examination of the triggers of certain behavioural risks and outlines areas of consideration for organisations who wish to mitigate risk. Our thanks to Alison for her insights.

My Takeaway

My takeaway from our subject matter this week is this:

If you want to have a healthy business and provide the best care for your customers, then firstly ensure you look after your people. We so often aim to be customer support driven and responsive. Yet does this come at a cost if we lose sight of our own people and how we drive and influence their behaviour?

Organisations can improve performances and avoid risks by fostering a climate that supports their employees. And so often this starts with leaders within firms, who not only

set the pace, but can help raise others up. Especially when it comes to supporting issues around mental ill health.

This Week on the Webinar

Our next Guest Speaker on the Resolution Webinar will be Adrian Morley, Change and Implementation Manager at The Co-op, who were the winners of the Resolver Vulnerable Situations Award at the UK Complaint Handling Awards 2020. Adrian's talk will look at how they achieved this award and the steps they have taken during COVID-19 to support their vulnerable customers.

We hope you can join us [this week](#) and in the weeks to come. You can also follow the conversation on [LinkedIn](#).

Will Archer

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Consumer Rights Expert

Martyn James



As lockdown starts to ease, it gives rise to many 'What if' situations, which can facilitate an increased state of fear that we should all be aware of. We are all theorising what will happen next. And with things very changeable, that may well have changed by the time this article is published. What will the new world look like and how will it impact us? The public are starting to consider this as we face further threats to jobs and, indeed, entire industries. There is pressure now to adapt and survive.

There are so many unknown questions around travel. How much will travel cost? How much more will it cost if I defer my holiday by a year? How safe will it be? This is all widely changeable, though we need to be prepared for the cost of a holiday to increase significantly. There will especially be challenges to package holidays with kids clubs, buffets and use of sun loungers just some of the issues ahead.

As the public mood stirs, we are seeing a sharp rise in complaints around customer service across all sectors, as the public's goodwill and benefit-of-the-doubt dissolves. After 6 weeks, issues around impersonal online forms and failure to respond are leading to angry customers.

In a concerning move, some businesses are lobbying for existing consumer rules and regulations to be watered down. This is being closely monitored by the media and any attempt to water down consumer rights such as the Consumer Rights Act will backfire spectacularly.

Supermarkets and online retailers continue to see issues highlighted around the return of goods, with retailers

complaining they don't have the resources to take it back. This actually goes against the law and any business ignoring this is taking a risk.

We should expect to see a rise in complaints in the Energy sector. After a prolonged lockdown period with higher than usual energy consumption from endless Netflix binging, consumers might find their next bill comes as an unexpected (and unpleasant) shock.



Be mindful to the change of the public mood.



With more questions than answers around travel, you can expect to pay out far more on future holidays.



Any firms lobbying to water down consumer rights should be prepared for a media backlash.



Customer Service complaints rise as consumer patience ebbs away.



Retailers should keep in mind their legal requirement to take back goods. Expect more complaints here.



Expect a rise in complaints to Energy firms after high consumer consumption throughout lockdown.

Martyn James

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Consumer Insights

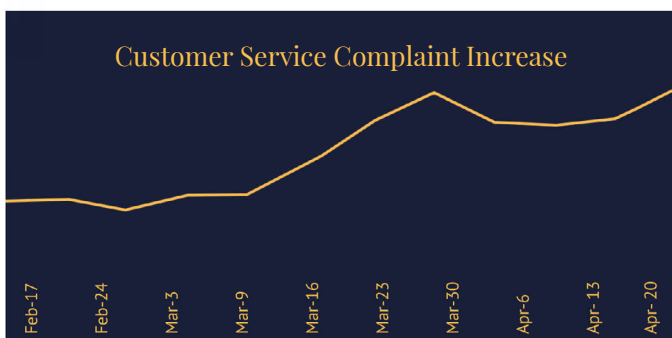
Patrick O'Connor



I like to think of Customer Service agents as under-appreciated superstars. They fix issues for customers, and regularly act as therapists too; listening to difficult - *sometimes distressing* - stories on a daily basis.

Challenges for Customer Service Teams

We're now seeing a sector-wide growth in customer service complaints (see the below chart). This rise includes complaints against impolite staff as well the number of problems associated with a complaint. This indicates that the conditions for CS agents to fulfil their role has worsened. There are factors to consider why this has worsened, such as working from home. But we also need to examine the role mental health plays.



Mental health is the second most common cause of consumer vulnerability we see in our consumer data. According to the charity SANE, we are reported to be on the cusp of a mental health epidemic, and this is something we need to prepare for. Not just in how we support customers but in how we support employees too.

Empathy Distress and Employee Support

Customer Service teams can be under enormous strain from their constant exposure to complaints. When analysing complaint data, we observe the **Start Feeling Score** - which shows how the customer is feeling at the beginning of the complaint. The average feeling score is **2.1/10**. This tells us that the people CS teams are dealing

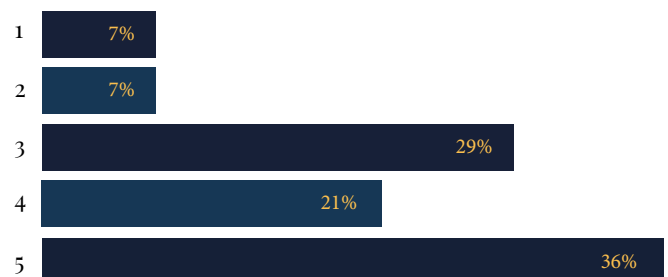
with are quite angry.

Our data also shows that some people can suffer from multiple vulnerabilities per complaint issue. CS agents are required to remain professional when exposed to angry and vulnerable people - some with harrowing stories, and this can eventually lead to empathy distress. This directly impacts their performance as well as their wellbeing and is why businesses need to ensure safeguards are in place to support employees from mental health issues.

Poll on Organisational Support

We asked our webinar delegates to participate in a poll where we asked: **'On a scale of 1 to 5 how actively supported do you feel by your organisation?'**

1 = very poor, 5 = excellent'



Whilst we can be encouraged that **57%** of participants felt their organisation's support was either **very good** or **excellent**, **43%** felt their organisation's support was either **average** or **below**, with **14%** feeling it was either **poor** or **very poor**. It would seem there is still a long way to go to get the right level of support to employees across all organisations.

Patrick O'Connor

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Guest Speaker

Geoff McDonald



Health as a Strategic Priority Post-COVID-19

Mark Twain said the two most important days of your life are the day you are born, and the day you find out why. I'm very clear on the 'why'. In 2014, having worked for 25 years as a Global VP with Unilever I embarked on my mission to travel around the world to create workplaces where people feel they genuinely have the choice to put their hand up and ask for help if they are suffering from a common form of mental ill health.

People across the world feel they have that choice when it comes to physical ill health. So why is it that in the 21st century there are still so many who suffer in silence, believing they don't have the choice to ask for help when it comes to mental ill health?

This isn't exclusive to the workplace either, it extends to families and circles of friends where people don't feel comfortable to open up about mental health.

My Story

My story with mental ill health began back in 2008 when I suffered an anxiety attack that opened my eyes and changed my life. Shortly after I was diagnosed with anxiety fuelled depression. At that point I didn't fully appreciate what depression really was or what it truly meant. I might have used the term loosely to describe how I felt when unable to get out on my mountain bike due to bad weather or when my favourite sports team lost. I might say: 'I feel depressed about that'. But now I knew what depression *really* looked like.

Following my diagnosis, I went through very dark periods where I questioned my worth and whether it would be better for others if I were not here. But what kept me

alive was a decision I took; that I would refuse to be burdened by

the stigma associated with depression. It was a liberating decision, and I confided in those around me, including my employer, and was fortunate to have a manager who was very compassionate around mental health. And after taking some time off and through a combination of love, hope, cognitive behavioural therapy and medication, I got myself better. But unfortunately, not everyone feels able to break the burden of stigma.

“Stigma kills.”

There's a saying: 'the brighter the light, the darker the shadow.' People like the late Robin Williams may come to mind with this saying. It was also true for a very close friend of mine. My friend was an amazing and loving individual but also a typical alpha male who didn't feel capable of talking about mental ill health, and tragically he took his own life. After this I came to the conclusion that stigma had killed my friend. Were he suffering from a physical disorder he would have no doubt sought medical help. But because it was a mental illness, he didn't feel able to talk about it. Stigma kills.

I can't make any guarantees that my friend would still be here today had he felt able to talk about his illness, but there is a chance he would have. And that chance was what I decided to fight for - to break the stigma associated with mental ill health.

Energy Drives Performance

One of the biggest insights I've gained during my mission to improve mental ill health in the workplace across the

world has been what I see as the most limited resource in the workplace today - irrespective of the sector or industry - and that is the energy of people. People are frazzled.

Energy is perhaps the most important driver of performance. Energised people perform better, and we get our energy from our health; our overall wellbeing. That is our physical health, our emotional health, our mental health and having a sense of purpose in our life.

So, the question I ask executive teams within firms is that, if you accept the energy of your people is the most important driver of their performance, why is it not a strategic priority in your business? And if you don't want it to be a strategic priority, have you got it on your risk matrix? And are you comfortable with the level of investment you are putting in to mitigate that risk?

“We keep people physically safe at work, why don't we keep them emotionally and mentally safe at work?”

Once, all I was interested in when it came to the performance of people was their skills, knowledge and experience for the job at hand. Looking back, why was I never concerned about their energy, the most important driver of performance? Why didn't I have a development plan in place for their wellbeing, rather than sending them on a negotiating skills course? Instead I should have developed a plan that was going to enhance their emotional and mental health which would have helped with their physical health. Organisations spend billions on health and safety – but this is generally spent on safety. We keep people physically safe at work, why don't we keep them emotionally and mentally safe at work?

What Steps Can an Organisation Take?

- Create a sense of purpose beyond growth and profitability.
- Invest in resources that will enhance people's emotional health. This can include financial support,

financial planning, relationship building as well as resources around mindfulness, meditation and yoga as examples.

- Identify working practices that are causing stress and make changes.
- Be clearer on what you expect from leaders and their behaviour which can create a lot of stress.
- Take it to a strategic level and execute it like you would any other strategic priority and invest the resources behind it.

We need to challenge the stigma associated with mental ill health, but we also need to challenge and encourage organisations to elevate the health of their people to be a strategic priority.

Eliminating stigma on mental health in the workplace:

1. Raise levels of empathy, compassion and understanding through education and training - we do it for safety!
2. Invest in people's health (emotional, mental and physical) as a strategic priority.
3. Share stories of mental ill health, especially from leaders, which is like sending a lifeboat out to sea. When those suffering in silence hear these stories, they cling on to the lifeboat.
4. Help make people realise they're not alone – they're just normal. COVID-19 has democratised mental ill health, no one is immune to the stress and strain we all feel.

Geoff McDonald is an international keynote speaker and campaigner for mental health in the workplace and co-founder of Minds@Work

Geoff McDonald

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Guest Speaker

Alison Mackey



Behavioural Risk during the COVID-19 Crisis

When we think of the fundamentals of behaviour, it's an accepted truth that the behaviour of employees will greatly impact the success of an organisation, and ultimately the customer.

The current situation we find ourselves in with COVID-19 has materially changed working practices and norms, with employees being relied upon heavily by customers. Amid the uncertainty and disruption, employees of organisations are all suffering from increased stress, anxiety and strain. This will influence behaviour.

Consideration of how an organisation influences employee behaviour is crucial, especially now during this crisis where new risks are emerging.

Understanding patterns and drivers of behaviour can help avoid undesirable outcomes. So, what can organisations and leaders do to mitigate risk and proactively drive the right behaviour?

Decision Making

We are all feeling pressure and fear right now, this can be especially true for leaders. This drives faster, more emotional thinking which leads to reactionary and instinctive decisions. And with a demand from stakeholders and customers for quick responses, this can lead to questionable judgement and poor decision-making.

So, how can we decrease the risks associated with decision-making?

1. **Increase the challenge** – bring objective 'challengers' or 'devil's advocates' into the discussion and allow them to challenge and test the decision.
2. **Slow down** – reflect and apply post-decision assessments on whether it was the right decision and identify lessons learnt for next time.
3. **Ethical fading** – be mindful not to be too singularly focused upon an outcome or objective to the extent that what is right, in line with our purpose and values, fades away as a consequence.
4. **Be aware of inherent biases** – all humans have natural biases, and leaders should look at how these could be having a negative impact at this time, such as through confirmation bias. If you rely on pre-existing beliefs and stop seeking new information, this can impact customers and employees. Being aware of potential biases will help decision making.

“When a leader opens up about their own vulnerabilities at this time, it makes them more relatable”

Working from Home

Our behaviours are influenced by our immediate contexts. When we work in an office, we abide by a particular set of routines and social norms. Working from home impacts these norms and can lead to social isolation. In certain environments, this can lead to an increase in undesirable outcomes.

Leaders can help ease this by re-emphasising the company's values and purpose and applying regular checks to mimic the type of consistency found in the

usual office setting. Leaders can also build trust and influence employee behaviour through increased transparency by being more open and honest. When a leader opens up about their own vulnerabilities at this time, it makes them more relatable.

Managing Change

There's been a lot of change recently, some of which has been ambiguous. This speed of change can lead to risk. Organisations should review the expectations and targets placed upon their people to reflect these changes. Everyone has to adjust at this time.

You can improve the management of change by reducing grey areas and being clear with people about roles, responsibility and competing priorities. Highlight the purpose of the organisation as part of the re-enforcement of connection.

“It's also important to lead by example, own mistakes when they happen and learn and grow from them”

Feeling Safe to Speak Up

Everyone is feeling pressure about their role and to demonstrate performance in this new working environment. There's also pressure to show we're coping (which we may not all be doing). We're all feeling pressure in different ways. It's important for companies that employees open up about what is and what isn't working.

To make this work it's vital to foster a climate where people feel comfortable to admit they made a mistake without fearing negative consequences. This creates psychological safety for people. It's up to leaders to create this climate by listening to employees and feeding back.

It's also important to lead by example, own mistakes when they happen and learn and grow from them.

You can also give employees more control by including them in the decision-making process.

Finally, have a consistent message and build cohesion through all layers of management.

Mitigate Behavioural Risk:

1. Bring people into discussions who will objectively challenge/test decisions.
2. Reflect upon and review decisions to learn from mistakes.
3. Avoid having singular focus objectives that blind-side wider ethics and values.
4. Be aware of inherent biases that may impact staff and customers - don't make assumptions.
5. Be consistent with clear messaging to employees - avoid ambiguity.
6. Re-connect with employees through company values and ethics when working from home.
7. Re-assess expectations on roles and objectives.
8. Create new 'norms' through carrying out checks and measures.
9. Leaders should lead by example.
10. Make employees feel safe to speak up.

Alison Mackey has worked for RBS for the past 15 years. She is currently Senior Audit Manager within a specialist team that consists of behavioural scientists and psychologists who assess behavioural risk.

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