

Engaging Customers & Staff During Challenging Times

October 2020

What have the challenging times been?



- **Billing System Implementation**

Went live July '20 but not yet stable. This has caused resourcing shortages.

- **COVID Customer Challenges**

We saw initially an increase in short term payment arrangements initially with financial insecurity but the Government Assistance packages announced, eased these volumes. We have seen a very steep increase in payment arrangements during August and September.

Not being able to contact customers who don't traditionally engage with us unless there is a face to face discussion, a notice prior to restriction or actual restriction. Having no consequences of non payment or non engagement.

- **COVID Staff Challenges**

Working from home has had it's challenges but implementing a billing system from home was a crazy challenge in itself. Change management has generally been managed by individual teams online which has presented inconsistencies in staff experience.

Addressing COVID Customer Challenges



Customer Financial Wellness

There was budget set aside to fund a financial counsellor in 18/19.

Let's be different. Let's strive for a true partnership in the financial wellness space.

- One that is innovative.
- One that is collaborative.
- One that shares insights.
- One that shares promotion of our program.
- One where staff from both organisations could share and learn.

We don't want to just pay for a Financial Counselling FTE anymore, we want more.

Stay Afloat Partnership



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Key Partnership Elements

- 1. Closing the Gap of Poor Financial Literacy by Providing Financial Capability to Vulnerable Customer through**
 - One on One Coaching & Counselling
 - Events, online or in person
- 2. Gaining Insights to Customer Affordability Issues**
- 3. Provide Financial Capability Training for Internal Staff**

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Closing the Gap of Poor Financial Literacy by Providing Financial Capability to Vulnerable Customer through Online Financial Wellness Sessions

- > First two sessions were an overview of the services Anglicare Victoria and Coliban Water can provide for customers.
- > Our next two sessions schedule before the end of the year will be on specific topics such as URGS and Tips of Financially Survive Christmas.
- > For our first session, we invited women over 50 years of age. This is the highest risk segment of our community to become homeless and yet, one of the most engaged segments. We were able to convert 50% of customer attendees to one on one coaching with Anglicare Victoria. **#winning**
- > This exercise exposed some poor data segmentation collection in our system and has been earmarked for improvement
- > Whilst we have online invitations through our social media, we have found that personalised invitations via phone call and SMS have been the most successful in getting attendees.
- > Knowing it takes time to build our street cred with these online sessions and having other community groups invite their clients

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What's next ?

- Anglicare Victoria will join us when we commence customer visits shortly to different towns
- Depending on COVID advice, we'll watch for opportunities to hold outside events but anticipate this won't be until 2021
- Partnership videos are being created to talk about the benefits of the partnership and how we can impact customers lives. Next filming date scheduled for December with Scott Pape (Barefoot Investor) to encourage engagement.



Gaining Insights to Customer Affordability Issues

- Monthly reporting on referral volumes and customer profiling and case studies

Who are our referred customers?

- 67% of customers are between 40 – 69 years of age
- 67% of customers have an annual income of \$20k - \$30k
- 46% of customers are a lone person or a single parent
- There is a 50/50 split of customer genders



Provide Financial Capability Training for Internal Staff

- 1st round conducted in August – focussed on customer facing staff audience
- 2nd round scheduled for November – focussing on management or business decision maker audience
- Since our customer facing staff have received training, we have seen a dramatic increase in customer referrals for one on one coaching which is a sensational and hoped for outcome realised. **#winning**

Other Engagement Activities



The Pivot!

We changed our conversations but didn't stop attempting to contact our customers.

What we were asked to stop	What we replaced it with
Hard Collections Calls	Outreach Support Calls
Registered Post Letter Prior to Restriction	Registered Post Letter outlining Support Options
Customer Field Calls Prior to Restriction	Mailbox drop
	Customer Field Calls – Offering Support Options (commencing November)

Knowing our billing system implementation would cause a backlog of work, we also engaged a collection agency as a flexible support team to increase engagement with customers with Coliban Water branding.

A suite of support and information videos are being created to be shared with customers individually and social media.



Engagement Opportunities, Reflections & Actions



- Persistence is key. We acknowledge that the Stay Afloat offering is still relatively new and we're still getting the word on the street to showcase the services on offer.
- We are investigating an online calendar booking system for customers to book appointments with staff, reducing the need for in person meetings and over the counter conversations moving forward. This approach supports our vision to remove the Bendigo centric perception in our catchment.
- We need to know more about our customers to tailor support packages and programs. We are investigating campaigns to gather more data and use our new billing system to automate insights.
- Customer Effort. There is no point having an excellent program we've made hard for customers to access.

COVID Staff Challenges



Online Group Counselling Support

There was high team participation. They could share their individual challenges, know they weren't alone, feel supported by their peers and were provided with tools to support them through so many changes.

A flexible workforce encourages flexible thinking

The single greatest thing our team is grateful for is the support for further resourcing through our collection agency. I feel we have been the most dynamic team in the organisation during the challenges and it's allowed us to feel like "we've got this". Attitude and planning is everything!

It has allowed for development opportunities and we've seen unknown capabilities and skills rise to the surface.
#winning

Questions

