

OFFICIAL

Essential Services Commission

Payment Difficulty Framework: Call recordings study

20 May 2022



This project was conducted in accordance with the international quality standard ISO 20252, the international information security standard ISO 27001, as well as the Australian Privacy Principles contained in the Privacy Act 1988 (Cth). ORIMA Research also adheres to the Privacy (Market and Social Research) Code 2021 administered by the Australian Data and Insights Association (ADIA).

ORIMA pays respect to Aboriginal and Torres Strait Islander Peoples past and present, their cultures and traditions and acknowledges their continuing connection to land, sea and community.

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1. Executive Summary

This research report presents the findings on the analysis of communications between 94 Victorian customers identified as experiencing payment difficulty and their energy retailers. Customer information was provided in the form of call recordings and other supporting documentation from 17 retailers.

IMPLEMENTING THE PAYMENT DIFFICULTY FRAMEWORK

Substantive implementation of the Payment Difficulty Framework was evident from the calls analysed. This is demonstrated by the frequent offers of assistance for customers, with 82% of calls with customers involving some form of assistance being offered or discussed. The remaining 18% were often customer changes to account details (e.g. change of address or payment arrangements).

Over the course of the study observation period (December 2018 to December 2021) the 94 customers included in the study were offered on average 7.4 different forms of assistance, indicating that retailers were providing a variety of support and assistance to customers.

Assistance offered was commonly types of assistance considered as ‘tailored assistance’ under the Energy Retailer Code of Practice. The most common forms of assistance offered were:

- Advice about government assistance – Utility Relief Grant (40% of 729 conversations);
- Entering the customer into a payment plan (33%);
- Varying existing customer payment plan amounts (16%);
- Advice on reducing energy use (14%); and
- Changing energy plans to reduce customer energy costs (10%)¹.

In rare instances, customers were offered financial assistance that was beyond the minimum entitlement of the Payment Difficulty Framework. This came in the form of payment matching (3%), debt waivers (2%) and retailer payments towards customer debt (2%).

The call analysis indicates that there are areas where retailers could improve in their implementation of the Payment Difficulty Framework.

Firstly, while there were some conversations where operators prompted the discussion of payment difficulty (12%), the majority of the time the topic was raised by customers (38%) or noted as not being discussed (50%). It should be noted, however, that when payment difficulty was not expressly raised in a call, assistance was still often offered or discussed (as mentioned above, this occurred in 82% of calls). Nonetheless, there appears to be an opportunity for improvement in retailers adopting a more proactive approach to raising the topic of payment difficulty with customers.

Secondly, the purpose of the assistance was not always made clear by operators during the call. During calls involving the offer of assistance, only four in ten (42%) clearly demonstrated a retailer communicating that the assistance was being offered for the purpose of dealing with outstanding debt or to avoid getting into arrears. Improving the clarity of communication around this issue would help to prevent confusion among customers (such as the mistaken belief that debt payment arrangements relate to changes to a customer’s energy plan).

CUSTOMER SATISFACTION

The majority of customers appeared to be satisfied with the assistance provided by their retailers. In 90% of calls where assistance was offered, the study assessed customers as being ‘satisfied’ or ‘very satisfied’ with the support provided by the retail operator.

Several factors were identified as potentially influencing overall customer satisfaction:

- the tone used by the operator;
- the outcome of the call;
- customer engagement behaviours demonstrated by retailer operators;

¹ Essential Service Commission figures show that, for all customers currently receiving an energy bill, roughly three in four customers were not on the best offer available.

- operators explaining the purpose of assistance is to reduce debt; and
- operators completing the Utility Relief Grant application over the phone with the customer.

UTILITY RELIEF GRANTS

The Utility Relief Grant (URG) was the most common form of assistance offered to customers. 88% of customers were offered information about the URG as a form of assistance at least once over the study period. Most retailers would work with customers on the phone to apply for the grant, or email information out to help in their application.

In October 2020, an obligation was placed on retailers to support customers in completing and submitting URG applications². The study data indicates a significant shift in behaviour once this change was made, with the incidence of retailers providing this service significantly increasing in 2021 (see Figure 16).

RETAILER OPERATOR COMMUNICATION

Operators were assessed as being predominantly friendly in their communication with customers. Seven in ten calls had an operator whose overall tone was friendly (71%). Three in ten calls had an operator whose overall tone was empathetic (30%). In very few calls were retail operators assessed as being dismissive (2%) or judgemental (1%).³

Retailer operators were assessed as largely showing high levels of positive customer service behaviour. Notably, in almost all calls, operators were found to have been respectful of customers (98%), to have listened to and acknowledged the customer (95%), and to have provided support to the customer (94%).

These positive communication styles were associated with more satisfied customers, suggesting that the operator's communication style may have a direct impact on customer satisfaction.

² This was initially by way of Essential Services Commission guideline and is now provided for at clause 128(1)(e)(ii) of the Energy Retailer Code of Practice.

³ Calls could be assessed as having more than one type of tone if applicable.

2. Introduction

2.1. Background

The Essential Services Commission (the Commission) is a Victorian public sector body that is an independent regulator of Victorian essential services, including the retail of energy. In 2017, in response to high numbers of residential energy customers being disconnected for non-payment, the Commission introduced a set of energy rules in the Energy Retail Code⁴ to better protect and support residential customers who were facing payment difficulty. These rules, known as the Payment Difficulty Framework (the framework), commenced on 1 January 2019.

The framework's objectives are that:

- Customers are only disconnected for non-payment as a last resort;
- Customers avoid getting into arrears with their retailer; and
- Customers are supported to pay for their ongoing energy use, repay their arrears and lower their energy costs.

The Commission has commenced a review of how the framework was working in practice. The purpose of this review is to understand:

- the ways the payment difficulty framework has been implemented;
- consumers' experience of the framework;
- how it is being implemented by energy retailers; and
- the perspectives of community sector organisations.

The Commission has also sought to better understand the challenges retailers have faced during implementation, and how customers can be better supported to engage with their retailers.

To aid in this review process, the Commission commissioned ORIMA Research to conduct an analysis of a sample of customer recordings and supplementary information from energy retailers, with the aim of gaining a better understanding of the implementation of the Payment Difficulty Framework by retailers, and the impacts of this implementation on customers.

Please see the Essential Services Commission's Findings Report for more detail on the methodology of selection of energy retailers and their customers.

2.2. Research objectives

The objectives of the research were to:

- Observe the extent to which energy retailers are implementing the Payment Difficulty Framework;
- Identify any areas of the framework that are being implemented less than others or are having less of an impact; and
- Identify the success of the framework in achieving the framework aims of customers being supported to pay for their energy use without getting into arrears or getting disconnected.

2.3. Research methodology

ORIMA Research and the Commission project team developed a data collection tool, which was programmed in a survey format and used as a tool for audio recording and call notes data entry.

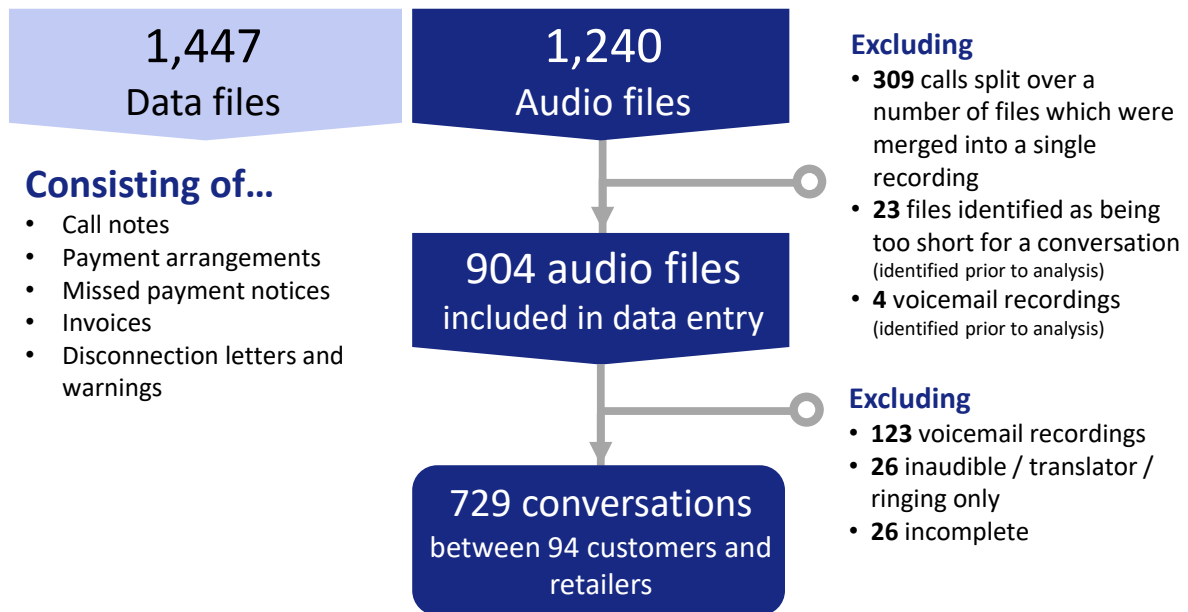
This approach allowed for a structured and consistent approach to the capture of data. Supplementary documentation was scanned for potential useful information, with useful data extracted using a variety of tools.

⁴ The Energy Retail Code is now known as the Energy Retail Code of Practice, and the Payment Difficulty Framework is found at Part 6.

In order to accommodate the milestones set out by the Commission, analysis of the customer calls and supplementary information was conducted by a combination of ORIMA staff and our quality-accredited fieldwork partners, Lighthouse Data Collection (LDC).

The data entry period was conducted from 18 March to 4 May 2022, including a pilot of the data collection tool which took place on 18 March 2022.

Figure 1: Summary of files provided



As shown in Figure 1, 1,240 calls with 94 customers were provided by energy retailers. Of these, 904 were analysed using the data collection tool, while the remaining 336 were categorised as combined portions of another call (309), or unsuccessful attempts by the retailer to reach the customer (e.g. voicemail / ringing out) (27). All 94 customers had at least 1 call included in the final analysis.

2.4. Presentation of findings

Unless otherwise specified, reported numbers are based on the total number of customer call recordings, where the attempt to reach the customer was successful.

Customers could have a varying number of call interactions with their retailer (ranging from 1 call to 32 calls), and as such, not all 94 customers included in the study are equally represented when reporting by the total number of customer calls. Where appropriate, results are provided at an overall customer level.

For stacked bar charts, numeric labels for categories that are less than three percent of the total proportion have been removed from the chart for ease of reading and clarity.

Percentage results throughout the report may not sum to 100% due to rounding.

2.5. Call summary

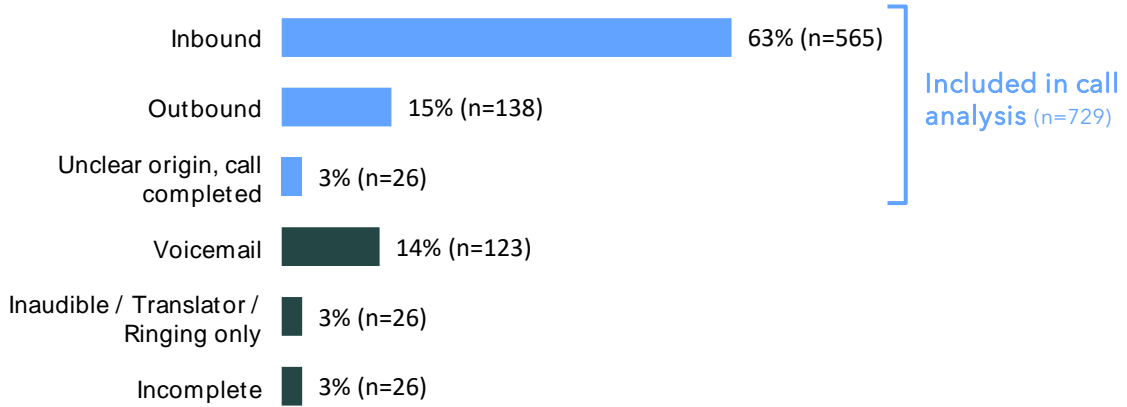
As shown in Figure 2, of the 904 calls processed using the data collection tool, the majority were inbound calls from the customer to the retailer (63%). The remainder were predominantly outbound calls where the retailer was calling the customer (15%) or voicemails from the retailer (13%).

A small proportion of calls (3%) was deemed to be unusable for the purposes of the study due to having poor audio quality or portions conducted in a language other than English or with a heavy accent that made

interpretation of the conversation difficult. A similar number of calls (3%) were also excluded as being incomplete (these were calls that rang out or were disconnected before any data could be gathered).

Inbound calls, outbound calls and calls that could have been either, but were not clear in origin (3%), have been included for the purposes of analysis in this study.

Figure 2: Processed recording origin



Is the call inbound or outbound?
 Base: All processed recordings (n=904)

The majority of calls analysed were from five large energy retailers. Combined, these retailers represented 62% of the audio recordings analysed .

On average each customer had 9.6 recordings that were included in the data entry process and 7.8 conversations of sufficient quality to be included in the call analysis.

Figure 3: Number of calls provided for each customer by retailer

	Average number of calls per customer	Number of calls	Number of customers
Retailer 1	13.6	136	10
Retailer 2	12.6	126	10
Retailer 3	11.7	117	10
Retailer 4	10.2	102	10
Retailer 5	8.0	80	10
Retailer 6	5.0	50	10
Retailer 7	23.5	47	2
Retailer 8	14.7	44	3
Retailer 9	10.8	43	4
Retailer 10	9.5	38	4
Retailer 11	7.0	28	4
Retailer 12	13.0	26	2
Retailer 13	5.3	21	4
Retailer 14	4.5	18	4
Retailer 15	4.5	18	4
Retailer 16	2.5	5	2
Retailer 17	5.0	5	1

Retailer
Base: All processed recordings (n=944)

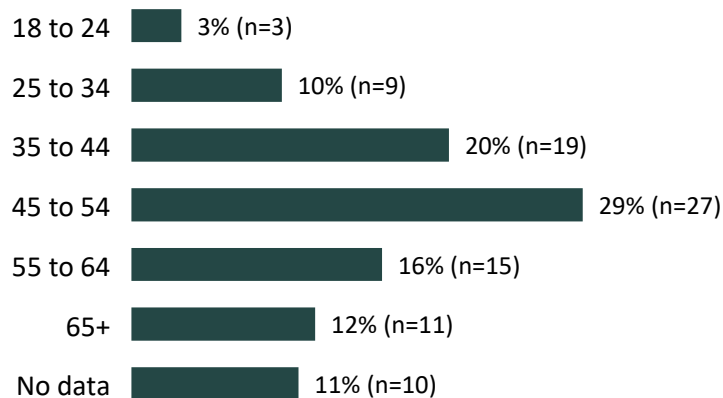
3. Customer context

For the analysis of the calls, it was important to consider the customer’s situation and the context of the barriers they were facing. This section outlines the demographic profile of customers, the barriers they faced (when mentioned) and the amount of debt they had accrued at the beginning of the call analysis period.

3.1. Demographics

Customers in this study were most commonly aged 45 to 54 (31%). The age of 6 respondents was not able to be ascertained from the recordings or call notes.

Figure 4: Age of customers in study



Record age of customer
 Base: All customers (n=94)
 Note: Age inferred during data collection, where varying data was present the result with the most common response was used

The majority of customers were identified as being female (69%), with the remainder being male (29%) or unspecified (2%). Please note that the gender was inferred during data collection when not mentioned outright by the operator or customer⁵. Where varying data was present, the most common response was used.

3.2. Calls

To understand the context of the calls between customers and retailers, information was collected on the indicated purpose of the interaction.

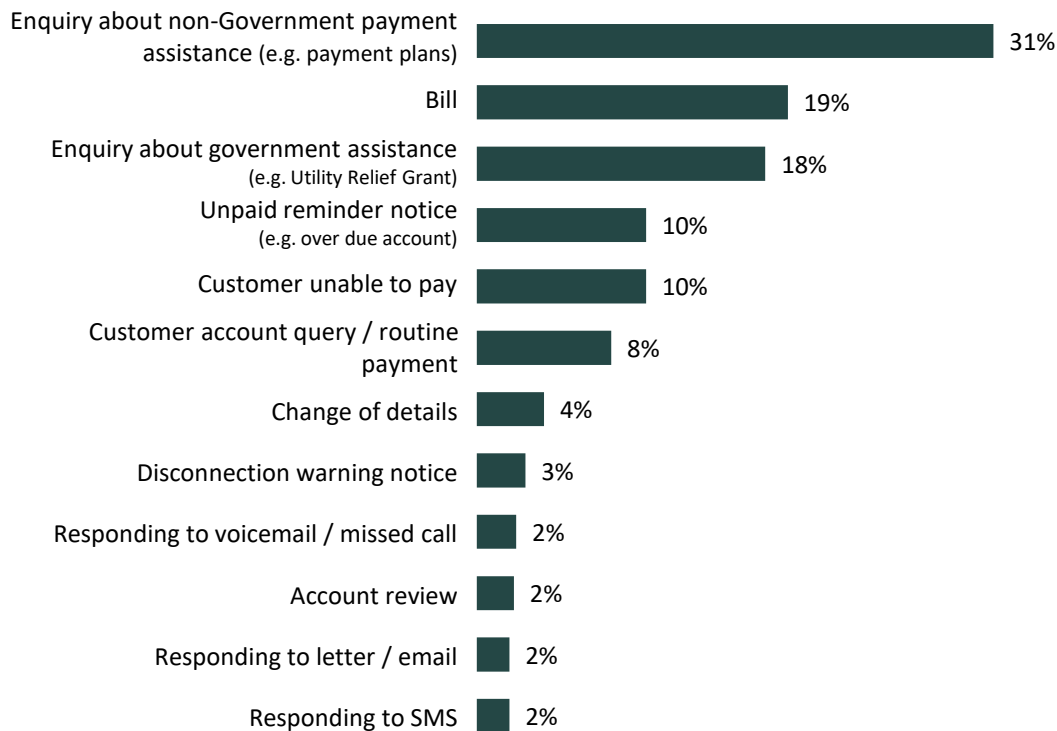
The most common reasons for the calls between customers and retailers are presented in Figure 5, with enquiring about non-government payment assistance (31%) observed to be the most common reason for the call interactions. Enquiries about government assistance were also common (18%); and included calls where the purpose was to apply for these forms of assistance, get updates on how grants were progressing, or other related details.

One in ten conversations was initiated due to a customer being unable to pay the amount that they owed. This suggests that there are some customers who are approaching retailers for a discussion on payment relief options rather than directly requesting particular forms of assistance.

Only four (less than 1%) of the analysed calls were due to a disconnection event. Prompts in the form of disconnection warning notices (3%) and notices to disconnect (1%) were slightly more common, however represented a small proportion of calls overall.

⁵ For this question, if a person described themselves as a particular gender or used a gender specific pronoun (e.g. mother), gender was coded as female or male. If gender was inferred based on name of customer or vocal cues, gender was coded as inferred female or inferred male.

Figure 5: Top 10 reasons for initiating conversation



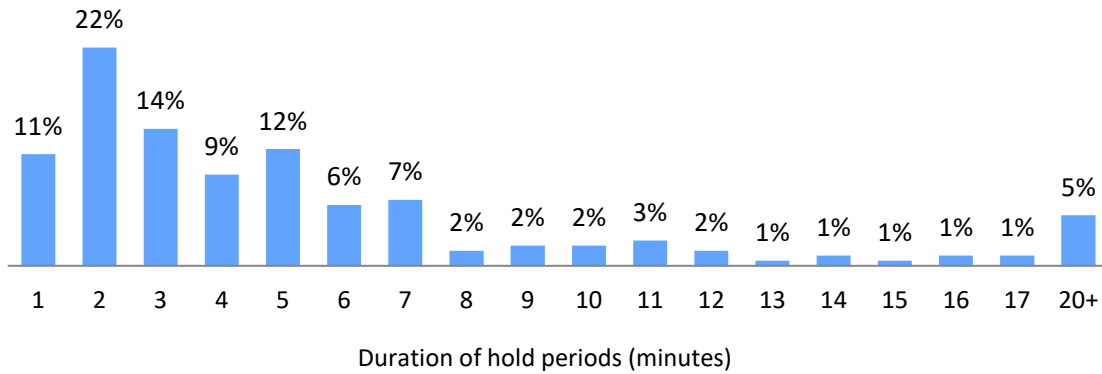
What was the primary trigger / reason for the call?
 Base: Conversation (n=729)
 Note: Top 10 reasons shown, not shown unclear / not mentioned (5%)

Reasons for initiating calls that have not been included in the figure above were:

- Enquiry about concessions (formal government concession, e.g. Health Care Card, Pensioner Concession Card, Commonwealth Seniors Health Card) (2%);
- Intention to Disconnect notice (1%);
- Disconnection event (i.e. person had their service disconnected) (less than 1%); and
- Other (1%).

To further understand the experience of customers during these calls, the number and duration of hold periods after first reaching an agent were tracked. Hold data was captured for 371 calls. Of these, 53% included a hold period. On these calls, customers were on hold an average of 5 minutes 17 seconds. The highest recorded hold length was 34.5 minutes on a call that lasted an hour and 30 minutes.

Figure 6: Duration of hold periods during calls



Hold periods
 Base: Available hold data (n=195)
 Note: Rounded up to the nearest minute

It is important to note that some retailer recordings ended at the start of a hold period, with a new recording for the same call starting at the end of a hold period. For this reason, the data captured regarding the duration of holds should be interpreted with caution, as it may not provide a fully accurate representation of the experience of customers.

3.3. Barriers

Customers included in the study were often experiencing a variety of barriers or hardships in their lives that were potential contributors to making repayment of their energy bills more difficult or less of a priority. These include⁶:

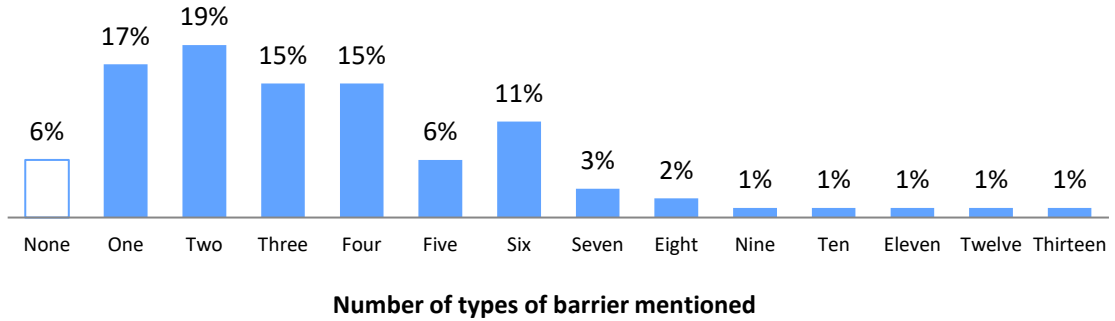
- Situational barriers (events that have occurred in people’s lives);
- Systemic barriers (societal constructs that impact individuals differently); and
- Market related barriers (barriers related to the retail energy market).

On average, customers mentioned experiencing more than three different types of barriers across the conversations provided, spanning a three-year period (December 2018 to December 2021). These findings suggest that customers experiencing payment difficulty often have a number of barriers that make it harder to pay their bills or make paying for their energy less of a priority.

⁶ As described in the commission’s Getting to Fair strategy (pp. 5-6).

Figure 7: Number of barriers experienced by customers (as mentioned to retailers during calls)

Customers mentioned an average of 3.5 barriers during the calls

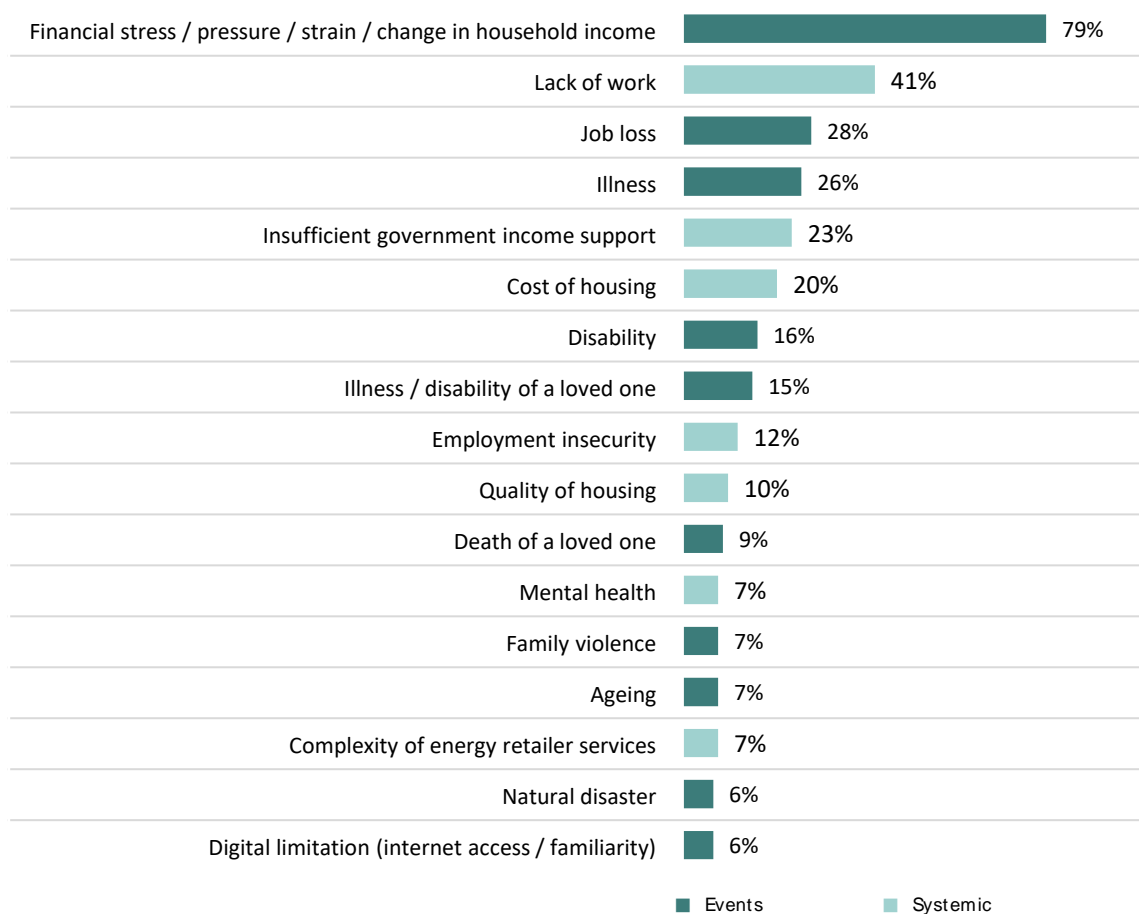


Did the customer mention they were experiencing any of the following hardships?
 Base: All customers (n=94)

Figure 8 shows the types of barriers mentioned by customers during calls with retail operators. These have been grouped as being event-based barriers, systemic barriers or market factors. The majority of barriers experienced were either event-based or systemic.

Financial stress was the most common barrier reported, with four in five customers mentioning some form of financial stress (79%). Lack of work opportunities, job loss and illness were also common experiences (41%, 28% and 26% respectively). 6% of customers did not mention a type of barrier.

Figure 8: Most common barriers experienced by customers (as mentioned to retailers during calls)



Did the customer mention they were experiencing any of the following hardships?
 Base: All customers (n=94)
 Note: Most common barriers shown, †

Other barriers experienced that were not included in the above figure include:

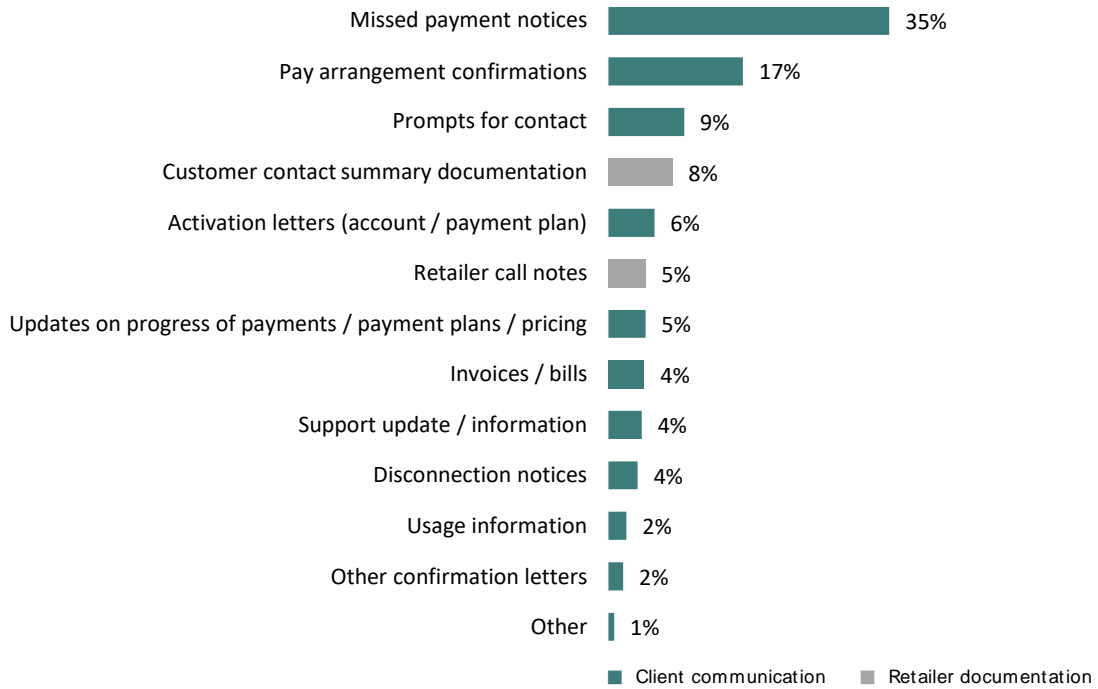
- Regional / geographic limitations: 4% (*Systemic barriers*);
- Complex documentation: 3% (*Market-related barriers*);
- Pricing strategies (locked in / special offers): 2% (*Market-related barriers*);
- Complexity of government services: 1% (*Systemic barriers*);
- Exclusion of customers from offers / services: 2% (*Market-related barriers*);
- Racism (personal discrimination due to race): 1% (*Systemic barriers*); and
- Other barriers not included in the list above: 17%

3.4. Other communication

The customer datafiles provided by customers were divided into categories. As shown in Figure 9, the most common interaction between retailers and customers in this study (aside from the recorded calls) was a missed payment notification.

Of the 94 customers included in the call analysis, 59 had supplementary documentation outlining contact outside of the call (e.g. missed payment notices, pay arrangement confirmations). Analysis of these documents showed that customers received an average of 21.5 non-call communications and of these 8.5 were regarding missing payments.

Figure 9: Customer communication other than recorded calls



Data file analysis
 Base: Data files (n=1,447)

The frequency of receiving disconnection notices was relatively low, averaging 0.9 notices per customer over the study period. Moreover, only a minority of customers received a disconnection notice (31% of the n=59 who had client communication documentation).

4. Assistance

As part of the Payment Difficulty Framework, customers are entitled to receive assistance from retailers to avoid or repay arrears, and to ensure that disconnection for non-payment of a bill is a measure of last resort. The types of assistance that a retailer must offer customers include standard⁷ and tailored⁸ assistance, as defined in the Energy Retail Code of Practice.

This section examines what was discussed in the recorded calls in relation to assistance, including the specific types of assistance offered and evidence of retailers supporting customers to access assistance.

4.1. Requesting assistance

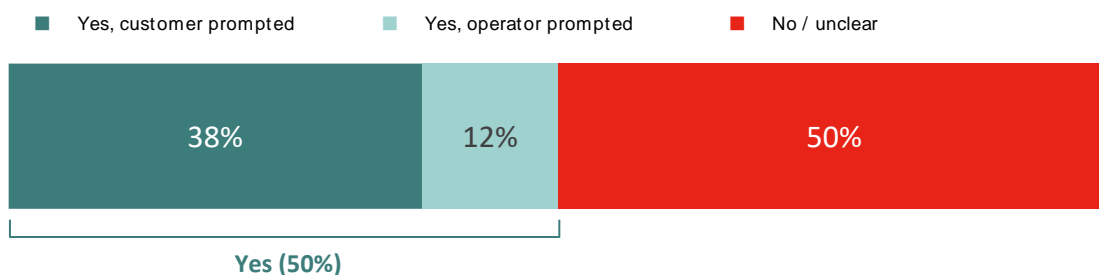
4.1.1. Discussion of payment difficulty

Half of the calls examined included the topic of payment difficulty, with the topic more often being prompted by the customer than the retailer (see Figure 10). Customers were more likely to mention payment difficulty if they were prompted to contact the retailer via:

- Not being able to make payments (80%);
- Receiving a disconnection warning notice (68%); or
- Receiving an unpaid reminder notice (58%).

Retailers were more likely to raise the topic of payment difficulty if the call was prompted by an SMS message (7 of 14 instances) or as part of a scheduled account review (6 of 16 instances).

Figure 10: Discussion of payment difficulty during calls



Was payment difficulty discussed?
Base: Conversation (n=729)

Although only 50% of conversations expressly covered payment difficulty, as shown in Section 4.1.3, 82% of calls included some form of assistance being offered. This suggests that retailers were finding opportunities to offer assistance even when it was not specifically requested.

Ways in which the topic of payment difficulty was raised varied. Some retail operators prompted customers directly with questions regarding their ability to pay, with examples shown below:

Operator checked with customer as to whether she was having any financial difficulty and whether it was okay to increase the payment amount.

Operator asked how customer's finances were, and the customer said that they were just making ends meet.

⁷ Clause 125, Energy Retail Code of Practice V1, 1 March 2022

⁸ Clause 128, Energy Retail Code of Practice V1, 1 March 2022

Operator asked why \$50 was the most that the customer was able to contribute. Customer replied that he was managing other life expenses.

Some retail operators provided customers the opportunity to volunteer this information in a less direct manner. Examples are shown below:

Operator asked; "How is everything going since the last time we spoke?"

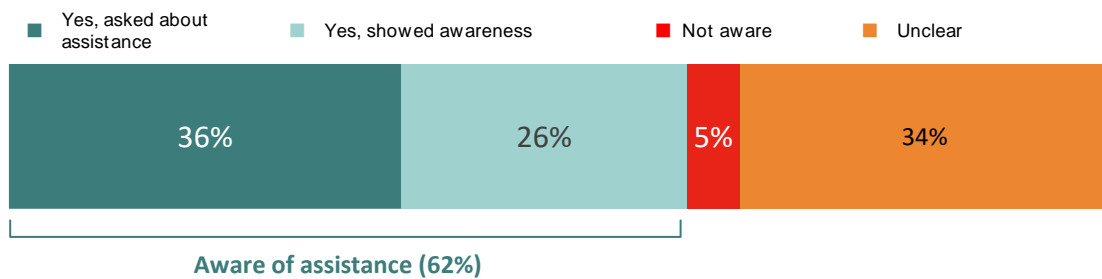
Operator: "Are you right with the payment plan?"

4.1.2. Customer awareness of retailer obligations to provide assistance

Of the calls analysed, six in ten (62%) showed evidence that customers were aware that retailers must offer assistance if they have trouble paying their bills, with 36% asking for this assistance directly.

The remaining four in ten (38%) calls did not indicate awareness by customers, however it is worth noting that this type of call recording analysis has limitations in its ability to measure customer knowledge, given certain scenarios will not demonstrate this knowledge (e.g. when a retailer is driving the conversation about types of assistance available, without explicitly asking if the customer knew that they were eligible for assistance). To obtain a more robust measure of awareness, survey research with customers would be required.

Figure 11: Customer awareness that retailer must offer assistance



Did the customer know that their retailer must offer assistance if they were having trouble paying their bill?
Base: Conversation (n=729)

4.1.3. Assistance offered to customers

Four in five (82%) calls resulted in customers being offered some form of assistance by retailer operators (see Figure 13). This was higher when only looking at calls where payment difficulty was discussed (90%).

In most cases retailers offered tailored assistance to customers. This assistance was commonly in the form of advice about government assistance, typically the Utility Relief Grant. Two in five calls involved queries about or assistance with the Utility Relief Grant (40%).

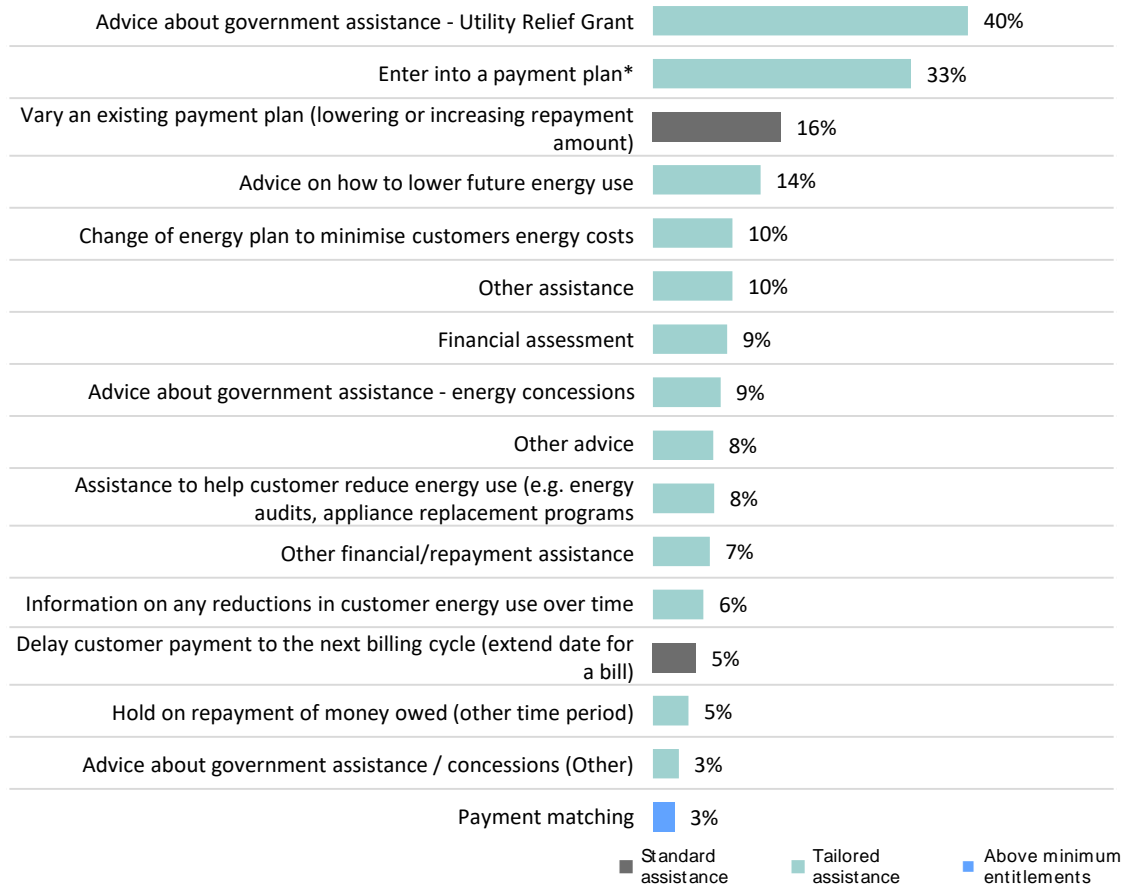
Another common form of assistance was payment plans. One in three calls involved assistance being offered by entering customers into a payment plan (33%). Customers were also often offered variations to their payment plans (16%). For some retailers, entry into payment plans or into hardship assistance programs included ongoing account reviews. These involved regular (monthly or quarterly) calls from retailers to customers to discuss their management of repayments, energy usage over the time period, and provided opportunities to discuss further assistance customers might now be eligible for.

In rare instances customers were offered financial assistance that was beyond the minimum entitlement of the Payment Difficulty Framework. This came in the form of payment matching (3%), debt waivers (2%) and retailer payments towards customer debt (2%).

Customers were offered on average more than 7 kinds of assistance (7.4) over the period of calls provided. This indicates that retailers were typically presenting a variety of assistance options to customers to help them with their payment difficulty.

As shown in Figure 12, the most common type of assistance offered at least once to customers over the period of calls provided was regarding entering into a payment plan (93% of 90 customers offered at least once).

Figure 13: Most common types of assistance offered by retailers during calls



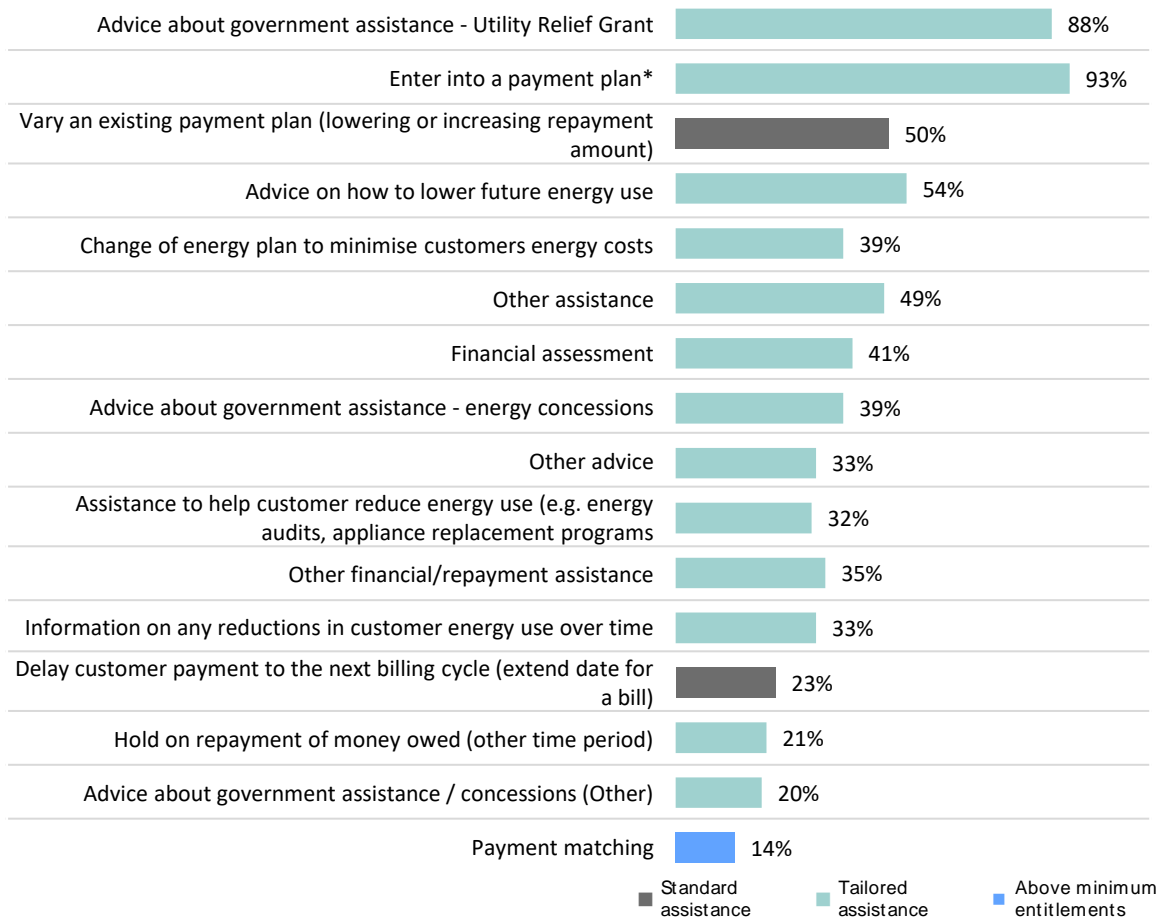
Did the operator offer any of the following assistance?
 Base: Conversation (n=729)
 *Note: A payment plan may also be a type of standard assistance

Table 1: Less common types of assistance offered by retailers during calls

Assistance	Assistance Category	%
Hold on repayment of money owed (for 6 months)	Tailored	2.3%
Forecasts of likely future energy use	Tailored	2.2%
Lowering of repayment amount	Tailored	1.8%
Debt waiver (removal of debt)	Above minimum entitlement	1.6%
Retailer payments towards account	Above minimum entitlement	1.5%
Allowing customer to pay for energy in advance	Standard	1.0%
Repayment of money that is owed - 2 years period, other payment options	Tailored	0.7%
Repayment of money that is owed - 2 years period, monthly payments	Tailored	0.3%

Did the operator offer any of the following assistance?
Base: Conversation (n=729)

Figure 14: Most common types of assistance ever offered to customers at least once



Did the operator offer any of the following assistance?

Base: Customers (n=94)

*Note: A payment plan may also be a type of standard assistance

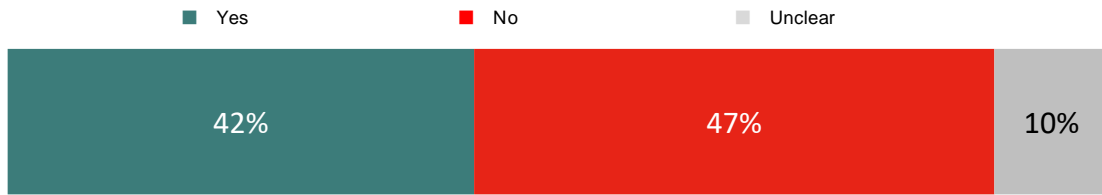
Almost all customers were checked for concession eligibility at least once over the period of calls provided (89%). This was more frequently prompted in calls by operators (27% of calls) than by customers (6%).

Although assistance was often offered to customers, information about the overarching purpose of the assistance was not always made clear during the call.

During calls involving the offer of assistance, only four in ten (42%) clearly demonstrated a retailer communicating that the assistance was being offered for the purpose of dealing with outstanding debt (see Figure 15).

There were examples of potential confusion in the purpose of the assistance, such as it being related to changes to a customer's energy plan rather than temporary changes in payments to help manage finances. This could have potentially led to incorrect assumptions by customers, such as believing that their debt was remaining static over the duration of the payment plan, when, in fact, their debt was growing over the course of the payment plan.

Figure 15: Frequency of customers being told the purpose of assistance offered was for the purposes of repaying outstanding debt



Was it made clear that the assistance offered was for the purposes of repaying outstanding debt?
 Base: Offered assistance (n=595)

When looking at all calls with retailers of the 94 customers analysed, 33% of customers were never clearly told that the assistance they were being offered was for the purposes of repaying outstanding debt.

4.2. Utility Relief Grant

The Utility Relief Grant (URG) was the most common form of assistance offered in the calls analysed (40%), and the second most common form of assistance offered at least once to customers across the overall study period (88%).

There were cases where customers would enquire about using the URG for their account and retailers would often suggest customers apply for the URG separately for both their electricity and gas bills. In some instances, retail operators would remind customers about when they could apply for the URG to help maximise the support that customers could access, although on occasions this information may not have been accurate or prioritised a single application for the full grant amount over repeat top up applications (e.g. wait until the amount to be repaid is closer to \$650 instead of applying for an amount of \$200 at that point in time).

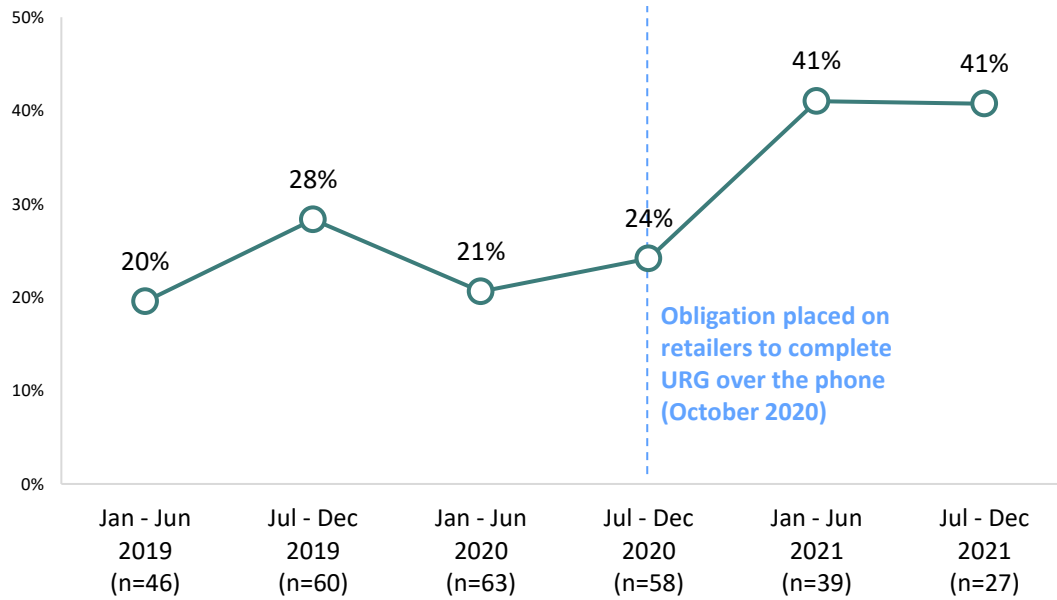
Retailer assistance with this grant also extended beyond the provision of information. Of the calls where customers were offered URG advice, nearly half (44%) of retailers would work with customers on the phone to apply for the grant or offer support in another way. One in four (27%) offered to help complete the application with the customer over the phone, 14% offered to relay information via email or providing advice on how to apply, and 3% offered to connect with the retailer team that could help with the application or recommended to wait until they were eligible for the grant again.

Only rarely did retailers mention that a customer would not qualify for the grant. In 1% of calls analysed, retail operators mentioned that the customer’s debt was too low to qualify for a URG. A similar proportion (1%) were told they could not currently access the URG for another reason, most commonly because they had already applied for the grant. No customer was told that their debt was too high for the grant.

In October 2020, an obligation was placed on retailers to support customers in completing and submitting URG applications⁹ over the phone. As shown in Figure 16, the incidence of retailers providing this service has significantly increased in 2021 after this retailer obligation was added.

⁹ Initially by way of Essential Services Commission guideline, now provided for at clause 128(1)(e)(ii) of the Energy Retailer Code of Practice

Figure 16: Incidence of retailers offering to help customers complete the Utility Relief Grant (URG) application during the call over time



Did the operator offer to help complete the application of the utility relief grant?
 Base: Offered a utility relief grant (n=293)
 Note: Excludes instances where results were unclear

5. Customer interaction

This section of the report examines the overall tone of these interactions as well as factors that may have impacted customer satisfaction during the calls.

5.1. Tone of retailer operators

To provide an initial assessment of how retail operators had been interacting with customers, information was captured on whether operators were demonstrating respectful and empathetic behaviours during the calls.

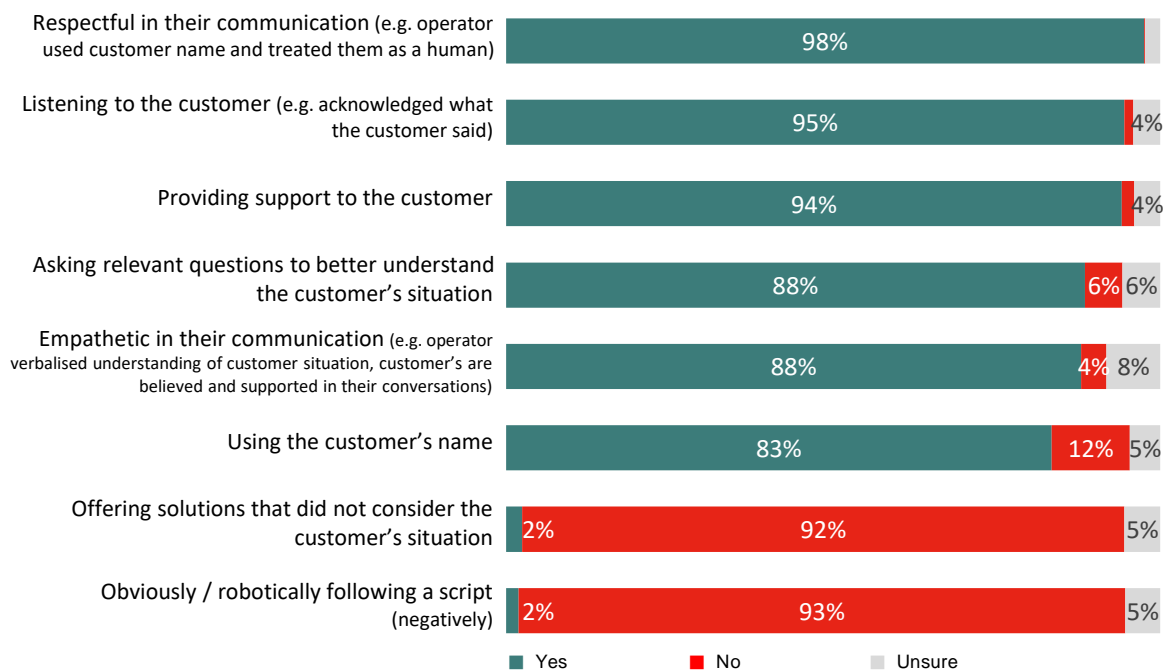
Retail operators were assessed to be largely showing high levels of positive customer service behaviour. Notably, in almost all calls, operators were respectful of customers (98%), listened to and acknowledged the customer (95%), and provided support to the customer (94%).

In a large proportion of calls, retail operators went further in their engagement with customers beyond basic customer service, with nine in ten (88%) asking relevant questions to understand the customer’s situation, and a similar proportion displayed empathy in their communication (88%).

Assessed instances of empathy varied between retailers, ranging from 71% to 100% among retailers with at least 30 calls analysed.

Few operators offered solutions that did not consider the customer’s situation (2%), and few were identified as obviously following a script (2%).

Figure 17: Behaviour of retailer operators during calls



Was the operator...?
 Base: Conversations (n=729)
 Note: Labels under 4% not shown

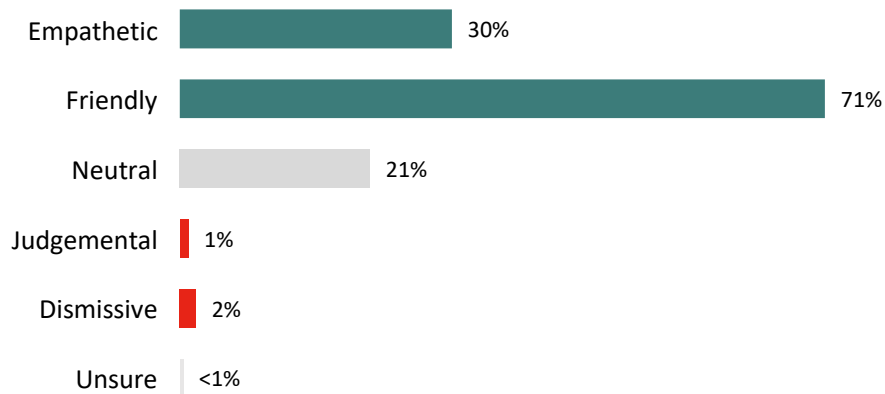
An overall assessment of retailer tone was also captured. Retail operators were assessed as having an empathetic, friendly, neutral, dismissive, or judgemental tone overall. Data for tone could be captured as falling into multiple categories as some calls had multiple operators providing service to customers.

As shown in Figure 18, operators were most commonly friendly. Seven in ten calls had an operator whose overall tone was friendly (71%). Three in ten calls had an operator whose overall tone was empathetic (29%). Further detail on the behaviours that were assessed as evidencing an empathetic or respectful tone is included later in this section.

Very few retail operators were dismissive (1%) or judgemental (2%) overall.

These results indicate that the majority of calls analysed had operators who were demonstrating a positive conversational tone while trying to provide assistance for customers.

Figure 18: Overall tone of retail operators



Which of the following best describes the overall tone of the operator?

Base: Conversations (n=729)

Note: Multiple response options possible

5.1.1. Respectful communication

Behaviours that retail operators were demonstrating when assessed as having a ‘respectful’ tone towards customers are summarised in the following table; with illustrative examples set out below.

Table 2: Behaviours underpinning respectful communication by retail operator

Communication	Number of calls	%
Polite	51	34%
Supported customer	47	31%
Friendly	42	28%
Used customer’s name	42	28%
Thanked for time / holding / apologised for wait period	24	16%
Reassured customer	8	5%
Other	11	7%

Communication	Example
Polite	<i>Operator apologised for the computer’s sluggishness when trying to retrieve the customer’s account information. The operator was polite, courteous and friendly and did not speak over the customer during the exchange.</i>
Supported customer	<i>Didn't mind repeating themselves, listened to customer's explanations. Explained patiently when the customer didn't understand.</i>
Friendly	<i>Operator wished customer to 'have a good one', light-hearted tone. Operator handled customer rebuffing offer of financial counselling well - customer said while financial counsellors give you advice, she wished they could just give her money instead, and operator laughed a little and responded, 'I appreciate that' and did not push, merely offered other services.</i>
Used customer’s name	<i>Both operators were kind and polite in their interactions with the client. After each hold period they would say something akin to 'Hello [customer's name] thank you for patiently waiting, I'm so sorry for the long hold'.</i>
Thanked for time / holding / apologised for wait period	<i>Operator kept talking to customer periodically through longer holds (pausing the hold music to check in on the customer).</i>
Reassured customer	<i>Operator also reassured customer that things would work out regarding job search: 'I'm sure it will, I have no doubt about that' and wished customer to 'stay safe'.</i>
Other	<i>Operator was friendly and respectful in his demeanour towards the customer and apologised when he realised that the customer had been given incorrect information about his eligibility for a Utility Relief Grant by another operator in a previous call.</i>

5.1.2. Empathetic

Behaviours that retail operators were demonstrating when assessed as having an ‘empathetic’ tone towards customers are summarised in the following table; with demonstrative examples set out below.

Table 3: Behaviours underpinning empathetic communication by retail operator

Communication	Number of calls	%
Supported customer	64	41%
Responded to / acknowledged customer barriers	53	34%
Verbalise understanding of customer situation	51	32%
Reassured customer	43	27%
Respectful	31	20%
Believed customer	13	8%
Patient	10	6%

Communication	Example
Supported customer	<p><i>Operator offered alternatives tailored to the customer's situation and apologised for inflexibility of payment program.</i></p> <p><i>'Makes complete sense, it's good to hear you are on track, keep going'</i></p>
Responded to / acknowledged customer barriers	<p><i>Operator related to the customer regarding their divorce and family violence, asking if customer was safe and if they needed a codeword to flag account for added safety. Understood that it was 'not a nice situation to go through'. Notified customer of domestic violence support provided by the retailer.</i></p> <p><i>Operator expressed: 'it's no problem, let's work it out together' and 'I understand, there's not much more you can do'.</i></p> <p><i>Demonstrated a high level of empathy through acknowledging the customer's frustration with current issues: 'I'm so sorry to hear, but let me try to make your day better'.</i></p>
Verbalised understanding of customer situation	<p><i>Operator related to customer by saying he too was hoping he'll get a 'good tax return', he 'knows what it's like to have some things to pay off'.</i></p> <p><i>Operator empathised with customer as he shared his lockdown experience, agreeing it's 'crazy'.</i></p> <p><i>Operator related to customer's experience with Centrelink, referencing the 'long wait times' and saying the process is 'a pain'.</i></p>
Reassured customer	<p><i>Operator reassured customer over not being able to keep up with payments, saying 'we're all in the same boat', and relating to customer about children studying from home.</i></p> <p><i>Operator was very warm and friendly in her demeanour, offered advice to the customer and reassured him when he was concerned about his next bill.</i></p>
Respectful	<p><i>Offered condolences when customer mentioned death of a loved one.</i></p> <p><i>Operator was apologetic she could not amend the situation for the customer.</i></p> <p><i>Said 'bear in mind that it could be sent to a collection agency if payment not made shortly'. But did it in a very calm way and just as a notification. Seemed like he had the customer interest at heart.</i></p>
Believed customer	<p><i>Operator used inclusive language when talking to the customer about his issue, such as 'We both know you've paid that amount off, it's just that the system doesn't', to acknowledge his efforts in paying off his prior missed payment.</i></p> <p><i>Reassured the customer she was right and confirmed she would cancel the automatic payment.</i></p>
Patient	<p><i>Operator patiently explained changes being made which were tailored to customer's situation.</i></p>

5.1.3. Judgmental and dismissive

Only a very small proportion of the calls were assessed as having an overall operator tone that was ‘judgmental’ or ‘dismissive’, and hence quantification of underlying behaviours was not possible. Set out below are some illustrative examples of retailers displaying these tones when interacting with customers.

Judgmental	<p><i>Operator said: 'I hope you realise Foxtel should not be the priority.' when doing a financial assessment.</i></p>
	<p><i>Operator told customer, 'I'm not sure why you're not understanding'.</i></p>
	<p><i>The operator was abrupt with the client because he was frustrated with the client not understanding why her payment was not covering her debt and usage. Once he explained, then she was more receptive to him. Eventually they both calmed down by the end of the call. He did come across as condescending.</i></p>
Dismissive	<p><i>Operator downplayed a miscommunication as a 'misunderstanding', but the customer said she was 'misinformed'.</i></p>
	<p><i>Could have offered more empathy and support when customer was saying that DHS had told them that the Utility Relief Grant application was not submitted from the service provider's end. Instead, the operator seemed quite defensive.</i></p>
	<p><i>Was not actively listening to the customer and asked the same question regarding water bill costs (for financial assessment) twice.</i></p>
	<p><i>Operator also did not address the customer's confusion and questions about the reason why she was being contacted, or why she was being asked to pay a particular amount as when her account was in credit. This led to the customer becoming frustrated and hanging up the call.</i></p>

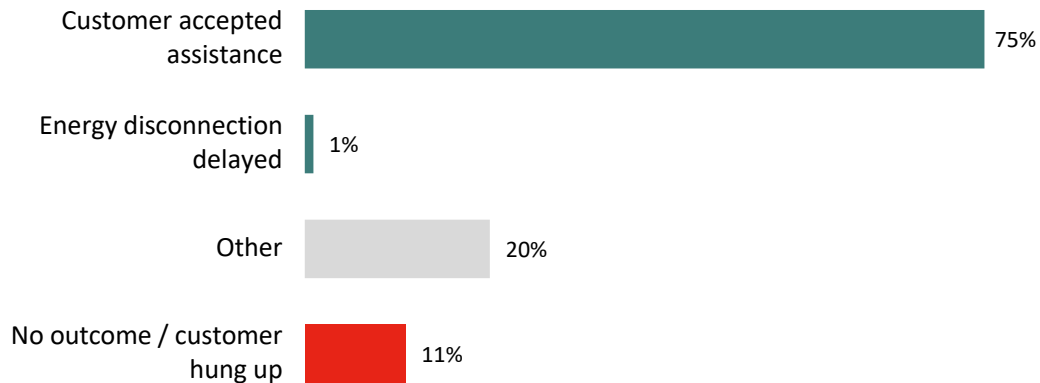
5.2. Outcomes and impacts

Three in four (75%) calls ended with customers accepting assistance from retail operators and in 1% of calls, customers had their energy disconnection delayed.

One in ten (11%) calls ended with no outcome or the customer hanging up.

As shown in Figure 19, one in five (21%) had another outcome, such as scheduling a follow up by the retail operator or the customer at a later date. This included instances where a specific team was not available for assistance at the time of the call or where the customer was directed to access further assistance elsewhere.

Figure 20: Outcome of call



What was the outcome of the call?
 Base: Conversations (n=729)
 Note: Multiple response options possible

An assessment was also made on the emotional state of the customer during the call, specifically if there was evidence that the customer was upset / distressed or angry. Less than one in ten customers was assessed to be upset or distressed (7%) during the calls analysed. A similar proportion was assessed to have been angry during the call (5%).

Examples of how this manifested in the calls are provided below, with a focus placed on examples where emotions appeared to be elicited by the retail operator or the options available for assistance.

	<p><i>Customer responded 'oh god' upon hearing debt accrued. Seemed distressed because customer was under the impression that automated payments were still going through, so had no idea they were missing payments.</i></p> <p><i>Upset that grants were not approved and that there was inconsistent information given to them by the service-provider.</i></p> <p><i>Mentioned she was a bit upset due to this being the first time in her life she was unemployed.</i></p>
Upset / distressed	<p><i>Customer was frustrated that she had to repeat her situation each time she spoke to a new person.</i></p> <p><i>A little upset as she couldn't understand why the approval of the grant was taking so long.</i></p> <p><i>The customer expressed they were depressed about owing money.</i></p> <p><i>They hinted at suicide and the hopelessness of their situation.</i></p> <p><i>Customer said 'I'm so embarrassed' regarding asking for another refund.</i></p>
Angry	<p><i>Customer vented frustration about their situation and having to pay outstanding amounts. Did not think it was fair.</i></p> <p><i>They sounded angry at the situation they were in and raised their voice at the operator.</i></p>

The customer had an irritated and exasperated tone of voice when the operator told him that the information he'd been given in a previous call with the retailer was incorrect, and he was not able to apply for an URG as he'd been told previously. However, his irritation was not directed at that operator.

Tone of voice to reiterate her payments being every fortnight sounded aggressive. She also spoke over the operator to transfer her over to the next operator.

Customer said the operator was being rude, she was in isolation and started swearing then hung up.

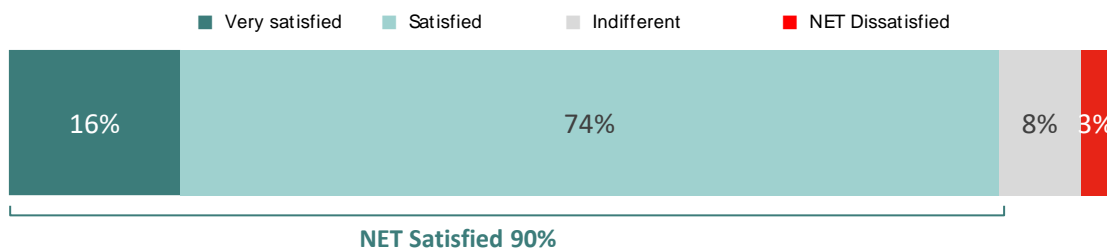
Customer requested from first operator - 'Can I talk to somebody in Australia?'

5.3. Customer satisfaction

In 90% of calls in which assistance was offered, customers were assessed as being satisfied or very satisfied with the support provided by the retail operator. Customers were assessed to be very satisfied in 16% of calls.

Indications of the customer’s satisfaction were based on their tone and comments in the call, and as such, are limited in terms of providing an accurate measurement. To capture robust satisfaction data, survey research with customers would need to be conducted.

Figure 21: Inferred satisfaction with support provided to customer



What was the customer’s reaction to the support provided by the retailer?
 Base: Offered assistance (n=584)
 Note: Excludes instances where results were unclear

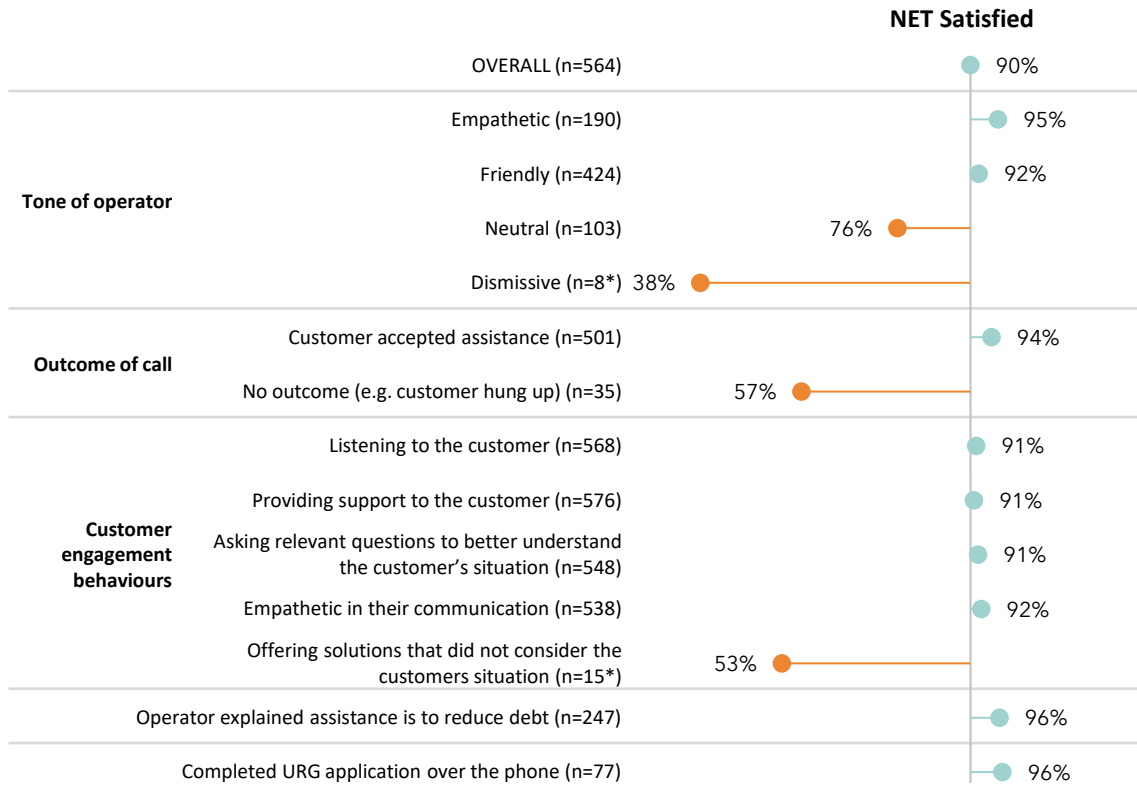
Several factors were identified as potentially influencing overall customer satisfaction:

- the tone used by the operator;
- the outcome of the call;
- customer engagement behaviours demonstrated by retail operators;
- operators explaining the purpose of assistance is to reduce debt; and
- operators completing the Utilities Relief Grant application over the phone with the customer.

These results are presented in

Figure 22.

Figure 22: Aspects of customer calls that were associated with higher customer satisfaction



What was the customer's reaction to the support provided by the retailer?
 Base: Offered assistance (n=584)
 Note: Excludes instances where results were unclear
 Note: *small base size, interpret results with caution

Areas of expertise:



Communication, marketing and community research



Organisational and employee research



Client and stakeholder research



Consultation and submissions



Portals



Data analytics and compliance



Online surveys and ballots



First Nations research



Disability services research

MELBOURNE

Level 6, 479 St Kilda Road
Melbourne VIC 3004
03 9526 9000

CANBERRA

Ground Floor
2 Brindabella Circuit
Brindabella Business Park
Canberra Airport ACT 2601
02 6109 6300

SYDNEY

Level 26, 44 Market Street
Sydney NSW 2000
02 9089 8694

BRISBANE

Level 22, Northbank Plaza
69 Ann Street
Brisbane QLD 4000
07 3112 1052

info@orima.com
orima.com

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APPENDIX A: Select results by retailer (deidentified)

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Was payment difficulty discussed?

Was payment difficulty discussed?																		
	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=729)	(n=110)	(n=95)	(n=92)	(n=79)	(n=70)	(n=50)	(n=40)	(n=36)	(n=34)	(n=26*)	(n=21*)	(n=19*)	(n=18*)	(n=17*)	(n=13*)	(n=5*)	(n=4*)
Yes, customer prompted	38%	28%	32%	47%	37%	39%	40%	55%	58%	35%	19%	43%	21%	56%	18%	54%	40%	0%
Yes, operator prompted	12%	7%	6%	5%	29%	21%	16%	20%	6%	9%	19%	5%	0%	6%	0%	8%	40%	50%
No / Unclear	50%	65%	62%	48%	34%	40%	44%	25%	36%	56%	62%	52%	79%	39%	82%	38%	20%	50%

*Low base size, interpret results with caution

Did the operator offer to help complete the application of the Utility Relief Grant?

Did the operator offer to help complete the application of the Utility Relief Grant?																		
	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=293)	(n=39)	(n=36)	(n=42)	(n=39)	(n=28*)	(n=30)	(n=13*)	(n=8*)	(n=13*)	(n=18*)	(n=9*)	(n=2*)	(n=5*)	(n=1*)	(n=7*)	(n=2*)	(n=1*)
Yes, over the phone	27%	23%	25%	12%	51%	29%	17%	23%	50%	31%	33%	11%	0%	60%	0%	43%	0%	0%
Yes, in another way	3%	3%	3%	0%	0%	4%	7%	8%	13%	0%	6%	0%	50%	0%	0%	14%	0%	0%
Other assistance (advice / email)	14%	5%	14%	21%	10%	29%	10%	0%	25%	23%	17%	0%	0%	20%	0%	0%	0%	0%
No/Unclear	56%	69%	58%	67%	38%	39%	67%	69%	13%	46%	44%	89%	50%	20%	100%	43%	100%	100%

*Low base size, interpret results with caution

Did the operator check if the customer was eligible for concessions?

Did the operator check if the customer was eligible for concessions?																		
	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=729)	(n=110)	(n=95)	(n=92)	(n=79)	(n=70)	(n=50)	(n=40)	(n=36)	(n=34)	(n=26*)	(n=21*)	(n=19*)	(n=18*)	(n=17*)	(n=13*)	(n=5*)	(n=4*)
Yes, operator mentioned	27%	23%	28%	38%	19%	30%	40%	33%	8%	12%	23%	43%	11%	28%	12%	54%	40%	25%
Yes, customer mentioned	6%	5%	7%	4%	4%	11%	10%	8%	3%	12%	4%	0%	11%	0%	0%	8%	0%	0%
No	57%	64%	28%	57%	75%	46%	40%	60%	86%	76%	58%	57%	74%	72%	82%	31%	60%	75%
Other	1%	1%	3%	0%	3%	0%	4%	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Unclear	8%	8%	33%	1%	0%	13%	6%	0%	0%	0%	15%	0%	5%	0%	6%	8%	0%	0%

*Low base size, interpret results with caution

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(TONE) Was the operator...? Yes

	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=729)	(n=110)	(n=95)	(n=92)	(n=79)	(n=70)	(n=50)	(n=40)	(n=36)	(n=34)	(n=26*)	(n=21*)	(n=19*)	(n=18*)	(n=17*)	(n=13*)	(n=5*)	(n=4*)
Respectful in their communication	98%	97%	92%	100%	96%	100%	98%	98%	100%	100%	100%	100%	95%	100%	94%	100%	100%	100%
Listening to the customer	95%	97%	77%	100%	94%	100%	98%	90%	100%	100%	100%	95%	95%	100%	94%	92%	100%	75%
Providing support to the customer	94%	94%	76%	99%	99%	100%	100%	98%	100%	100%	100%	95%	79%	100%	88%	92%	80%	75%
Asking relevant questions to better understand the customers situation	88%	92%	76%	93%	86%	99%	98%	75%	92%	97%	100%	90%	63%	100%	65%	92%	60%	75%
Empathetic in their communication	88%	84%	71%	100%	84%	100%	94%	75%	100%	97%	100%	76%	74%	100%	82%	100%	80%	75%
Using the customers name	83%	81%	81%	91%	77%	87%	84%	83%	86%	94%	88%	52%	79%	94%	82%	100%	40%	75%
Offering solutions that did not consider the customers situation	2%	1%	4%	3%	0%	6%	0%	3%	3%	0%	0%	5%	5%	6%	0%	8%	0%	0%
Obviously / robotically following a script (negatively)	2%	1%	2%	0%	6%	4%	0%	3%	0%	0%	0%	5%	0%	0%	6%	0%	0%	0%

*Low base size, interpret results with caution

Which of the following best describes the overall tone of the operator?

	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=729)	(n=110)	(n=95)	(n=92)	(n=79)	(n=70)	(n=50)	(n=40)	(n=36)	(n=34)	(n=26*)	(n=21*)	(n=19*)	(n=18*)	(n=17*)	(n=13*)	(n=5*)	(n=4*)
Empathetic	30%	37%	29%	20%	33%	37%	40%	38%	25%	15%	15%	14%	42%	22%	18%	54%	0%	50%
Friendly	71%	66%	63%	77%	73%	51%	90%	75%	69%	82%	85%	81%	84%	56%	94%	62%	60%	25%
Neutral	21%	28%	36%	3%	33%	11%	16%	33%	6%	12%	0%	38%	32%	22%	6%	8%	40%	50%
Judgemental	1%	1%	1%	0%	3%	0%	4%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Dismissive	2%	4%	3%	0%	1%	0%	0%	3%	0%	0%	0%	10%	5%	0%	6%	0%	0%	0%
Empathetic	30%	37%	29%	20%	33%	37%	40%	38%	25%	15%	15%	14%	42%	22%	18%	54%	0%	50%

*Low base size, interpret results with caution

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Did the operator offer any of the following assistance?

	TOTAL	Retailer 1	Retailer 2	Retailer 3	Retailer 4	Retailer 5	Retailer 6	Retailer 7	Retailer 8	Retailer 9	Retailer 10	Retailer 11	Retailer 12	Retailer 13	Retailer 14	Retailer 15	Retailer 16	Retailer 17
	(n=729)	(n=110)	(n=95)	(n=92)	(n=79)	(n=70)	(n=50)	(n=40)	(n=36)	(n=34)	(n=26*)	(n=21*)	(n=19*)	(n=18*)	(n=17*)	(n=13*)	(n=5*)	(n=4*)
Advice about government assistance - Utility Relief Grant	40%	35%	38%	46%	49%	40%	60%	33%	22%	38%	69%	43%	11%	28%	6%	54%	40%	25%
Enter into a payment plan	33%	35%	27%	30%	51%	30%	42%	45%	19%	24%	15%	33%	11%	33%	29%	31%	40%	50%
Vary an existing payment plan	16%	18%	15%	23%	11%	21%	8%	8%	3%	26%	8%	0%	37%	22%	6%	69%	0%	0%
Advice on how to lower future energy use	14%	11%	24%	7%	20%	10%	34%	13%	6%	6%	4%	0%	5%	6%	6%	38%	20%	0%
Change of energy plan to minimise customers energy costs	10%	12%	7%	15%	10%	4%	24%	8%	22%	6%	0%	5%	0%	11%	0%	8%	0%	0%
Financial assessment	9%	5%	14%	24%	6%	17%	6%	5%	0%	6%	0%	0%	5%	6%	0%	8%	20%	0%
Advice about government assistance - energy concessions	9%	3%	7%	24%	4%	10%	8%	3%	6%	9%	4%	0%	5%	11%	0%	46%	20%	0%
Assistance to help customer reduce energy use	8%	5%	8%	14%	13%	9%	8%	10%	0%	6%	0%	5%	5%	0%	0%	0%	40%	0%
Information on any reductions in customer energy use over time	6%	4%	9%	7%	8%	3%	10%	15%	6%	3%	0%	0%	5%	11%	0%	23%	0%	0%
Delay customer payment to the next billing cycle	5%	4%	1%	7%	4%	4%	8%	8%	17%	9%	19%	0%	0%	6%	6%	0%	0%	0%
Hold on repayment of money owed (other time period)	5%	5%	5%	1%	3%	1%	14%	18%	3%	0%	0%	10%	0%	6%	0%	0%	0%	0%
Advice about government assistance / concessions (Other)	3%	0%	5%	2%	4%	7%	2%	5%	0%	0%	0%	5%	5%	17%	6%	0%	0%	0%
Payment matching	3%	2%	0%	4%	0%	0%	24%	3%	0%	0%	0%	0%	0%	6%	0%	0%	0%	0%

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Hold on repayment of money owed (for 6 months)	2%	0%	3%	0%	3%	3%	0%	0%	0%	3%	0%	0%	0%	22%	0%	38%	0%	0%
Forecasts of likely future energy use	2%	1%	2%	1%	5%	1%	14%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Lowering of repayment amount	2%	1%	8%	0%	1%	0%	0%	3%	0%	0%	0%	0%	5%	0%	0%	8%	0%	0%
Debt waiver (removal of debt)	2%	2%	1%	1%	0%	1%	0%	0%	14%	0%	0%	0%	0%	11%	0%	0%	0%	0%
Retailer payments towards account	2%	2%	3%	1%	0%	0%	2%	5%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Allowing customer to pay for energy in advance	1%	0%	1%	0%	1%	1%	0%	0%	3%	0%	4%	0%	5%	0%	6%	0%	0%	0%
Repayment of money that is owed - 2 years period, other payment options	1%	0%	0%	0%	1%	1%	0%	0%	3%	0%	0%	10%	0%	0%	0%	0%	0%	0%
Repayment of money that is owed - 2 years period, monthly payments	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%
Other assistance	10%	6%	15%	8%	22%	7%	10%	13%	14%	0%	8%	5%	5%	0%	12%	15%	20%	0%
Other advice	8%	5%	11%	11%	10%	9%	6%	5%	6%	12%	19%	0%	5%	0%	0%	0%	0%	0%
Other financial/repayment assistance	7%	3%	13%	9%	16%	3%	12%	0%	8%	0%	0%	14%	0%	0%	0%	23%	0%	0%
Not mentioned	18%	15%	34%	16%	8%	14%	20%	18%	17%	21%	0%	24%	42%	11%	35%	0%	40%	25%

*Low base size, interpret results with caution

Areas of expertise:



Communication, marketing and community research



Organisational, stakeholder and client research



Client and stakeholder research



Consultation and submissions



Portals



Data analytics and compliance



Online surveys and ballots



First Nations research



Disability services research

MELBOURNE

Level 6, 479 St Kilda Road
Melbourne VIC 3004
03 9526 9000

CANBERRA

Ground Floor
2 Brindabella Circuit
Brindabella Business Park
Canberra Airport ACT 2601
02 6109 6300

SYDNEY

Level 26, 44 Market Street
Sydney NSW 2000
02 9089 8694

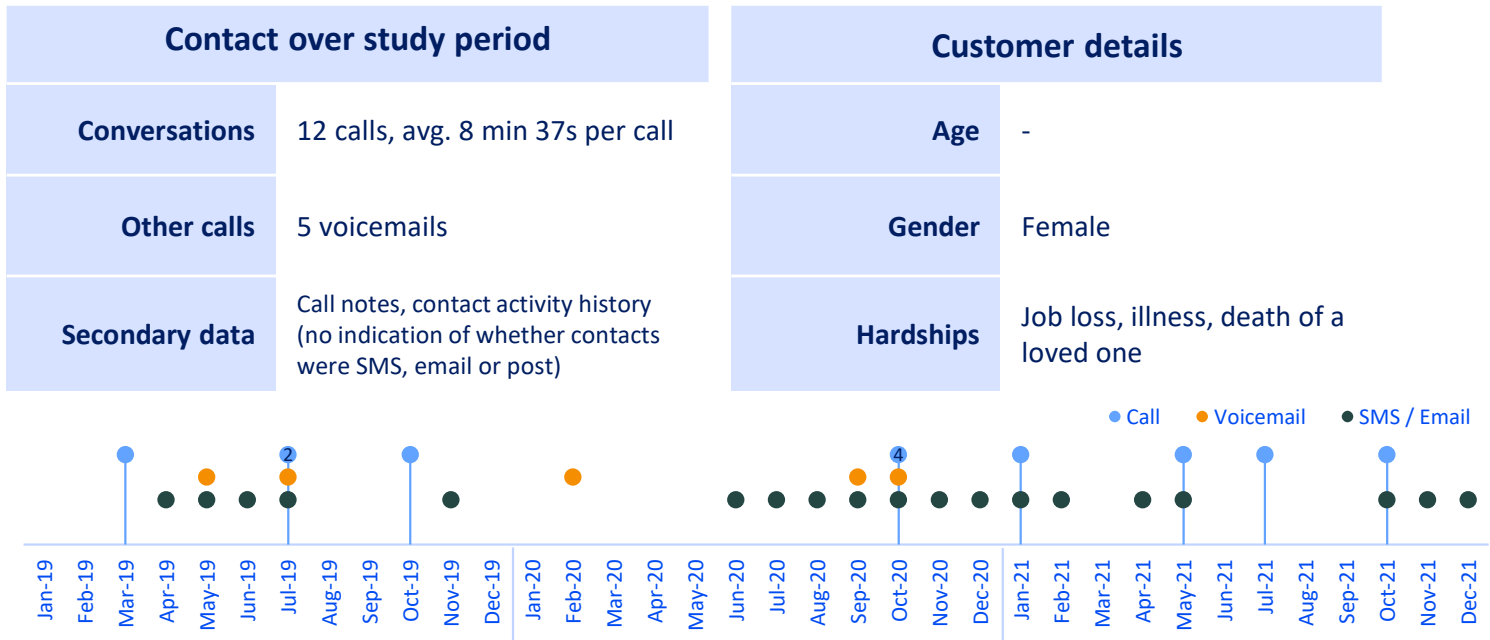
BRISBANE

Level 22, Northbank Plaza
69 Ann Street
Brisbane QLD 4000
07 3112 1052

info@orima.com
orima.com

Customer 1

Overview: The customer was facing compounding hardships over the duration of the call period including death of a loved one, illness and financial stress from COVID-19 related unemployment. After receiving disconnection warnings from her utility company she spoke to her provider to discuss options for payment during financial hardship.



Illustrative customer calls

Reason/trigger for call: Disconnection warning		12 July 2019		Overall satisfaction
Assistance offered	Positive interactions	Pain points		Dissatisfied
The operator was unable to offer much assistance, as the customer was not listed on the account and the account holder was not contactable for 8 weeks.	Operator offered to listen to the call recording in which the account holder had set up the account and would call the customer back next week.	Long hold length. Operator's tone was neutral and dismissive and they failed to resolve the customer's issue.		The operator was...
				Respectful —
				Listening
				Supporting —
				Asking questions —
				Empathetic —
				Ignoring situation
				Robotic —

Reason/trigger for call: Bill		7 October 2019		Overall satisfaction
Assistance offered	Positive interactions	Pain points		Satisfied
Assistance offered to vary their existing payment plan after the customer mentioned payment difficulties due to financial stress.	Operator communicated in an empathetic and friendly tone and sought to support the customer by offering assistance.	The operator did not provide alternative options for assistance beyond varying the payment plan nor check if the customer was eligible for concessions.		The operator was...
				Respectful
				Listening
				Supporting
				Asking questions
				Empathetic —
				Ignoring situation —
				Robotic —

Customer 1 (cont.)

Reason/trigger for call: Enquiry about support		17 October 2020	Overall satisfaction Indifferent
Assistance offered Assistance offered to vary their existing payment plan to a different payment interval.	Positive interactions The customer mentioned they were experiencing financial hardship because of loss of work and job loss. The operator was respectful and asked questions to better understand the situation.	Pain points The operator did not provide alternative options for assistance beyond varying the payment plan or check if the customer was eligible for concessions.	The operator was... Respectful Listening Supporting — Asking questions Empathetic — Ignoring situation — Robotic —

Reason/trigger for call: Customer unable to pay		21 October 2020	Overall satisfaction Very satisfied
Assistance offered The operator offered assistance to customer to enter into a payment plan and referred customer to a self service account to monitor utility usage and identify peaks.	Positive interactions The operator interacted in a friendly and empathetic manner and offered to assist rather than keeping the customer on hold until a credit specialist became available. The customer appeared to be very satisfied with the assistance.	Pain points The operator used inappropriate language when trying to engage the customer, 'sometimes when I go for a job I feel like I'm too old for this shit'.	The operator was... Respectful Listening Supporting Asking questions — Empathetic Ignoring situation — Robotic —

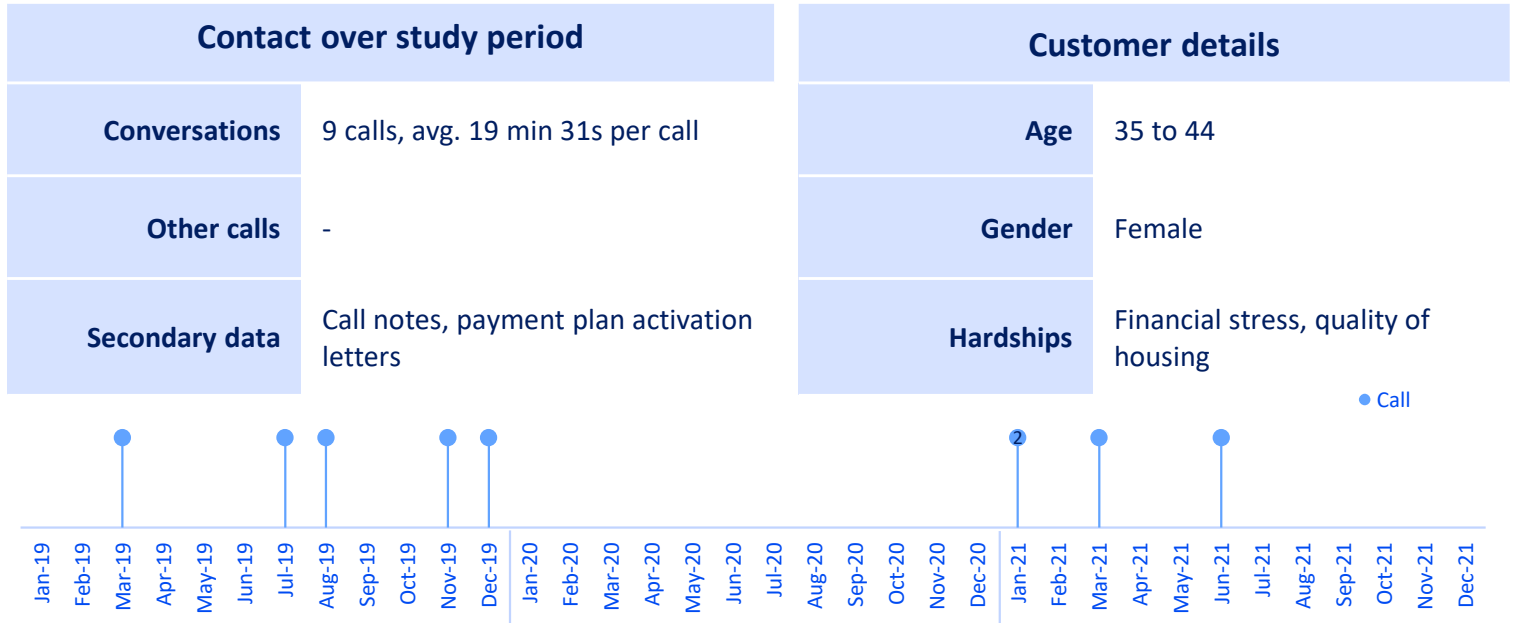
Reason/trigger for call: Offer of debt relief		2 July 2021	Overall satisfaction Satisfied
Assistance offered The operator conducted a financial assessment and advised about government assistance options, including energy concessions and the Utility Relief Grant.	Positive interactions The customer expressed continuing hardship due to financial stress, loss of job as well as poor quality housing. The operator communicated in a friendly tone and provided options for financial assistance.	Pain points The customer reported that they had not received communication about their previous payment plan ending. The operator did not offer to help complete the Utility Relief Grant application.	The operator was... Respectful Listening Supporting Asking questions — Empathetic Ignoring situation — Robotic —

Outcome: The customer was offered options to vary her existing payment plan and eventually was put on a tailored payment plan to reduce her financial burden.

Customer was eventually advised of government financial assistance options, including concessions and the utility relief grant. Most of her calls were supported by empathetic and friendly operators who sought to provide support and assistance. The level of support and empathy improved over the duration of the call period.

Customer 2

Overview: The customer relied solely on a pension to support their household of a single parent with several dependents. Arrangements were made to accommodate the customer’s situation at multiple times where unexpected expenses made paying bills particularly difficult. The customer was supported and aided by the retailer, assisted in applying for grants and offered relevant advice.



Reason/trigger for call: Unpaid reminder notice			28 March 2019	Overall satisfaction Very Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...	
The customer was set up with a payment plan and advised on how to reduce energy usage. The operator assisted provided information about reductions in the customer’s usage over time.	Operator actively listened and acknowledged customer’s hardship. They attended to the problem in a clear and easy to understand manner, avoiding technical jargon where possible. The operator offered offering meaningful solutions to the problem and frustrations.	Customer expressed difficulty getting payments processed through Centrepay for their electricity bill despite success in gas payments processing with the same provider.	Respectful <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input checked="" type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input type="checkbox"/>	

Reason/trigger for call: Account review			5 August 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...	
Review of customer account and energy audit completed. Operator offered advice on how to lower energy use and trends in reduction of customer’s usage over time.	Operator was polite and provided helpful energy saving recommendations.	Occasionally there was a failure on the operator’s part to acknowledge the customer and react with empathy, instead they focused on continuing with audit.	Respectful <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input checked="" type="checkbox"/>	

Customer 2 (cont.)

Reason/trigger for call: Bill		2 December 2019	Overall satisfaction Very Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Retail operator suggested the customer enter into a payment plan to reduce some of their difficulties in paying bills. Payment plan was established for the customer.	Customer's energy disconnection was halted by the implementation of a payment plan. The retail operator communicated empathetically, believing and validating customer, and offered verbal understanding of situation and reassurances, 'I'm so sorry to hear, but let me try to make your day better'.		Respectful
			Listening
			Supporting
			Asking questions
			Empathetic
			Ignoring situation —
			Robotic —

Reason/trigger for call: Enquiry about government assistance		19 January 2021	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Operator offered advice about government assistance and offered a hold on repayment of money owed. The customer completed grant application on the call with operator assistance.	Retail operator provided helpful advice about utility relief grants and assisted customer in applying for government assistance. Scheduled a future call to provide further assistance.	There was some difficulty in gauging customer satisfaction due to limitations in interactions caused by the closed ended questions.	Respectful
			Listening
			Supporting
			Asking questions
			Empathetic —
			Ignoring situation —
			Robotic —

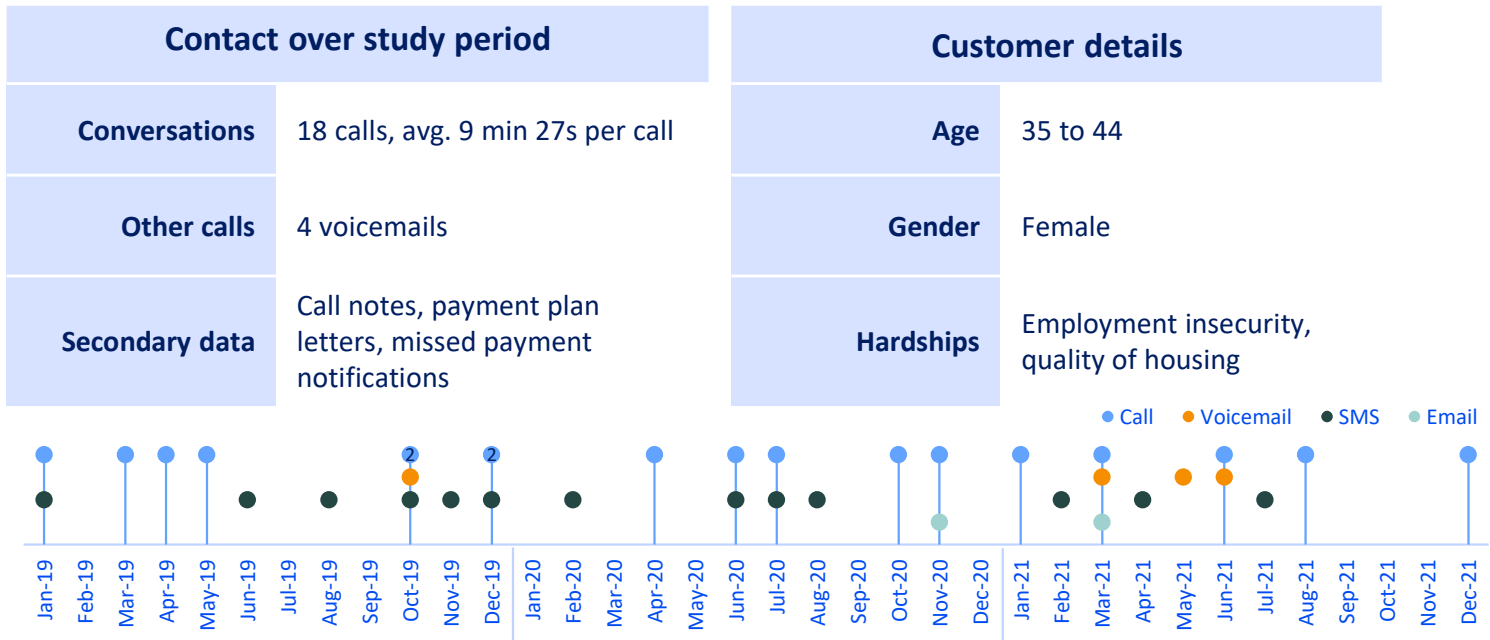
Reason/trigger for call: Enquiry about government assistance		1 June 2021	Overall satisfaction Indifferent
Assistance offered	Positive interactions	Pain points	The operator was...
The customer enquired about government assistance as they had been struggling to pay bills. The customer was set up with a payment plan.	Operator was polite and respectful.	Operator failed to deviate from script to actively listen to the customer. There was a need to empathetically respond to the personal needs and situation of the customer and provide tailored solutions, which was not met. Customer had called to inquire after government grants and was instead set up with payment plan.	Respectful —
			Listening —
			Supporting
			Asking questions —
			Empathetic —
			Ignoring situation —
			Robotic

Outcome: The customer's debt had been almost halved by the end of the study period compared to its start. Operators actively listened to customer's situations to tailor recommendations and meaningful solutions to their needs. Bill assistance such as payment plans were implemented at various stages as needed and the customer was aided in applying for government grants.

The customer's circumstances remain the same as a single parent and will continue in hardship program.

Customer 3

Overview: This customer and their partner cycled in and out of employment during the two year study period. The retailer accommodated the customer’s multiple requests to delay payment amounts during periods of lower household income. As the customer made payments when it was affordable to do so, they were rewarded with a payment matching debt waiver.



Illustrative customer calls

Reason/trigger for call: Customer unable to pay			3 January 2019			Overall satisfaction Indifferent	
Assistance offered		Positive interactions		Pain points		The operator was...	
Customer was unable to pay due to partner losing their job, requested suspension of payments Customer set up with deferment on payment plan and advised on how to reduce energy usage.		Retail operator provided helpful payment plan solutions, recommended following energy saving tips, recommended applying for concessions. Acknowledged and provided positive affirmation to the customer having reduced energy usage.		Customer mentioned that the conduct of financial counsellor on a previous call was 'ridiculous' and 'useless'. Customer expressed issues with old home and appliances making some energy reduction advice not viable.		Respectful ● Listening ● Supporting ● Asking questions ● Empathetic ● Ignoring situation — Robotic —	
Reason/trigger for call: Account check in			14 May 2019			Overall satisfaction Satisfied	
Assistance offered		Positive interactions		Pain points		The operator was...	
Operator check in to see how customer was going and whether they could resume their payment plan. Customer provided a date when they could resume the payment and operator was able to offer assistance in the form of advice and tariff rate assessment.		Operator prompted for any payment difficulties, 'how is everything going since the last time we spoke'. Operator verbalised empathy at husband's employment difficulty. Acknowledged progress on energy reduction and prompted for any further efforts that could be made.		No follow up on application for concession as raised by operator earlier in the year.		Respectful ● Listening ● Supporting ● Asking questions ● Empathetic — Ignoring situation — Robotic —	

Customer 3 (cont.)

Reason/trigger for call: Customer unable to pay		2 October 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Customer was unable to pay due to partner losing their job again, requested suspension of payments. Payments deferred for 4 weeks.	Customer was thankful for the help provided. Operator confirmed that customer would be able to make weekly payments after the end of the hold period "I don't want you to commit to something if you're not [wanting]". Utility Relief Grant application confirmed to be received via email.	Utility Relief Grant document that was sent on 6 September was not received, expected in the post but sent by email. While operator was able to explain many areas of what was required for the URG application, there were some fields that they were not certain about.	Respectful Listening Supporting Asking questions — Empathetic <hr/> Ignoring situation — Robotic —

Reason/trigger for call: Customer unable to pay		22 March 2021	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Request to put payment plan on hold while household is between jobs again. Payments deferred for 4 weeks.	Customer recognised operator and requested they look after their account in the future. Operator emphasised that they did not want the situation to cause any stress "you can relax for a while". Call notes indicate that customer may be eligible for debt forgiveness.	Customer had previously received calls from a different operator leaving voice messages. There was a missed opportunity to have had the preferred operator make this call as this relationship was already established.	Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

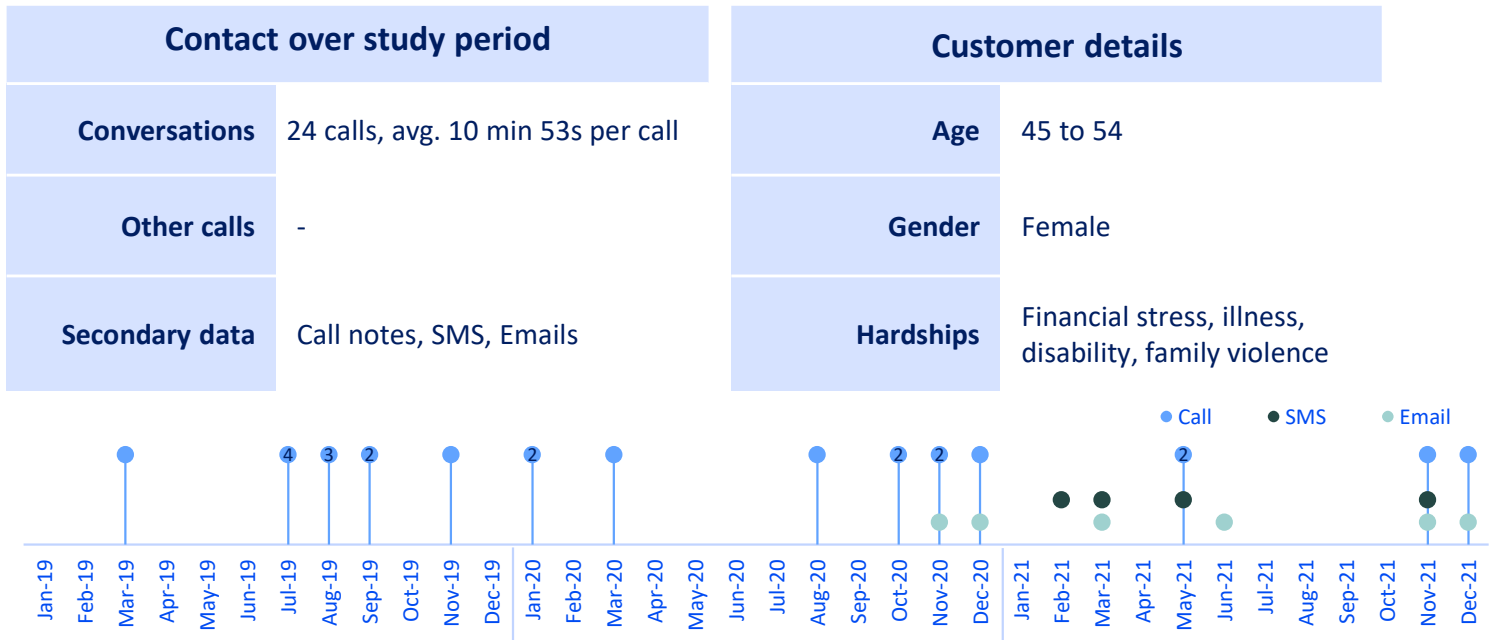
Reason/trigger for call: Offer of debt relief		23 June 2021	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	The operator was...
Offer of payment matching incentive. Willing to make this retrospective for the previous seven payments. Debt waiver applied and customer no longer had debt with retailer.	Retrospective payment matching incentive greatly appreciated. "Oh my god, that would be huge". Operator asked about family, kids and discussed personal issues with the customer while entering information for debt waiver – the customer responded well.	When customer was in credit a month later (2 August 2021) they were confused about the consequences of deferring a payment plan and was worried that debt would be reinstated.	Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

Outcome: At the end of the study period the customer had a large reduction in their debt due to the accommodations and support provided by the retailer. This process was facilitated by supportive and empathetic hardship team operators.

The employment uncertainty and hardships faced by the customer were not relieved by the end of the study and there was confusion about the transition from a payment plan into an ongoing pay for usage arrangement. There was an opportunity to set up a pay-in-advance option for this customer as they exited the hardship program to maintain a more familiar energy payment arrangement.

Customer 4

Overview: The customer was already on the retailer hardship program at the start of the study period, having previously being identified as vulnerable. Throughout the study period, the customer’s account was protected using a code word and she received support to manage financial hardships. She was also offered referrals to support lines for family violence.



Illustrative customer calls

Reason/trigger for call: Bill			29 July 2019	Overall satisfaction Very dissatisfied
Assistance offered	Positive interactions	Pain points	<p>The operator was...</p> <ul style="list-style-type: none"> Respectful <input checked="" type="checkbox"/> Listening <input type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input type="checkbox"/> 	
Customer had previously attempted to pay off her remaining balance with the supplier but was not made aware that a bill was imminent. Operator offered to put the customer back on a payment plan. The customer called this solution “ridiculous”, saying she would change suppliers before hanging up.	Operator said “I really do apologise” regarding miscommunication and tried to offer customer solutions to the problem.	Customer felt that she had been “misinformed” and “given false information” in a previous call. Operator did not seem very empathetic to the customer’s situation, and could not offer much support to the customer.		

Reason/trigger for call: Cancellation of account			29 July 2019	Overall satisfaction Satisfied
Assistance offered	Positive interactions	Pain points	<p>The operator was...</p> <ul style="list-style-type: none"> Respectful <input checked="" type="checkbox"/> Listening <input checked="" type="checkbox"/> Supporting <input checked="" type="checkbox"/> Asking questions <input checked="" type="checkbox"/> Empathetic <input checked="" type="checkbox"/> Ignoring situation <input type="checkbox"/> Robotic <input type="checkbox"/> 	
Payment plan to cover the remaining balance on the account and prevent debit taken out of account. Although the customer mentioned cancelling her account, after being offered lower energy rates the customer did not end up changing retailers.	Operator said “I’m sorry to hear that” regarding the customer experiencing bad customer service experienced from retailer.	In a follow up call (August 2019) the customer followed up to confirm her payment arrangement. The repayment amount was not discussed in relation to whether this would cover her ongoing energy costs.		

Customer 4 (cont.)

Reason/trigger for call: Refund of debited funds		28 August 2019	Overall satisfaction Very Satisfied
Assistance offered The customer was facing financial hardships because of medical costs. She requested a direct debit payment be refunded. Retailer offered to put payments on hold, checked concessions and grants to prevent the need to apply for refunds as often.	Positive interactions Operator was very reassuring to customer, and offered solutions and suggestions after having considered the customer's situation. Operator consistently emphasised that they wanted to set up payments that the customer would be comfortable paying going forward.	Pain points Retailer information regarding eligibility for the Utility Relief Grant (URG) may not have been correct. Operator mentioned that as the customer had completed the URG in the previous financial year, she would be eligible to apply again.	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

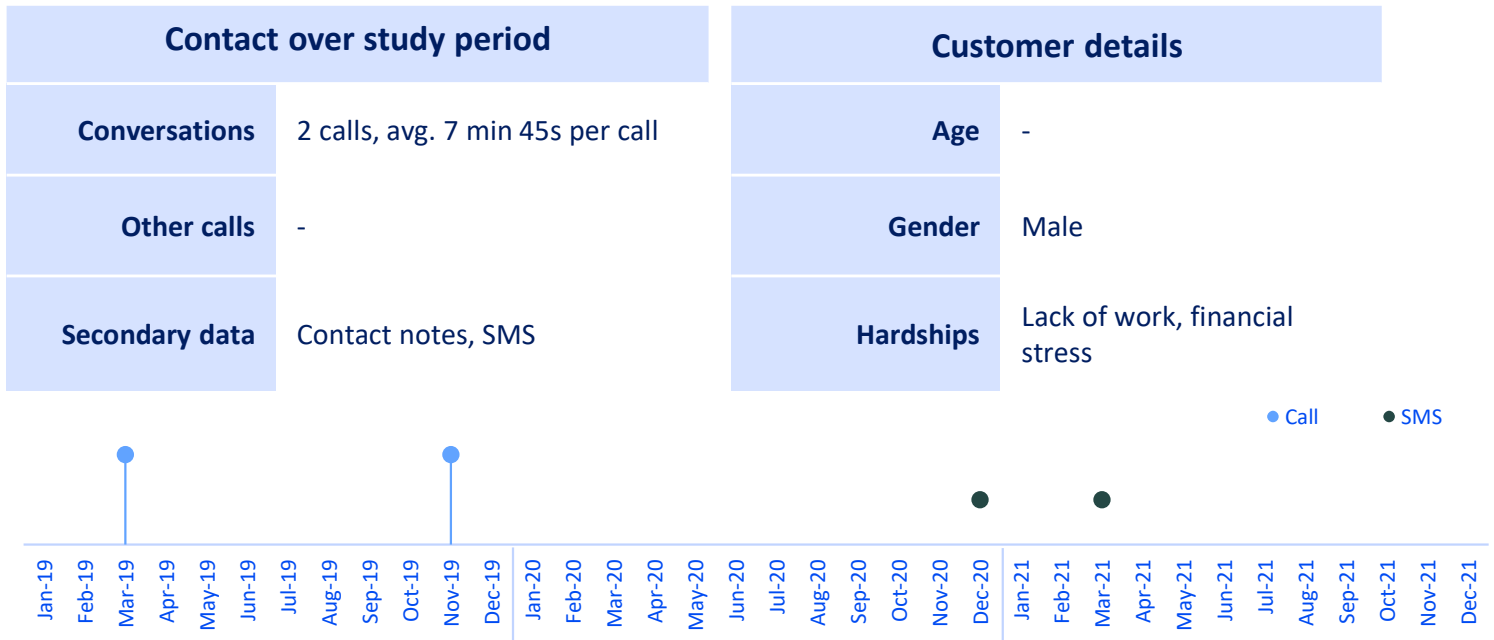
Reason/trigger for call: Change of details (moving)		1 October 2020	Overall satisfaction Satisfied
Assistance offered Transferred customer to best rate plan as a part of the address change process, provided comparison of rate to Victorian Default Offer and \$50 rebate.	Positive interactions Carefully summarised the changes made on the account at the end of the call to make sure everything was correct. Offered the 1800 Respect number as an additional support for family violence (which had previously been flagged on customer account).	Pain points Extended hold periods (9 minutes of the 22 minute call).	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

Reason/trigger for call: Set up a new payment plan		10 November 2021	Overall satisfaction Satisfied
Assistance offered Customer asked to be placed back onto a payment plan after previously leaving the program; plan would cover usage and pay down arrears. Retailer offered additional support in the form of advice about the URG and provided energy saving tips over the phone.	Positive interactions Retail operator provided energy saving tips over the phone and was knowledgeable and helpful in explaining tips that would help the customer (e.g. washing clothes on cold water setting).	Pain points Retailer suggested that improving insulation of the home would help reduce energy usage. As the customer was renting, this was not possible. This was handled well by the operator, but consideration that many people on hardship programs may be renters may require the framing of this type of advice to be adjusted.	The operator was... Respectful Listening Supporting Asking questions Empathetic <hr/> Ignoring situation — Robotic —

Outcome: Over the study period, the customer seemed to be largely satisfied with the service received from the retailer. An exception to these predominantly positive experiences occurred when the customer was surprised by a large bill which she thought had been accounted for based on a conversation with a retailer representative. Subsequent positive interactions dissuaded the customer from their earlier intention to switch to another energy provider. Customer ended the study period with a significantly larger amount of debt than she began with, but at this point the customer was in a position to pay an amount that would cover her usage and start paying down her arrears.

Customer 5

Overview: This customer from a CALD background was facing payment difficulty due to a lack of employment and family support in Australia. Due to communication difficulties, the assistance provided by the operator was misinterpreted as a discount. This led to customer anger and dissatisfaction with the retailer.



Illustrative customer calls

Reason/trigger for call: Customer unable to pay			6 March 2019			Overall satisfaction	
						Satisfied	
Assistance offered		Positive interactions		Pain points		The operator was...	
<p>The customer enquired about a payment plan to help them with a difficult period. The agreed upon plan was above the original amount requested by the customer, but was still below his expected usage.</p> <p>Retailer also offered to look into government grants, energy audits and energy reduction advice. The customer was not interested in these.</p> <p>Retailer offered a payment match for every sixth payment made.</p>		<p>Retail operator listened and responded to customer concerns appropriately and was able to offer a variety of assistance options.</p> <p>Operator was patient and happy to explain details of payment plan again when asked by the customer.</p>		<p>Customer felt that the process was long and difficult: "If I knew it was going to be this much hassle, I wouldn't have worried about it". Although the durations of hold periods for this call were not available, this does illustrate the importance of reducing hold periods and redirecting customers early to enable more productive assistance discussions.</p> <p>As a part of the assistance program, the retailer mentioned they would be contacting the customer every 3 months to discuss his payments, but there are no records of this occurring.</p>		<p>Respectful <input checked="" type="checkbox"/></p> <p>Listening <input checked="" type="checkbox"/></p> <p>Supporting <input checked="" type="checkbox"/></p> <p>Asking questions <input checked="" type="checkbox"/></p> <p>Empathetic <input checked="" type="checkbox"/></p> <hr/> <p>Ignoring situation <input type="checkbox"/></p> <p>Robotic <input type="checkbox"/></p>	

Customer 5 (cont.)

Reason/trigger for call: Account query			1 November 2019	Overall satisfaction Very dissatisfied
<p>Assistance offered</p> <p>The customer was returning a call about his payment plan. However, he believed his account was paid up in full. The operator confirmed that account was in credit and the payment matching had gone through.</p> <p>The customer agreed that he no longer needed assistance.</p>	<p>Positive interactions</p> <p>The operator was patient and made sure they understood the customer's situation before offering advice.</p> <p>The operator remained patient and positive while the customer was talking over them and tried to help the customer understand what the situation was even though the customer was agitated.</p>	<p>Pain points</p> <p>After learning that being taken off the payment plan would mean he would not be able to access payment matching, the customer blamed and swore at the operator.</p>	<p>The operator was...</p> <p>Respectful </p> <p>Listening </p> <p>Supporting </p> <p>Asking questions </p> <p>Empathetic </p> <hr/> <p>Ignoring situation —</p> <p>Robotic —</p>	

Outcome: The customer was taken off the payment plan after fully paying off his debt for both gas and electricity. Due to a misinterpretation of the payment matching initiative, the customer felt that leaving the payment plan was a negative as he no longer had access to the payment matching deal.

A clearer communication of this assistance at the initial set up could potentially have alleviated this miscommunication. However, given the brusque nature of the customer's communication on both calls this may have been difficult.

SMS records show that the customer was in arrears in late 2020, a year after leaving the assistance program.