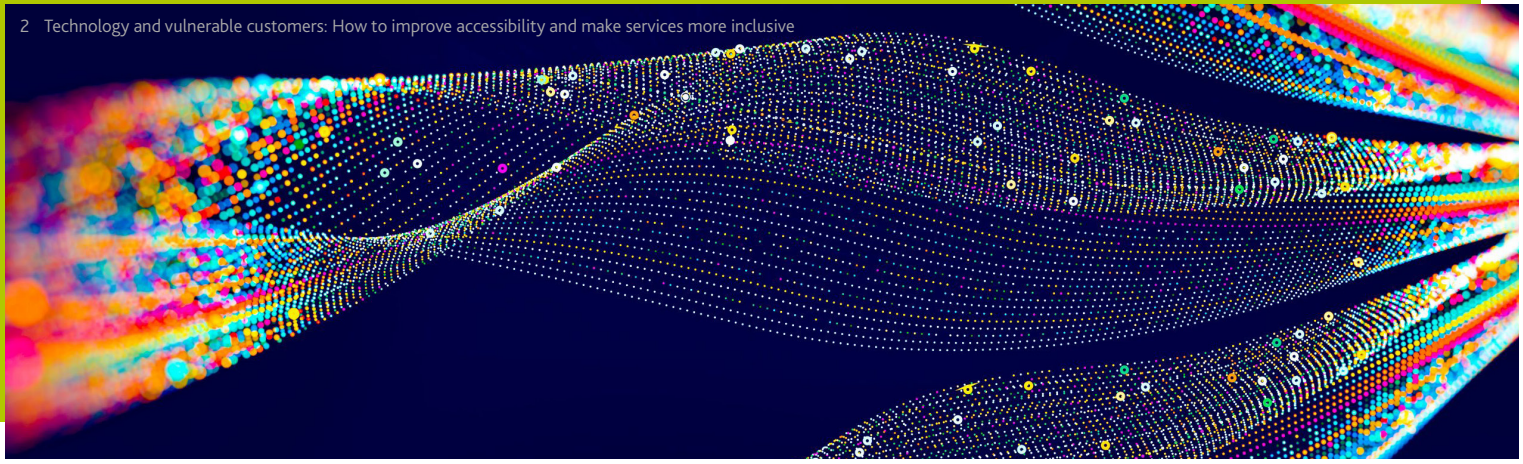


**AI, digital transformation,
and vulnerable customers:**

**Building resilience,
improving accessibility,
and overcoming challenges**

**arvato
connect**



The changing face of vulnerability

Understanding and addressing consumer vulnerability has never been more critical. The legacy of the pandemic and recent economic turmoil has shone a spotlight on just how widespread and unpredictable vulnerability can be. Whether transient or long term, vulnerabilities such as poor health, disability or difficult personal circumstances impact the way people engage with organisations and the type of support they need, and indeed, expect.



According to the [Financial Conduct Authority](#), **47%** of the UK population have one or more characteristics that would classify them as vulnerable.

What does it mean to be vulnerable?

Vulnerability comes in many guises – and one size doesn't fit all. The Financial Conduct Authority defines a vulnerable consumer as "someone who, due to their personal circumstances, is especially susceptible to detriment".

Key drivers of vulnerability include:

- **Health**
Conditions or illnesses that impact an individual's ability to complete day-to-day tasks, both mentally and physically
- **Resilience**
Difficulties coping with challenging emotional and/or financial circumstances
- **Life events**
The impact of major life events such as bereavement, job loss or relationship breakdown
- **Capability**
Barriers to accessing services such as a lack of digital know-how or limited language proficiency

Vulnerabilities are also complex, fluid and fast changing – and some individuals may not even be aware they are vulnerable. Others may mask their vulnerabilities and resist being classified as vulnerable. This makes it challenging for companies to correctly identify vulnerable customers and take the right actions to support them. Technology can help to optimise this process and make the customer experience more personalised and accessible, but organisations need to strike the right balance between digital, paper-based and agent-led services to avoid excluding certain groups.

With this in mind, we surveyed a group of 250 individuals who self-identify as vulnerable. We asked them to share their experiences, positive and negative, of interacting with companies on a human and digital level. What emerged was a clear picture of the daily struggles vulnerable customers face – and how both human and technology can help and hinder in equal measure.

We observed some patterns among specific groups, such as a broad preference for digital services among respondents with mental health challenges. Findings like these will help to shape strategies and processes that better meet the needs of individual customers. Overall, however, the survey responses reinforced what all of us would do well to remember – vulnerable people are individuals, and the temptation to stereotype should be avoided.

Freedom to choose

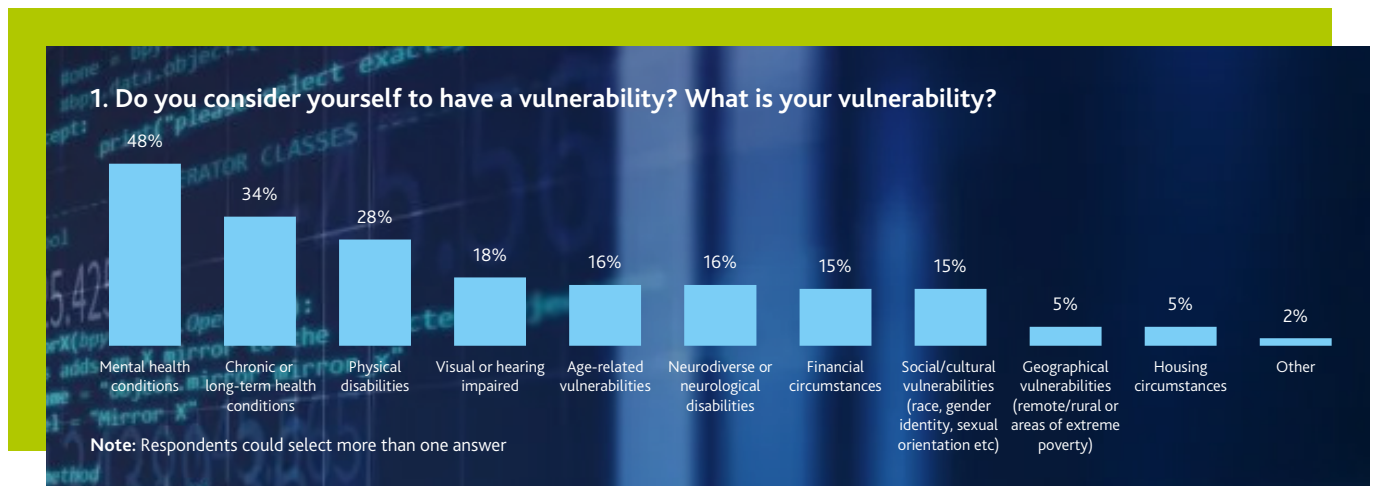
Overall, the survey reveals a strong desire for choice. Like any other consumer, vulnerable customers want to be able to interact with organisations on their own terms. They want to have access to the same range of services, digital or otherwise, and be able to choose which suits them best at any given time.

Empathy is clearly also important to our survey group. As open as respondents are to embracing new technologies, they still place high value on human interaction. Organisations need to ensure that vulnerable customers have the same access as other consumers to both in-person and digital support – and that both options deliver the desired results. This means making the choice and variety of channels more accessible and inclusive.

Managing consumer vulnerability will always be a complex undertaking. The aim of this report is to offer insights that will help firms rethink their vulnerability strategies. The hope is to spark meaningful change and greater inclusion for vulnerable people.

Survey demographics

The survey targeted a pool of 250 individuals who identify as vulnerable across a broad range of vulnerabilities. Participant age was evenly distributed from 18 to 65-plus. Gender was also evenly split across the survey group.



Respondents span a broad spectrum of vulnerabilities. These include long-term challenges such as poor health, disability or discrimination, as well as circumstances that may be more periodic such as housing and financial difficulties. It was also common for respondents to experience multiple vulnerabilities.

The majority of respondents cite poor health or physical disability as the reason for their vulnerability. Notably, mental health conditions impact almost half of those surveyed and are often paired with other vulnerabilities, such as chronic illness or financial difficulties (see below for more details).

Just over a third (34%) of respondents suffer from chronic health conditions that impact their daily life long term. Again, these are often paired with other vulnerabilities, in particular physical disability. The responses from this group clearly show the issues they face in the physical world. Respondents cite problems with accessibility in stores and banks, for example, as well as issues getting to and parking at their destination.

Clearly, technology holds great benefit for this group as an alternative, but not a replacement, to accessing services in person. Key findings include:

- Around a third of survey participants identify as having three or more vulnerabilities.
- Almost half of those who experience age-related vulnerabilities have some kind of physical disability or visual/hearing impairment.
- There are strong correlations between mental health and chronic illness or physical disability. Mental health issues are also linked to financial difficulties.

These observations are indicative of the potential complexity of identifying vulnerabilities and offering services that meet diverse consumer needs. They highlight the need to investigate more closely how consumers with multiple vulnerabilities engage with the digital and physical worlds, and to develop services accordingly.



All respondents use some form of technology to help them in their daily lives, from monitoring health conditions and completing daily tasks to engaging more widely with society. Nearly half (42%) use smart tech to make life easier at home, closely followed by personal finance applications and accessible websites and apps. Also high on the list are wearable devices, voice-activated assistants and navigation and mobility apps. This shows the value vulnerable people place on living full and independent lives, and also how they use tech to monitor and improve their physical and mental wellbeing.

Key findings include:

Importance of digital accessibility

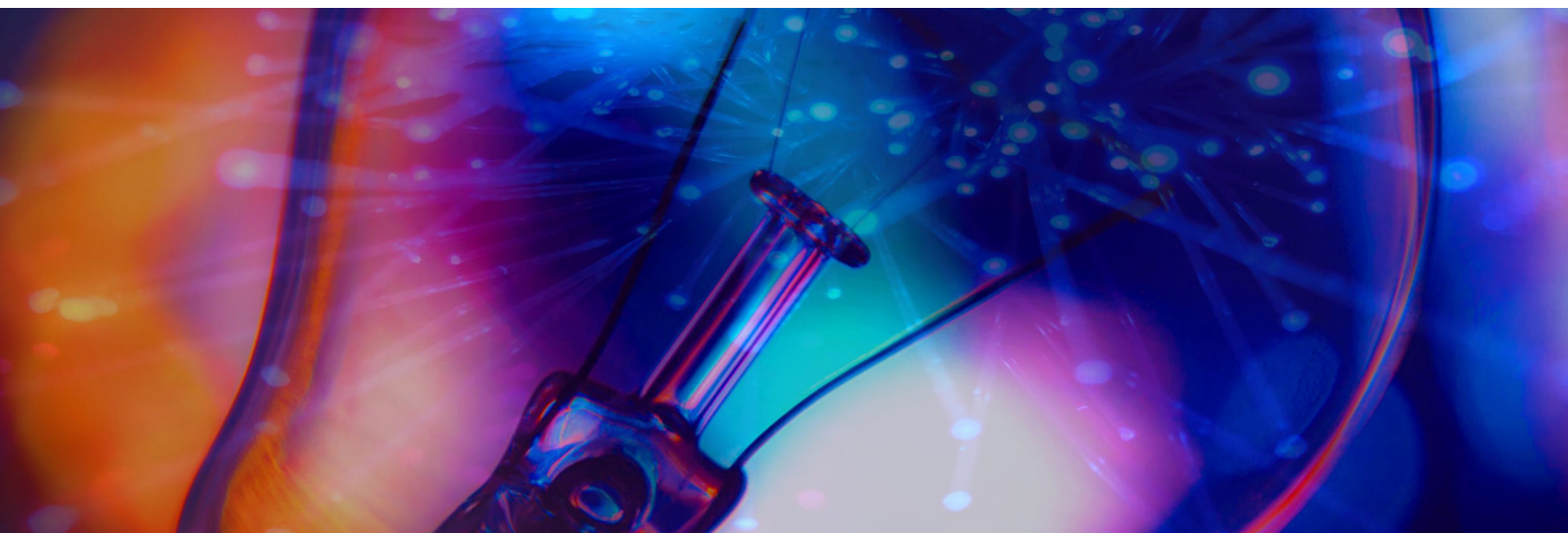
Accessibility is not confined to the physical world. The popularity of personal finance apps, for example, shows the importance of digital services to consumers who struggle to get to banks. But respondents report issues with usability. Businesses need to ensure they are meeting the needs of vulnerable consumers and make their apps easy to use and accessible to all. Companies also need to be mindful that this group sees technology as a convenient alternative, not as a replacement, for real-world accessibility. In other words, they expect accessibility across every interaction they have with an organisation.

Potential of artificial intelligence

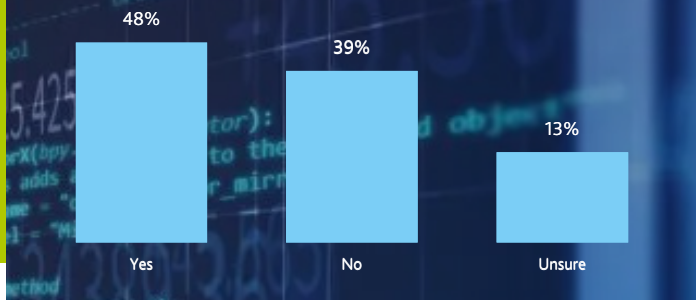
The majority of tools respondents are leveraged, or powered by, artificial intelligence (AI). This shows the potential of AI to enhance the customer experience. For example, AI can make customer service more accessible and interactive for vulnerable groups.

Compatibility is critical

The range of technologies used by vulnerable customers highlights the importance of compatibility. With exclusion already prevalent in the lives of the vulnerable, companies need to ensure nothing stands in the way of their access to web-based services. The onus is on businesses to test and retest their systems to ensure compatibility with the latest developments in assistive and smart technology.



3. Have you ever avoided a company due to its poor accessibility or poor customer service related to your vulnerability?



“If a site isn’t easy to navigate or isn’t compatible with the assistive tech I use, then I’ll go elsewhere, as **I feel excluded.**”

“I prefer working with companies that have an online chat or email service, as **I get very scared of communicating by telephone.**”

Almost half of respondents have taken their business elsewhere due to issues with accessibility or poor customer service. Detailed comments from participants highlight common issues:

Poor accessibility and usability

Respondents with disabilities or chronic illness report facing considerable issues with the accessibility of shops and public services, highlighting the potential importance of accessible technology for this group. However, the survey shows that vulnerable consumers who prefer to access, or indeed rely on, digital services quickly go elsewhere when websites and apps aren’t accessible or are difficult to use. Comments suggest that the main reasons for disengaging with a company include over-complex user interfaces and a lack of compatibility with assistive technologies, such as screen readers and speech recognition software.

Importance of omnichannel

Comments shows that vulnerable consumers have different needs when it comes to contacting firms and seeking out support. To some extent this is a matter of preference, but responses also show a clear correlation with the type of vulnerability. For example, respondents with mental health conditions have an overwhelming preference for online services and tend to shy away from in-person contact, while many of those with age-related vulnerabilities would prefer to have the option of speaking with an agent.

“**I will avoid** having any business with companies that I cannot speak to on the phone or live chat with an agent.”

Like other consumer groups, vulnerable communities expect to be able to interact with companies in a way that suits them best. And whatever the channel, it needs to be accessible, easy to use and sensitive to their individual needs. Companies that can offer a superior service to vulnerable consumers across every channel stand to gain a significant competitive advantage.

Linguistic and cultural barriers

In the survey, 15% of the group identify as vulnerable due to their social or cultural background. This includes respondents whose main language may not be English and who could struggle to access services as a result. The onus is on organisations to connect with individuals in their preferred language, whether online or on the phone, to ensure equal access to vital services and support. Cultural sensitivity is also an important consideration. In addition to language services such as interpreting and real-time translation, specialised training and tech-based solutions can help staff better identify and respond to linguistic and cultural challenges.

This is borne out across ArvatoConnect projects. We regularly help organisations integrate language assistance across multiple customer touchpoints. One prominent example is the NHS Test and Trace service. To prevent the spread of COVID-19 and protect public health, the service needed to be accessible to all, including those with limited proficiency in English. ArvatoConnect worked with language service provider thebigword to set up a professional interpreting process, so that users could access support in their own native language.



15% of the group identify as vulnerable due to their social or cultural background

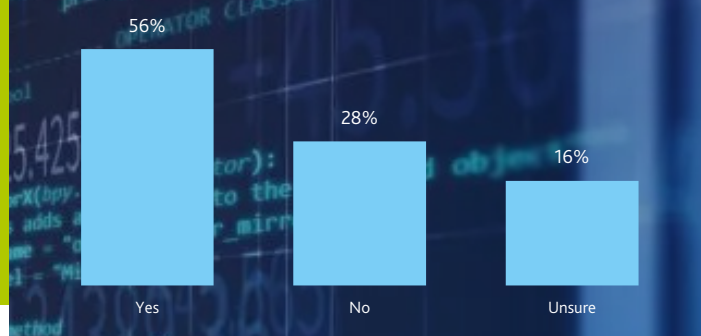
Overreliance on automated support

Some respondents report avoiding companies who rely heavily on automated customer service. Their comments call out automated phone systems, web chat and AI bots that fail to resolve their issues quickly and effectively. A lack of in-person support is clearly a factor here.

Vulnerable customers will switch companies if dissatisfied

The survey shows that vulnerable consumers won't hesitate to go elsewhere if a company isn't catering to their needs – on both a digital and human level. Some respondents also indicated they wouldn't shy away from sharing bad experiences on social channels.

4. Have you ever had a positive experience with a company's approach to your vulnerability?



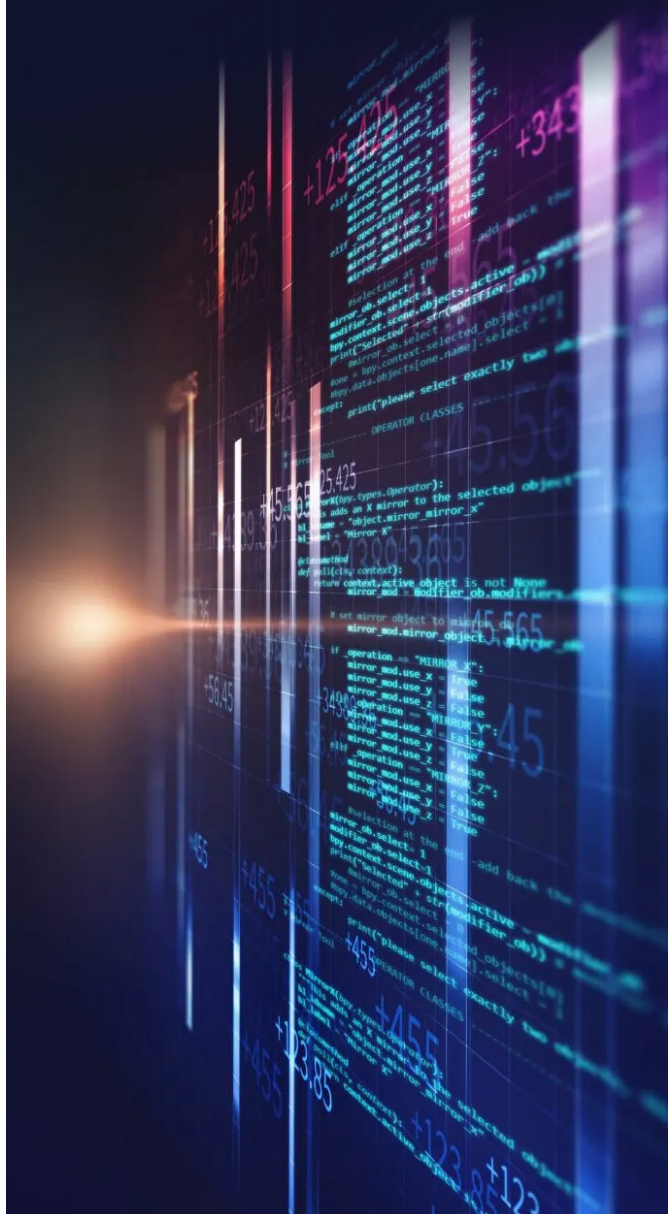
More than half (56%) of consumers surveyed reported having a positive experience when dealing with companies. While this is encouraging, the flip side is concerning, suggesting 44% of respondents have never had a favourable experience related to their vulnerabilities. Factors that impact positively on respondents include:

Empathy and flexibility

The majority of positive comments highlight experiences where companies have treated respondents with kindness and understanding. Unsurprisingly, a human is always involved in these interactions, whether through web chat, email, in person or on the phone. Comments suggest that these experiences go a long way and encourage consumers to stay loyal to a company.

Some comments demonstrated the willingness of firms to adapt their approach to accommodate customers on an individual basis. This level of personalisation is clearly important to vulnerable consumers who don't just want, but often need, specific support tailored to their circumstances. This can be as simple as an agent speaking more slowly and clearly, or providing information in a different format. The key is demonstrating a level of understanding and being able to cater to an individual's needs. This of course relies on agents recognising particular vulnerabilities and understanding how the needs of vulnerable customers differ. This may require additional training of frontline staff. Technology may also be able to fill this role (see question 12).

"If a business can't cater for my needs, then **they don't deserve my disabled rainbow pound**. I share about such companies in support groups and on social media."



“I had a particular issue with a product I had bought. I didn’t want to ring up the helpline, so I used the online chatbot. This passed me to a real online assistant who suggested I call, as it might be easier. I explained I suffer from bad anxiety and autism and was having a hard communication day. **They were understanding and helped me** through online while asking if I needed additional information and checking in throughout the conversation.”

Several respondents also relayed positive experiences when accessing public services or visiting retail and hospitality establishments. Again, these highlighted the willingness of staff to go the extra mile and accommodate vulnerable customers’ individual needs.

Established processes

A number of positive experiences involved companies that already have processes in place to ensure vulnerable consumers receive the support they need. These include dedicated phone lines, specialist support teams and priority customer schemes. Clearly, these formalised processes are a draw for vulnerable customers, but also make it easier for frontline staff to provide the best support.

Inclusion by design for critical government services Department for Energy Security and Net Zero (DESNZ).

With plans to launch a campaign to support fuel-poor households, DESNZ called on ArvatoConnect for advice and expertise in inclusive service design. The main aim was to eliminate barriers to accessibility and ensure no one was excluded from seeking out support. Challenges included limited digital literacy and a lack of access to digital tools, as well as a reliance on carers or guardians to complete applications. Based on our in-depth experience of the needs of vulnerable customers, ArvatoConnect helped DESNZ design an inclusive, user-friendly service that opened the door to vital support for some of society’s most vulnerable people.

Accessible services

As expected, accessibility featured highly in participant comments, citing positive experiences in both the physical and digital worlds, in some cases spanning both.

In terms of real-world accessibility, respondents appreciated services such as quiet times in stores, speaking menus in restaurants, accessible pathways and areas, and special assistance. Again, the human element was critical here with many respondents making note of experiences with kind and accommodating staff.

Comments also underlined the importance of digital accessibility. Positive experiences highlighted websites and apps with in-built accessibility features such as colour inversion and keyboard-only navigation, as well as compatibility with assistive technologies such as screen readers and adaptive keyboards. Above all, comments centred on the importance of usability. Respondents complimented websites and apps that feature highly readable content and intuitive navigation. Essentially, it’s clear that vulnerable consumers want the same seamless experience as any other customer.

“Occasionally, a company or supplier has recognised that **we are not all tech-savvy** and is willing to talk or send printed material instead of leaving me to flounder and get frustrated with online applications or orders.”

“When I had to let my broadband provider know my dad had died and needed to add myself to my mother’s bill – as I was her power of attorney, as she was terminally ill – **they were so empathetic** and put me on their priority customer list. This meant I could email instead of phone, as I have a speech impairment and separately anxiety.”

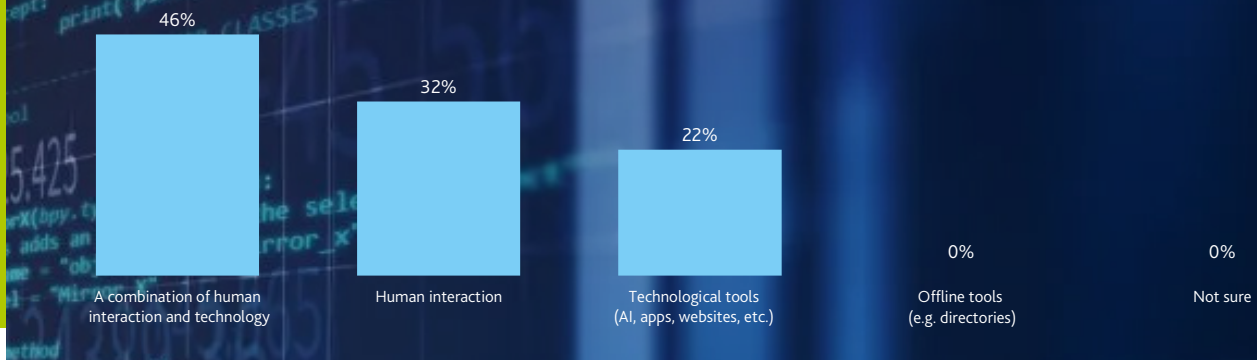
“**The coach company’s accessibility team were fantastic**, organised seats on my coaches that met my needs, and reserved them free of charge. They made drivers aware of my needs, so all drivers were very helpful. All it took was one email from myself... Made what could have been a super stressful journey a breeze.”

“I like websites which have inbuilt **accessibility features** e.g., I can invert the colours without having to blanket change all my apps and tabs via the settings centre on my device itself.”

“I found a great online bookstore that was **super helpful** for my migraines and my anxiety. They let me change the website to dark mode and make the text bigger, so it was easier on my eyes.”

“I have a document reader that can read out text for me or record online conversations to play later. **The website really was accessible**, and my software linked to it immediately. This rarely happens and always takes me longer to figure out settings to make it work for different company websites.”

5. What is your preferred method of interaction when seeking assistance or services?



Responses to this question clearly underscore the importance of in-person support to many vulnerable consumers. More than three quarters (78%) of respondents look for some level of human interaction when seeking out assistance, of which 32% favour a human-centred approach while 46% like to add technology to the mix. Interestingly, 22% of respondents prefer to use technology alone. Participants’ comments reveal some interesting factors that impact how vulnerable consumers access services and support.

Speed and simplicity are top priorities

Whether interacting with technology or humans, the clear priority for respondents is getting things done quickly and easily. Some view technology as a faster, stress-free option, while others maintain that humans help them find answers faster. Other consumers make their choice based on the task in hand, using digital services for simpler tasks and in-person support for more complex queries. Whichever channel a vulnerable consumer chooses, it’s clear that they expect a fast and seamless service.

“**A human is usually quicker.** Sometimes the chatbots don’t understand.”

“**I prefer to email rather than call,** as with large organisations you can get passed around the houses a bit. It’s frustrating and lengthy.”

“**If I can do it quickly and easily online/ via tech, I would prefer to do that,** as it’s probably quicker. But sometimes the systems don’t play ball (especially AI chatbots) in which case I often just spam them to get through to a human!”

Humans have the edge over AI (for now)

Although a good number of participants embrace the potential of AI, overall the technology meets with mixed reviews. Comments reveal issues with the capacity of AI tools to fully grasp individual needs, leading to delays and frustration. Chatbots in particular come under fire for the time and effort it takes to find an answer, as opposed to engaging directly with a human. The general perception seems to be that AI works for simple, repetitive tasks, but isn’t intuitive enough to deal with complex issues or situations that require empathy. Participants also report getting frustrated with companies that rely too heavily on automation and AI.

“**A human can tell when I’m struggling.** Sometimes technology and similar tools don’t work the way I need them to, and there’s no obvious way to get help.”

It's clear that there's still some way to go until AI, and technology overall, can fully satisfy the needs of this group. Even with advancements in innovation, the survey suggests that the option of in-person support will always be important to vulnerable consumers. This doesn't mean, however, that the use of AI is unwelcome. As long as it's helping, not harming, there's an openness within this group to see what the technology can offer.

Choice is paramount

Whether respondents prefer talking to a human or a bot, it's clear that they appreciate having the freedom to choose. Different situations require different approaches, as participant comments show, and this can change daily. For example, someone with anxiety may struggle to interact with an agent one day but feel more able to talk another day. This underlines the importance of an omnichannel approach. The freedom to choose which channel is best suited to their needs gives vulnerable people more control and independence.

"It depends on the situation, and it depends on my situation too. **If I am mid relapse, then I would prefer to speak to someone** rather than trying to navigate tech tools."

"For paying a bill, automation is fine, but if I have an issue **I would like to speak to a person.**"

Paper is still important

Paper-based communication is one channel respondents seem keen to preserve, no matter how accessible digital services become. For many vulnerable people, printed material and postal mail are a need, not a preference. The visually impaired, for example, rely on alternative print formats, such as large print or braille. For others who struggle with digital literacy, writing a letter or filling out a paper form is a far less daunting prospect.

Our work with National Records of Scotland on its first online census showed the level of support vulnerable people can require when paper-based processes go digital. ArvatoConnect set up a contact centre to help members of the public understand and complete the census. Agents were trained to support individuals with diverse vulnerabilities, assisted by tech-based tools and specialist language services. Walking respondents through the census questions, agents also entered answers directly for anyone who was struggling.

"Sometimes chatbots, online chat, websites send you into a loop without providing support – in such frustrating situations **I have no option but to speak to a human.**"

"**I need human interaction** for the personalisation if the query is complex. Otherwise, automation and AI are fine, as long as they do not send me in circles."

"**Nothing beats speaking to a human**, especially for more complex issues that AI cannot solve today."

6. Have you ever felt that a human could have handled a situation better than a tech tool, or vice versa?



“Chatbots never recognise my questions, however I frame them. Humans can read between the lines and offer suggestions if I am not making my point clearly enough.”

An overwhelming majority of survey participants have experienced situations where they feel humans would have been more effective than technology. Looking in more detail at the comments, many of these instances involve AI and chatbots. However, humans don't always come out on top. Respondents also cite incidents where technology would have been welcomed as a less judgemental and unbiased option.

One thing that is key to note is that there is clearly a willingness to use technology, or even a clear preference, but consumers often have to give up and seek out a human to get their issues resolved. Some other notable observations include:

AI and automation are serial offenders

For respondents facing issues with tech, the common culprits are AI and automation. Consumers report being “stuck in a loop” in calls or online chat, with bots failing to understand text or voice-based prompts. They also cite the inability of AI to detect nuances and its tendency to provide generic responses. Considerable frustration came from the fact that consumers felt they had wasted time using tech-based options, only to end up talking to a human anyway. Some would have preferred to be connected to a human in the first place, whereas others were trying to avoid any kind of human interaction.

It's easy to see how vulnerable consumers can quickly become alienated, when technology fails to meet their individual needs. There's clearly work to be done to improve AI-based tools and redeem their reputation among vulnerable communities.

“Many times I've tried to use a chatbot and failed to get the answer I was looking for... I would then end up giving in and phoning, which makes me really anxious, as **I struggle to process verbal information**. And trying to do so when I'm already frustrated by a chatbot is awful.”

“I think there are certainly occasions where **speaking to someone** would have made a situation more personable and smoother rather than relying on the automation of an online system.”

“AI doesn't have feelings and doesn't get angry, but not all humans have patience.”

“There have been instances where I've spoken to **people who are not very patient or understanding regarding my hearing loss**, which led me to feel like they were treating me as though I was stupid. In those cases, I would have preferred to have switched the conversation to a text-based one using a tech tool.”

Technology doesn't judge

On the flip side, respondents also noted that the human side of support is not always positive, reporting instances where they felt misunderstood, rushed or even judged by customer service agents. In these cases, technology would have been an attractive alternative. Essentially, respondents agree that humans win on empathy but can't match technology when it comes to impartiality.

7. In what situations do you prefer to interact with a human rather than using a technological tool, and vice versa?

“In situations where empathy, understanding and complex problem-solving are required, I prefer to interact with a human. For repetitive tasks that are data-driven or require high precision, **I prefer tech tools.**”

This question evoked some interesting responses and some clear preferences and patterns of behaviour:

Clear-cut roles for humans and technology

For most respondents, there's a clear delineation between the role of humans and technology in customer support. Tech-based tools are expected to fulfil simple, routine tasks. For more complex and/or personal issues, complaints, or urgent queries, respondents almost always prefer the human touch. This shows that vulnerable consumers are largely unconvinced that technology has the intelligence to match its human counterparts. Speed and convenience are also deciding factors. For many, it's still quicker to pick up the phone or shoot off an email, as opposed to navigating chatbots or other AI tools. Changing these perceptions and patterns of behaviour will require significant improvements to tech-based support services.

“**I like chatbots for simple things** like a return or refund... But if it is more personal or complex, and if I want to feel I am being supported as an individual, then I prefer a human.”

“**Human agents have the ability to think outside the box**, tailor solutions to unique circumstances and address unforeseen challenges that may not be covered by standard procedures or automated responses.”

We trust humans with our money and health

When it comes to health and finances, survey respondents are largely unwilling to put their trust in technology. The majority would prefer to consult with a human on queries involving medical or banking data. On the finance side, simple app-based transactions are not an issue. For more complex matters or larger-value transfers, it seems the safest pair of hands still belong to a human.

Privacy is also a concern when it comes to healthcare data, particularly surrounding AI. Respondents would prefer to interact with a human when issues relate directly to their physical or mental health. This is perhaps unsurprising given the health challenges many vulnerable consumers face daily. Consumers may also be more cautious with their money due to recent unfavourable economic conditions. Despite all of this, there is clearly an issue when it comes to trust in AI. Companies will have to work hard to redeem AI's image and gain the trust of vulnerable consumers. This is particularly critical for this group, who stand to gain so much from advances in AI.

“When it comes to issues related to money such as banking problems, I prefer humans because inputting my card details online or giving them to **AI doesn't seem to be safe.**”

“When it's about money, a complaint or healthcare/treatment, I always prefer a person and **do not trust a machine.**”

“I guess **my communication may not be logical, and tech tools don't get it.** Humans appreciate my limitations and so adapt their communication and confirm their understanding by questioning me appropriately. I recall an occasion when I was using an app and it just kept repeating itself. It was very tiring and didn't resolve the problem.”

Technology is falling down on accessibility

For some survey respondents, in-person support is a last resort after failing to access tech-based services. Incompatibility with assistive tech, limited accessibility and poor performance are just some of the issues that prevent vulnerable consumers from accessing technology. Removing barriers to tech access is an urgent priority for firms. This means embracing inclusive design across all apps and web-based services, and ensuring compatibility with users' assistive tech.

“With something like voice recognition, **the system cannot always understand me.** I therefore need to speak to a human or use something like messaging or emailing.”

“I have ME and fibromyalgia, so I find concentrating for a long time zaps my energy and my ability to find the right words... **AI often doesn't recognise what you want** unless you use the exact wording.”

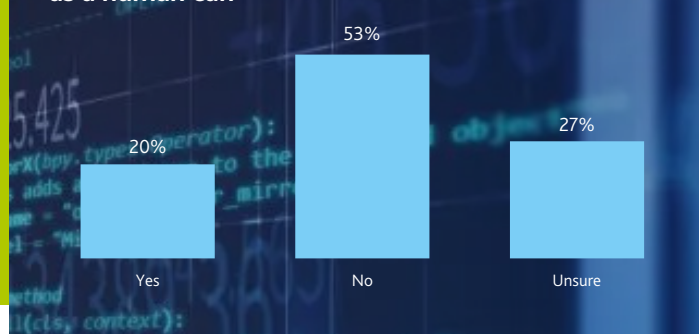
Circumstances change quickly

Responses show that preferences for human or tech-based interaction are largely dependent on individual circumstances. But comments also reveal that things can change incredibly quickly. For example, individuals with mental health issues find their preferences can vary daily based on how they are feeling. Painful flare-ups can also impact consumers with chronic illness or disabilities, changing their preferences in the short term. This is why it's so important to avoid stereotypes and assumptions, and to ensure vulnerable consumers have access to the full omnichannel experience.

“When I am in a relapse and extremely fatigued or in a lot of pain, rather than trying to navigate technology... **it is so much easier to get human interaction for help.**”

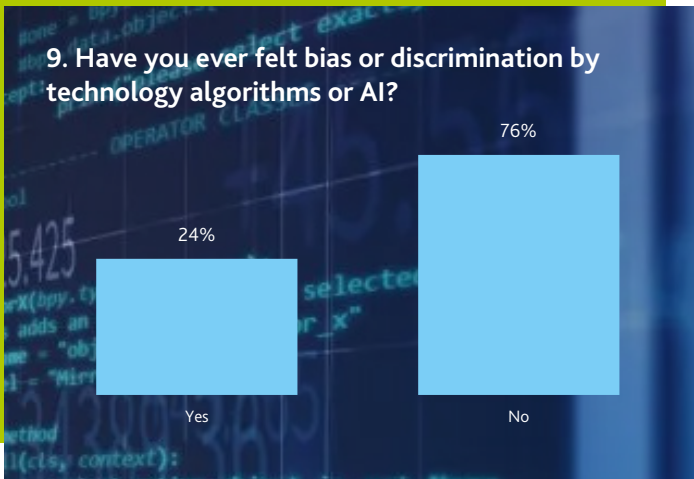
“This is hard, as it depends on how I am on the day mentally. I think sometimes if it's to do with missing items or a bad customer service issue **it's better to deal with humans who can empathise.**”

8. Do you believe that AI and technology can understand and cater to your needs as effectively as a human can



The results here are perhaps unsurprising based on previous responses. There is clearly room for improvement when it comes to the performance and reputation of AI and technology in general. To win over vulnerable communities, AI would need to get better at recognising and responding to individual vulnerabilities. Clearly, the human element is important to this group. If technology can fulfil this need in the same way that people do, the survey suggests there would be broad acceptance, as long as a human is available when needed. Of course, there will always be consumers who prefer a genuine human connection. Again, offering a choice is critical to vulnerable consumers.

9. Have you ever felt bias or discrimination by technology algorithms or AI?

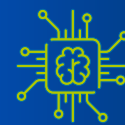


Given public dialogue on the potential for bias in AI, this response suggests a level of trust within the vulnerable community. There is also the possibility that respondents are simply not aware of hidden bias in some AI tools. One of the main challenges of AI-based customer support is the potential for inadvertent bias within algorithms. Discrimination manifests itself in different forms, including racial, gender or socioeconomic biases. Given that vulnerable populations already face significant disparities, businesses have a responsibility to eliminate bias across their AI tools. Applied responsibly, AI can even help firms mitigate discrimination and minimise inequalities.

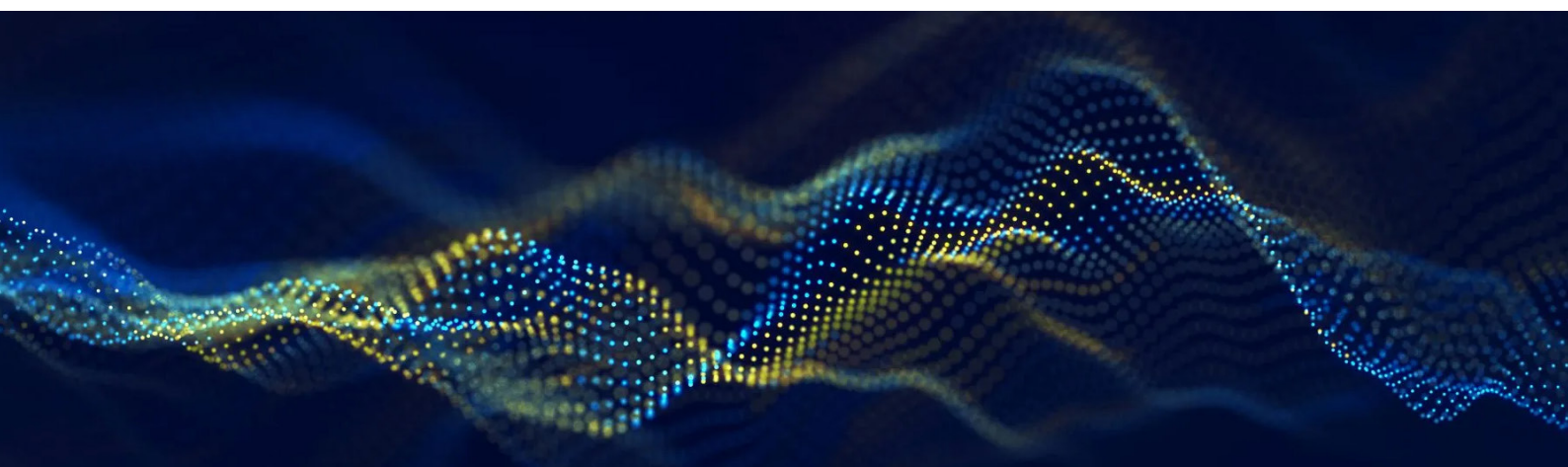
10. Do you believe that current technology is making things better or worse for people with disabilities or other vulnerabilities?

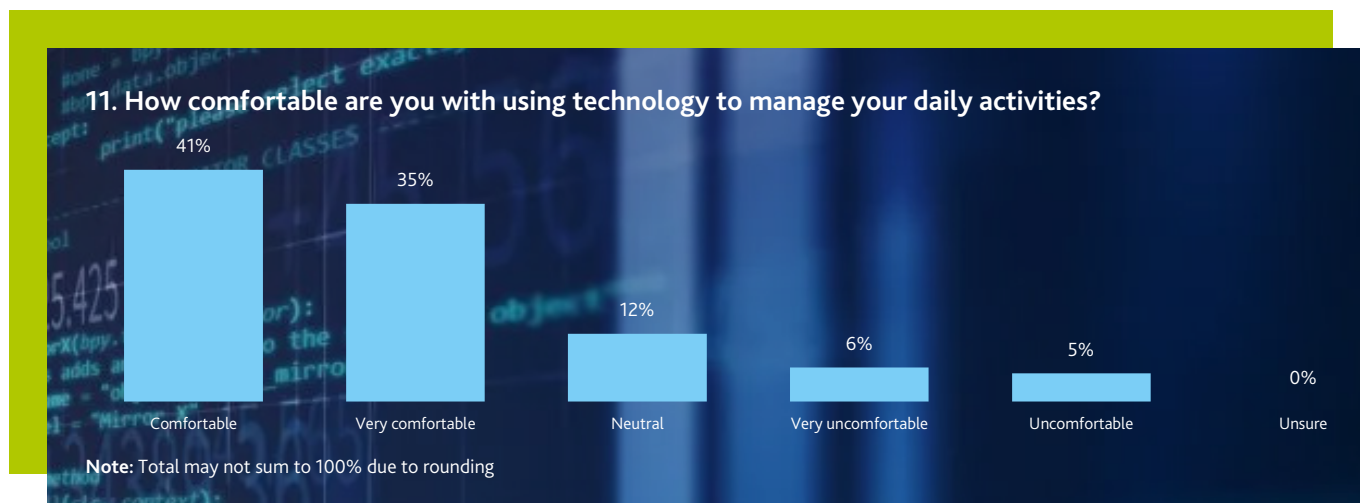


Encouragingly, 57% of survey participants believe that technology today has a positive impact on the lives of vulnerable people, and a quarter of all respondents see this as a marked improvement. Almost 20% of the survey group report seeing no visible difference. This is a fairly sizeable cross-section of the vulnerable community who are potentially not being helped by advances in technology. Taken together with respondents who perceive a negative impact, this suggests that almost 40% of vulnerable consumers are not benefiting from technology – and at worst experiencing a decline in quality of life. While technology has a lot to offer individuals with vulnerabilities, that potential doesn't seem to be translating into real-world benefits. Again, there is still work to be done to ensure technology serves every member of society, so as to minimise potential harm and maximise the positive impact.



57% of survey participants believe that technology today has a positive impact on the lives of vulnerable people





Consumers with vulnerabilities are no strangers to technology, as reflected in the data here. In fact, some are arguably more tech savvy than the average consumer. Relying on assistive technologies and smart devices, many consumers with vulnerabilities see technology as part and parcel of daily life. This level of comfort and trust makes this group potentially more receptive to new and emerging technologies, providing they can see a clear and tangible benefit. Digital accessibility and inclusion are critical to ensuring this benefit is available to all. Detailed comments from survey participants participants were revealing.

Technology enhances independence

One of the major benefits participants see in relation to technology is greater control and independence in their daily lives. This is perhaps one of the reasons why vulnerable consumers are so comfortable using technology. They embrace it more readily than other consumer groups, as they appreciate how it contributes to a more independent life. This is an important aspect to consider when developing new self-services. Being mindful of accessibility and inclusion, firms can ensure vulnerable consumers can access support independently in a way that suits them best.

Comfort levels vary among older consumers

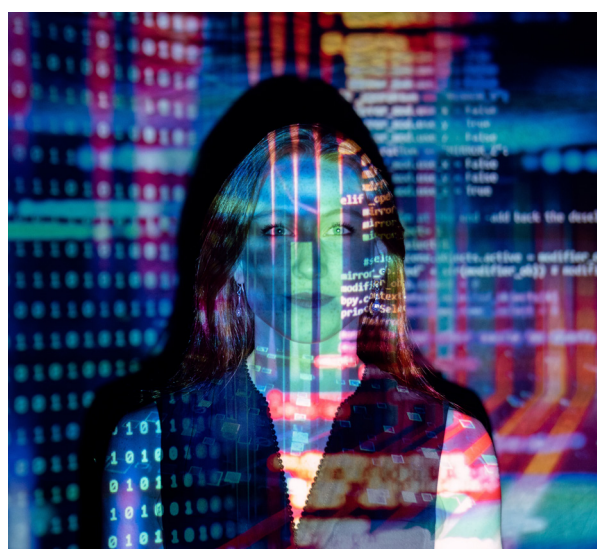
The only group that doesn't feature highly in the "very comfortable" with technology range is consumers with age-related vulnerabilities. The openness is still there and technology is used, but the level of comfort is slightly less than respondents with other vulnerabilities. Some respondents also mention a need for more direct help or training. This is something firms should bear in mind when developing and rolling out technology. Consumers in this group are also more likely to appreciate the option of in-person support, as indicated in their responses to question 5 earlier. Again, everyone is different and assumptions should be avoided. There is evidence that customers with age-related vulnerabilities can also be tech literate.

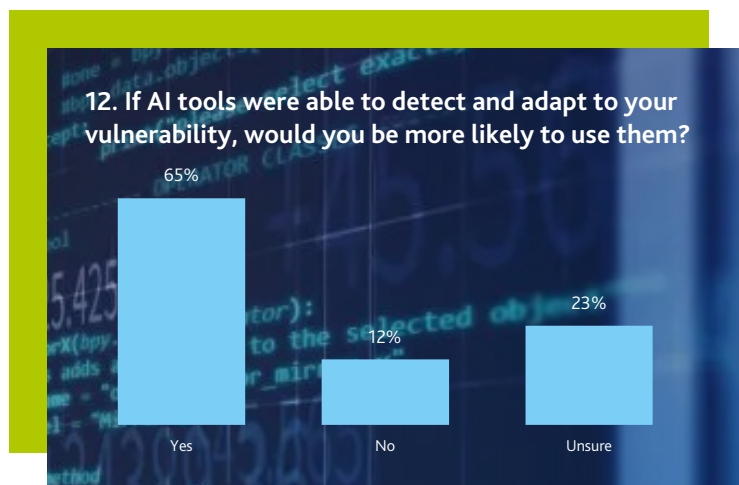
"I am confident using most tech. I am experienced using a computer and most programmes on it. I can use ticket machines at train stations. I'm not dodderly!"

"I have a smartphone and a laptop. **I use apps to help me with daily tasks** and to search for information. This gives me a feeling of personal power and control."

"By leveraging the power of technology, **I can lead a more fulfilling and empowered life**, with greater control over my daily routines and interactions."

"I use AI in place of 'Googling' these days. **My home is run using a smart assistant.** All my routines are set up and managed either with a smart assistant or with AI."





Convenience and added value

Topping the list for many respondents is the capacity of AI to make their lives easier. Whether it's help navigating public spaces, assistive technologies or health-monitoring systems, it's clear that vulnerable consumers recognise how AI can add value to their lives. If AI is able to detect and adapt to individual vulnerabilities, the majority of the survey group seem confident this would make their life easier and better.

Personalised support

Despite its robotic reputation, AI comes out on top when it comes to personalisation. The technology has the potential to sense vulnerabilities based on voice and/or digital interactions. The user experience can then be personalised to enhance accessibility, e.g., automatically adjusting font sizes, colour contrast and navigation to accommodate users with visual impairments. This helps to ensure customers get the best possible experience and that no one is disadvantaged or excluded.

AI can also perform real-time analyses of chat responses, analysing cues to provide risk scores to agents. The beauty of AI is that it can detect vulnerabilities even when customers don't feel comfortable declaring them, or aren't aware they are vulnerable in the first place. Of course, caution is critical here to avoid offence or distress. Anonymity is also important, tailoring support without patronising or labelling. Technology may have the edge here, relieving agents of a complex and sensitive task and treating customers with neutrality and fairness.

Greater independence

Another major draw for survey participants is the potential of AI to help vulnerable people live more independent lives. Many respondents mention the role of assistive and smart technologies in improving accessibility, mobility and communication. In the digital world, AI self-services give vulnerable consumers more control so they can access support as and when they need it. This autonomy fosters newfound confidence and creates a sense of empowerment and inclusion.

Responses to this final question underscore the willingness of vulnerable consumers to embrace new AI tools, providing they can offer a more personalised and accessible customer experience. However, some respondents expressed doubts as to how well AI would be able to handle complex issues, while others wanted more information or evidence of how AI would benefit them personally.

For those who welcome the potential of AI, the benefits they anticipate fall into three broad categories:

"If AI tools were capable of detecting and adapting to my vulnerability, I would certainly be more inclined to use them. The prospect of AI technology being able to recognise and accommodate my specific needs would offer a tremendous sense of reassurance and convenience in navigating daily life."

"If tech tools could recognise my health issues, or my mental health issues, it would be great."

"I would appreciate if AI could sense when I am feeling overstimulated and give me a chance to have a break. A lot of live chats and chatbots will time out very quickly."

"If they could pick up on how I may feel emotionally challenged some days and get overwhelmed easily."

"A personal AI assistant that was set up for me and my personal challenges would make life much easier. Knowing my intentions and how things affect me would be hugely beneficial. I feel it would help me make strides towards feeling a valued part of society."

"Ultimately, AI tools that detect and adapt to my vulnerability would empower me to lead a more independent and fulfilling life. By leveraging technology to overcome barriers and challenges, I would gain greater autonomy and confidence navigating the world around me."

Recommendations.

Assume nothing,
expect everything.



Data is useful in identifying patterns and predicting consumer behaviour, but nothing is fixed when it comes to vulnerable customers. Use technology to identify vulnerabilities but avoid broad generalisations. At best, assumptions can patronise and offend. At worst, they can isolate and exclude. Ensure your processes, technology and staff are equipped to understand the complexities and nuances associated with vulnerability.

Put the “omni” back in omnichannel

Choice is everything to today's consumer and vulnerable customers are no different. Our survey highlights the importance of an omnichannel approach when it comes to meeting the changing needs of vulnerable customers. The onus is on organisations to ensure that every channel is accessible and to eliminate common barriers such as poor usability and compatibility. High-quality, user-centric design should form the bedrock of any omnichannel strategy to ensure services benefit all customers, vulnerable or otherwise.

Don't neglect postal and phone services

In the race to go digital, it's easy to lose sight of what really matters to vulnerable people. Improving access to digital services is important, but inclusion will quickly turn to exclusion when other channels are left by the wayside. According to a study by Age UK, 42% of citizens aged 75-plus don't use the internet. And vulnerable people of any age may lack the capacity, confidence or financial means to access online services. For some, extra support and better accessibility can help. For others, phone and postal services are a lifeline they can't afford to lose.

Humanise the digital experience – and vice versa

The human touch is clearly important to vulnerable customers, but they also appreciate the ease and convenience of digital services. Bringing the best of both worlds to every interaction will help to create customer experiences that are not just efficient but also empathetic. Companies who succeed in building this sense of connection across every channel will win big with vulnerable customers.

Establish clear processes – and keep updating them

Our survey shows that companies fare better with vulnerable consumers when they have dedicated policies. These processes should be clearly defined and lay out in detail how employees should handle customers with different vulnerabilities. Only in this way can companies ensure consistent levels of care and service. Continuous review is also critical. Vulnerabilities are constantly evolving and new challenges emerging.

Transform AI into a trusted digital shoulder

AI gets mixed reviews among our survey group. Although respondents recognise its potential, many feel it's not quite there yet. Optimising AI-based tools should be a priority for companies in order to build trust among vulnerable customers. Our survey suggests a broad acceptance within this group, providing the benefit is tangible. In an ideal world, AI should fulfil the role of a “digital shoulder” that both employees and customers can lean on.

Empower and support your agents

Training is the lynchpin of positive customer experiences, and when it comes to vulnerable customers that training can be complex and nuanced. Staff need to be able to identify an array of vulnerabilities and respond appropriately with patience and empathy, all while staying on top of the latest technologies. Specialist training on how to deal with difficult and emotive issues is critical to protecting the wellbeing of customers and employees. An effective support system of skilled managers and mental health first aiders will also ensure agents are looked after.

Conclusion

Managing consumer vulnerability is an ongoing challenge and there will always be more to be done. By leveraging technology responsibly and maintaining a human perspective, organisations can make great strides toward a more personalised and authentic experience for all their customers.

We believe that technology can be a great enabler for people dealing with vulnerabilities, helping them to access vital services with greater ease and reducing feelings of isolation. However, we also understand that technology is only effective when deployed strategically, taking into account the individual needs and circumstances of customers. It is only by recognising the opportunities that technology presents – and building on its potential – that we can create better systems that support and empower the lives of vulnerable customers.

About ArvatoConnect

As a socially conscious customer experience and business optimisation partner, ArvatoConnect works with organisations looking to reshape and reinvent how they work. We develop and deliver innovative and inclusive technology-led solutions that help organisations create better experiences for all of their customers.

As a people-driven business, insights from surveys like this one enable us to help some of the world's biggest brands and UK public sector organisations build and maintain customer loyalty. We work with our clients to redesign their services and experiences, driving better outcomes for their business and their customers. We achieve this by:



Introducing technology

From intelligent automation to artificial intelligence, we empower agents to deliver touchpoint brilliance and personalisation for every customer.



Being people-centric

We prioritise and invest in developing the skills of our people, supporting their wellbeing and engagement so they can do the same for customers



Delivering resilient contact centre solutions

Our solutions are designed to withstand a wide range of changing threats and risks, from cyber attacks to challenging economic conditions.