

Top tips for disability-smart call handling



This guide is for call centre and customer service managers who want to ensure a high level of service to all customers contacting their organisation by telephone.

For many customers, using the telephone is a convenient and cost-effective way to communicate with your organisation and access products and services. However, it can also create significant barriers for disabled customers. Many disabled customers report experiencing poor customer service.

“I was in tears of frustration using call routing to speak to my local council. All I wanted was for them to come and do an assessment on me and my flat. I was kept waiting for 15 minutes before I spoke to a real person, only to be put on hold for another 20 minutes before then finally being cut off. They should have people there to answer the phone. They are only trying to make our phone bills high, not help us.”

Mary, Retired customer (76)

This guide will help you to:

- **Understand how a range of disabilities can affect using the telephone**, and the barriers disabled customers face.
- **Find out what disabled customers want from customer service.**
- **Help call handlers to be aware of disabilities** and make reasonable adjustments for disabled callers.
- **Improve accessibility using technology.**
- **Ensure your secure services are accessible to disabled customers.**
- **Understand legal and practical issues around mental capacity** when handling calls.

The business case: why is disability-smart call handling important?

An ageing population

- Pensioners now outnumber children for the first time.
- The number of people over 50 is expected to grow by six million within the next 25 years.
- Most disabled people are not born with a disability but acquire it in later life.
- The over-50 age group are the biggest consumers of luxury goods.

Disability-smart means smarter for everyone

- Many call handling practices which cause difficulties for disabled customers (such as ID&V systems) are unpopular with other customers too.
- Many effective adjustments for disabled customers represent best-practice for all customers.

Who can find using the telephone difficult?

Customers with these disabilities can have difficulties using the telephone:

Hearing and visual impairments

- More than 10 million people are deaf or hard of hearing. Of these, 800,000 are severely or profoundly deaf.
- Approximately 356,000 people in the UK have combined visual and hearing impairments.

- About two million people in the UK have hearing aids, but only 1.4 million use them regularly. At least four million people who don't have hearing aids would benefit from using them.
- About one in ten adults in the UK have mild tinnitus, and up to 1% have tinnitus that affects their quality of life.
- More than 70% of over 70 year-olds and 40% of over 50 year-olds have some form of hearing loss.
- It takes ten years on average for people to address their hearing loss.

Speech impairments

- Around 500,000 people in the UK stammer.
- Voice-activated ID&V systems are problematic for those with speech impairments.

Dementia

- 820,000 people in the UK, mainly older people, have dementia.
- By 2025 more than 1 million people in the UK will have dementia.

Arthritis

- There are 10 million people living with arthritis in the UK. One in five of the adult population in the UK has arthritis.

Mental health difficulties

- One in four people will experience some kind of mental health problem in the course of a year.
- Mixed anxiety and depression is the most common mental disorder in the UK.

Learning difficulties

- 1.5 million people in the UK have a learning disability, such as Down's Syndrome, and may have problems learning or remembering new information.

Dyslexia and dyspraxia

- Between 4 and 6% of the UK population are dyslexic, with 2% being severely dyslexic. A similar number are dyspraxic, a condition which affects manual dexterity, sequencing and memory. The two can often overlap.
- People with dyslexia and/or dyspraxia may have short-term verbal memory problems, dexterity problems, and difficulty absorbing instructions quickly. Verbal dyspraxia also causes problems with speech.

Autism and Aspergers Syndrome

- More than 1 in 100 people in the UK have autism or Aspergers Syndrome.
- People with autism have difficulty with communication and social relationships.
- When using the telephone, they may interpret language literally, or have problems recognising when it is their turn to speak.

What barriers can disabled customers face?

- **Background sounds** can be a real barrier for some disabled callers.
- **Voice recognition systems** are universally unpopular and have difficulty recognising some voices, particularly male voices.
- **Menu options being given too fast** for customers to take in the information and make the correct choice. This is a particular problem for older customers and those with hearing loss or manual dexterity problems. Many systems also time out. A pause or freeze option is helpful.

What do disabled customers want from customer service?

- **Choice** – To choose how they interact with organisations and not be forced to use methods of communication they find difficult.
- **Integrity** – Openness about charges and processes. For example, about the number of stages involved in a call, or waiting times when on hold.
- **Flexibility** – For organisations to understand the challenges disabilities can present and adapt their customer services accordingly.

How can businesses make call handlers disability aware?

- **Provide disability awareness training for all your call handlers and customer service agents** - even if you have a specialist disability team. Many disabled customers, including those who don't think of themselves as disabled, will prefer to call the mainstream number.
- **Be sure customer service agents don't mistake disability for being deliberately awkward or obstructive.**

Reasonable adjustments when using the telephone

- **Speak clearly and directly into the microphone.**
- **Don't speak too quickly.**
- **Be patient, always be ready to repeat or rephrase.**
- **Give the person time to explain fully – don't interrupt.**
- **Concentrate on the content not the voice.**
- **If a person has a stammer, be calm and patient.** Don't finish their words or guess the end of the sentence.
- **Always check the caller has understood you.**
- **Beware of figures of speech and rhetorical questions.** Customers with autism and learning difficulties, as well as non-native English speakers, can find these confusing.
- **If you can't understand someone, ask them to repeat what has been said and repeat it back to them.**
- **Be aware that some customers may contact you by telephone through an operator or using a textphone.**
- **Know what adjustments your organisation can make for disabled customers**, such as information in alternative formats, assistance on the premises, or special rates for assistants.

When handling complaints

- **Make sure complaints are dealt with appropriately.** Distinguish between a disabled customer with a general complaint and a disabled customer who is complaining about being unable to access your services due to their disability. If you do not know the answer to a query, be upfront, then say you will find out and get back to them, and be sure to do so.
- **Keep customers informed.** If you are passing on a complaint or feedback to another department, particularly something disability related, tell the customer you have done so. The department dealing with the feedback should also contact the customer to tell them how the matter has been resolved and what will happen next time.

When transferring calls

- **Always tell customers where they are being transferred to and why.**
- **Never transfer a call back to the call routing system.**
- **Ensure that agents share relevant information between them during call transfers** to prevent the need for repetition.
- **Ask the customer if you can share information about any adjustments they need.**
- **Avoid making customers call an alternative number. If it is unavoidable, ensure the caller notes it down correctly, or offer to text it to them.** Remember people with hearing, manual dexterity and cognitive impairments might find it difficult to note down a number quickly.

Technological solutions

As well as improving disability awareness among customer service agents, you can make call handling more accessible with these technological solutions:

- **If you have an on-going relationship with the customer, ask for their consent to store information about the adjustments they need**, and, if consent is given, ensure they are made every time.
- **Tell customers how long they can expect to be on hold.** This should include a clear indication of the maximum time a customer can expect to wait to have their call answered.

- Give customers the ability to request a 'call-back' while queuing.
- Tell customers exactly how they can complain, either in relation to the call being made, or regarding an unrelated matter.
- Keep menu options as short as possible and repeat the options automatically. Don't rely on the customer asking for them to be repeated.

For call-routing options

- Provide a specific menu item enabling customers to speak to an agent, and always offer it at every menu level.
- Where a customer offers a 'non-response' to call routing options, automatically re-route the call to an agent.
- Present no more than seven very specific, well-defined alternatives to the caller and ensure that it is the only layer of menu.
- Ensure the system automatically defaults to an agent where no response is offered.
- Explain clearly any cost incurred by the caller.
- Offer a choice of interaction methods e.g. speech, touch tone.
- Always make clear to customers that their information is being stored or shared to provide them with better service, not for marketing purposes.



Case study: Improving accessibility using technology - Barclays Bank

To comply with the Data Protection Act, modern call centres uses **ID and Verify technology**, such as voice or keypad recognition, to confirm the identity of callers. For the caller, this typically involves answering security questions, or providing a password, by speaking into the telephone, or using their telephone keypad.

The problem? This process presents several barriers to disabled customers:

- Remembering and identifying passwords e.g. 2nd and 4th character and the penultimate letter.
- Remembering personal identification numbers (PINs).
- Knowing details of last transaction.
- Answering security questions, e.g.: "What was the name of your first pet?"
- Not being able to call via a third party e.g. text relay operator, assistant or family member.

The solutions

Currently in place:

- Automated telephony system (IVR) enhancements
- Video Relay Service (SignVideo)
- Smart-call within mobile banking app
- Voice biometrics

In progress:

- Secure-chat / instant messaging for mobile and online banking
- Third Party Access and Delegated Authority

- Outbound telephony challenges and longer-term preferences
- Telephony staff disability confidence training

If a customer does not pass security requirements

- **DON'T:** Tell them they have failed the security test and put the phone down.
- **DON'T:** Tell them to try again later and/or get a friend to help.
- **DON'T:** Cut off any services or cancel appointments.
- **DO** take the customer's details and get someone else to call them back or contact them by preferred alternative means.
- **DO** get someone appropriately trained to find out what the customer is having difficulty doing and to assess if they have mental capacity.

Mental capacity in call handling

- Mental capacity relates to the caller's ability to fulfil a transaction or understand instructions relating to the call.
- Calls handlers are responsible for determining if the caller has the mental capacity to proceed with the call.
- Different levels of capacity are required for different transactions. Taking out a loan requires a different capacity to buying concert tickets.
- For legal or significant financial transactions, such as banking, the call handler may need to ask the customer to speak to someone else to establish capacity.
- For other transactions, such as buying concert tickets, the call handler may just need to be more patient. Taking the time to explain things may be a reasonable adjustment.