

1st Australian Customer Vulnerability Symposium

# Challenging Assumptions of Customer Vulnerability: Rethinking and Reframing

28 April 2023

Professor Mike Reid  
Consumer Wellbeing Research Group  
School of Economics, Finance and Marketing  
RMIT University



Consumer Wellbeing Research Group







## Acknowledgement of Country

RMIT University acknowledges the people of the Woi wurrung and Boon wurrung language groups of the eastern Kulin Nation on whose unceded lands we conduct the business of the University.

RMIT University respectfully acknowledges their Ancestors and Elders, past and present.

RMIT also acknowledges the Traditional Custodians and their Ancestors of the lands and waters across Australia where we conduct our business.



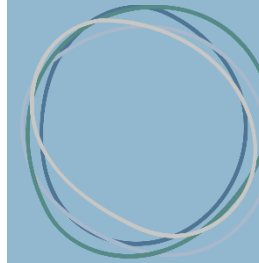
# Thank You to Our Awesome Sponsors



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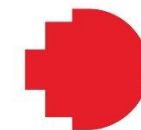
Consumer  
Wellbeing  
Research  
Group



**AASM**  
AUSTRALIAN ASSOCIATION  
OF SOCIAL MARKETING



Centre for Behavioural  
Economics, Society  
and Technology



**RMIT**  
UNIVERSITY

# The Program and Process

<b>Keynote session</b>	<b>8.30am – 10.30am.</b> Story Hall Auditorium Foyer (Level 5)
<b>Morning Tea</b>	<b>10.30am-11.00am.</b> Story Hall Auditorium Foyer (Level 5)
<b>Panel Discussion 1</b> - Voice of Practitioners in Reframing and Rethinking Customer Vulnerability	<b>11.00am – 12.15pm.</b> RMIT Story Hall Auditorium
<b>Lunch</b>	<b>12.15 – 1.00pm.</b> RMIT Story Hall Auditorium Foyer (Level 5)
<b>Breakout 1:</b> Cost of Living and Customer Vulnerability – Issues, Challenges, Solutions	<b>1.00pm-1.50pm.</b> Story Hall Room 1 & 2 (Level 7)
<b>Breakout 2:</b> Demographic and Life Stage Customer Vulnerabilities – Issues, Challenges, Solutions	<b>1.00pm-1.50pm.</b> Story Hall Story Hall Auditorium
<b>Workshop 1:</b> How to Respectfully include First Nations Voices and Perspectives when Developing and Implementing Customer Vulnerability Protocols and Guidelines.	<b>2.00pm – 3.00pm.</b> Story Hall Auditorium (Level 5)
<b>Workshop 2:</b> Understanding Unconscious bias and its Implications for Working with Customers Experiencing Vulnerability.	<b>2.00pm – 3.00pm.</b> Building 13- Behavioural Business Lab. <i>Please assemble in Story Hall Auditorium Foyer.</i>
<b>Workshop 3:</b> Co-design with Customers Experiencing Vulnerability	<b>2.00pm-3.00pm.</b> Online via Teams Workshops:
<b>Afternoon Tea</b>	<b>3.00pm - 3.30pm.</b> Story Hall Auditorium
<b>Panel 2:</b> Reflections on Rethinking and Reshaping Customer Vulnerability.	<b>3.30pm - 4.45pm.</b> Story Hall Auditorium
<b>Symposium Closing. 4.45pm – 5.00pm, Story Hall Auditorium</b>	



## Some Necessaries

### Morning tea, lunch, and afternoon tea

- Level 5 Foyer

### Toilets – accessed via stairs and lift

- Level 4 – via stairs or lift
- Level 7 – accessibility toilets. Via lift

### Help and support

- CWRG researchers
- CWRG Session champions
  - Dr Daniel Rayne
  - Dr Sandy Fitzgerald
  - Dr Kaleel Rahman
  - Dr Ashish Kumar

**RMIT- Guest Wifi**  
**Symposium Code:**  
**983016**



# Why are we here?

**To listen, to learn, to engage, to reflect, to share, to network**

To consider the nature of vulnerability and customers, clients and people who may be experiencing vulnerability – Enduring, Situational, Contextual

**To shift our lens from deficit to strengths based thinking**

- To be customer and client led in effecting desired behaviour and change – what do they want? What are their Goals
- To consider how we enable our customers and client to capitalise on their strengths and capabilities rather than just focus on their negatives and deficits
- To enable and support customer and client resilience and resourcefulness through capability building

**To reimagine our organisational approaches**

- The culture we have, and lens that shapes what we do
- The strategies we develop to support customers and clients experiencing vulnerability
- The way we design programs to support and help
- The way we communicate with our customers and clients



# On with the Show...This Session

<b>AASM</b>	<b>Dr Gauri Laud</b> Australian Association of Social Marketing (AASM)	The Importance of Challenging Assumptions of Customer Vulnerability: Rethinking and Reshaping
<b>Keynote 1</b>	<b>Prof Rebekah Russell-Bennett</b> Co-Director Centre for Behavioural Economics, Society and Technology (BEST), QUT.	The Case for a Strengths-Based Approach to Customer Vulnerability – Why Reframing Our Perspective is so Important
<b>Keynote 2</b>	<b>Amanda Forster</b> Customer Advocate Manager, Suncorp Bank	Creating Better Outcomes for Customers Experiencing Vulnerability
<b>Keynote 3</b>	<b>Liz Duniec</b> , Founding Director	Vulnerability from a Social Research Perspective
<b>Gold Sponsor</b>	<b>Lucy Marshall</b> , Senior Research Manager ORIMA Research	



# Old Thinking



**The Importance of Challenging Assumptions  
of Customer Vulnerability: Rethinking and  
Reshaping**

**Dr Gauri Laud**  
**Secretary, Australian Association of Social  
Marketing**  
Senior Lecturer University of Tasmania

# New Thinking





# Australian Association of Social Marketing + Australian Customer Vulnerability Symposium

- ❑ We are recognised as the expert forum for social marketing and behaviour change information and ideas in Australia [and the Pacific region].
- ❑ AASM is an enabler for generating customer vulnerability narratives that are progressive, human centred and demonstrate integrity towards developing meaningful knowledge, strategies, processes and systems.



# Let's get talking

- ❑ Consumers experiencing vulnerability research and practice has generated interest across industry, government and academia
- ❑ Intended and unintended outcomes of new global challenges such as climate change, wars, food security, pandemic, cost of living crisis have the potential to propel consumer experiencing vulnerabilities – high human cost
- ❑ Digitalisation aims to bring connectedness and betterment within societies yet causes exclusions of groups or vulnerabilities to online scams, cyber bullying and data breaches
- ❑ Many causes, different perspective, different approaches
- ❑ Need for synergies of current understanding of 'customers/clients experiencing vulnerability'
- ❑ Challenge narratives to reframe and reshape our collective knowledge and approaches
- ❑ Reflective strategies and approaches to bring strengths of individuals and systems in sync/or not



# Expressions of 'customer vulnerability' definitions

Social Identity  
Driven vulnerability

Individual intra-  
subjective experiences

Inter-subjective  
experiences

Context-induced-

**Social and cultural norms**

Systemic

Historical

Powerlessness

**Disadvantage in market interactions**

**Lack of choice**

Labels

**Vulnerability Continuum**

Biophysical aspects

Characteristics

**Imbalance markets**

Varying state

**Unfair market practices**

**Situation induced**

# Through ACVS..

- ❑ Acknowledge state of vulnerability and not label vulnerable groups
- ❑ Focus on creating strength-based approaches
  - Leverage and capitalise on strengths and resources of people
  - Address contexts and systems that address vulnerability needs
  - Recognise diversity and that it is not a 'one size fits' all approach to behavioural and social change
- ❑ Empower and provide agency through language and social systems by co-designing with people experiencing vulnerability.





# Old Thinking



THANK YOU



# New Thinking



# The case for a strengths-based approach to customer vulnerability

Why reframing our perspective is so important

**Professor Rebekah Russell-Bennett**  
Co-director of the Centre for Behavioural Economics, Society and Technology (BEST)  
Queensland University of Technology

Customer Vulnerability Symposium  
28 April 2023



# BEST Programs

# The BEST IDEA

## How we solve problems

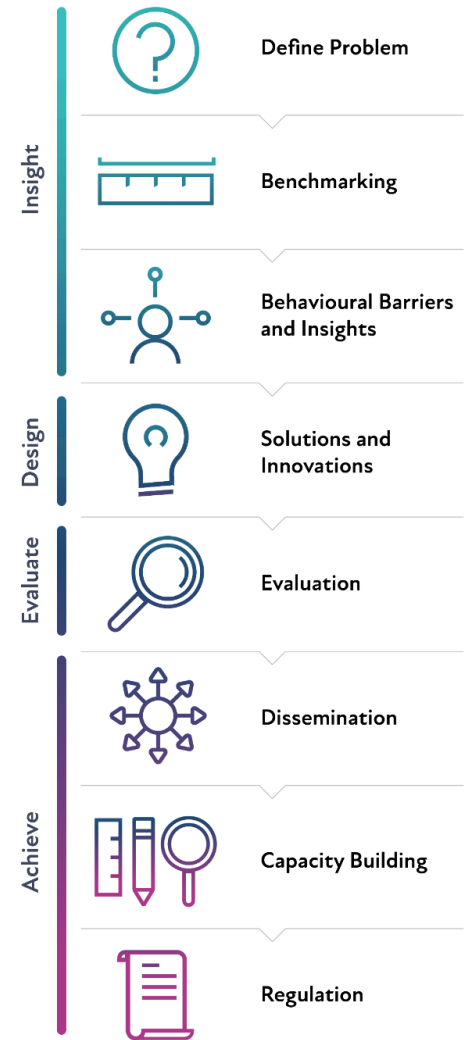


# Insight

# Design

# Evaluate

# Achieve





# Humans like to sort and classify

## We like to put people into categories

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**Label the person** – characteristics: Places the condition first as the description ie **homeless person** (identity-first language)

**Label the situation-** context: Places the person before the condition ie **person experiencing homelessness** (**person-first** language) (Dunn and Andrews 2015)

\*Note some communities prefer identify/condition-first language ie deafness, blindness, autism

## We should classify the circumstance not the characteristic

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**Person-first:** you see the person first, shifts focus from the condition to the person (labels the situation).

Research shows that people perceive person-first language as less offensive (Uduehi and Reed 2018)

**Question:** which approach best describes your organisations approach?





# “What’s in a name?”



## Language is important

### Language frames policy support (Uduehi and Reed 2018)

When person-first language ie. people using drugs is used, people are less supportive of punitive policies

### LISC (US non-profit organisation that invests in communities)

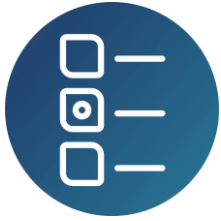
#### *Guiding principles*

- Centre on people not circumstances
- Focus on assets not deficits
- Lead with empathy not assumptions
- Communicate with clarity and specificity

### The LISC lexicon

Instead of:	Use:
Blighted/poor/ struggling/distressed	<ul style="list-style-type: none"><li>• Disinvested neighbourhoods, places facing structural disadvantage</li><li>• Under resourced communities</li></ul>
Vulnerable	Denied opportunity, exposed to harm, placed at risk
Addict	Person with substance disorder, history of substance use

**BUT... This is still using deficit language. We need to be person-first AND strengths-based.**



# Why do we default to loss? (negative framing of social issues)



“To frame is to select some aspects of a perceived reality and make them more salient [...] in such a way as to promote a particular problem definition, causal interpretation, moral evaluation, or treatment recommendation for the item described.” (Entman, 1993, P.52)

There is no consensus on the best approach to message framing, with many authors arguing it can depend on a range of other factors:

- Context
- Gender
- Collectivism
- Risk Aversion/Loss Aversion
- Guilt
- Scepticism
- Level of expertise
- Self vs. Other referencing
- Involvement
- Mood



Loss Framing: Emphasises the disadvantages or risks of a behaviour



Gain Framing: Emphasises the benefits or positive consequences



There is debate in the literature about which approach to use and in what context.

# Why is it so hard to think positively about social issues?



**Biological survival**  
We have learnt to pay more attention to danger and risk.  
We act faster.



**Beliefs about the condition:**  
Identity-first (homeless people) is used when the condition is viewed as permanent, can't be changed



**Mission/role of government/NGOs**  
Historically, role has been paternalistic  
have power over others to save them harm (or themselves)

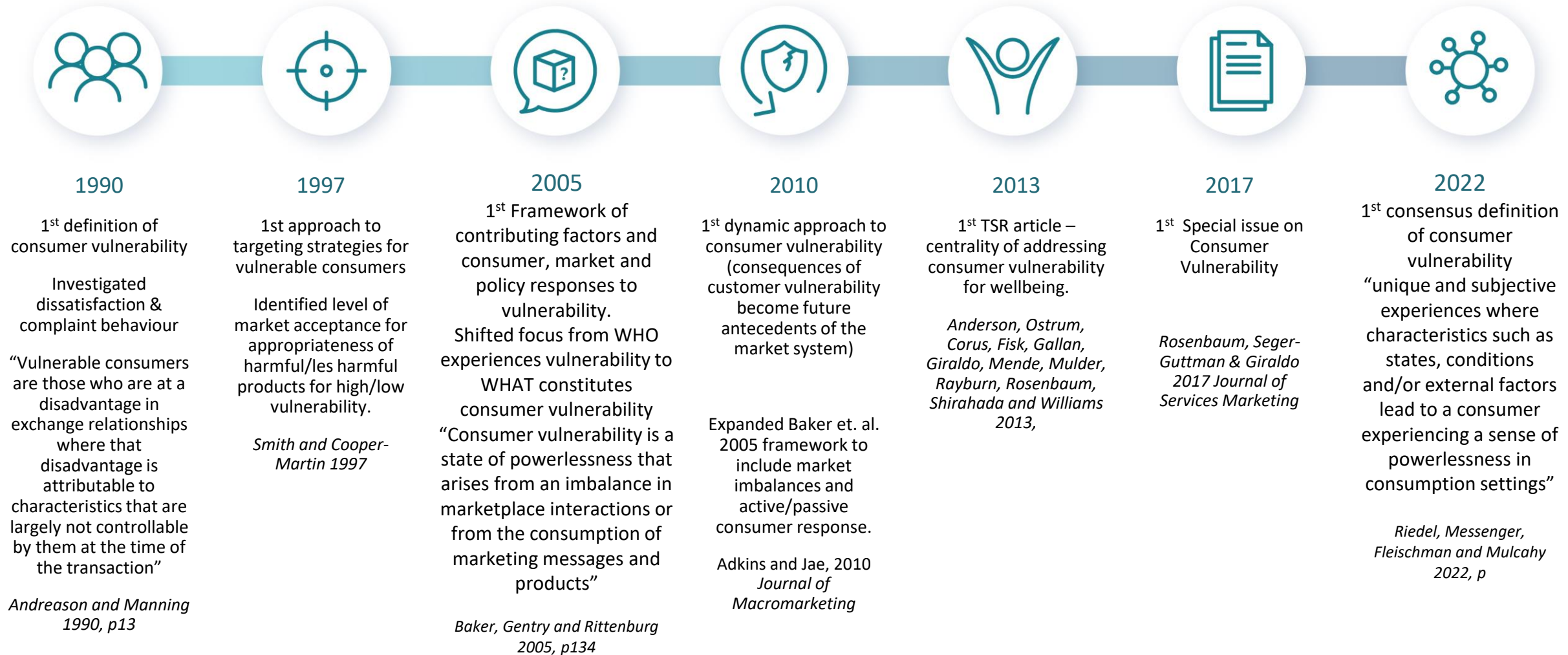


**Beliefs about who is responsible:**  
Identity-first is used when there is a belief that the condition was in the person's control and they were not willing to change



**Traditional role of government as protector and provider**  
Helping role rather than facilitating self-help

# A time-line of consumer/customer vulnerability research





## 2022 New strengths-based definition of customer/consumer vulnerability

**Shifted focus from of WHAT constitutes consumer from negative to positive framing.**

**Broadened term from consumer to customer.**

“Experiences of vulnerability are subjective perceptions of susceptibility, which are part of the human condition that may come to pass with the passage of time, prompt introspection and give rise to greater strength and resilience”.

# Strengths-based not deficit approach to vulnerability



## Traditional deficit-approach to people experiencing vulnerability

- Focuses on what people lack that needs filling
- Passive – disempowering and victimising
- Often leads to paternalistic interventions
- Solutions are designed FOR them



## Strengths-based approach to people experiencing vulnerability

- Focuses on what people have that can be leveraged
- Active – empowering and gives agency
- Leads to people-led interventions
- Solutions are designed WITH them

# Deficit v Strengths-Based Approach

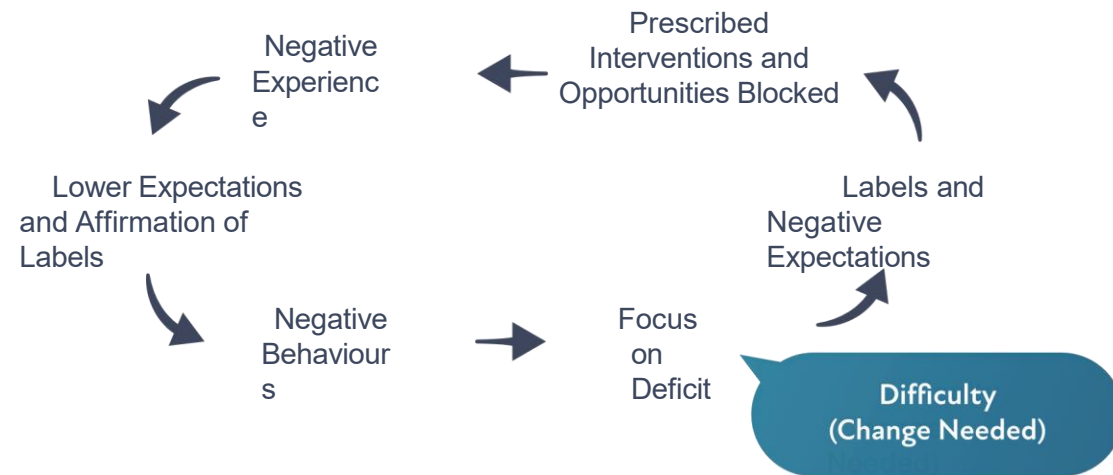
The problem is the problem – *the person is not the problem.*



## The Deficit Cycle

The Deficit Cycle suggests that if we understand the problem, we can find an expert to analyse and then prescribe something to fix it. However, this narrow view is often simplistic and fails to address the real issues in the long term.

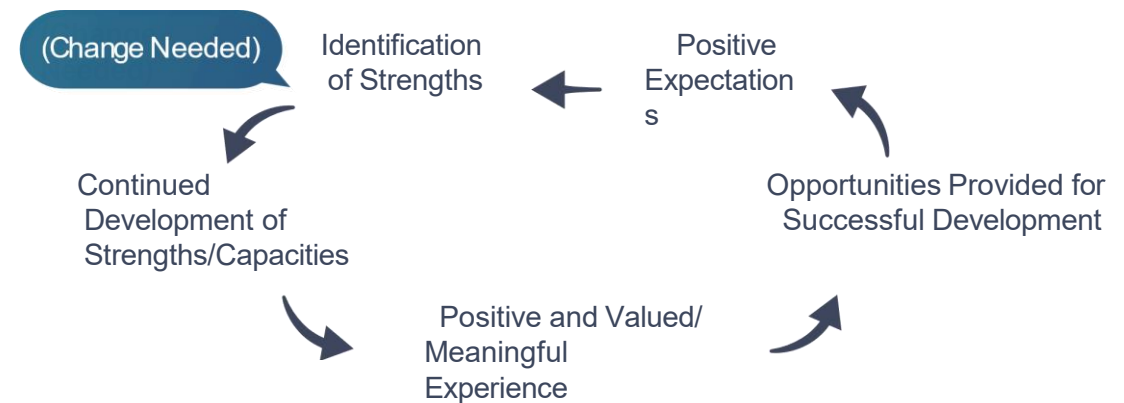
### Phase 1: The Deficit Cycle



## A strengths-based approach

A strengths-based approach suggests that people are the experts of their experiences, and that the problem can often blind people from noticing, appreciating or utilising their strengths and capacities for finding their own meaningful solutions.

### Phase 2: The Strengths-Based Cycle



# The Women's Butterfly Project: Empowering mature women to maintain secure housing



## Why women aged 55+?

Fastest growing and most vulnerable group.



## What type of homelessness?

All types – we are aiming to prevent not treat.  
Includes hidden homelessness



## Why primary prevention?

This allows us to prevent the harm ever occurring. The later phases are also well served. The other phases are saturated with support options.



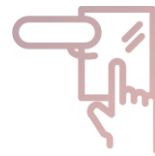
## Why 'change of circumstance'?

While there are many triggers of homelessness, we are investigating three that are common at the prevention stage that involve early responders; change of circumstances: job, income or relationship.



## Why early responders?

Early responders are those who in direct contact with mature women at a critical moment in the change of circumstance – for instance, banks when they need help dissolving a joint bank account, libraries when they need to fill in forms, lawyers when they need separation of assets or real estate agents when they need to buy, sell or rent a home.



## Why high tech and high touch?

This approach offers personalised, targeted support that women can interact with in a way that makes them feel comfortable and in control.



## Why a limited set of support tools?

This project is proof of concept for involving early responders as a prevention approach to maintain secure housing and the aim is to link to existing tools rather than create a new tool that duplicates existing services.



# The Research Team



*Prof. Rebekah Russell-  
Bennett*  
Project Lead  
QUT BEST Centre



*Prof. Melissa Bull*  
Chief Investigator  
Centre for Justice  
QUT



*Dr. Jinglan Zhang*  
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QUT BEST Centre



*Alex Zimbatu*  
Research Associate  
QUT BEST Centre

# Method



## Design phase

2-hour co-design workshop with expert proxies, including those with lived experience. n = 15

2 hour codesign workshop with first responders (banking and local council) n = 11

User-testing with women with lived experience

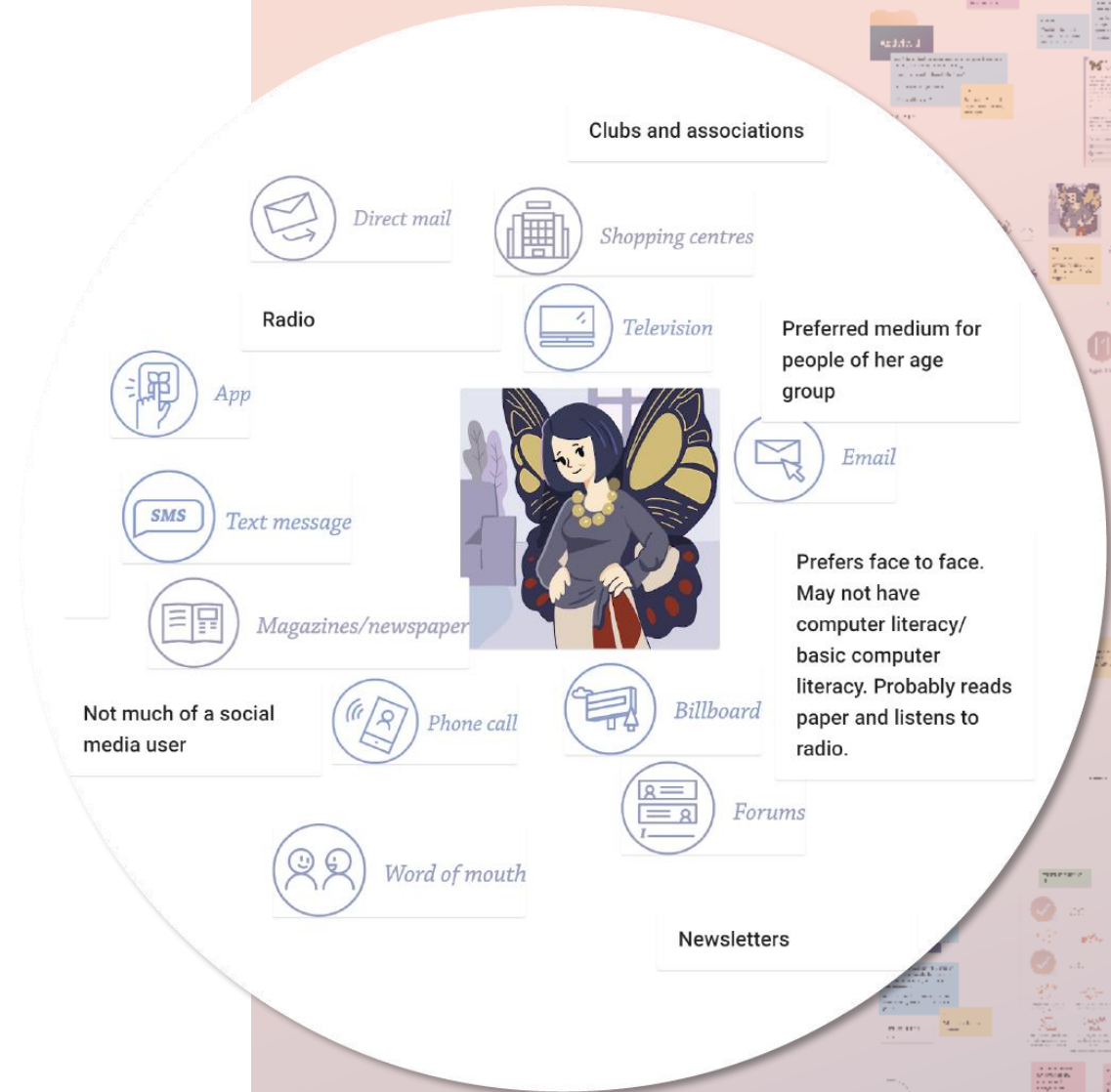


## Develop Phase

User Survey

User interviews

Analytics



# Personas



Likelihood of housing stress




*Amber*

*“I feel positive about my future”*

Relationship breakup recently, has a job and house.



*Helena*

*“I really like my life and I hope everything works out ok”*

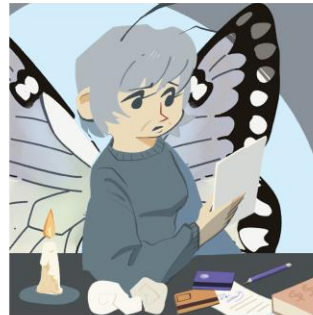
Facing redundancy, partner has limited income. Is doing ok but unsure about her future.



*Anthea*

*“I feel confused about what to do next”*

Widow who received no life insurance. Looking for a job and seeking more income to pay the mortgage.

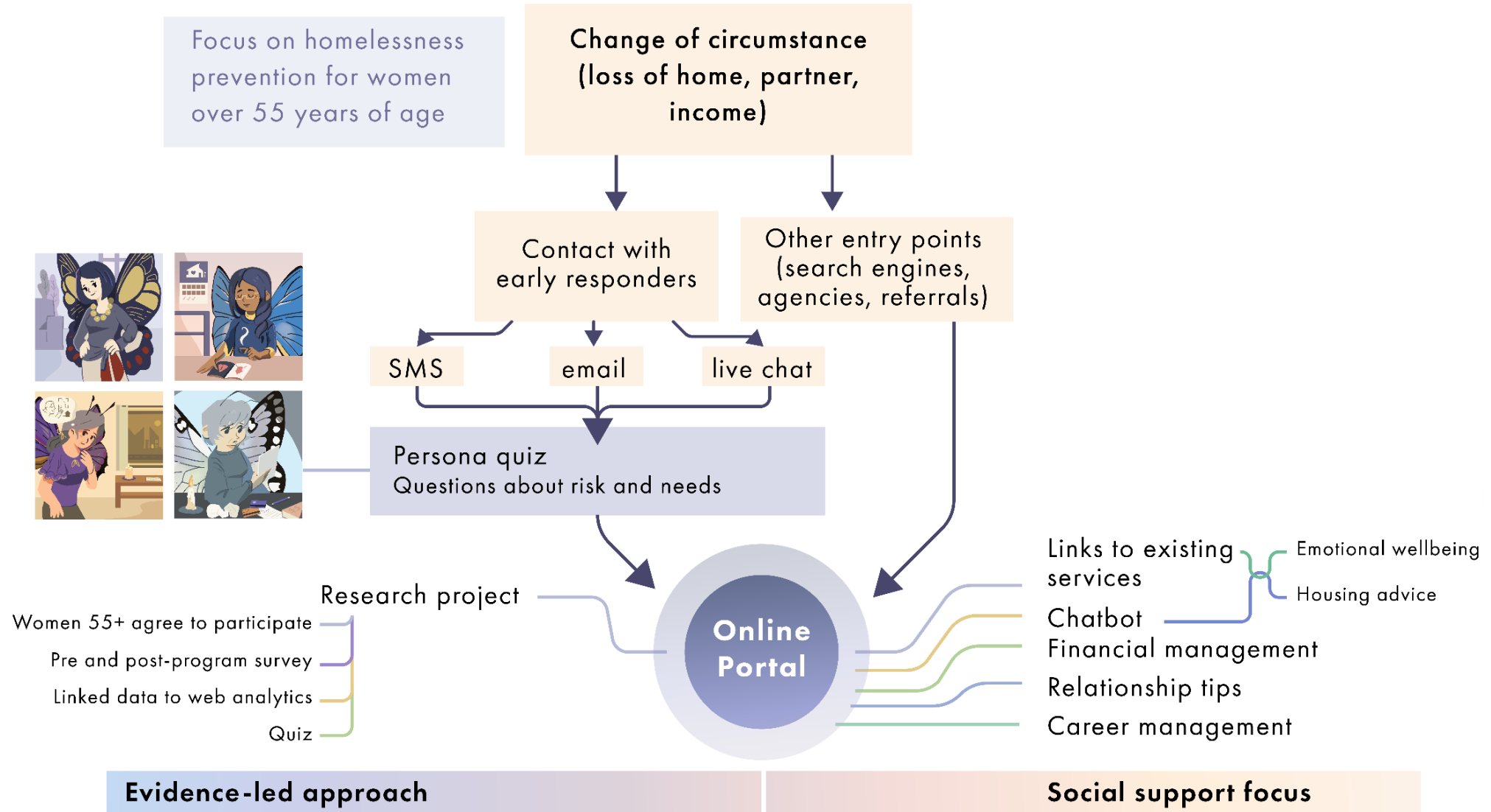


*Delia*

*“Life just feels like it’s getting out of control”*

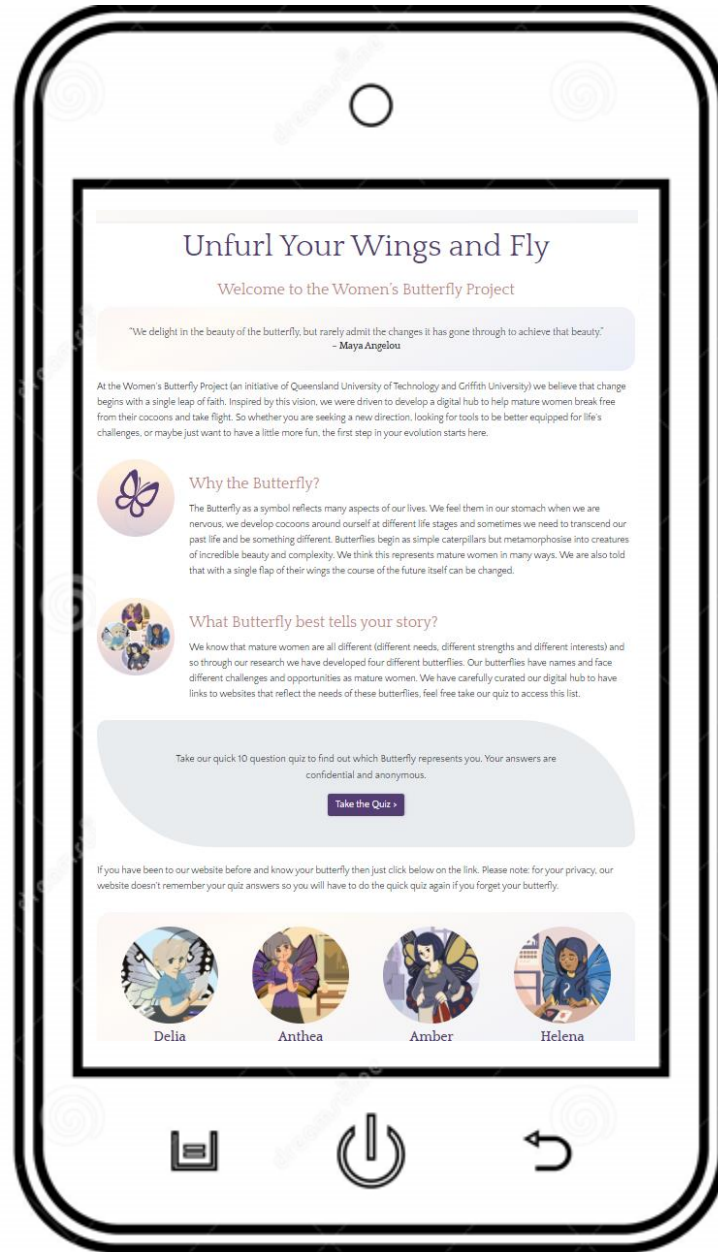
Single pensioner who rents, had an accident and is recovered but experiencing mounting debts.

# The Women's Butterfly Project





Text/app message/Email  
to women from  
Bank/Council



# Complete the persona quiz (10 questions)

RMIT Classification: Trusted

This screenshot shows the beginning of a 'Quick Quiz' modal. The modal has a 'Close x' button in the top right corner. The title is 'Quick Quiz' in a reddish-brown font. The text explains that the quiz will help determine the user's persona and that all answers are anonymous. It includes a 'Next' button at the bottom. The background of the page is a dark grey with a butterfly illustration and text about the Women's Butterfly Project.

Close x

## Quick Quiz

Welcome to the quick quiz. This quiz will help you determine your persona to find the best tools for you.

All answers are anonymous and this website will not remember your answers. Therefore you will have to take the quiz again if you come back later and don't remember your persona. You can make note of your result so you can access your persona again by clicking on that persona on the homepage.

After taking the quiz you will be asked whether we can anonymously save your quiz answers and persona result to further improve The Women's Butterfly Project. This is completely optional.

Let's begin :)

Next

At the Women's Butterfly Project, we believe that change begins with a single flap of their wings. We think this represents mature women in many ways. We are also told that with a single flap of their wings the course of the future itself can be changed.

### What Butterfly best tells your story?

We know that mature women are all different (different needs, different strengths and different interests) and so through our research we have developed four different butterflies. Our butterflies have names and face different challenges and opportunities as mature women. We have carefully curated our digital hub to have links to websites that reflect the needs of these butterflies, feel free take our quiz to access this list.

Take our quick 10 question quiz to find out which Butterfly represents you. Your answers are confidential and anonymous.

Take the Quiz >

This screenshot shows a quiz question modal. The question asks if the user has experienced any significant change of circumstance recently, such as loss of job, house, partner, or financial situation. There are five radio button options. A 'Next' button is at the bottom. The background shows a butterfly icon and text about the Women's Butterfly Project.

Close x

Have you experienced any significant change of circumstance recently? (e.g., loss of job, house, or partner, change of financial situation).

- Yes, and I'm feeling a bit overwhelmed
- Yes, and I'm still thinking about how I'm going to sort it out
- Yes, but I'm fairly confident it will be sorted out soon
- Yes, but I've already handled it
- No, and it doesn't feel very likely

Next

### Why the Butterfly?

The Butterfly as a symbol reflects many aspects of our lives. We feel them in our stomach when we are nervous, we develop cocoons around ourselves at different life stages and sometimes we need to transcend our past life and be something different. Butterflies begin as simple caterpillars but metamorphose into creatures of incredible beauty and complexity. We think this represents mature women in many ways. We are also told that with a single flap of their wings the course of the future itself can be changed.

This screenshot shows a quiz question modal. The question asks for the user's go-to source of comfort in times of crisis. There are four radio button options. A 'Next' button is at the bottom. The background shows a butterfly icon and text about the Women's Butterfly Project.

Close x

### What's your go-to source of comfort in times of crisis?

- Conversations with friends and family
- A girls' night out
- Long walks outdoors
- Chocolates and a night on the couch

Next

### Why the Butterfly?

The Butterfly as a symbol reflects many aspects of our lives. We feel them in our stomach when we are nervous, we develop cocoons around ourselves at different life stages and sometimes we need to transcend our past life and be something different. Butterflies begin as simple caterpillars but metamorphose into creatures of incredible beauty and complexity. We think this represents mature women in many ways. We are also told that with a single flap of their wings the course of the future itself can be changed.

# Wellbeing order varies per persona



amber



delia

home / tools / amber

home / tools / delia

## Social Well-Being

## Financial Well-Being

Most important wellbeing need: **social**

Most important wellbeing need: **financial**

**Interested in adopting a pet?**  
RSPCA'S ADOPT A PET

The RSPCA works to influence animal welfare policy, practice and legislation across the country. They also run a programme to make it easy for people to adopt a pet--something you might want to consider if you have the space in your life to take care of one. Household pets are known to be a positive influence on social wellbeing.

**i** Select your state or territory, and then click through to see who is available for adoption. There is a variety of different animals, and the list is often updated. In particular there are usually many cats and dogs in need of a home.

[Explore RSPCA's adopt a pet](#)

**Want to volunteer some of your time?**  
VOLUNTEER AUSTRALIA ONLINE PORTAL

Volunteering Australia is an organisation dedicated to helping connect volunteers to people, places, and events that need them. Get connected in your community by volunteering for the things that interest you, and make a lot of new friends along the way.

**i** You can search for volunteering opportunities through their simple form at the bottom of their page, refining by duration, accessibility, and location.

[Explore Volunteer Australia online portal](#)

**Struggling to manage debt and want advice?**  
THE NATIONAL DEBT HELPLINE

The National Debt Helpline is a not-for-profit organisation that helps people understand and tackle their debt problems. They provide free and confidential financial counselling.

**i** You can browse their website and use their chat to find the help you require, or you can call 1800 007 007 during business hours (9.30am to 4.30pm) Monday to Friday.

[Explore The national debt helpline](#)

**Have an issue that requires legal help?**  
JUSTICE CONNECT'S SUPPORT SERVICES

Justice Connect is a not-for-profit group dedicated to helping people connect with pro-bono/free legal services if their situation is applicable.

**i** Browse the articles and forums to see if your question or issue has a simple answer. Alternatively click the 'Apply for free legal help' button and then take the quiz to see if you are eligible. Make sure to check that your situation is not one Justice Connect is unable to help with (for example: family law, personal injury claims, or wills and probate matters).

[Explore Justice Connect's support services](#)

**Looking to meet new people?**  
THE MEETUP SOCIAL PLATFORM

Meetup is a site that aims to connect people and build local communities. The platform advertises events and groups meeting in your area with different interests or opportunities. You may find yourself learning something new at a crafts Meetup, or challenging yourself physically with a hike Meetup!

**Looking for something to do around Brisbane?**  
COMMUNITY-RUN ACTIVITIES IN BRISBANE

Community is a Brisbane-based organisation that runs community events for people all around the city. You may get the opportunity to learn a new language, or create something beautiful in one of the many art classes that are run.

**Need help managing your finances?**  
SERVICES AUSTRALIA'S ADVICE ON MONEY MANAGEMENT

Services Australia is the government agency responsible for the delivery of advice and accessible support services and payments. As part of this they offer tips and information if you're struggling, and financial aid if you're applicable.

**Feeling worried about finances or debts?**  
MONEYSMART'S FINANCIAL COUNSELLING

The moneysmart website is run by the Australian government to help improve financial literacy across the nation. Financial counsellors are the experts in helping people who are experiencing financial concerns or debt, and there are ways to get free appointments depending on your region.

# WBP Language Glossary

Introducing some of the phrases and words that can be used in place of the commonly adopted deficit-based terminology. Try to apply as many of these changes as you feel comfortable with and remember it's a learning process – making small steps towards strengths-based language throughout daily interactions is recommended.

⊕ Strengths-Based Language	⊖ Deficit-Based Language
Experiencing housing stress	Homeless
Experiencing a period of vulnerability	Vulnerable/At-Risk
Leverage strengths	Respond to problems
Opportunity; Situation of heightened volatility	Crisis
Engage	Intervene
Empower	Control
Adapt to	Reform
Understand	Diagnose
Support	Fix
End-use and person oriented	Expert-oriented

⊕ Strengths-Based Language	⊖ Deficit-Based Language
Focus on potential	Focus on problems
Inclusive	Exclusive
Movement	Epidemic
People-centred	Mandate-focus
Change the systems and processes to empower people	People expected to adapt to systems and processes
People are at odds with current system	People are inherently bad/selfish
Unique	Deviant
Encountering barriers to engagement	Resistant
Build flexibility	Rigid
A result of many different structural, social and personal circumstances	Their fault



# Five project features that were reframed for strength



## Project Title

High tech vs high touch support:  
Preventing homelessness for mature women.



Women's Butterfly Project: empowering mature women to maintain secure housing using high tech and high touch



## Design Principles

Removal of tangible, emotional and psychological barriers to prevent housing stress



Leveraging tangible, emotional and psychological strengths to enhance wellbeing and maintain secure housing



## Persona Profiles

- Risk profile
- Language: Lack of.... Loss... Missing .....
- Focus on barriers



- Strength profile
- Language: possess, skills, seeking
- Focus on benefits/motivators



## Quiz

- Risk likelihood
- Negative experiences and emotions - worry, anxiety,
- Serious tone



- Stability likelihood
- Positive experiences and emotions - happiness, home-making, socialising
- Uplifting tone



## Tools

- Language –support, being helped
- Focus on resources



- Language – wellbeing, self-help
- Focus on human capabilities

# Re-imagining gain framing of social issues



## Re-frame the social issue

Applying a strengths-based approach to vulnerability begins with the framing of the issue.



## Re-late to the client

Understanding the individual's and environmental capabilities places the customer in context and helps establish empathy for their circumstance.



## Re-wire the brain

Moving from a loss framing (deficit language) mindset to gain framing (strengths language) mindset is challenging and requires rewiring of our thinking to overcome our negative bias – a change of mindset.



## Re-vise language

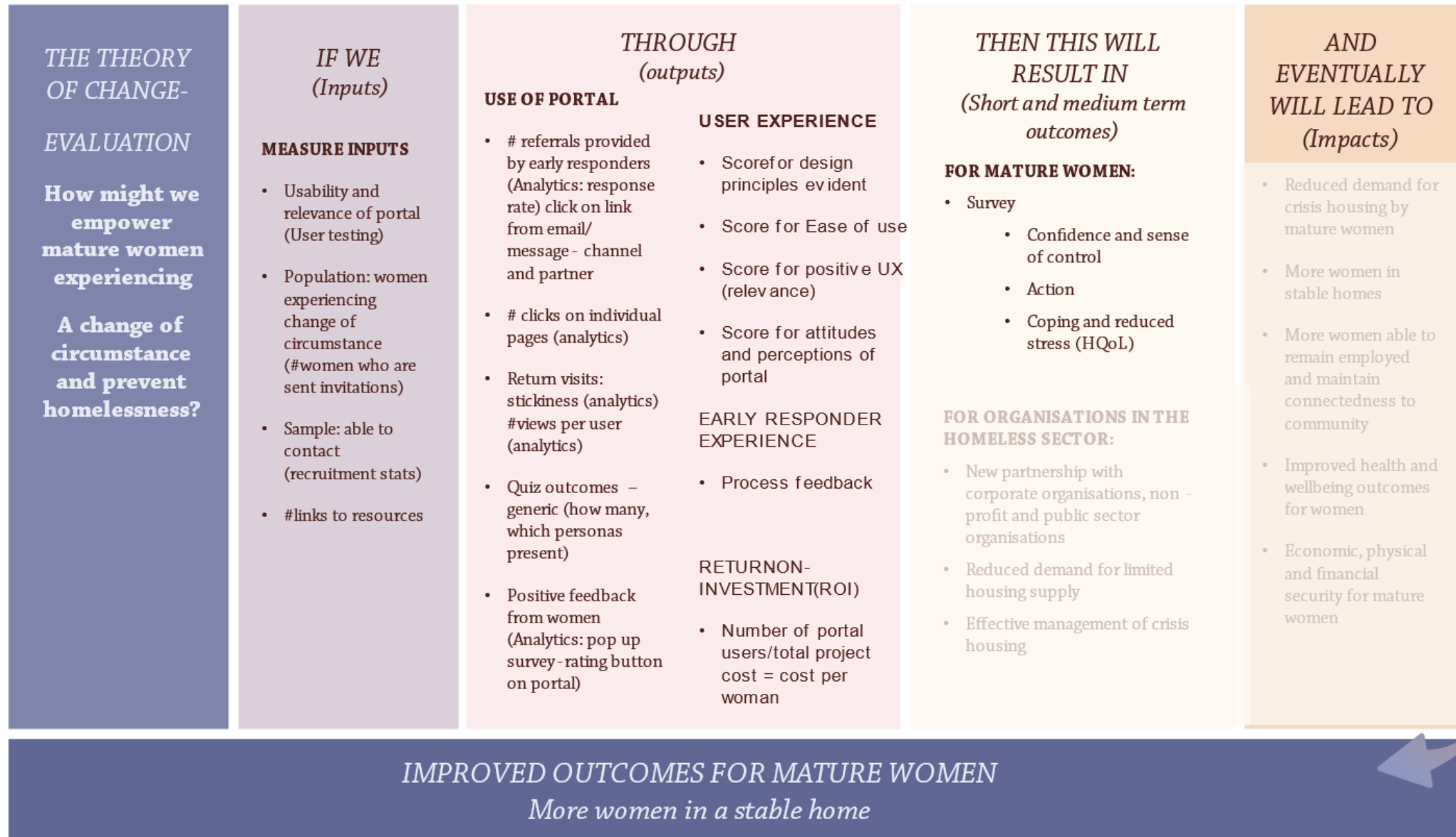
A glossary/lexicon is a necessary tool to underpin solution / campaign/ program development to keep the framing positive



## Re-design method

Design-thinking is a method that draws on strengths and capabilities to codesign solutions

# Logic Model of evaluation



# Evaluating the viability of the WBP Prototype

## Outputs

### Printed materials

Smallcards, flyers,  
Booklets, Posters

“Aged care worker took several brochures for clients.”

“A woman in a DV situation was grateful to receive the resource.”

“Man took flyer for his sister-in-law who is over 50 and facing homelessness.”





## Outcomes

1180 Portal clicks

1162 Users

Quiz participation = 58.3%

Average engagement time 2min 56 sec

	<b>Delia</b> 2.10 min		<b>Anthea</b> 1.31 min
	<b>Amber</b> 1.46min		<b>Helena</b> 1.07 min



App Alert

Empowerment message:  
1.2% clickthrough

Resilience message: 1.9%  
clickthrough

\*benchmark clickthroughs ranged from 0.9% - 2.3%

Survey n=64 (mean score out of 5)

 Provides support to change my circumstances rather than change me	4.24
 Enjoyable, attractive, understandable website	4.67

## Impact

“Spent a long time with a customer who was told to leave her sons place. She needed staff help to get on line and phone for help. The end result being a couple of choices for short time stays.”

“Customer with disability and a DV situation being evicted in 1 week needing housing. Discussed the project and gave all the information to try to assist.”

“I helped a lady at the photocopier who told me she was living in a tent at Blackbutt and looking for housing and work in the area to be near family. I showed her the website on a public PC. She went away with a brochure so she could look it up at her Blackbutt library and on her phone and a phone number for a housing crisis hotline which she said she would call.”

### Digital materials

App alerts x 2



**Most popular persona: Delia**  
141 users, avg 4.68 views per user

**ROI (total number of portal users/total cost \$150k)= \$129 per woman**  
*(compared with annual cost of homelessness of \$25k pp)*

# How organisations can support causes as an organisational customer vulnerability strategy

## Strategy 1: Caring - Organisations that Care

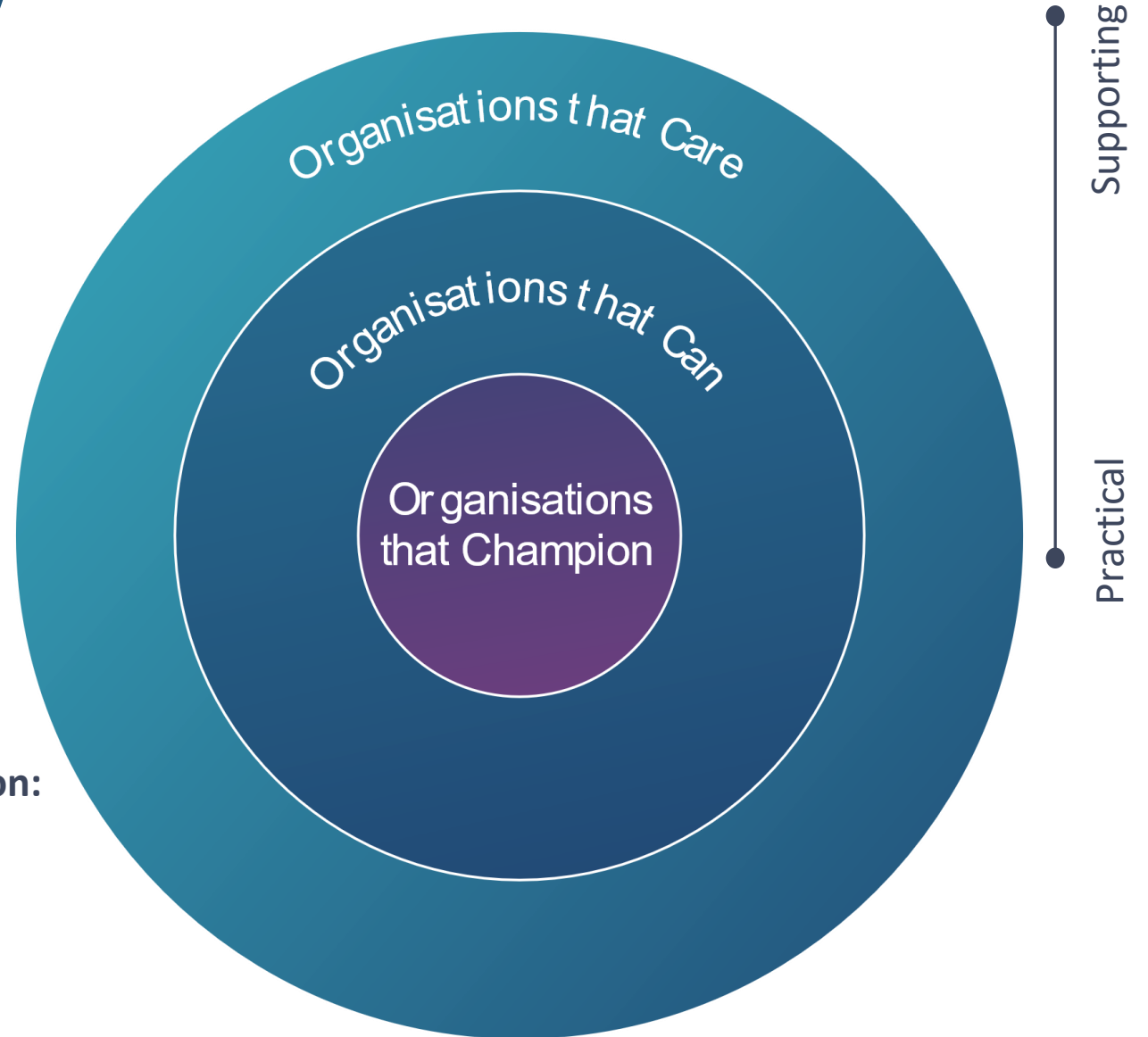
- Not directly aligned with the cause and likely doesn't deal solely with the cohort as part of core purpose.
- Supporting Partner.

## Strategy 2: Can-Do - Organisations that Can

- Come into contact cohort, it may be for non-cause related reasons.
- Potentially identify when the cohort needs support and direct them to the cause's services.

## Strategy 3: Championing - Organisations that Champion:

- Companies that are directly aligned with the cause as part of their core business.
- Has existing customer vulnerability or hardship program in place.
- Can integrate cause-support easily into existing processes





# For more information

[www.research.qut.edu.au/best](http://www.research.qut.edu.au/best)



The image features a solid blue background. In the upper left and lower right corners, there are stylized, semi-transparent blue hands reaching towards the center. The hands are simple in design, with fingers slightly spread. In the center of the image, there is a white rectangular box containing the text "Q&A" in a bold, dark blue, sans-serif font.

**Q&A**

# Creating better outcomes for customers experiencing vulnerability

Amanda Forster  
Executive Manager  
Office of the Customer Advocate



**“For what it’s worth, she saved me, she actually did.**

**What she has done, is ensure my two boys still have a dad”**

**– extract from a Bank customer’s feedback**

# Suncorp's Customer Advocate



Raise the voice of our customers to ensure our customers are heard, understood and treated fairly across the organisation.



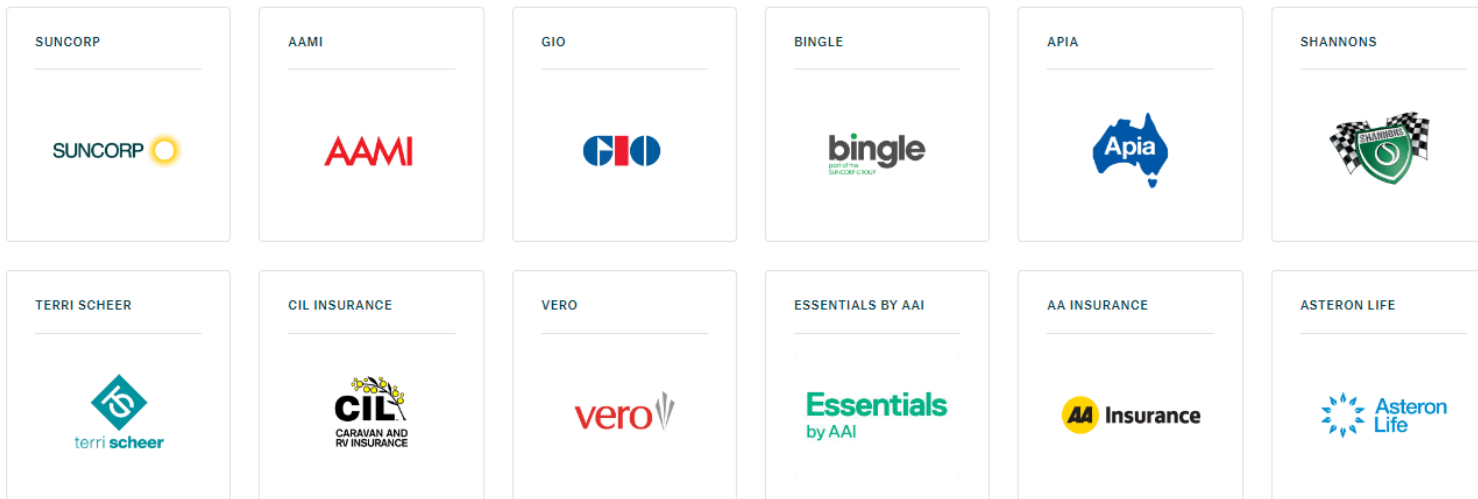
Help facilitate better decision-making and fairer outcomes for customers through the use of insights and perspectives, including those sought from the community.



Help to drive fairer dispute resolution outcomes with a particular focus on sensitive and complex cases.



Review key customer themes to identify thematic opportunities to enhance products, services, systems and processes.





# Supporting customers experiencing vulnerability

**Reactive**



**Proactive**



**Preventative**



# Supporting customers experiencing vulnerability

## The 4R Model

**Reactive**



Recognise

Review

Respond

Refer

Policies, standards, processes  
Specialised hubs and triaging  
Four tiers of vulnerability and accessibility training  
Learning from those with lived experience  
External referral partnership strategy (three pathways)

# Supporting customers experiencing vulnerability

Proactive

The cover of a toolkit report. The top half features a dark background with a hand holding a smartphone displaying a gambling app interface with the word 'BET' visible. The text on the cover reads: 'Bank customers experiencing gambling related vulnerabilities and harm: Exploring an ethics of care'. Below this, in a light orange band, is the title 'Toolkit of recommendations for gambling support' and the date 'July 2022'. At the bottom, the logos for QUT and SUNCORP are displayed.

Bank customers experiencing gambling related vulnerabilities and harm:  
**Exploring an ethics of care**

**Toolkit of recommendations for gambling support**  
July 2022  
Professor Ross Gordon, Dr Foluké Badejo, Hayden Cahill

**QUT** **SUNCORP**

# Supporting customers experiencing vulnerability

## Preventative



 financial  
basics  
foundation

Proudly supported by:

**SUNCORP** 

**“As survivor of domestic violence, I truly am so thankful for your generosity and understanding. It takes a lot of strength to reach out and ask for help and acknowledge my situation. So, thank you for not leaving me out to dry.**

**It’s these little acts of kindness that give me the strength to keep going.”**

**- extract from an insurance customer’s feedback**



The image features a solid blue background. In the upper left, a stylized blue hand and forearm reach towards the center. In the lower right, another stylized blue hand and forearm reach towards the center. In the middle of the frame, a white rectangular box contains the text "Q&A" in a dark blue, bold, sans-serif font.

**Q&A**



# Vulnerability from a Social Research Perspective

## Speakers



Liz Duniec  
Founding Director



Lucy Marshall  
Senior Research Manager



# Redefining audiences experiencing vulnerability

## The “old” vulnerable

- Low socioeconomic status
- Single parents
- People from a Culturally and Linguistically Diverse background
- People with disability
- People with medical conditions
- First Nations peoples
- Refugees and asylum seekers
- Widows
- Veterans
- Unemployed
- People experiencing homelessness



## The “new” vulnerable

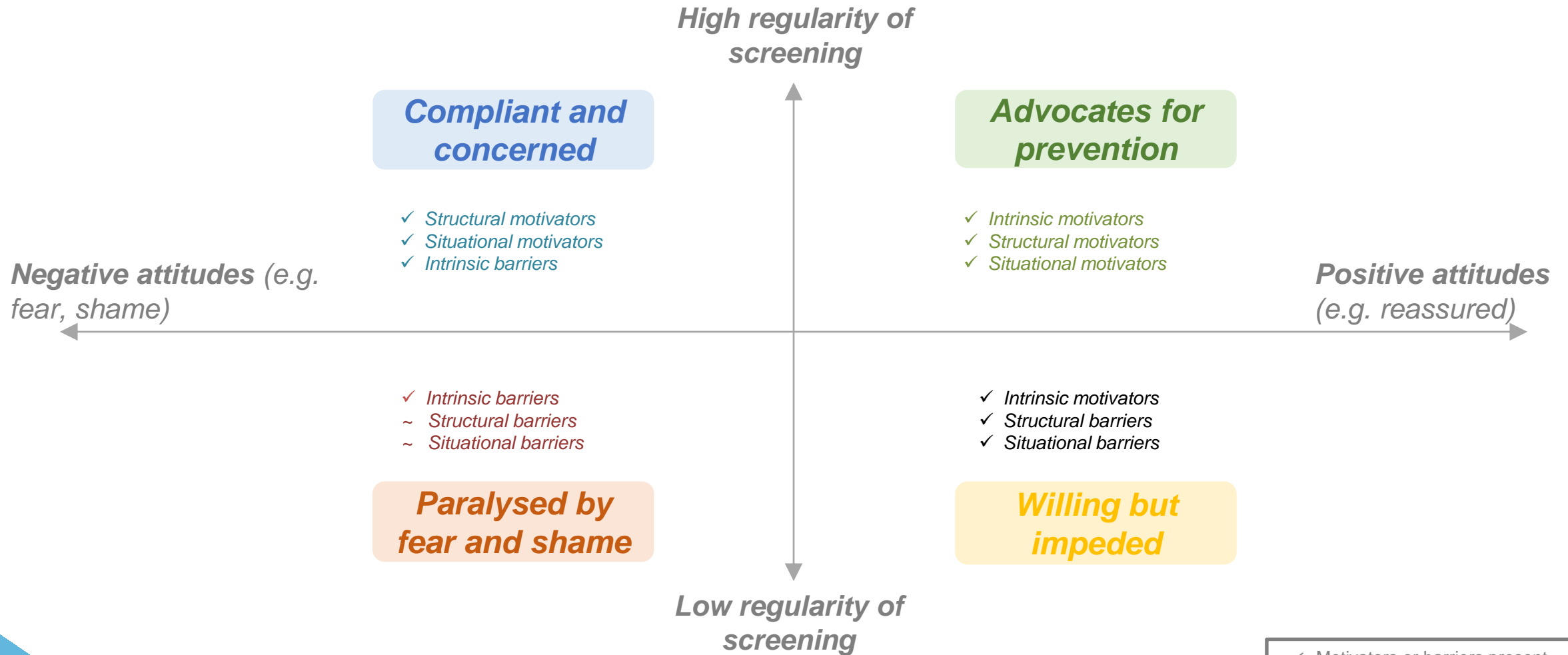
- Low confidence/ agency
- Non-thriving (i.e. only surviving)
- Fear-driven
- Distrustful
- High rejection



## Demographic

## Psychographic

# Example segmentation



✓ Motivators or barriers present  
~ Motivators or barriers may or may not be present

# Strengths-based approach: Why

It yields more effective, longer-term and sustainable behaviour change

**1** Promotes agency + empowerment



**2** Fosters resilience + adaptability



**3** Promotes community engagement + collaboration



**4** Creates approaches which are timely, responsive + relevant

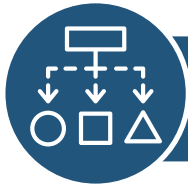


**5** Creates a positive feedback loop + amplification effects





# Strengths-based research design



## Methodologies/ research design considerations

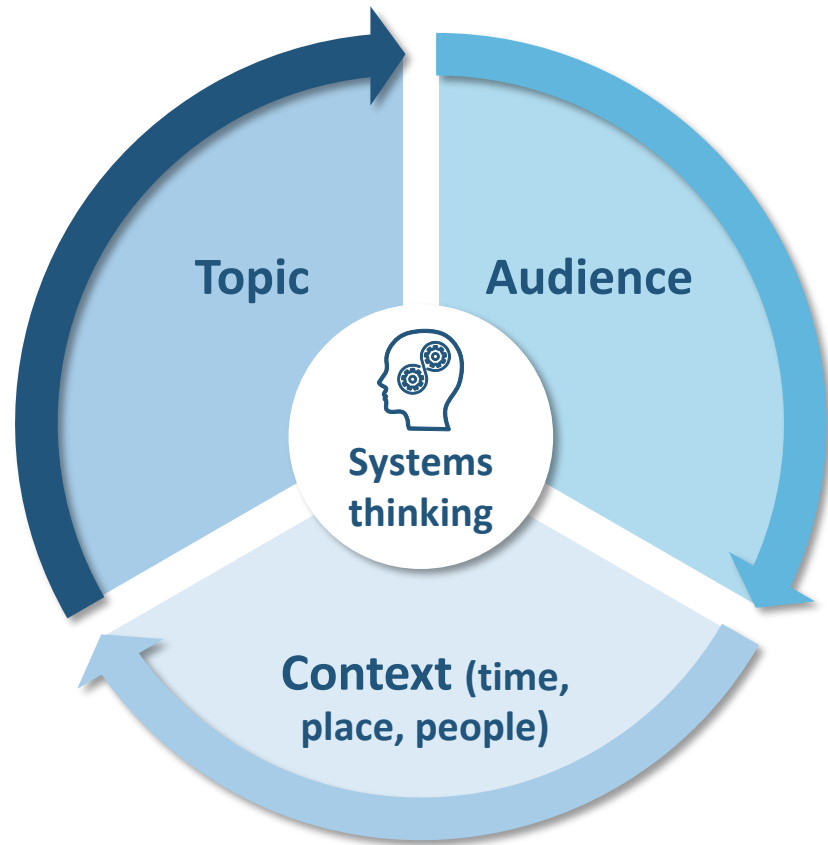
- **Primary vs secondary** research
- **Qualitative vs quantitative** research
- **Ethnographic/** quasi-ethnographic
- Psychographic **segmentations**
- **Persona** development



## Examples of research types:

- **Organisational research** – employee research, client research, stakeholder research & engagement
- **Community research** – including cohort-specific research
- **Communications & marketing** research – including social marketing
- **Policy & program** research

# Applying best-practice, strengths-based research



# Conclusions

Vulnerability =



● Anyone



● Anywhere



● Any time

Integrated approach to social research considerations:  
Person-centred + Systems-thinking + Strengths-based



**Q&A**



**Thank you.**

1st Australian Customer Vulnerability Symposium

## Challenging Assumptions of Customer Vulnerability: Rethinking and Reframing

### Panel Question Time

*Chair: Mike Reid*

*Speakers:*

*Rebekah Russell-Bennett, Centre for Behavioural Economics,  
Society and Technology (BEST)*

*Amanda Forster, Customer Advocate Office, Suncorp*

*Liz Duniec, Director and Lucy, ORIMA Research.*

