



My Five Solutions to end poverty in SA Anti-Poverty Week Event, 19 October 2010

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I'm not sure I'm best qualified to provide solutions that could put an end to one of our greatest social challenges but I do have quite extensive experience of the impact some business practices can have on the community – with specific regard to debt collection. Subsequently, I do have some suggestions as to how we could minimise the impact of poverty from a business perspective.

1. Treat your customers with a high degree of empathy and respect -

If a customer has called your organisation about an outstanding debt and your response to recovering this debt is aggressive. It is very likely this customer will tell you what they think you want to hear. And not share with you their actual situation or indeed what is affordable to them at this point in time. The result will be the customer agreeing to some form of payment plan which is very likely to fail due to the customer being unable to maintain high levels of payment.

2. Take the position that customers do want to pay - Most of the population will have had, at some point in their lives, a disconnection notice, a payment reminder call or may have been overdrawn. None of these experiences are positive. Indeed, quite the opposite. They challenge our pride, our self-esteem and can cause seriously high levels of anxiety. So why then would anyone choose to deliberately manoeuvre themselves into this position of severe compromise. So by taking the position that customers do want to pay but can't, you focus on future solutions rather than past behaviours.

3. Accept in good faith what a customer tells you - It may very well be the third or fourth time a customer has told you they haven't paid the bill because their Granny has died. But rather than focus on the fact the customer is telling you a little fib try thinking about why they are doing just that. Could it be their actual circumstance is of a highly personal nature, could they feel that you think less of them because they cannot better manage their finances. Again the customers pride, self-esteem and

dignity are all being challenged. And they are attempting to mitigate this feeling by telling a little white lie. Would you prefer that each customer exposes what is actually going on in their lives before you afford them support. Three questions here – How would that make you customers feel, how would it make you staff feel and what would you do with the information. Answers- terrible, awful and nothing.

- 4. Recognise it may take several contacts before a payment solution is agreed upon** – I'm calling on behalf of a friend, I'm looking for some information, etc. All indications that the customer needs support but is not yet in the position to ask for it. Scenario - You find yourself talking to a customer about an outstanding debt and a payment plan to resolve it. You hear a door opening in the background and the customer immediately starts talking about the weather. Situation – Classic domestic violence, the husband has just walked in and the wife doesn't want another sore face because she cannot manage their finances. What are you going to do for this customer at this point in time. Give them an exit strategy and tell them they can establish contact at a later date.

- 5. Repeat all of the above**