Quilter
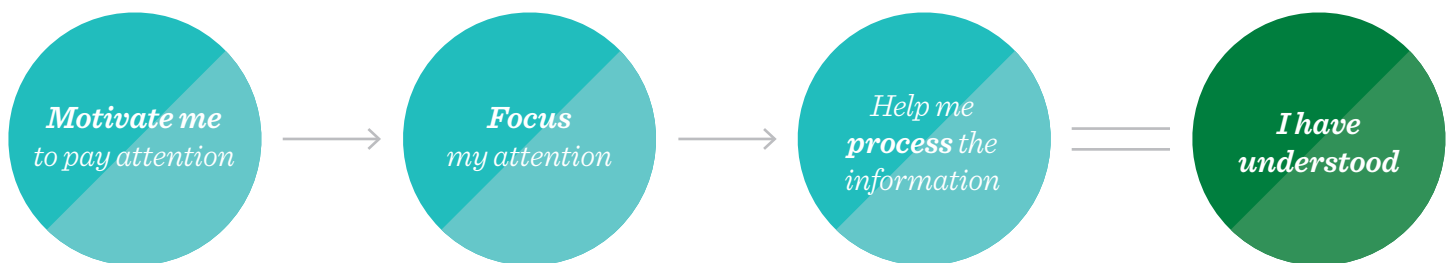
Supporting customers' understanding

Your behavioural science communications guide

Consumer Duty highlights how important it is that **your clients understand what you can offer them** and how your services work, so that they can make the **best decisions for themselves**.

From behavioural science, we know that the customer's journey to understanding goes through three steps:

Motivate me to pay attention → *Focus* my attention → *Help me* **process** the information — *I have* **understood**

You can guide your clients through this process with easy communication techniques. To provide you with support to enhance your clients' understanding, this guide will:

✓ **Introduce 10 easy-to-use principles** from behavioural science to help you right now. For each, you'll find a definition of the principle from research-backed insights.

✓ **Provide a Top Tip for each principle** to help you improve your client communications and interactions.

Supporting customer understanding

Your behavioural science mini-guide

You can apply these **10 simple principles from behavioural science** to help your clients today.

1. Make key information stand out

Theory - We are more likely to look at and remember the details of things that stand out on a page, as they are more likely to capture our attention.

> Make key information stand out and easy for me to find by using colour, size, contrast and where it's positioned.

2. Show me, don't just tell me

Theory - Our brain processes images far faster than we read and understand words, so images convey messages and concepts in an efficient and engaging way.

> Where appropriate, using relevant icons can help me process key information and reinforce key messages.

3. Manage my expectations

Theory - We don't like uncertainty. We are more likely to engage with something when we know how long a task will take, or what a process involves.

> Let me know as soon as possible how long a communication will take to read and what to expect from it.

4. Explain the next steps

Theory - Uncertainty can lead to a lack of engagement and poor decision-making. We prefer the reassurance of a clear next step, so we know what will happen next, and why.

> Tell me what my next steps are (even if it's to do nothing), what Quilter will do for me and what the outcomes for me will be.

5. Use simple, easy language

Theory - Using jargon and complex language can needlessly confuse clients, making them unable to understand what you're telling them, and can prevent them from engaging at all.

> Use simple language where possible. If you must use jargon, set some space aside to define and explain it to me.

6. Put information into context

Theory - The way that information or options are presented to us affects our behaviour and the choices we make. Analogies and comparisons can aid understanding.

> Use examples relevant to me in explanations, frame my options positively, and make them feel simple to me.

7. Give to me, and I'll give back

Theory - We tend to trust others when they do something for us. We are more likely to engage and pay attention when we feel someone has made an effort to help us.

> Use language to reassure me that you value me and highlight how hard you're working for me.

8. Make it relevant to me

Theory - We pay more attention to information we believe is relevant to us. If messages are personalised, the information is less likely to overwhelm or confuse us.

> Make your communications feel personalised to me and let me know where I can find extra help if I need it.

9. Less is more

Theory - Increasing white space on the page makes information easier for us to process, and therefore increases the likelihood that we will understand and act on it.

> Use the minimum amount of text needed to get a message across and give the content space to breathe.

10. Break it into chunks

Theory - When we group content together or use lists, these 'chunks' make information easier to read, remember, and understand.

> Break content into headers, sections, or groups for me so I can recognise and process them. The optimal number of chunks is three.