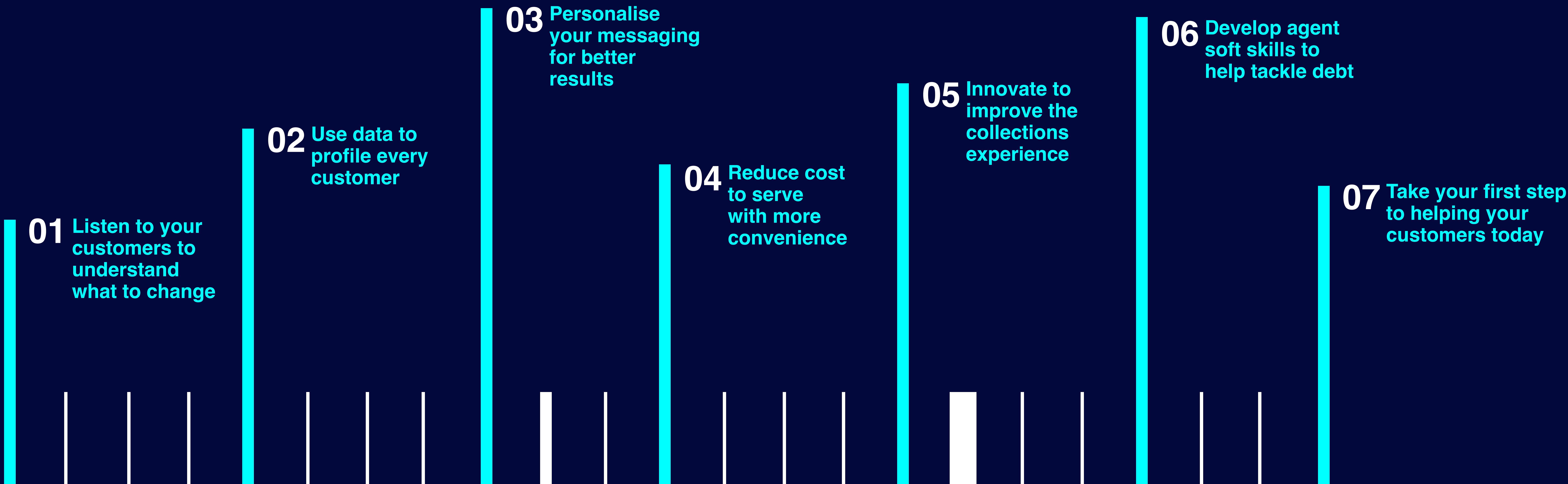


7 steps to improving collections with a human-centred approach

A Capita pop-up story

Successful organisations are responding to changing customer expectations with an empathetic approach and technology solutions which improve collections rates and reduce cost.

► Click on each part of the journey to discover a more human-centered approach to collections.



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A Capita pop up story

Successful businesses are responsive to their customers' needs, using a human-centred approach and technical solutions to help them.

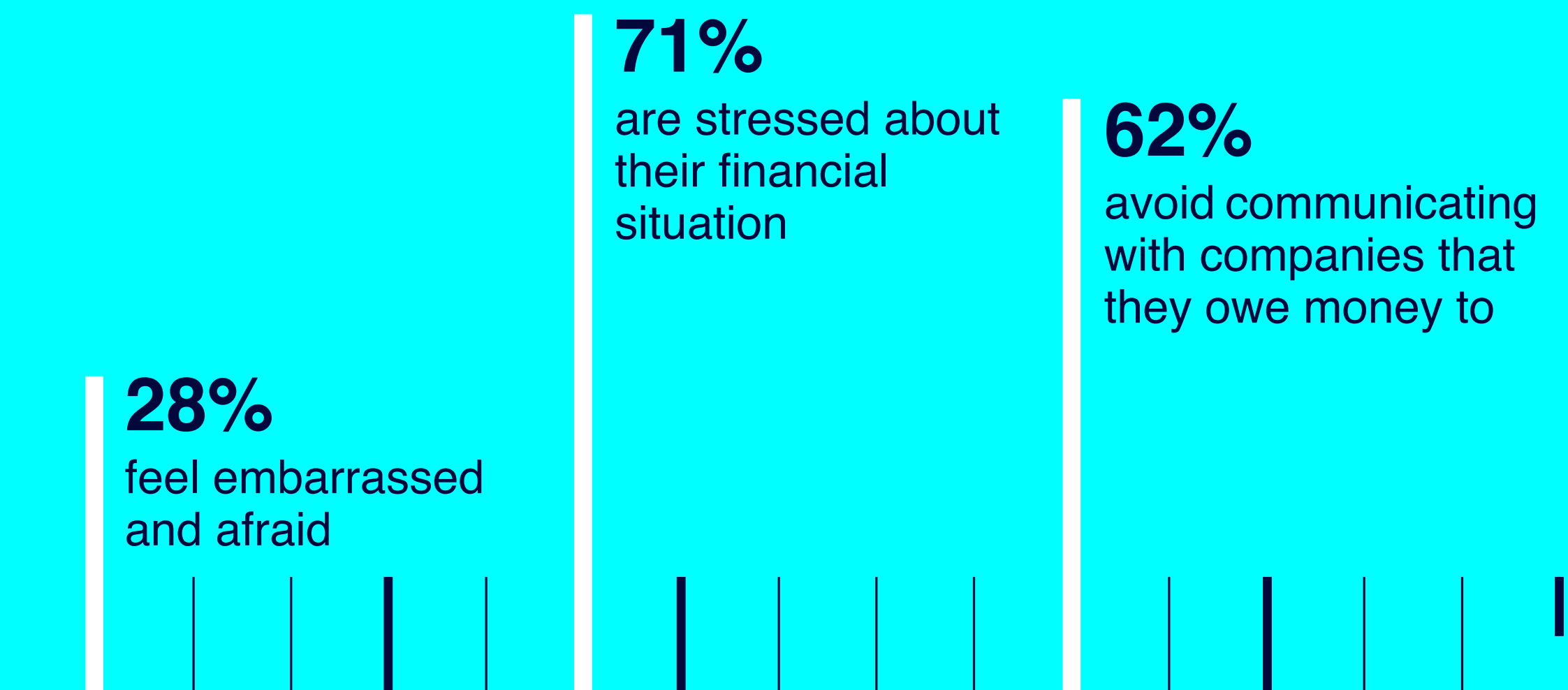
► Start at the beginning and consider the customer's journey.

01 Listen to your customers to understand what to change

01

Listen to your customers to understand what to change

Our new Fairness in Collections research reveals how people are feeling about their debt:



The findings suggest that organisations should be growing the number of channels through which they are engaging with their customers. Increasing choice and convenience for them will help customers who may feel too ashamed to speak to an agent on the phone.

Find out what your customers want from you.

Download the full report



07 Take your first step to helping your customers today

Find out more

Ready to look closer? >

Capita

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Successful businesses are responding to changing customer expectations with an empathetic approach and technical solutions which improve collections.

▶ Start at the beginning and click on each part of the story

01 Listen to your customers to understand what to change

Find out more

02 Use data to profile every customer

02

Use data to profile every customer

Organisations are not analysing the information they hold on their customers to better understand them. Having a rich picture of your customer is vital if you want to optimise customer engagement by taking the right approach at the right time. Successful collections teams work with a full customer profile created from their own data, supplemented by external data sources and credit analytics.

Take your first step helping your customers today

Find out more

Ready to look closer?



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► Start at the beginning and click on each part of the journey towards human-centred collections

03 Personalise your messaging for better results

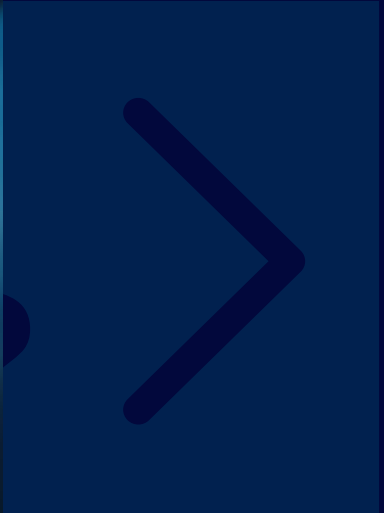
03

Personalise your messaging for better results

Some organisations decide on the best customer contact strategies prior to any customer engagement. Our research suggests customers respond better when they receive messages in the right language and tone, at the right time and through the right channel.



46%
of research respondents prefer to be **contacted by email**

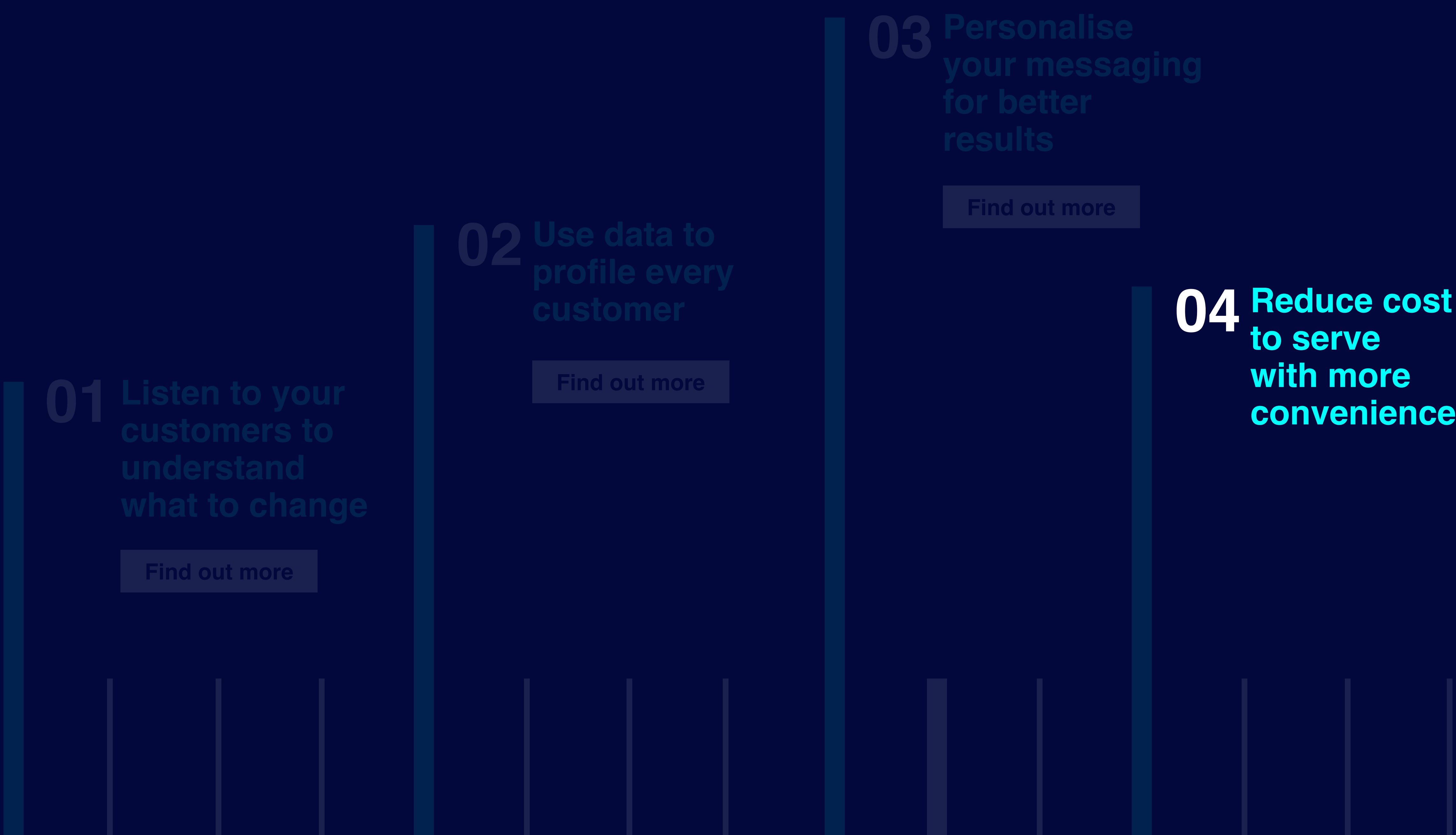


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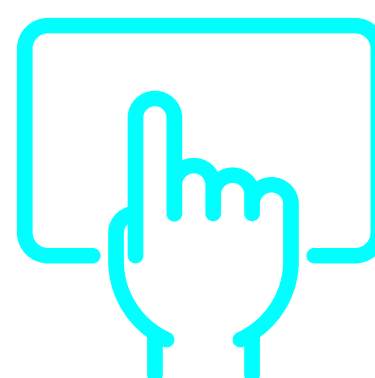
► Start at the beginning and click on each part of the journey towards human centred coll



04

Reduce cost to serve with more convenience

Organisations have typically relied on letter and phone calls to collect debt. As customer behaviour shifts towards more digital interactions, leading organisation are implementing true multi-channel customer engagement in line with these trends. They are providing full self-service options, including payments, and are helping customers to use debt advice services.



Watch the video

52%

Fairness in Collections respondents want to be **able to self-serve online**

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05

Innovate to improve the collections experience

With typical linear approaches to collections, organisations fail to maximise customer engagement opportunities, which can result in missed opportunities for first contact resolution. Now, with clean, accessible analytics and intelligent technical solutions, you can implement agile strategies that allow you to challenge current collections approaches, driving continuous improvement across the customer journey.



collections.

05 Innovate to improve the collections experience

06 Develop agent soft skills to help tackle debt

07 Take your first step to helping your customers today

Find out more

Ready to look closer? >

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▶ Start at the beginning



06

Develop agent soft skills to help tackle debt

A collections agents' performance was traditionally measured on their ability to collect cash. Now organisations must focus on improving the customer experience and protecting their brand reputation by developing their agents' emotional intelligence and people skills, so that they can connect with customers and treat them fairly. This empathetic approach improves customer rehabilitation, often preventing customers from failing into arrears in the first place.

06 Develop agent soft skills to help tackle debt

07 Take your first step to helping your customers today

Find out more

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► Start at the beginning and click on each part of the journey towards human centred collections.

07

Take the first step to making your collections process more human-centred today with our **Health Check**

01 Listen to your customers to understand what to change

Find out more

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