



IRRV Cheshire and Lancs

Behavioural Science & Technology Improving Revenues Outcomes.



Why are customer paying late in 2024

LIFE PRIORITIES

DEFINITION	EXAMPLES
Life priorities are the values and activities that individuals deem most important in their lives. They guide decision-making, influence behavior, and shape one's overall life trajectory. These priorities can vary widely among individuals based on personal beliefs, experiences, and circumstances.	<ul style="list-style-type: none">Family and Relationships: Building and maintaining strong bonds with loved ones can provide emotional support and enrich life experiences.Career and Passion: Pursuing a meaningful career or passion can provide purpose and a sense of fulfillment.

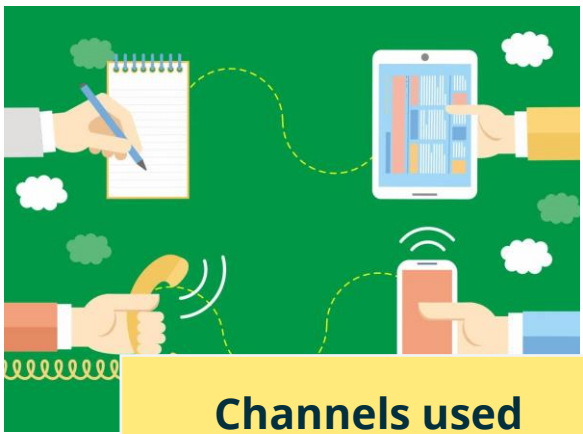
Personal Priorities



Lack of prompts



Strategic delays



Channels used



Lack of direct contact



Friction in the process



Simple behavioural science

Personalisation

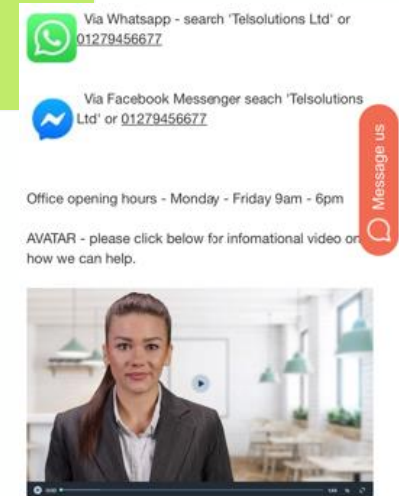
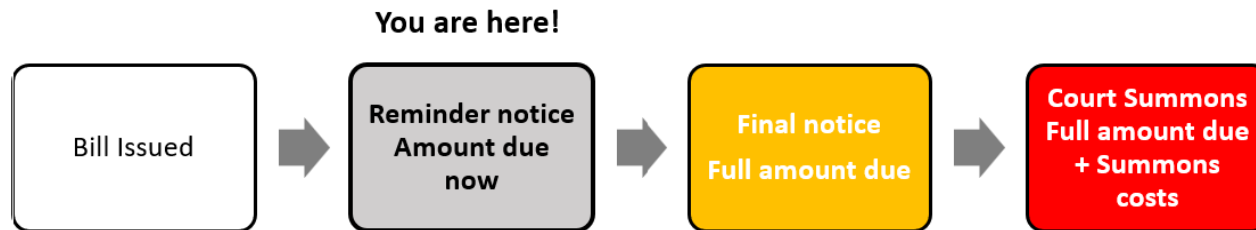
- We expect a personal service now
- We expect a good experience
-
- One shoe does not fit all
- Create more templates based on your data

Social Norms

- We buy on recommendations.
- We make decisions often with consultation
-
- Use success stories, just like Trustpilot....

Simplicity & Clarity

Visual Cues



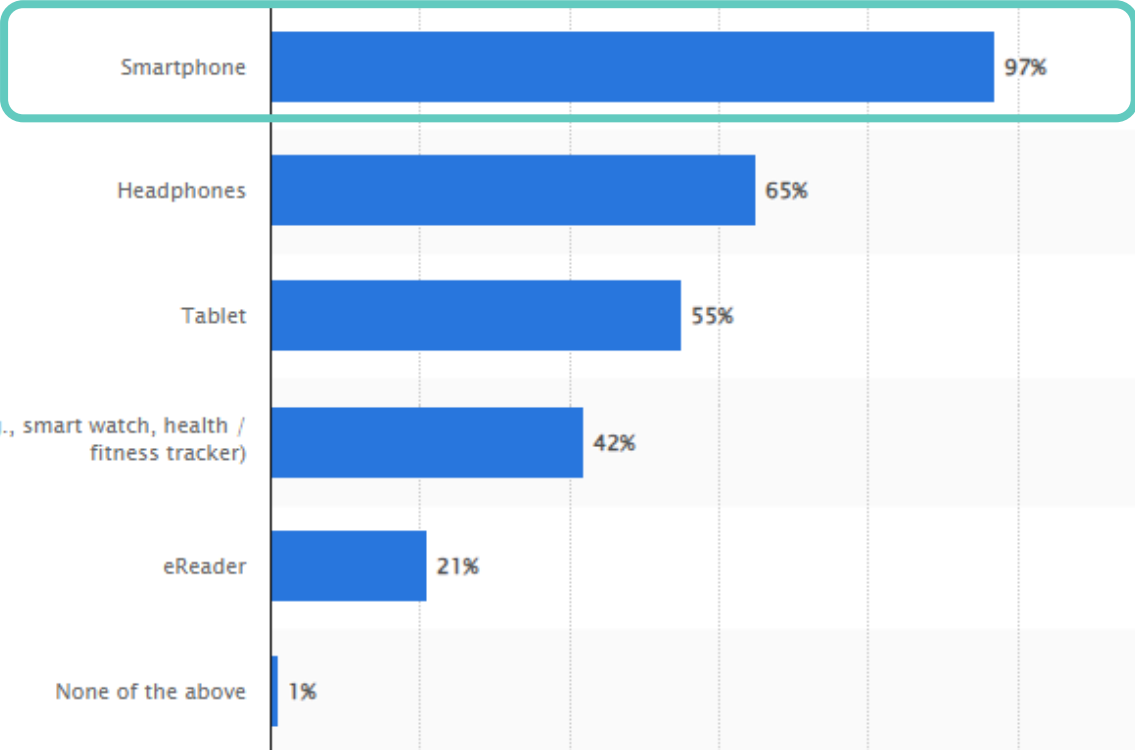
UK use of communications technology

Ecommerce spend in 2023:

China - \$3,023 billion

United States - \$1,163 billion

UK - \$195 billion

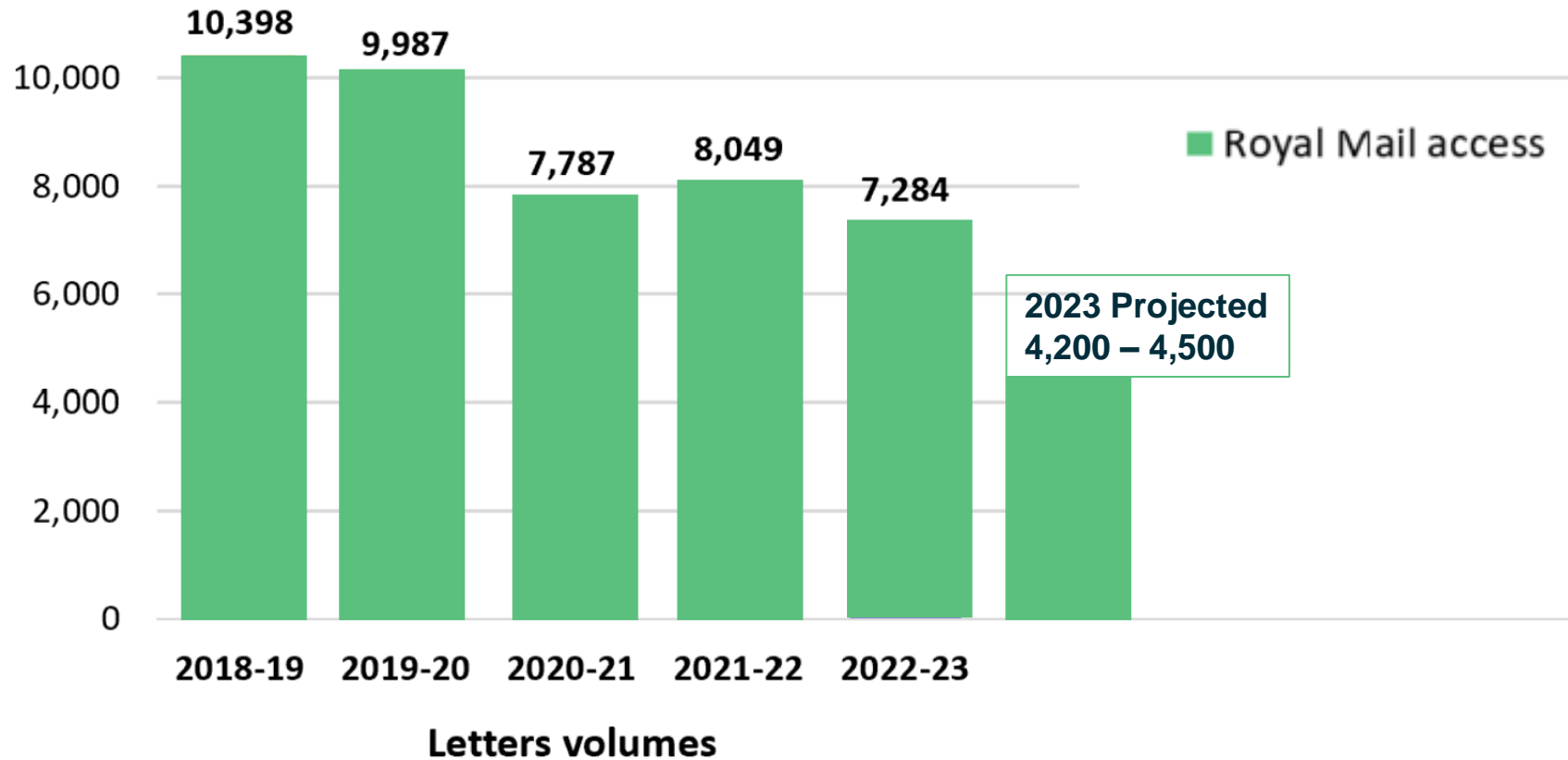


Most used consumer device in the UK as of December 2023

Source: Statista 2024



The decline in tradition communications



Source: Ofcom / operator data. Royal Mail end-to-end is an Ofcom calculation and refers to Royal Mail total letters, excluding access. Figures exclude international. Access volumes include small volume of access parcels.



Friction in options offered

Online payments

Payment For
Council Tax

Reference number (first 9 digits) *

Name on the bill *

Address *

Postcode *

6 Stages of friction!

- 1 Login to the site
- 2 Make a request
- 3 Select an area
- 4 Select what to pay
- 5 Select type of service
- 6 Finally fill in a form!

Automated telephone payment service

Call [020 8459 1000](tel:02084591000)

and select option 1.
Please have your
Council Tax number
to hand.

Slow and tedious

- 1 Open to errors creating orphan payments
- 2 Time consuming
- 3 Expensive to support



Friction in the process = losing payments

Open Banking Payments = Is now removing that friction

Dear Mrs Smith,

A liability order has been issued against you for non-payment of Council Tax.

Your Council Tax is a priority bill - pay today! Please use the links below.

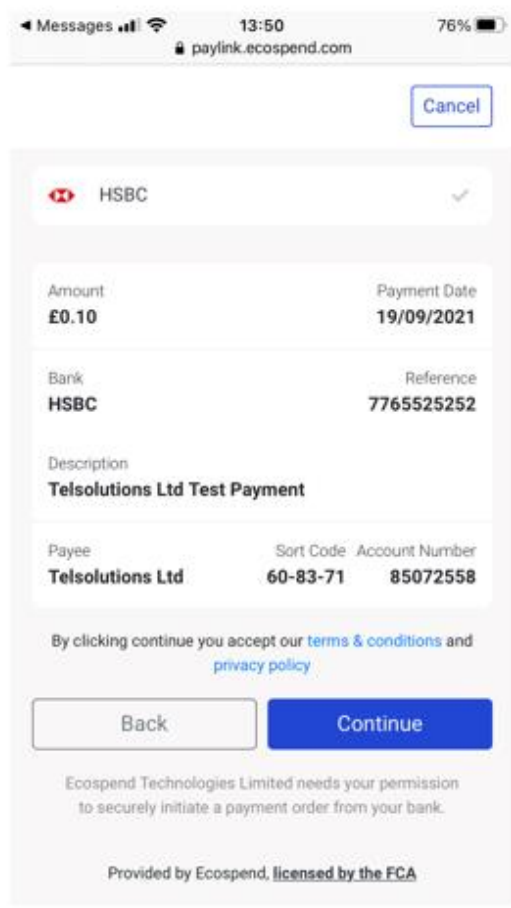
Pay by Bank

Secure payments using your mobile device

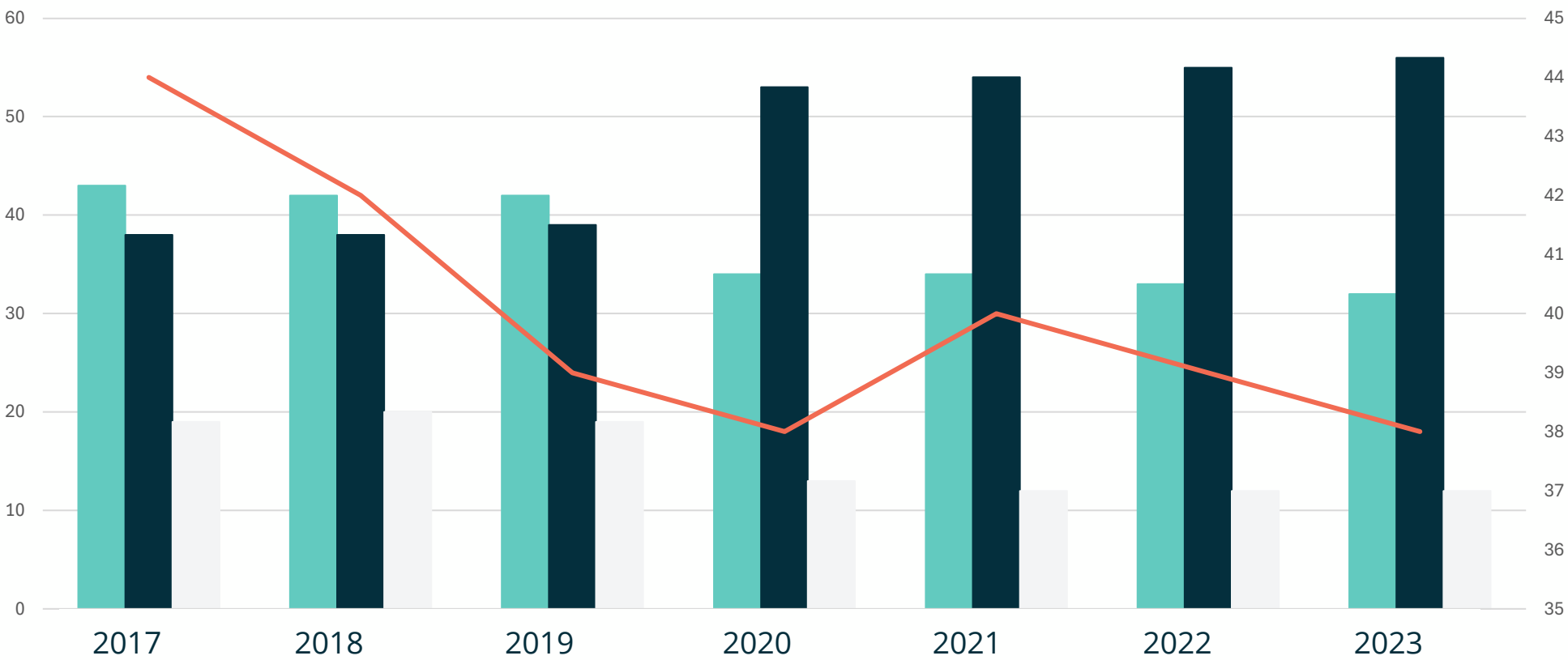
Simple and quick

Frictionless

- Online Payment
- Pay via online banking**
- Telephone Payment
- Schedule a call
- Debt Advice & Support



Behaviour shift in telephone habits



Live Answers	43	42	42	34	34	33	32
Answer Machine Delivery	38	38	39	53	54	55	56
Invalid Number	19	20	19	13	12	12	12
Transfer to agent (% of Live)	44	42	39	38	40	39	38
	2017	2018	2019	2020	2021	2022	2023

Source: Telsolutions Ltd Billing reports Jan - December



UK / global issue affecting SMS Text & Email messages

'Don't click!': Expert fear as post scams cause alarm - how to spot fake delivery messages

A SCAM using texts and emails to fool Britons into paying fake delivery fees is ripping Britons off across the UK. Experts discuss the scam in this week's Scam Watch with James Walker from Rightly and Louise Baxter from the National Trading Standards Scams Team.

By **JAMES WALKER, LOUISE BAXTER**
08:39, Wed, Jun 15, 2022 | UPDATED: 08:39, Wed, Jun 15, 2022



NatWest scam warning as fraudsters send text through verified thread

A WOMAN has warned of a convincing scam where fraudsters purport to be from NatWest and send a text over a verified thread.

By **NICHOLAS DAWSON**
07:10, Thu, Jul 21, 2022

From: COUNCIL TAX <test@espacioredes.org>
Date: 20 July 2022 at 10:06:44 BST
To: melsolly@me.com
Subject: You've got a messac - Date: 20 Jul, 2022 - [Reference 1337092028 - 1337092028]

Council Tax

Important

Tax Notification for customer: melsolly@me.com

Client ID: 2031337092028

outstanding Tax Refund of £5295.21 from an over-payment.
ik account, if you claim online through your Council Tax Account.
ithin 3 to 5 days.

'NEVER click on any links': Seven indications your email or text from Royal Mail is a scam

SCAMS can come from anywhere, even in what seem like the most trusted places. There has been a proliferation of scams targeting Britons pretending to be Royal Mail. Experts discuss the scam in this week's Scam Watch with James Walker from Rightly and Louise Baxter from the National Trading Standards Scams Team.

By **JAMES WALKER, LOUISE BAXTER**
05:01, Wed, Jul 20, 2022



'It looks so legit!' Santander scam email includes full name and account number

A SANTANDER customer was shocked to learn that an official-looking email she had been sent was a phishing scam.

By **NICHOLAS DAWSON**
08:47, Sun, Jul 17, 2022 | UPDATED: 08:51, Sun, Jul 17, 2022



Why SMS Text Messages aren't private or secure

Pre Pandemic 1100 campaigns (2019 - 2020) x 500 case average load

Standard services	28 Day response cycle					Responses	
Basic SMS Text link activation	57	36	14	0	0	107	21%

Results - 450 live campaigns (2022) x 500 case average load

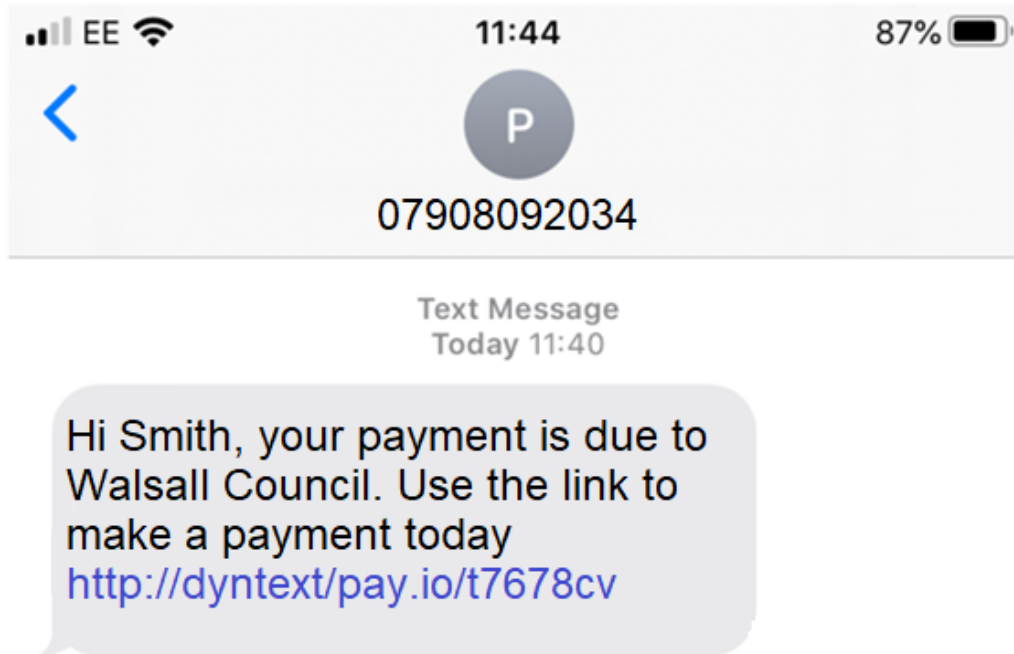
Standard services	28 Day response cycle					Responses	
Basic SMS Text link activation	33	33	4	0	0	70	14%

Results 2023* 47 live campaigns x 500 case average load

Standard services	28 Day response cycle					Responses	
Basic SMS Text link activation	26	18	1	0	0	45	9%



SMS text messages shortcomings



**Sender ID
representation**

**Limited
personalisation
options**

**Limited message
length and options**

**No reporting or
feedback**

Copied in seconds



Enhanced Messaging Option - SMS WebForms

Pleasant Valley Council DEMO:

Dear Mrs Smith,

We are contacting you regarding an urgent matter regarding your Council Tax account *****352. For more information please click here <https://pvcc.ctax/ty78fS222>

Please do not ignore this message.

Thank You.

Daniel Pearce
Revenues & Benefits Manager



This is an important message from Pleasant Valley Council about your Council Tax Account *****352

We are keeping your information safe with industry standard protection, therefore to access this message, please enter your full postcode below and click Proceed.

If you have any concerns whether this message is genuine, please visit the Council's website: <https://www.haringeyexample.gov.uk>

Proceed

DPA page with instant language translation for customers.

Select Language

Powered by Google Translate



Pleasant Valley Council
Bringing communities closer



Property reference: 7876255422 Mrs Grace S
Account Reference: GFX188352 84 Green
Outstanding balance: £233.37 Ha
E
CM195QE

Dear Mrs Smith,
Your Council Tax is a priority bill - pay today! Please use the links below.

- Online Payment
- Pay via online banking
- Telephone Payment
- Schedule a call
- Debt Advice & Support

Pay by cash @ Paypoint



98261346146000005

Activity tracking on links and chat options.

Text:
PVCC – Revenues Example
SURVEY – Survey Example
Student – CTAX exemption
07860 019301



Secure SMS – RCS bringing customer workflow

Right party validation

Essential for data security and customer confidence.

Registered sender

High response rates due to confidence that the message is genuine.

Customer behavioural insight and reporting

Gain insight for debt recovery for vulnerability & propensity to pay.

Programmable conversations

Revenue officers will save time & reducing inbound call volumes.



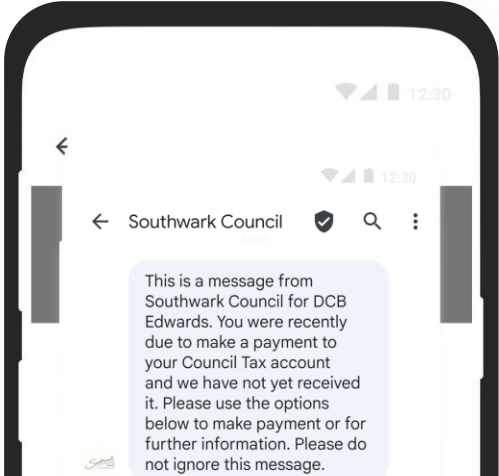
RCS customer function carousel

55%

Increase in people choosing make a payment

90%

People felt more reassured











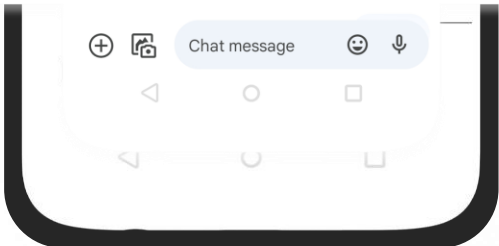
60%

Increase in people choosing to engage for support or help

90%

People felt this was better than the SMS

- 
Make a Payment
Select
- 
Direct Debit
Select
- 
Change Payment Date
Select
- 
Support
Select
- 
Amount owed on your a...
Select
- 
Need your reference?
Select
- 
Live Chat
Select
- 
Sign into MySouthwark
Select

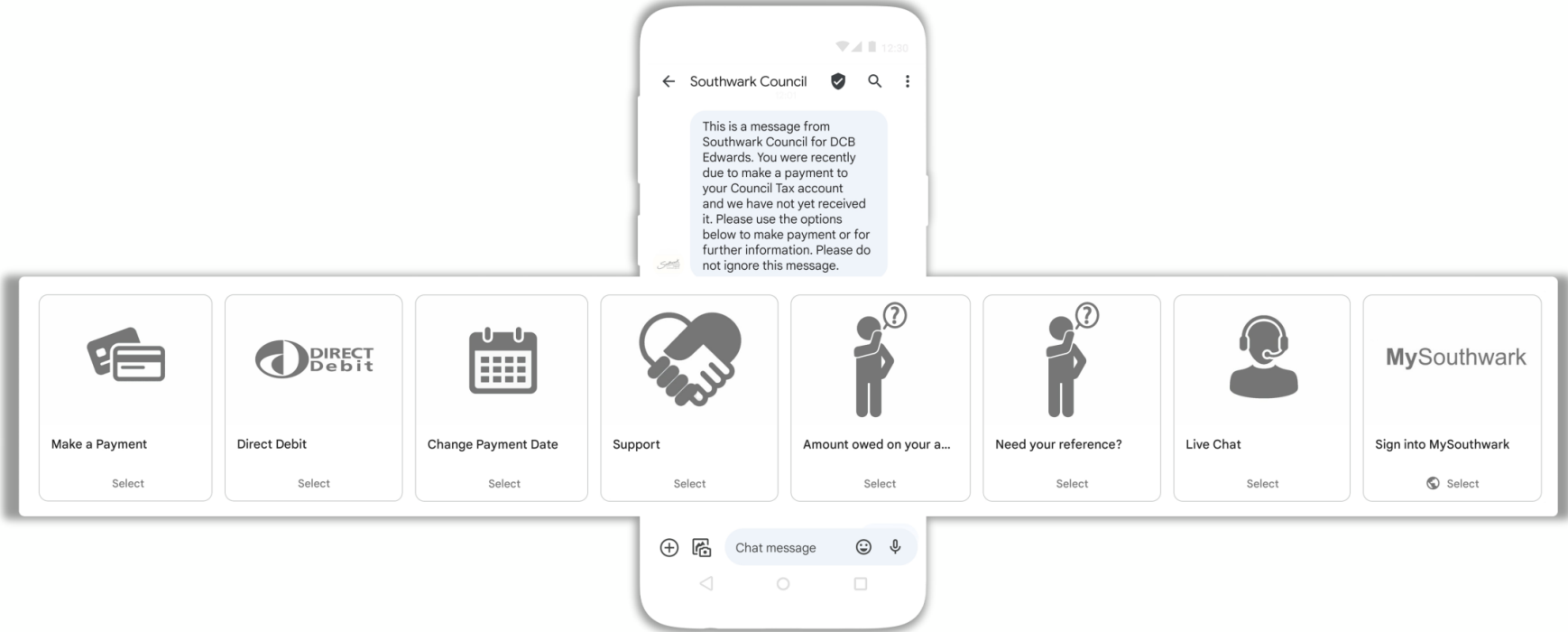


Interaction messaging – behaviour uplifts

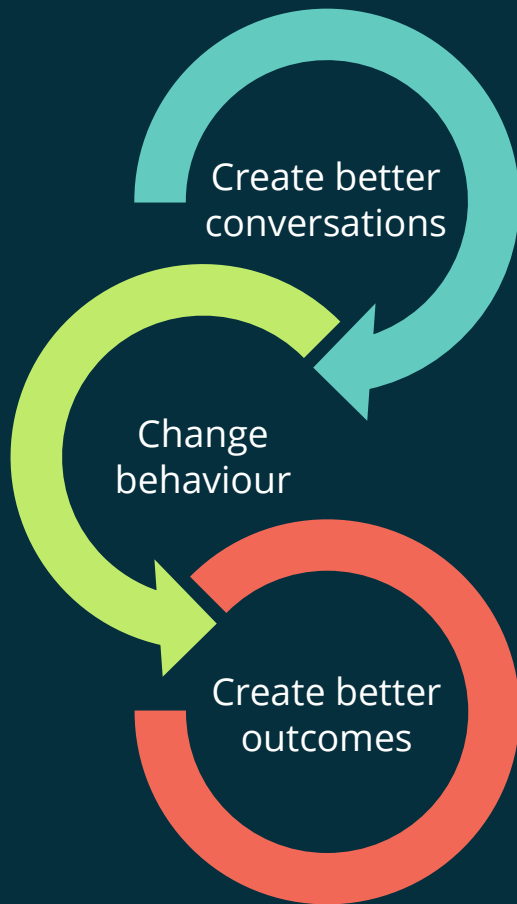
Higher self-service rates – **Reduces inbound call volumes.**

Interactive work-flow – **Conversational – What we want.**

Security & ease of use - **Changes our perception & engagement rates.**



Get in touch



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🐦 @collectionnow

For application details on Local Authority Services
Designed and developed by Daniel Pearce.

Telsolutions Ltd

We are the Pilgrims, master; we shall go
Always a little further: it may be
Beyond the last blue mountain barred with
snow,
Across that angry or that glimmering sea,
White on a throne or guarded in a cave
There lives a prophet who can understand
Why men were born: but surely we are brave,
Who take the golden road to Samarkand.

