

**D. YOUN
DEER**

CONSUMER COUNCIL FOR WATER

Credit where it's due

Research to support the 'Credit where it's due' campaign

.YONDER

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Introduction

Project background and objectives

Due to advance payment practices, many businesses accrue credit when paying for their water usage. There is a risk of that credit being lost if a business switches to another retailer, or the retailer exits the market.

Ofwat, the water regulator, has made changes, by working with CCW, so that retailers are required to inform businesses of the risks and benefits of making advance payments; alternative payment options available to businesses and the amount of credit accrued in business customers' account. Retailers are also required to return accrued credit after a business switches to another retailer. Retailers needed to inform businesses of these changes by the 20th July 2022.

Yonder carried out this research project for CCW, to help them produce a communication toolkit for retailers to inform businesses of their rights as well as sharing best practices in the industry. To do this, we needed to:

- + Understand businesses' awareness and responses to the changes regarding advance payments and credit levels
- + Understand participants' awareness and engagement with water retailer communications
- + Explore responses and feedback on retailer communications on what is working well and what could be improved
- + Explore best practice to suggest the best ways to communicate these important messages

Method and sample overview

Qualitative



Online pre-task

Participants were asked to find and review communications from a range of utility providers to help identify good and poor practice and explore what they find engaging about comms.



Business triads x8

Triad interviews to review the submitted communications in more detail, and explore opinions around the credit change and retailer communications. Participants were also asked to design their 'ideal' communication around the change to pull out best practice.



Expert opinion

We spoke to our in-house behavioural change expert, as well as a communications expert in telecommunications, to help shape our material design and identify best practice and key learnings.

Sample:

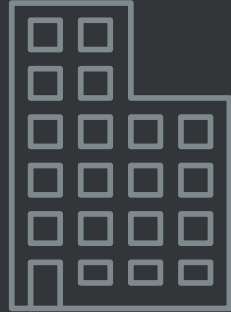
24 non-household customers in England
Split by size of business, payment method and water retailer
All were financial decision makers for utility suppliers

Micro & small (12)	Min 3 paying in advance and in credit	Min 3 currently in credit but not paying in advance
Medium (8) & Large (4)	Min 3 paying in advance and in credit	Min 3 currently in credit but not paying in advance

Participants were told the research would focus on 'utility company communications' to mitigate bias towards water retailer communications, and specifically towards credit or advance payment communications.



Key insights



**Business
communication
context**



Best practice



**Retailer
communication
review**



**Toolkit
Summary**

Key insights

1

NO AWARENESS OF CHANGE

No business decision makers in this sample could recall seeing prior communications about advance payment / credit information, and most were not particularly concerned before we provided more information

2

REGULATION FAR FROM BUSINESSES

Regulatory information is largely seen as unlikely to impact 'my business' especially where costs low (water vs. energy) although larger businesses with due diligence/ social value agenda more likely to pay attention to this type of information

3

REGULATORY COMMS ARE LOW PRIORITY

Best practice needs to harness ways of overcoming pre-existing bias to reduce the possibility of deprioritising this type of communication

4

BEST PRACTICE LEARNINGS

Best practice aligns with behavioural science principles: a strong headline or call to action, chunking of information and a warm/ inviting tone (so does not feel cold and regulator driven) is key

Key insights

5

CUSTOMERS NEED SIMPLICITY

Our communications expert championed the need for simplicity of messaging before giving customers the opportunity to find out more information in their own time, ideally through a link to a website (will also save costs)

6

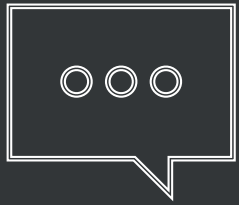
INFORMATION ON THE CHANGE IS CURRENTLY LOST

Water retailer examples rarely fully engaged participants despite merit. Information on the change was 'lost' within billing examples, website examples relied on traction to get customers to the page, whilst letters/ emails can easily be deprioritized unless best-practice adhered to

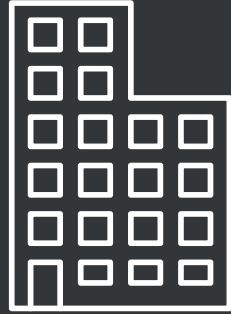
7

NEED TO KNOW IN REAL TIME

Most businesses want information in 'real-time' i.e. credit status to be clear on bill, the risks and benefits of advance payment highlighted in the moment of contract negotiation



Key insights



**Business
communication
context**



Best practice



**Retailer
communication
review**



**Toolkit
Summary**

Business communications fall into 3 main categories

Billing

Ms. Sample
12 Sample House
Sample Road
Sample Town
Sample Country
ABC 123

Your winter gas bill

Bill date: 8th March 2014 Bill period: 1st Nov 2013 - 28th Feb 2014

Your customer number:

1 What do I owe?
Your winter payment is **£136.80**
You're on our Fixed Price Promise tariff which ends on the 30th September 2014.

2 When do I pay?
Your payment is due by **28th March**
Your payment slip can be found on the last page of this bill.

3 Could I pay less?
Remember - it might be worth thinking about switching your tariff or supplier*.
If you stay on your current tariff your Personal Projection will be £xxxx.
Great news, you're already on our cheapest tariff.
We'll continue to review your account and let you know when there's a cheaper tariff you could switch to.
If you want to look at other available tariffs go to [britdogas.co.uk/tariffs](#)

Your estimated energy use this winter is **= 2349 kWh** (kilowatt hours)

Your estimated meter readings
Gas 0 0 0 0 0

I'd like more detail. See step 4

Marketing

It's time to review your business package

To renew your contract **online**, simply click on the button below to chat to an advisor. Or you can give us a call on **0800** or contact your

[Renew my contract](#)

Regulatory

Hello Ms
We want to let you know about some important changes. Recently, the industry regulator, Ofgem has introduced some new rules for energy suppliers.

How this affects you
Because of these changes, we've updated our Terms and Conditions for all business energy supply customers from **31st August 2022**. We've also made them clearer and easier to understand.

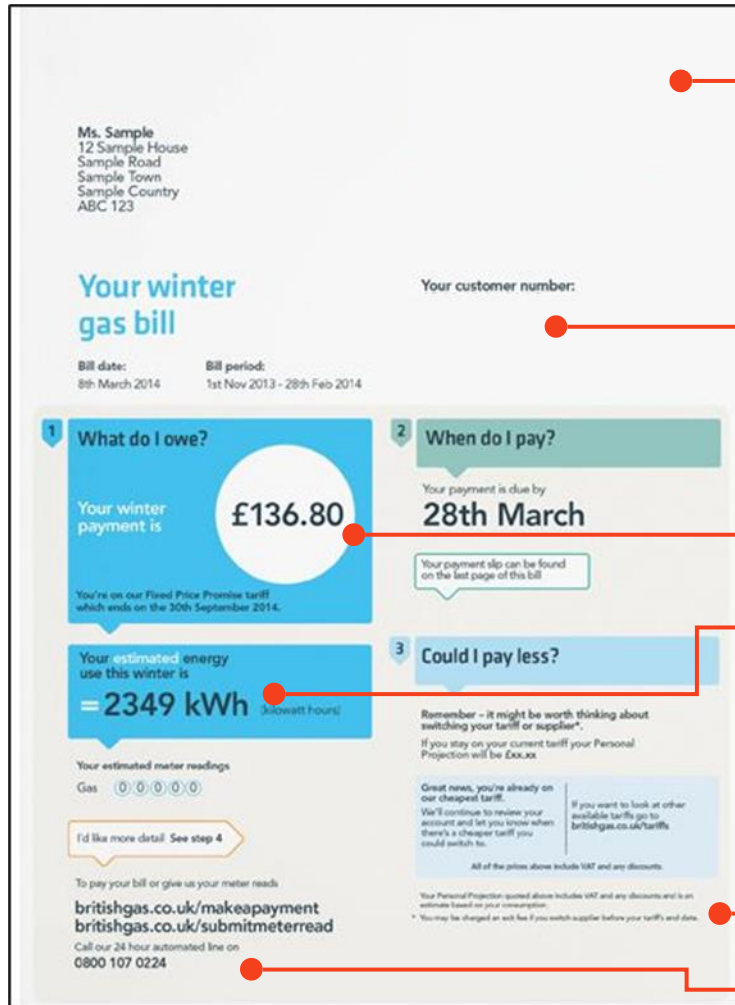
Summary of changes to our business energy supply terms
Please take the time to look through them in the table below. You can also find them [online](#).

Your supply Section 5	If you agree an energy supply contract with us after the new faster switching rules come into force, we'll usually start supplying your property as soon as reasonably practicable and at the latest within 5 working days from the day we begin the process of taking over your supply. This timescale won't apply if one of the exceptions set out in our terms applies to your
When your switch could be delayed Section 6	We have removed one of the reasons why your switch could be delayed.
When we can change your contract Section 32	We've changed the wording of section 32. After 31st August 2022, if we make a change to your contract and that change puts you at a disadvantage (including if we increase your prices where your tariff allows us to), we'll give you reasonable notice of the change before it takes effect. However, if Ofgem increases the price cap rates at short notice, we may not be able to give you as much notice as we normally would. If this is the case, where possible, we'll give you as much notice as is reasonably practicable.



Each type of communication has typical anchors which drive marked preconceptions (confirmation bias)

Bills – defined by numbers and clear helpline



Anchors

Clear Branding

Customer details
(account number etc.)

£ Financial information

Metrics (consumption in
utilities)

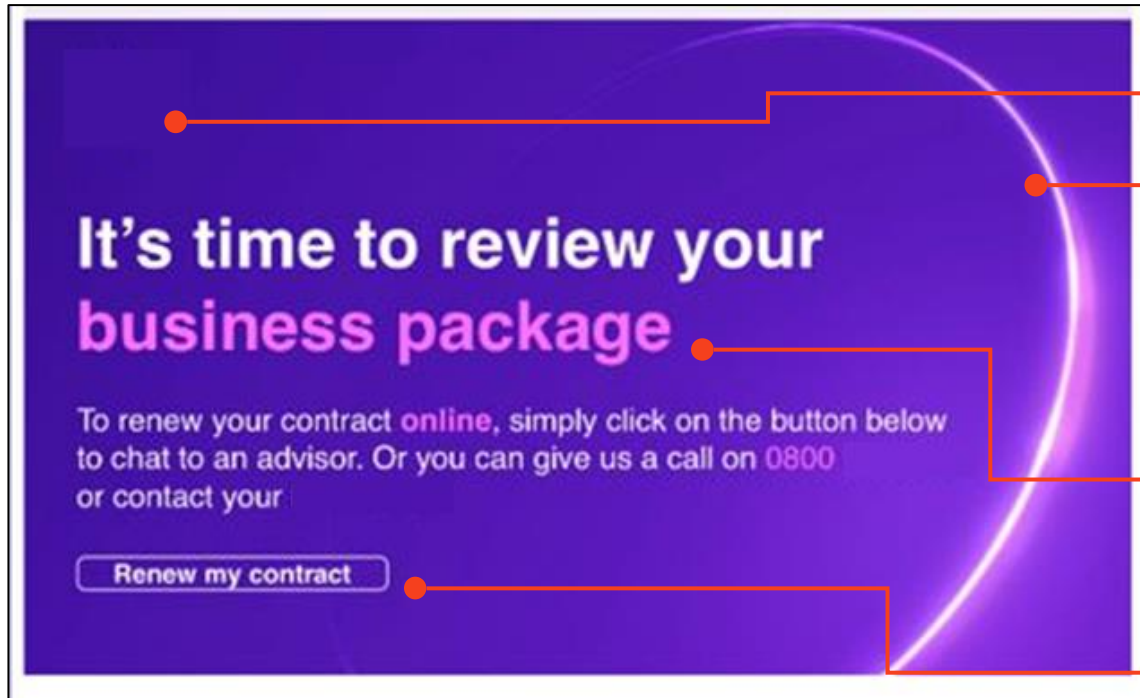
Absence of being asked
to do anything (unless a
red reminder)

Visible support through
website or phone

Most engage with their bills but only for billing elements – financials (and consumption metrics)

Looking at the the back of the bill or any other attached information is out of scope – few have the time to do this even if looking for specific information.

Marketing – defined by impactful use of colour and tone of lead messaging



Anchors

Clear branding

Colourful, visual and high quality

Clear heading and strong messaging

Convenient call to action

Engagement with marketing communication is dependent on relevance of communication and priority within job role

For example:

- All marketing communications will be relevant to a micro business but likely low in priority and engagement in and amongst day-to-day business
- In larger businesses, job functions will be more siloed so engagement with marketing will be determined by how targeted the communication is.

Regulatory – defined by uniform use of black and white and density of text

Hello Ms We want to let you know about some important changes. Recently, the industry regulator, Ofgem has introduced some new rules for energy suppliers.	
How this affects you Because of these changes, we've updated our Terms and Conditions for all business energy supply customers from 31st August 2022. We've also made them clearer and easier to understand.	
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Anchors

Black and white, expect and 'assume' old school typeface – Arial, Times New Roman

Density of text, suggests that information will have some legality

Multiple paragraphs, resemble T&Cs in insurance/ financial contracts

For the majority, communications like these tend to be deprioritized as 'standard' and containing little that will specifically impact them (or their business)

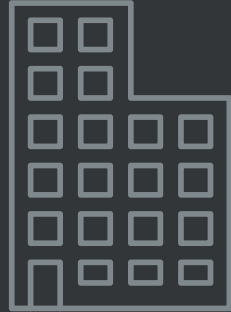
Indeed, it is only larger businesses who seem more attentive to regulatory communication.

Engagement with type of communication is indeed determined by business size/ role of decision maker

	Billing	Marketing	Regulatory
Micro & small businesses Business owner or general office manager who does 'everything'	Pay most attention to billing because essential to keep the business running	Will review if eye-catching but lower priority than day-to-day	Customers less likely to prioritise because feels unlikely to affect them directly
Medium businesses Similar to micro & small but likely to be in more discrete role and have more time	Most attentive to billing	Will review, if specific to mandate of job role, especially if eye-catching	May review but regulatory messages needs to work hard to get attention
Large businesses More senior decision makers who have a wider operational remit	Decision makers unlikely to be reading bills directly – but will be involved in selecting suppliers and negotiation	Will review, if specific to mandate of job role, especially if eye-catching	Regulatory information more likely to fall under due diligence, social value agenda so more relevant to review



Key insights



**Business
communication
context**



Best practice



**Retailer
communication
review**



**Toolkit
Summary**

All engagement with business communication is impacted by 7 key principles



Compelling headline



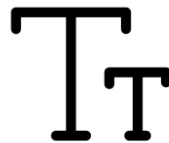
Personalisation



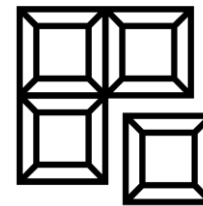
Friendly and engaging tone



Specific use of colour



Typeface



Chunking and signposting



Less is more

Business communication best practice principles



Compelling headline

- Key determinant of whether recipient will read or ignore
- Must be big, bold and command space
- Must have a clear message
- Works best with invitation or invocation to take notice (i.e. a question)

There's a better way to
manage your account



Personalisation

- 'Dear customer' ignored
- If it is not important enough to identify the customer then the recipient assumes that the information is unlikely to impact them
- Account information goes so far, but personal greeting most effective ... Dear Mr. Jones etc.

Your Account Number: [REDACTED]
Hello CAPRICORN [REDACTED]
With April fast approaching we will soon be marking another anniversary of the English and Scottish water markets opening.



Friendly and engaging tone

- A friendly, conversational tone is more inviting as it feels more human and caring, instead of distant e.g. 'we are here to help', 'you may have noticed', 'we're on hand if you have any questions'
- Formal/distant language either feels like 'bad news' or general (regulatory) information that is unlikely to have specific relevance

It would be better for you to contact us via [web chat](#) or [email](#), and we apologise in advance if you have to wait longer than you'd like for a response. We're doing our best to answer queries as soon as possible.

Thanks for your understanding while working with us during these unique circumstances. We look forward to getting back to normal as soon as we can, and hope you and your families stay safe, fit and well.

Business communication best practice principles



Typeface

- Old-school typefaces such as Times New Roman are legal, cold, distant
- Other, more 'modern' typefaces tend to be larger, 'roomier' and accordingly warmer, more inviting
- Larger, simpler and sans-serif typefaces help ease cognitive load for readers



Specific use of colour

- Black and white is cold, distant, aloof, legal and might even suggest a scam if no branding/ low grade printing
- Bold, bright or eye-catching colour will be read as marketing (and potentially ignored)
- Muted use of colour is warm, friendly, inviting – soft greens, blues

How our energy contracts work

To keep our in-contract prices competitive, we buy the energy in advance. We fix the wholesale energy costs for the duration of our customers' fixed price period.

Gas and electricity rates also include other 'non-energy' costs (third-party costs). These costs are made up of Government-set obligations and Network costs which are outside of our control. They make up about 60% of your total energy bill.

Your water and sewerage retailer is changing

Dear Customer,

We're writing to let you know about some important changes that will affect your retail water and sewerage services.

What's changing?

During preparation for the opening of the new water retail market in April 2017, [redacted] announced its intention to leave the water retail market.

This letter is for information purposes only.

You don't need to do anything now as your new retailer will be in touch with you again in October.

Business communication best practice principles

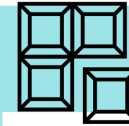


Less is more

- People do NOT want to read dense text and will avoid it.
- Dense text is also less likely to be understood
- Better to give prominence to key headlines, be minimal with supporting detail and provide leads for more information to aid engagement (however many won't follow through so key information must be included)
- White space helps make content more readable and reduce effort for readers

MyAccount is your online customer portal and has everything you need to stay in control of your account, keep your bills up-to-date and your costs down, all in one place.

- Check your account balance
- View bills and transaction history
- Find your meter and submit meter readings
- Update your details and tell us if you're moving premises
- Set up Direct Debits
- 24/7 secure access to manage your account anywhere, anytime



Chunking and signposting

- People say they like graphics, boxes to separate out different content.
- Whilst this is ideal, information that is 'chunked' using a combination of bold/non bold text with plenty of white space does a similar job.
- People are turned off from reading paragraphs as again this can feel like general (regulatory) information that is unlikely to have specific relevance to their business
- Signposting needs to clearly stand out

How price changes will be applied to your meter
Section 34

Section 34 now makes it clear that if your gas or electricity prices change and you have a prepayment meter, you might need to top up and use your card, key or token with your meter for the new prices to take effect.

This won't be the case for all prepayment customers but is something that might happen.

Moving Home
Section 44

We've made it clearer that we may be able to transfer your current tariff to your new property if you move home. This is not always possible.

Format of communication also impacts on engagement

Whilst business decision-makers have personal preferences there are some biases in evidence:



Letters/ email

Letters or email signal something distinct from core communication (billing) but can be deprioritised (marketing or general information that effects all customers but not their business specifically) unless following best practice

“I'd want a letter or an email direct, I'd want something very targeted, because I think it'd be very important.”

- Medium business



Portal/ online account

Some business customers are in the habit of accessing core information (billing) online but are not going there seeking any other information unless prompted

“I've got various platforms for my different accounts, whether it's paying taxes or whatever. Everything's online, and from my point of view, I prefer to assume everything goes online.”

- Small business



Text Alerts

A proportion of business customer claimed that text alerts were an effective means of drawing their attention to something important, as long as they are used carefully

“I think [my energy company] occasionally send me a text message if there's something important they want me to read, again I'd just go and have a quick skim”

- Medium business



Business customers have ingrained preferences and preconceptions - getting them to take note of new information requires being 'alerted' whether this is through tech intervention or arresting presentation of content

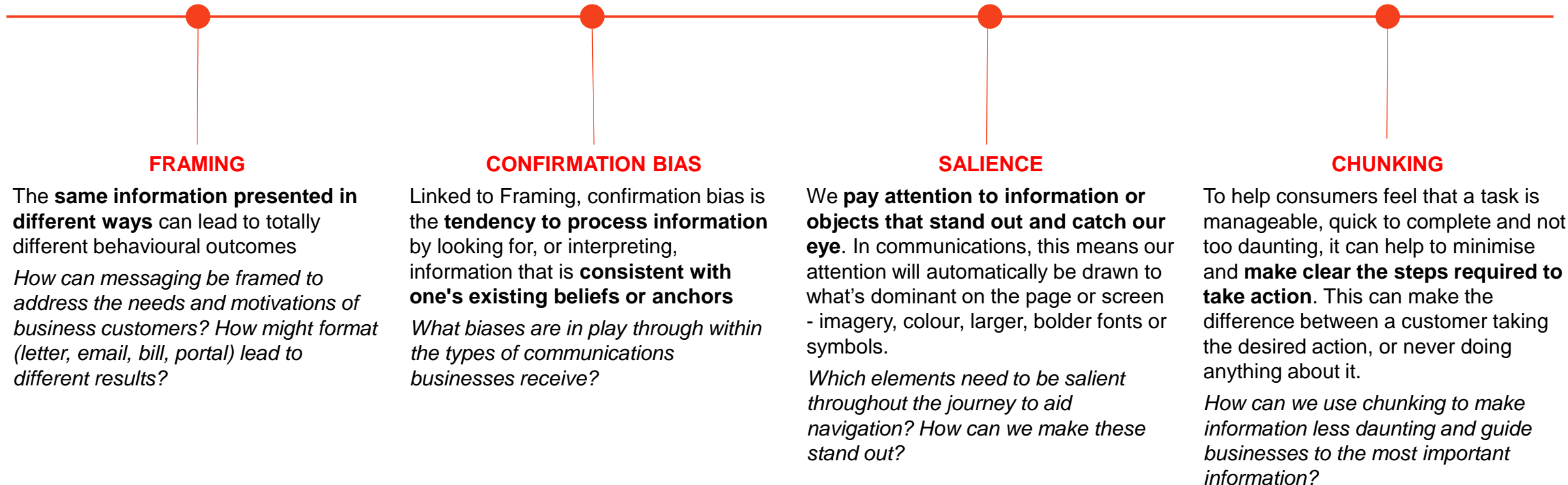
Some further considerations from Behavioural Science

We spoke to the Yonder behavioural science lead for key biases that should be reflected in the design of business communication

COGNITIVE EASE:

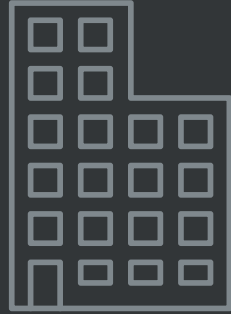
Present information which uses minimal cognitive capacity and lets people make decisions using immediate / active / emotional reactions (system 1 thinking), rather than more reflected / considered thinking (system 2 thinking) which requires more effort and can cause cognitive strain [more info [here](#)]. People are more likely to take action when using system 1 thinking.

How can we design communication to ensure it's easy for people to follow and absorb key information without effort?





Key insights



**Business
communication
context**



Best practice



**Retailer
communication
review**



**Toolkit
Summary**

Awareness of payment options and engagement with water retailer comms was very low

Awareness of payment options was low and many were unsure how they were currently paying

A small number of participants sent in communications about the change as part of their homework task – but this information went unnoticed despite the request to review.

Only larger businesses had any awareness that they are able to 'negotiate' payment terms.

Micro/ small medium businesses either **assume that paying in advance is obligatory** or that paying in arrears is the norm

Regarding credit most assume that flow of credit and debit is a feature of the normal credit cycle

Low cost of water compared to other activities mean that communications are (even for water dependant businesses) scrutinised far less than other utilities (esp. in context of energy price rises)

In reality **few feel likely to be impacted by change** – switching retailer feels less likely than in other utilities because water is cheaper (and supplier would remain the same)

Most feel that if their water retailer leaves the market, their account would be transferred to another retailer so there is no risk of losing credit

"I believe I pay in advance. I think you don't have any choice really. Everybody pays the water rates by direct debit, don't they?"
- Medium business

"I pay a lot of attention to broadband bills, we've got a lot of employees. So if there's a big bill I tend to notice that and I look at the water, but the water is quite a low cost."
- Medium business

"All they're doing is covering their backs because they legally have to. It saves them one extra email, and I don't think the changes are anything that substantial"
- Medium business



Low ongoing engagement with payment methods/ credit status so radar is unlikely to be 'on' for related communications

And business size determines how much they *want* to know

Larger businesses

Less dependent on direct communication to understand risks – feel likely to locate information via their own systems/ processes e.g. supplier web-scraping, due diligence

Most likely to be aware of their payment method and understand the competitive water retailer environment

Easily comprehend that the change is a regulatory commitment so nothing to be overly concerned with i.e. not personal

Medium businesses

Less aware about payment methods/types or the possibility of credit so this information is particularly new to them

Largely comprehend that the change is a regulatory commitment so nothing to be overly concerned with i.e. not personal

Small and micro businesses

Less aware about payment methods/types or the possibility of credit so this information is particularly new to them

Most risk averse and concerned about losing money in risky climate so desire to have risk/benefits of advance payment and credit risk clearly explained



But all desire information in 'real-time' e.g. how much credit do they have to be clear on bill, the risks and benefits of advance payment highlighted in the moment of contract negotiation

Retailer example overview – customer lens

Participants reviewed example communications about the change and identified what they liked / didn't like about each examples. We compared this insight against 'best practice' principles as well as the relevance of format.

For each of the principles, we have pulled out the best elements across the communications that were shared with participants to help bring best practice to life in this context.



Format

Distinct channels of communication worked best to grab people's attention on a topic of low salience – people were unlikely to check their water retailer's website or their bill for information about this unless they were prompted to do so.

Letters and emails signaled that something important had changed and that their attention was needed.

"I like the fact that it's come direct to you so you've not had to go hunting for it. It's personal to you. It's obviously got your information on it. I think it's good that they're trying to get your attention and let you know, not just hide it away amongst other stuff."

- Medium business





Compelling headline

Participants liked examples which demanded their attention through a clear and compelling headline which either:

- Highlighted importance without requiring knowledge of advance payments
- Asked a question which encouraged people who were affected to read on (i.e. 'What has changed for you?' 'What do I need to do next?')

Having the headline stand out from the rest of the text (larger font, bold, different colour) helps draw the reader's eye.

An Important Message About Your Water Bills

FAQ: What's changed for customers who make advance payments?

"It's nice that it's a question because it sort of engages me and it's sort of like, oh, there's a question that I need to see the answer to."

- Medium business

Personalisation



Letters / emails with customer information helps people identify the communication as being directly for themselves and makes them feel more impacted / invested in the message. Having their own name and account details also helped the communications feel more friendly.

More generic communications that doesn't allow for personalisation would be less likely to engage people.

"I like the fact that it's come direct to you so you've not had to go hunting for it. It's personal to you. It's obviously got your information on it. I think it's good that they're trying to get your attention and let you know, not just hide it away amongst other stuff."

- Medium business





Friendly tone

Participants found messages with a friendly tone more engaging and genuine:

- A friendly and inviting tone “we’d like to hear from you” helped put customers at ease and softened the content of the message. Use of language like “we’d like” etc. felt conversational and human
- Messages of support that were friendlier felt more genuine, and human: “our customer service team remains on hand”. The message of thanks helped reinforce the fact that the retailer had people’s best interests at heart
- A message of reassurance put people at ease and made the communication feel more genuine

Our Customer Service Team remains on hand to assist our customers; the opening hours are 9am – 16.30 Monday to Friday. We can be contacted via _____ or by telephone

We would like to take this opportunity to thank you for choosing _____ as your water retailer and wish you all the best during what is a difficult period for us all.

A market-wide message

Please be assured, the text above is part of a market-wide message for all advance payment customers and does not bear any reflection on the financial status of _____ as your Retailer. You can find more details about the changes to advance payments on the FAQ section of the [Open Water website](#).

“It says if you would like to hear from us, if you want to discuss an alternative, it just comes across... how it's worded is more approachable”
– Medium business

Specific use of colour



The use of brand colours helped make communications more engaging:


- The use of blue felt more inviting but wasn't used in an overwhelming way which would signal marketing. Muted tones were pleasing to the eye
- The use of brand colours & icons helps customers narrow down the communication as being from their retailer and reinforced legitimacy of the communication

Billing and Payment

a) Billing

Information to be provided on each bill

Your bill will contain as a minimum, the information requirements listed in Ofwat's Customer Protection document <http://www.ofwat.gov.uk/customer-protection-final-code-practice-non-household-retailers/>.

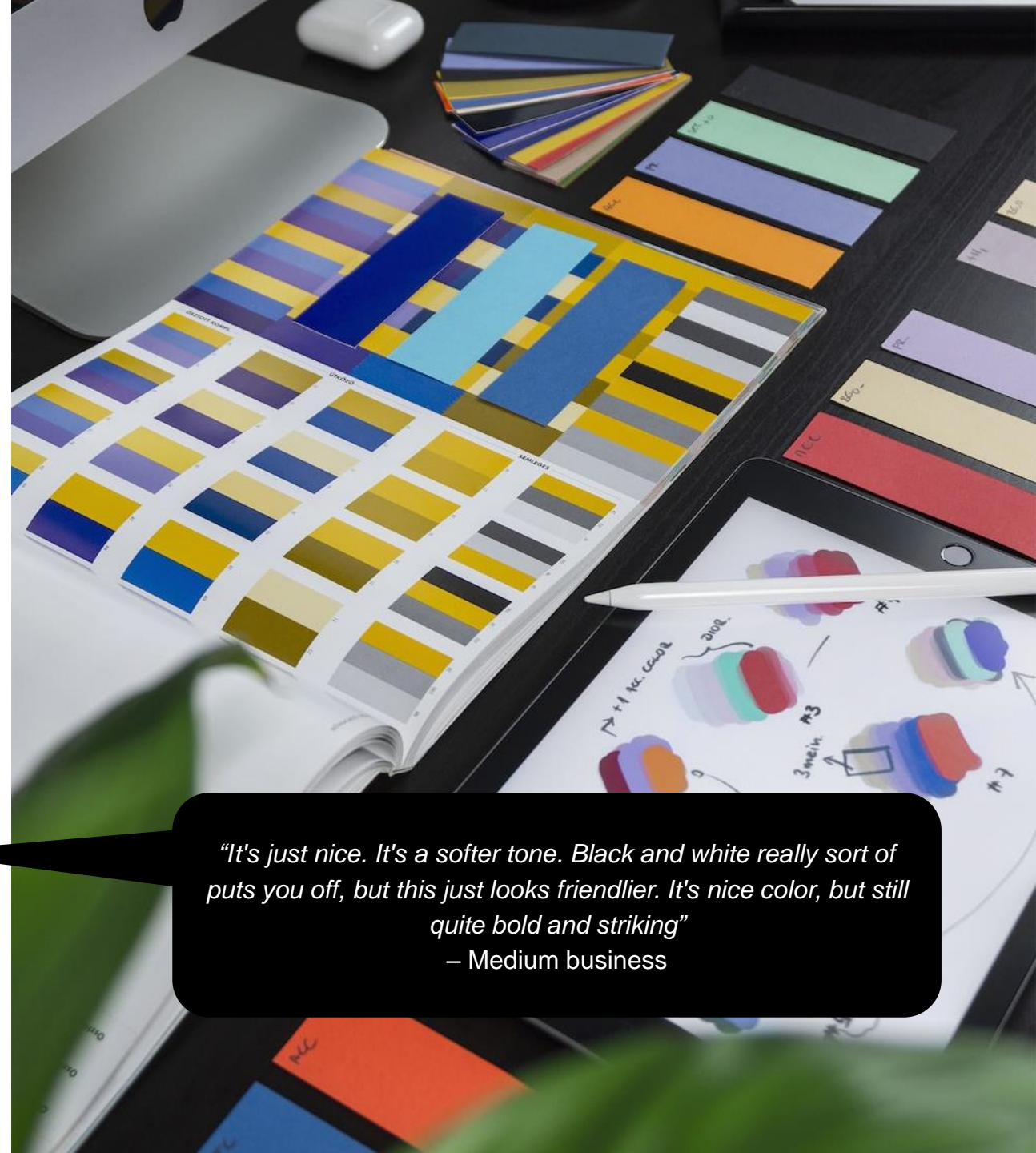


Financial Difficulty Water Emergency? Contact Us Search

What we do About us Help & Guides My Account Switch to us

Home > FAQ: What's changed for customers who make advance payments?

FAQ: What's changed for customers who make advance payments?



"It's just nice. It's a softer tone. Black and white really sort of puts you off, but this just looks friendlier. It's nice color, but still quite bold and striking"
– Medium business

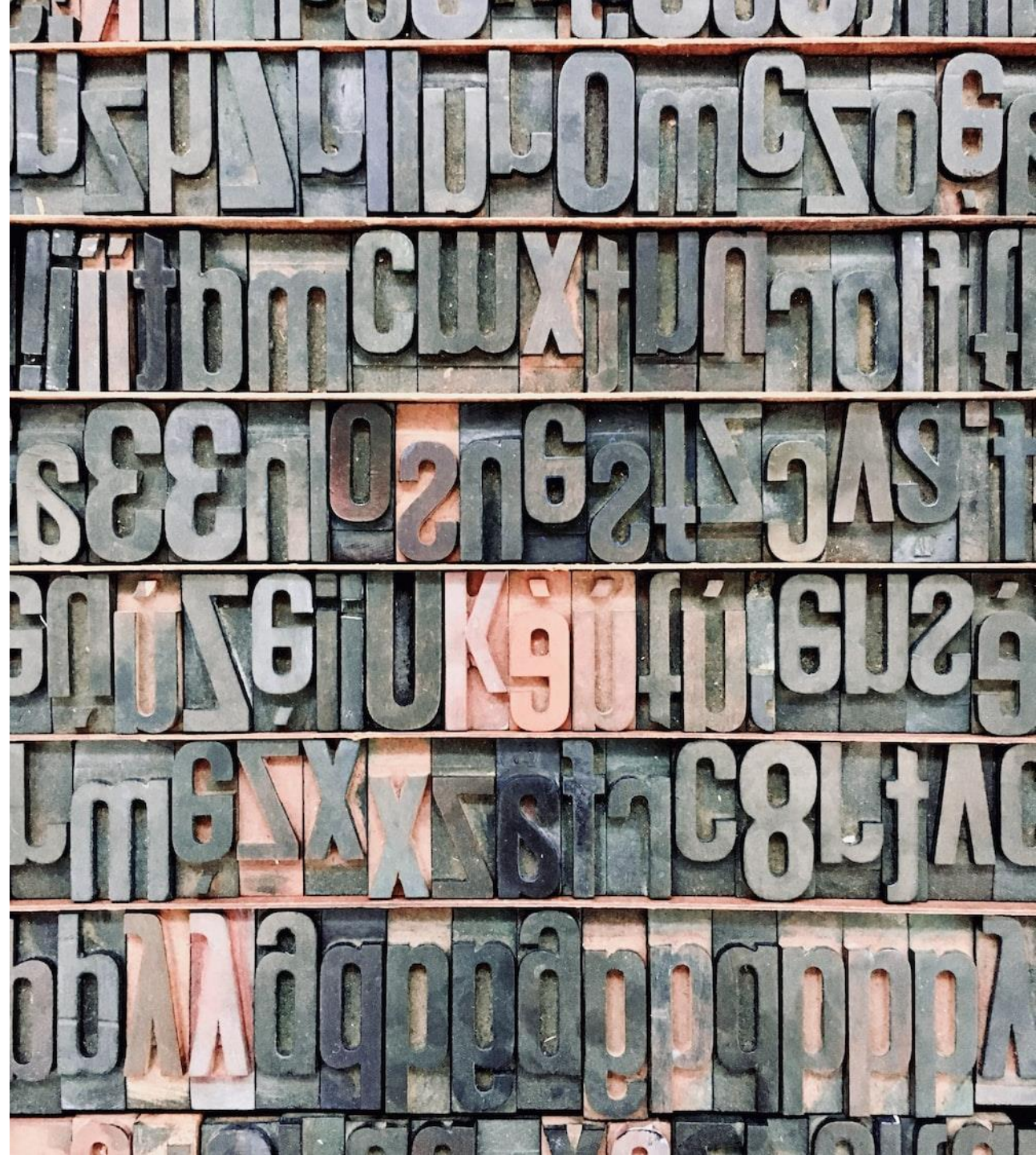
Typeface

Tt

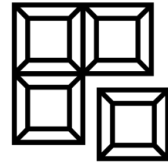
Larger font sizes are easier to read and allow for more white space. More modern-looking, sans-serif fonts are easier to scan and feel more inviting to participants.

The use of bolding or colour fonts also helped draw people's eye towards the most important information and reduced cognitive load

Please note that we may require further information from you in order to issue a credit refund. This may include your bank account details to help us make that payment.



Chunking and signposting



Titles draw in the reader, and smaller headlines help make communications easier to navigate:

- Headlines throughout make the page easy to navigate and tell a story when participants skim the page (i.e. What's changed, A market wide message, Building credit on your account)
- Different sections and pieces of information are well organised with bold titles and single paragraphs which helps guide the reader towards the information they need to know

Building credit on your account

d) Customer Credits



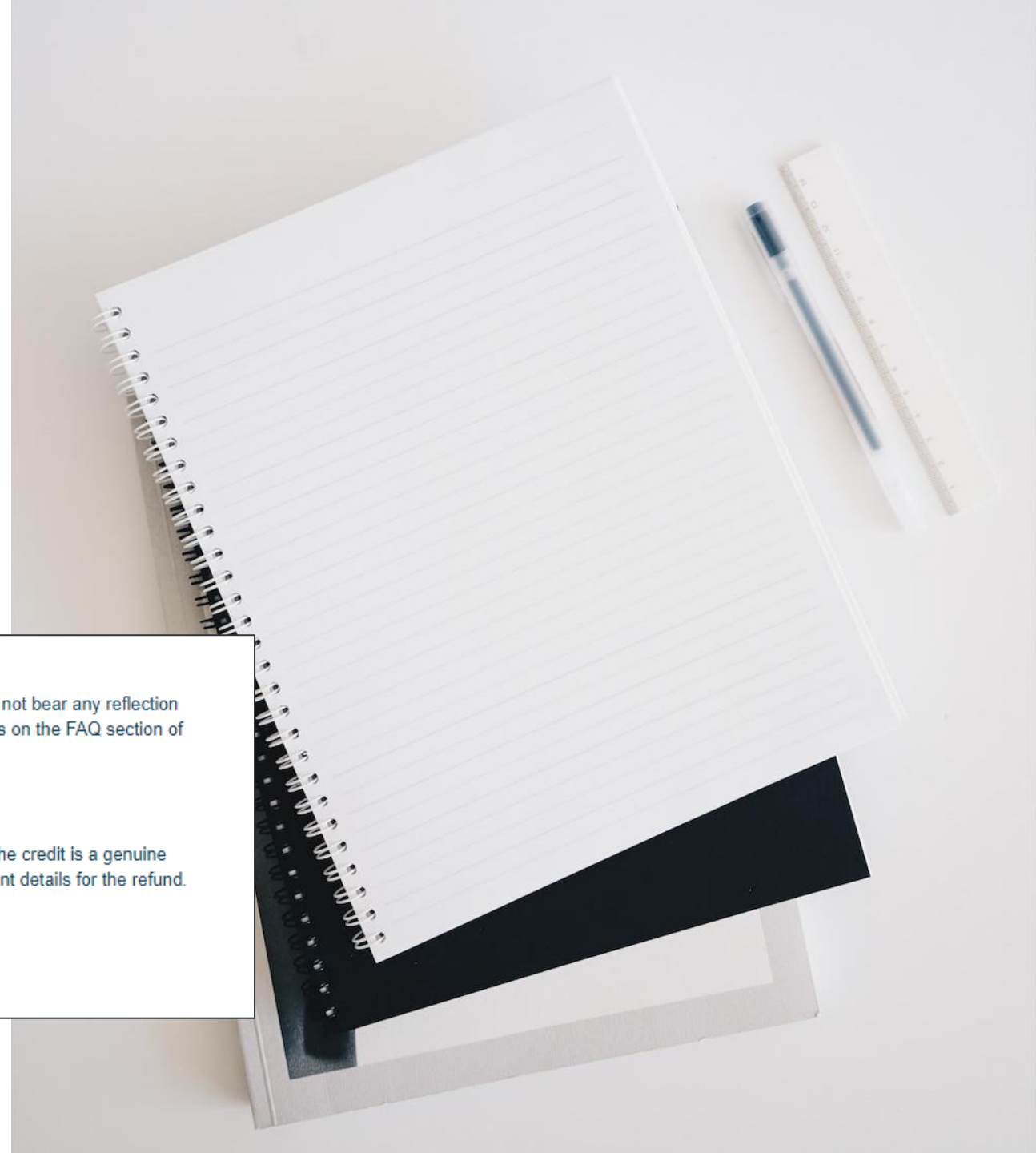
"So I just think that it, you know, the whole ABCD thing, you can read what you want to read."
- Large business

Less is more



Participants liked communications which limited the information on the page to the most essential information they needed to know, and directed those who want to read more towards other webpages / communications

The use of white space (including gaps between paragraphs) also helped reduce cognitive load for participants and made them more likely to read the information on the page



A market-wide message

Please be assured, the text above is part of a market-wide message for all advance payment customers and does not bear any reflection on the financial status of [redacted] as your Retailer. You can find more details about the changes to advance payments on the FAQ section of the [Open Water website](#).

Building credit on your account

If your account builds up a credit balance, we'll contact you to let you know, either in writing or on your final bill. If the credit is a genuine overpayment*, we can arrange a refund for you at your request. Please get in touch with us to provide your payment details for the refund.

For all the ways to pay [redacted] and the importance of paying, [take a look at our guide](#).

Retailer examples overview – expert (telco) lens

We spoke to a communications expert within the Telco industry responsible for ATL, BTL, price changes, policy communication. The importance of all of the following emerged:

Self-serve

Give customers the opportunity to find out more information in their own time – ideally through a web page. Takes pressure off customer service and gives customers more freedom

Personalisation

Depending on company data – identify personal information and provide as much relevant information as possible to help customers identify whether this is relevant to them

Regulator ‘stamp’

Communication about the change should come directly from the retailer for more streamlined communications – rather than from another source such as a regulator

Message hierarchy

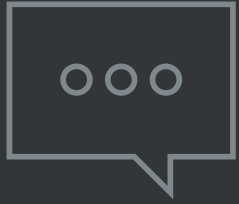
Start communications with the simplest message first – then move into the regulatory or ‘bad news’ element of the communication. Explain more detail further on in the communication

Branding

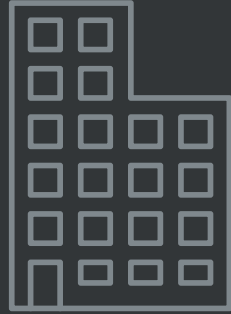
Use of company logo and colour helps people identify whether the communication is legitimate or not & helps people immediately identify what the letter/email is about

Marketing

Take care that regulatory messages are not used as a proxy for marketing as would contravene compliance rules



Key insights



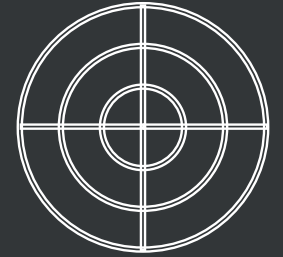
**Business
communication
context**



Best practice



**Retailer
communication
review**



**Toolkit
Summary**

Toolkit

It is recommended that retailers consider a series of options that may improve communication with their customers.

A combination of communication methods is preferred (i.e. letter + web link)

	Good (minimum)	Better	Best
Bills	<ul style="list-style-type: none"> • Not the ideal format for this communication – but could go alongside other formats • To be effective call out adjacent to credit metrics mandatory e.g. 'Important information about your credit status' + link 		<ul style="list-style-type: none"> • Text alert to webpage/ customer service number if bill only format
Letter/ email	<ul style="list-style-type: none"> • Compelling headline • Personalised greeting • Black & white branding • Warm and friendly tone • Black and white text, modern typeface • Chunked information • More information available on link 	<p>As good but</p> <ul style="list-style-type: none"> • Coloured branding • Headlined chunks e.g. 'Benefits of Advancement Payment', 'Risks of Advance Payment', 'For more information' 	<p>As good/ better but</p> <ul style="list-style-type: none"> • Coloured branding • Coloured text • Use of visual icons to further facilitate chunking to bring increased cognitive ease • Text alert to webpage/ customer service number
Web	<ul style="list-style-type: none"> • As per letter/ email minus personal greeting • Link on homepage – 'important information' 	<ul style="list-style-type: none"> • Text alert to webpage/ customer service number 	<ul style="list-style-type: none"> • As good/ better

Good (minimum)

Better

Best



Clear and grabbing headline

Clear and grabbing headline

Clear and grabbing headline in colour



Personal greeting with information about relevance

Information about relevance and customer details

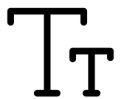
Information about relevance and customer details



Retailer logo – black & white

Retailer logo in colour

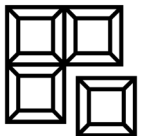
Retailer logo in colour



Black and white text with easy to read font

Black and white text with easy to read font and white space

Coloured text with easy to read font and negative space



Chunked paragraphs

Paragraphs with headings to chunk information

Boxes / visuals to chunk information

Follow-on

Link to further information on company website

Link to further information on company website

Link to further info on company website, text to direct customers

Recommendations per business size

Micro & small businesses

Time-poor, most risk-averse, led by individual preference, likely only have surface level subject matter knowledge

Need to grab attention but not interrupt
Simple information
Personalisation
Reassurance

Letter / email
Text
Update on platform

Medium businesses

More time, more established, information may pass through multiple hands

Need to grab attention
Multiple channels needed
More detailed information available
Personalisation

Letter / email
Website page
Update on platform

Large businesses

More room for negotiation, deeper subject matter knowledge and decision-maker likely very informed, awareness of due diligence

Less need to stand out
Multiple channels needed
More detailed information available
Less need for personalisation but still important

Letter / email
Website page
Update on platform

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