

Vulnerability and the virtual consumer

Chris Fitch

Vulnerability Lead, Money Advice Trust
Research Fellow, Personal Finance Research Centre, University of Bristol
Vulnerability Consultant, Money Advice Trust

email: christopher.fitch@bristol.ac.uk

twitter: [@chris_fitch](https://twitter.com/chris_fitch)

podcast: search “**vulnerability matters**”

web: www.moneyadvicetrust.org/vulnerability

web: www.pfrc.bris.ac.uk

MONEY
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BUSINESS
DEBTLINE NATIONAL
DEBTLINE WISER
ADVISER

ADVICE YOU CAN TRUST



1. **who** is the virtual consumer?

2. **what** are they vulnerable to?

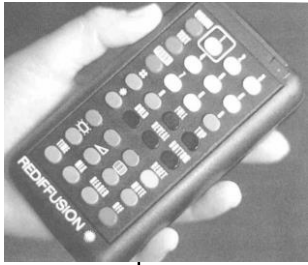
3. **how** can we prevent this?



search:
vulnerability matters



1. who is the virtual consumer?



Michael Aldrich Invents Online Shopping 1979

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a



We're prioritising vulnerable customers for delivery

We're really sorry, but we haven't been able to identify you as one of our elderly or vulnerable customers based on the information we have. We're now working with the government to identify those who are most in need.

We've expanded our Click & Collect service to more locations, so you can still order online and collect from one of our stores.

[Book a Click and Collect slot](#)

[Find a store](#)



John Wainwright

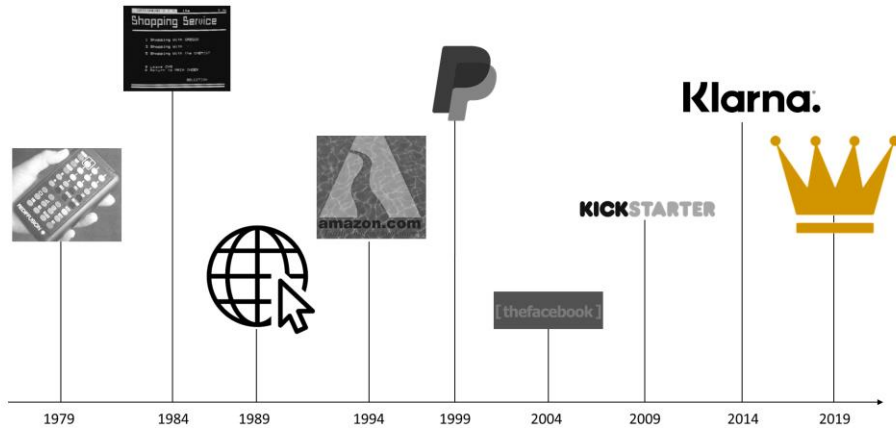
1979 1984 1989 1994 1999 2004 2009 2014 2019

**Financial Times
October 26th**

**“From an ecommerce perspective
some might even say that Covid-19
brought 2030 to 2020”**

**Michiel Greeven, DHL
Executive Vice President, Global Sales**

**DHL hires 10,000 workers as it
prepares for record Christmas season**



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so what does vulnerability
mean in this context?

OFGEM

A vulnerable consumer is defined as one who is: significantly less able than a typical consumer to protect or represent their own interests; and/or significantly more likely to experience detriment, or that detriment is likely to be more substantial. We recognise that whether a customer is vulnerable in the energy market, and the likelihood of them suffering detriment, depends not only on personal characteristics such as age, or disability, but also the situation or scenario they are in, and how the market responds to their needs.

OFWAT

A customer who due to personal characteristics, their overall life situation or due to broader market and economic factors, is not having reasonable opportunity to access and receive an inclusive service which may have a detrimental impact on their health, wellbeing or finances.

OFCOM

Vulnerability is about people's circumstances, which can change over time. In relation to communications, it can have a range of negative consequences: people may suffer financial detriment, for example if they are a victim of mis-selling or if they are unable to access the best deals; [t]hey may become isolated if they are unable to keep in touch with family and friends; [t]hey may not be able to participate as fully in society as they would wish..

FCA

Someone who, due to their personal circumstances, is especially susceptible to harm, particularly when a firm is not acting with appropriate levels of care.

LENDING STANDARDS BOARD

A customer is vulnerable... if it would not be reasonable to expect that customer to have protected themselves, at the time of becoming a victim...to the extent of the impact they suffered.

it is easy to get
lost in definitions...

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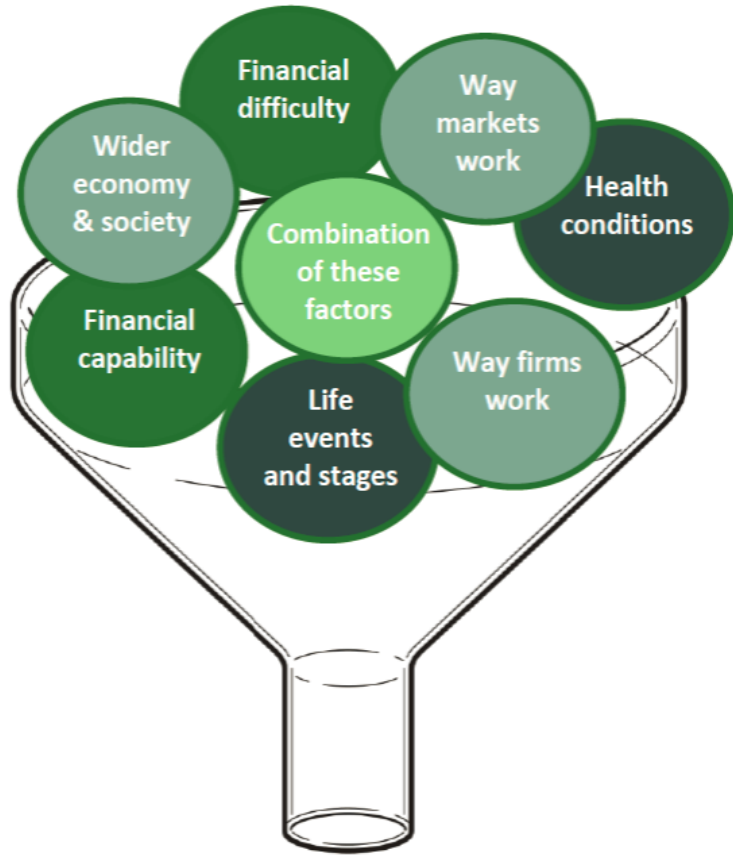
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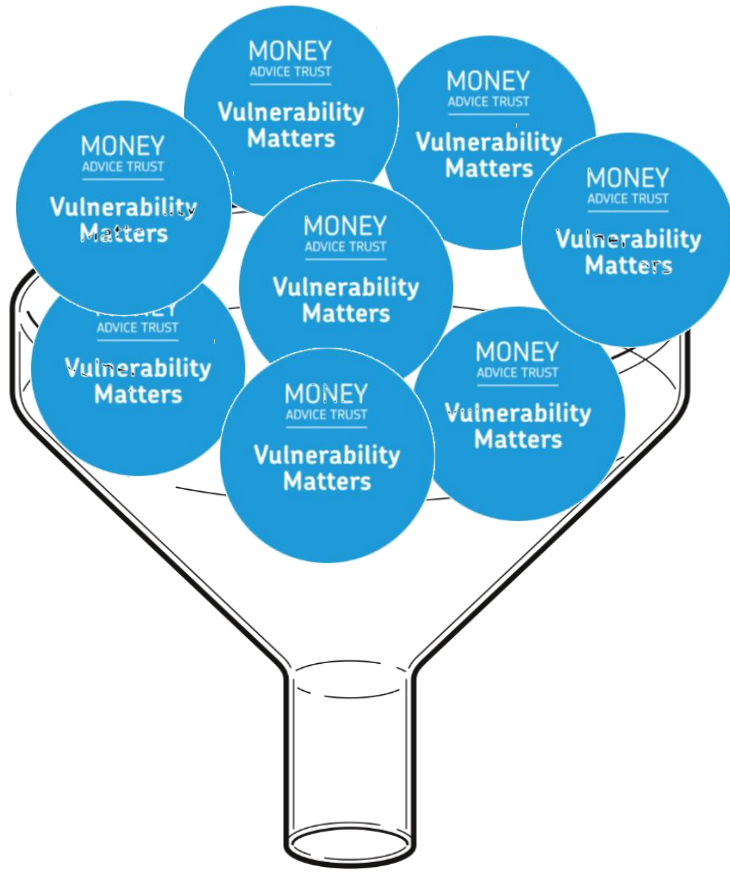
what is the virtual
customer vulnerable to?



Things in the virtual environment that make it harder to:



- or things not directly related to a product or service, but where a customer is experiencing harm and either the firm can help them, or external support is needed.



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2. what are they vulnerable to?

WebAIM (2019)

- top 1 million sites
- 98% had WCAG accessibility issues

ClickAwayPound (2019)

- 7m disabled people online in UK
- 69% report clicking away
- estimated revenue lost £17.1b

Recognition

- cognitive disability is overlooked
- many people are digitally excluded

[Contact](#)

[Accessibility statement](#)

[Terms](#)

“ It’s a lot easier to lose track of what you’ve spent online, constantly just clicking buttons and before you know [it] you’ve spent a few hundred pounds.”

58% vs 46%

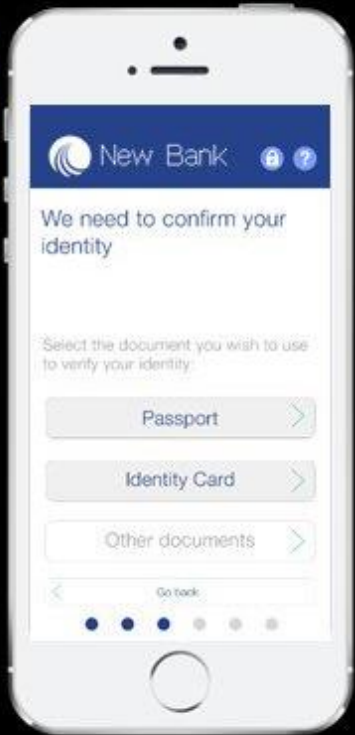
“ When you’re told x number of people are looking at an item or there’s only so many left, irrational panic sets in and I’ve made foolish purchases.”

32%

1



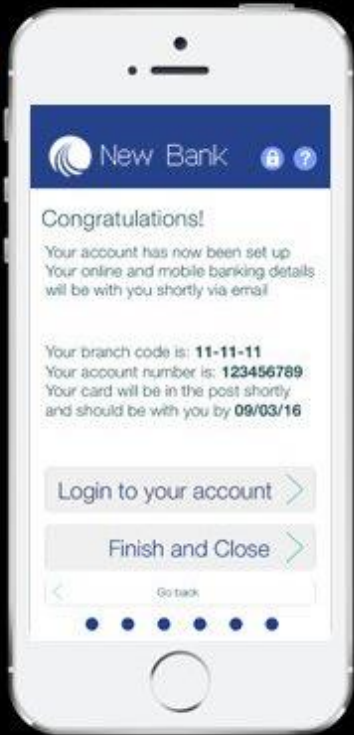
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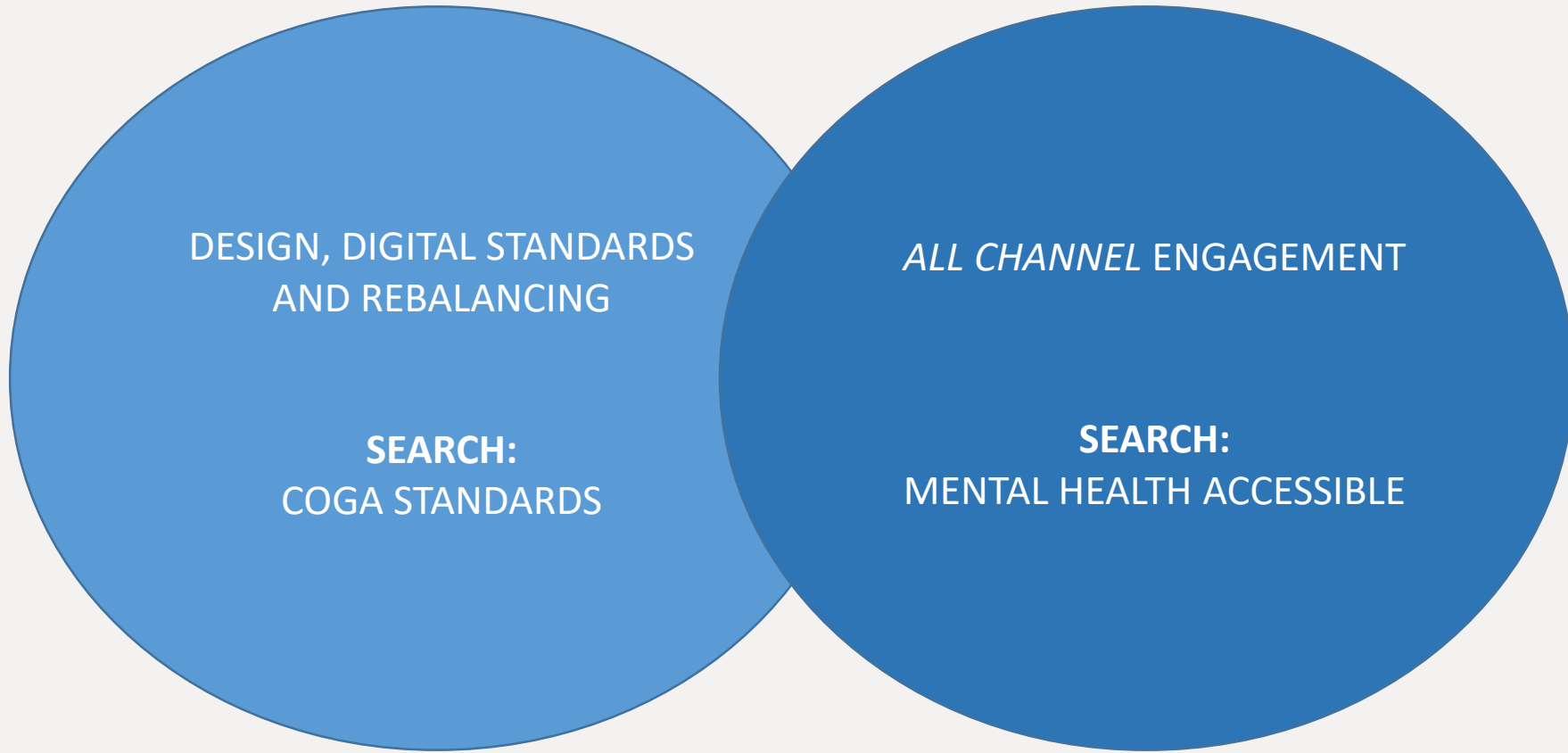
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needs unknown



3. how can we prevent this?



contact

Accessibility statement

Terms

consumer control

- controls
- friction
- limits/sight

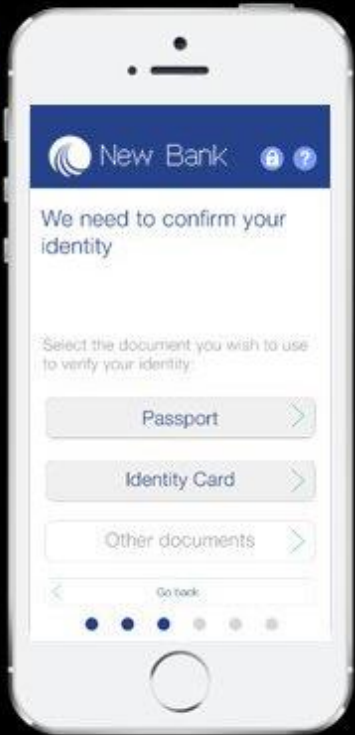


SEARCH:
MAGPIE
GAMBLING

1



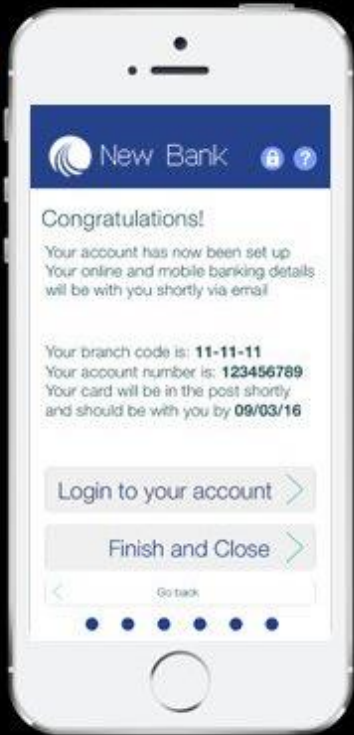
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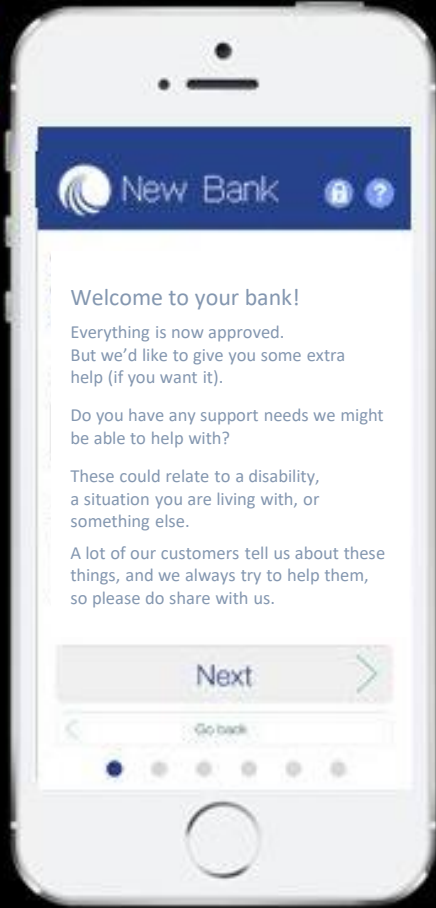


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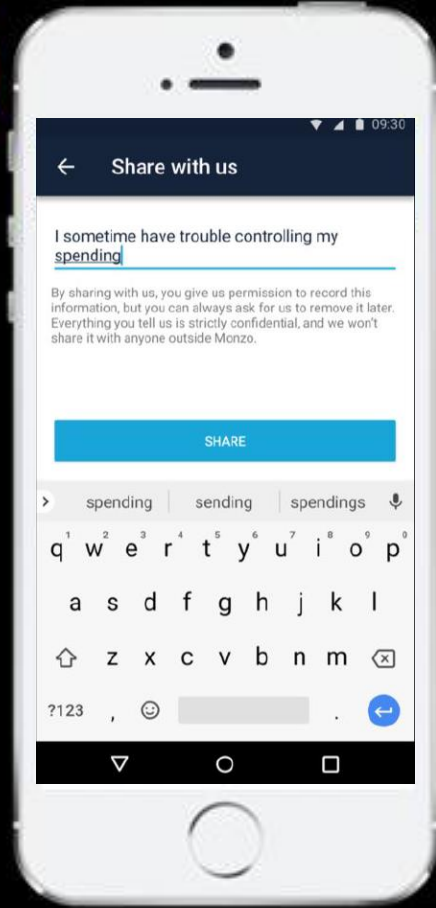


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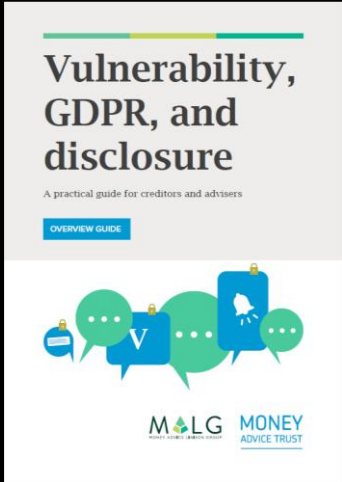
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6



needs now known





Summary

1. **who** is the virtual consumer?

2. **what** are they vulnerable to?

3. **how** can we prevent this?



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