

**Schwa\***

# The empathy test

Unlocking the secrets to empathetic writing

\*Language & Behaviour  
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# The empathy test

Why are some businesses better at empathy than others?

For a while now, we've had a theory: if your business is good at customer service, it's probably because your teams are good at being empathetic, too.

So, we decided to put it to the test.

# We created the Schwa Score for empathy

It's our way of measuring and benchmarking the empathy levels of different businesses, based on how they communicate when times are tough. (Actually, you could use it any time, but after the year we've had, tricky messages crying out for empathy are easy to find.)

To give our new tool a test run, we looked at one industry that isn't always known for its empathy: banking.

We analysed online comms from eight banks in [Which's 2020 best banks for customer satisfaction list](#) – from the top and bottom of the table. They covered:

- bereavement
- complaints policies
- replies to complaints on Facebook and Twitter
- Covid-19 web pages
- formal apology statements on news websites.

If our empathy test worked, and our theory was right, we predicted the banks with the best Schwa Scores would also come out top for customer service.

Here's what we found.

**TL;DR:** The best banks in Which's survey for customer service were our top scoring banks for empathy too. And they used lots of empathetic writing techniques you can copy.

## First things first, how do you measure empathy?

In our everyday lives, most of us are pretty good at being empathetic. It's when we're at work (and caught up in all the process and politics that goes with it) that we overthink it.

So, when clients ask us how to be empathetic, we try to unpick those things we already do well when they're not thinking about it - and help them apply the same techniques more consciously at work.

Our Score for Empathy is based on five things we see in our most empathetic clients' messages.

# First things first, how do you measure empathy?

## 1. Clear structure

We all know readers scan and skim messages, especially on a screen. So, part of being empathetic is having a structure that's easy to read at a glance.

That might mean breaking long paragraphs up with subheadings. Or using drop-down menus and step-by-step guides to make web pages feel less daunting. And it includes thinking about what's most important to the reader in the moment and leading with that.

Any bank whose content didn't terrify us at first glance scored a point. With a bonus point for putting the most important point for the customer first.

## 2. Focus on 'you' more than 'we'

When writers muddle up empathy with sympathy their messages usually get longer. A lot longer. Instead of focusing on practical things readers can do, writers focus more on themselves and how *they imagine* someone's feeling. The result tends to be more words, less help and a lot more 'we' than 'you' in any message.

On the surface, that might seem harmless enough. But take someone going through the death of someone they love; they'll typically move between two mindsets: grieving and practical planning.

When customers are in the frame of mind to get their banking (or anything else) sorted, triggering people's emotions doesn't help. Worse, it slows them down, making it harder to get those practical jobs out of the way sooner.

So, we gave points to any bank that kept it friendly but brief and used 'you' more than 'we'.

# First things first, how do you measure empathy?

## 3. No obvious cut-and-paste

Most of us can spot templated messaging a mile off, especially on social media, where we can literally see identical replies to different customers on the same page. We gave points to any bank who made social media replies more personal – even if they ultimately couldn't answer questions online.

No points for obvious copying and pasting.

## 4. Simple process

It doesn't matter how good your writing is, if you're giving your customers too many hoops to jump through, you're not being empathetic. In bereavement comms in particular, we measured this by looking at the number of links or steps we found on bereavement landing pages.

Most banks ask customers to follow similar steps, but some felt simpler and more digestible than others. The easier the process felt, the higher the score.

## 5. High readability

If your readers are in distress, overloading them with long sentences and dense paragraphs won't help. It also makes your words less accessible overall.

So, we scored messages using Word's readability checker. It's a blunt instrument. But if a bank's words and sentences were reasonably short and more active than passive, it was a good sign the person behind the writing was trying to help.

The higher the readability score, the better the score we gave the bank.

# The results are in

**The best banks in Which’s survey for customer service were our top scoring banks for empathy too.** And First Direct, the only bank in our selection to get a 5-star rating for communication in Which’s survey, was our number one bank overall.

Although, with ten points to play for, even the best brands could have done better. That was usually because, while they generally scored well, they weren’t completely consistent.

Monzo normally aces short, clear messages, but struggled to hit the right, well-structured, note with its Covid-19 comms.

And our chart-topper, First Direct, fell down with an overwhelming bereavement page, which also had lower readability than anything else we saw from them.

Brand	Customer Score
RECOMMENDED PROVIDER Starling Bank [a]	88%
Monzo	82%
RECOMMENDED PROVIDER First Direct	79%
Metro Bank	78%
Revolut [b]	77%
Nationwide Building Society	74%
Halifax	70%
NatWest	69%
Lloyds Bank	69%
The Co-operative Bank	68%
Barclays Bank	68%
Smile	67%
Danske Bank	66%
HSBC	65%
Bank of Scotland	64%
Santander	63%
TSB	63%
Ulster Bank	62%
Bank of Ireland	62%
Virgin Money	61%
Royal Bank of Scotland	61%
Citibank	60%
Tesco Bank [c]	60%

The Schwa Scores for Empathy

Brand	Empathy score (out of 10)
First Direct	6.6
Monzo	6
Metro Bank	5.3
Santander	5.3
TSB	5
RBS	4.9
Virgin	4.7
Citibank	3.25

# What separates the top scorers from the bottom of the pack?

Here are a few things we noticed along the way.

## **Readability: it's the icing on the cake, not the cake**

Low scorers tended to use more legalese or process-driven language. In bereavement comms, that meant writing about 'the deceased' rather than 'someone who's died.' Or, in the case of RBS, promoting a 'digital notification service' rather than asking customers to 'let us know online.'

But a high readability score isn't everything. Since good readability scores can't tell if your structure's right or if you've said too much (or too little), your content's got to be right for the situation as well as easy to read. Santander, TSB and RBS beat our top scoring banks on readability alone but were sometimes guilty of saying too much.



We're really sorry for your loss, and we're here to do what we can to support you.

Monzo understanding that less can be more.



### We're here to help

Losing someone close to you can be very difficult. In addition to the emotional upheaval of coping with a death, you may also need to take care of financial matters.

We can help at this difficult time by giving you practical help and guidance on the things you need to do. Our dedicated bereavement team is on hand to talk you through how to deal with the deceased's financial affairs.

Santander saying a little too much, but with high readability.



In order to register a customer as deceased, we will need to see evidence of death. When you notify us, we ask that you send us the following documents so we can deal with your request as quickly as possible:

Citibank feeling cold and clinical, with low readability.

## Want to know if your bank cares? Check their complaints page

Complaints pages were good indicators of a bank's empathy levels overall. Banks on the defensive loved to over-communicate here with details about their excellent service.

It all felt like a status game – subtly belittling readers by implying there must be something wrong with *them* if they think they've had poor service.



### Common questions

- + [Why has a bank charge been applied?](#)
- + [I don't recognise a transaction, what can I do?](#)
- + [Why isn't my card working?](#)

### Have you searched for your answer online?

Type your question here

 

### Just need some help?

RBS struggles to even acknowledge customers might want to complain. When you land on their complaints page, they start by suggesting you have a question or just need some help (so it's probably your problem). It's only when you keep scrolling that they explain what to do if you really must insist on complaining.

# Want to know if your bank cares? Check their complaints page



## Give us feedback

We take our outstanding customer service very seriously. We love to hear about your great experiences but also if you're not happy about something, we need to know. Here's how to make a compliment or complaint.

Metro Bank making it all about them – and reframing complaints into general 'feedback' and a chance to share compliments, too. It might sound nice and make the bank feel better, but does a cross customer want to hear about the great experiences everyone else is having?



## Complaints form

We were hoping you'd never have to visit this page - we're really sorry you feel we've let you down, and we want to make it right.

First Direct getting their complaints form spot-on (almost). We'd give them top marks if they cut the 'you feel'.

# Less is usually more empathetic

We went into this study with our eyes peeled for confusing structures or daunting processes. And boy, did we find them.

Processes around Covid-19 got many a writer (and we predict, a reader) in a muddle – with a lot of words and not a lot of useful content.



**4. Contact your local branch if you're in need of additional support or are facing financial difficulty.** If you're unable to find the support you need online, you can contact your local branch directly – you'll find all the phone numbers in our [branch locator](#). If you need to visit a branch in person please use the branch locator to check the opening hours before you set out. **Some branches have re-opened on a Saturday to offer support on your more complex enquiries, such as discussing your account or specific help you may need with your finances. Our counter service will not be available in these branches on a Saturday.** We're following the latest government guidance and continue to apply social distancing in our branches. TSB supports the NHS Test and Trace service (Test Trace Protect in Wales, and Test and Protect in Scotland). We may share your contact details with the relevant authorities if requested. Please visit the [government Test and Trace web page](#) for more information.

We think TSB is trying to say 'You can still visit our branches if you need us, but check before you come because our opening hours might have changed.'

But what they actually say is this. Of course, if they're deliberately discouraging customers from visiting, this long-winded language is a sneaky bit of friction.

# Less is usually more empathetic



Our staff support is always ready to help and support you with your queries. We're here to help you with anything you need to know about your account, or how we can help you with anything you need to know about your account, or how we can help you with anything you need to know about your account...



Even Monzo struggles to write about Covid-19, with an incredibly long page for readers to scroll. And the content that might bring readers to the page in the first place (getting money help during the pandemic) appears near the bottom.

## Coronavirus help and guidance

### Financial support

My financial situation...	Here's how we can help you
I've missed my mortgage, credit card or loan payment	<a href="#">Help with missed payments &gt;</a>
I've not taken a payment holiday and I'm worried I'm not going to meet my next mortgage, credit card or loan payment	<a href="#">Mortgage support &gt;</a> <a href="#">Credit card support &gt;</a> <a href="#">Loan support &gt;</a>
I'm due to roll off my 3 month payment holiday/deferral and I still can't make my next payment	<a href="#">Mortgage - apply for further support &gt;</a> <a href="#">Credit Card - apply for further support &gt;</a> <a href="#">Loan 3 month deferral &gt;</a>

Again, we could rely on First Direct to get it right, with less waffle and more focus. They've based the whole page around their customers, and the reasons why someone might need to visit the web page.

## Getting help if you're worried about coronavirus and your money

Coronavirus is affecting lots of people's income and employment, as well as the ability to manage their money. We've summarised some different places to go for support and advice.

The [Money Advice Service](#) also offers free and impartial support. They have a dedicated page on [coronavirus and your money](#) and a [Money Navigator Tool](#) that might help you assess your financial situation.



## Empathy is for life, not just pandemics (or banks)

Banks are far from the only ones with empathy or customer service problems. The measures we've used in our Schwa Score are ones we think customers would want to see in empathetic comms from any brand or business. And they're the things we suspect most customer service people would do if they were following their instincts.

If you'd like to see how your comms measure up, get in touch at [info@schwa.consulting](mailto:info@schwa.consulting).

And if your whole team needs a bit of help, ask about our training session, *What's so hard about empathy?*

Spoiler: if you're really writing with your reader in mind, it's not that hard at all.

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