NEPS

**Improving Customer Experience
With Document Design**
*A Guide to Best Practices for Clear
and Effective Communications*

A NEPS, LLC White Paper

November 2011

1. Introduction

Transactional documents and statements play an essential role in building and maintaining the customer relationship. Research shows that the vast majority of financial services and insurance customers prefer to receive hard copies of documents, either exclusively or in conjunction with online delivery.[1] Moreover, statements and bills are among the least likely documents for customers to discard without reading, with less than 5 percent of respondents saying they would do so.[2] Despite the importance of the information they contain and their value to customers, these documents are often designed in ways that fail to convey their core messages.

> This White Paper will discuss how companies can implement best practices that result in customer documents that are easy to read and understand, actionable, and cost-effective.

2. Achieving a well-designed document requires a holistic approach

When designing a document, attention is often focused solely on the graphic design and words used. While these elements are important, the scope of considerations must be broadened in order to ensure that a document design is effective. A clear understanding of the central purpose of the document and of the intended audience must drive the design process for the document to achieve its goals.

A. The attributes of a well-designed document

Well-designed documents have a number of seemingly simple but important attributes:

- They get read
- They are understood
- They help the reader process the information presented
- They prompt action on important messages

Well-designed documents result in effective communication, fulfilling their intended purpose.

Design processes that focus on spelling out legal requirements or disseminating corporate messages produce documents that frustrate customers rather than engaging them. Customer experience professionals need a solid understanding of their customers' baseline knowledge and document needs before they can devise strategies to communicate information and meet customer needs.

~Elizabeth Boehm, Forrester

In contrast, poorly designed documents are ineffective because they are hard to read, confusing, and fail to highlight the core information they were intended to convey. As a result, poorly designed documents evoke frustration—rather than understanding and action—on the part of the consumer. Poorly designed documents also result in numerous inefficiencies for the companies sending them, including increased call center inquiries, customer responses that are not in good order (NIGO), confusion in the workflow of employees processing the documents, and excessive paper and mailing costs.

B. Clear communication requires more than plain language

A number of organizations have been created to promote the use of plain language in academia, government, law and business. These include the Plain Language Association International (PLAIN),[3] the Center for Plain Language,[4] and Plainlanguage.gov.,[5] which seeks to improve communications from the federal government to the public. These organizations advocate for the use of simple words and sentences and the elimination of jargon. While this is an important objective, plain language alone is not enough to ensure clear communication.

3. The elements of clear communication

Whether a communication is on paper, the Web, or delivered by email, achieving clear communication requires careful consideration of each of the following elements:

- Plain language
- Psychology
- Graphic design
- Usability
- Other contextual considerations that will impact effectiveness, including personalization

A. Plain language

"Plain language" has been defined as language the audience can understand the first time they read it. As a result, what constitutes plain language depends upon the audience. What meets the definition of plain language will be different for an audience of engineers than for financial statement recipients. The plain language organizations discussed above offer a number of recommendations for how to achieve plain language, including:

- Writing in active voice
- Keeping it short — avoiding wordiness and redundancy
- Structuring the writing for logical flow
- Avoiding unnecessary complex words
- Using consistent terminology

In industries where the use of specialized terms is sometimes required for legal compliance, including definitions of those terms will help readability. Ultimately, the test of whether a document contains plain language is whether it is easily understood by its intended audience.

B. Psychology

To create a clear communication, it is essential to consider the need that the document is intended to fulfill for the intended audience. If the document is a monthly brokerage statement, for example, the customer need is to understand how his or her investments performed for the month. If the statement is full of marketing messages on the first page and the investment performance results are relegated to page two or presented in a confusing way, the statement will likely fail to meet the needs of the customer.

Taking into account the psychological aspects of a communication also involves a consideration of the desired customer action as a result of the information presented, such as:

- Paying a bill
- Understanding retirement funds
- Calling for more information
- Following directions
- Filling out a form correctly

Simplicity doesn't mean "dumbing down" the content. It means making information easier for the intended audience to understand and act upon.

Finally, the psychological aspect of the document extends to everyone who will interact with it, not just the original recipient. If the document is an insurance statement, the needs of the broker should be considered in addition to the insurance customer. If the document includes a return coupon, then the needs of the employee who will process that coupon should be considered. For example, if the return coupon is a perforated tear off, thought should be given to whether the returned document will be a difficult size to copy, scan, or handle.

C. Graphic design

Graphic design is another element that can improve or hamper clear communications. Visually appealing and carefully organized documents are easier to read and understand. The organization of information can have a big impact on whether readers can easily find the information most important to them. Consider this example of a patient's discharge papers:

ANTICOAGULATION (BLOOD THINNER OR BLOOD CLOT PREVENTION) MEDICATION AND TREATMENT INFORMATION	☒ You are being sent home on medicine to prevent blood clots (also known as anticoagulation): Indication: INDICATION FOR ANTICOAGULANT MEDICATION DOCUMENT. Expected duration: EXPECTED DURATION YOU'LL TAKE THE ANTICOAGULANT.
	☒ You are being discharged on the blood thinner Warfarin (also known as Coumadin).
	☒ Overlap with Warfarin/Coumadin and Enoxaparin (also known as Lovenox) is planned.
	☒ You are also being discharged on these oral blood thinners: Aggrenox(DipyridamoleASA) Arixtra (Fondaparinux) Target INR Range (Blood level that tells us how well your medication is working):350-400 Your next blood test should be drawn on : 07/23/08 Contact and location information for blood test: YOU SHOULD MONITOR THIS REGULARLY WITH YOUR MD Name of physician or clinic that will follow you: MR. ROBERT TOURNIQUET - 617-555-0120

Notice that after the bullet points listing the medications the patient is being sent home with, the document provides important information on the date of a follow-up test and on the patient's physician. This information could easily be missed by a patient drawn by the visual cue of the bullet points to focus on the list of medicines as the only important information on the page.

Anticoagulation (Blood Clot Prevention) Medication and Treatment Information
You are being sent home on medicine to prevent bloot clots (also known as anticoagulation).

You are being discharged on the blood thinner Warfarin *(also know as Coumadin)*.
Overlap with Warfarin/Coumadin and Enoxaparin *(also known as Lovenox)* is planned.

Indication:
Indication for Anticoagulant medication document

Your next blood test should be drawn on:
07/23/08

Expected duration:
Expected Duration you'll take the anticoagulant

Contact and location information for blood test:
You should monitor this regualrly with your MD

You are also being discharged on these oral blood thinners:
Aggrenox *(DipyridamoleASA)*
Arixtra *(Fondaparinux)*

Name of physican or clinic that will follow you:
Mr. Robert Tourniquet - 617-555-1020

Target INR Range:
350-400 *(Blood level that tells us how well your medication is working)*

Contrast is another important graphic consideration. Pure black and white offers the highest contrast, which translates into the best readability. Using colors other than black for the main text or using colored or watermarked backgrounds will diminish readability.

Effective use of white space on documents also helps create a visually appealing and ordered appearance.

Colors play an important role in improving readability when used in the right way. Colors can be effectively used to:

- Highlight key information
- Assist with navigation through the document
- Improve the information in graphics
- Enhance the visual appeal of the document
- Incorporate branding

Simplicity is the ultimate sophistication

~Leonardo da Vinci

Typography requires careful consideration in designing communications, including the space between lines of text (leading), the space between letters (kerning), and the use of capitals, lower case, bold, underline, and punctuation. Setting text in all capital letters slows reading from 13 to 20 percent. Reading speed is optimized when both upper and lower case is used. When emphasis is needed, bold has been shown to be a more effective cue than uppercase.[6]

D. Usability

Testing the usability of a document design is key for success. Often, an unwarranted assumption is made by those producing a document that they understand the needs of the recipient. Even a document that seems accurate and readable in every way may not present information in the order preferred by customers or may not use the terms most familiar to them. Testing a proposed document design before, during and after redesign can provide valuable insights and assure that the document will achieve its goals.

E. Other considerations

Understanding the customer context can trigger other considerations for clear document design. Personalization is one powerful way to relate a document to the customer's context. Personalization makes documents:

- Three times more likely to be read
- More likely to drive the desired action
- Twice as likely to engender a positive reaction toward the company sending it
- Twice as effective in encouraging increased contributions, such as to a savings plan
- More cost-effective, as personalization can reduce overall print and mail costs

4. Advantages of clear communications

People do much more than interpret words and pictures when they read—they form an impression of the organization that created the document. Clear communication means communicating effectively by providing the right information to the right person at the right time in an easily understandable way. Clear communications offer numerous benefits for companies, including:

- Reducing customer service calls
- Reducing costs
- Reducing errors and NIGOs
- Improving the customer relationship
- Increasing sales

5. Conclusion

Incorporating the best practices for document design discussed in this White Paper will bolster your company's competitive edge through more customer-centric, effective and cost-efficient communications. Effective document design will improve the customer experience, helping to differentiate your offerings, enhance customer loyalty, and drive sales.

[1] Forrester, *Three Ways to Drive Document Value*, by Elizabeth Boehm (November 2, 2010), 2.

[2] InfoTrends, *Trans Meets Promo...Is It More Than Market Hype?* (2008)

[3] http://www.plainlanguagenetwork.org/

[4] http://centerforplainlanguage.org/

[5] http://www.plainlanguage.gov/index.cfm

[6] Karen A. Schriver, *Dynamics in Document Design: Creating Text for Readers* (John Wiley & Sons, Inc. 1997), 275.

For more information on improving customer experience with clear and effective communications, please contact:

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