

Seven steps to simplicity

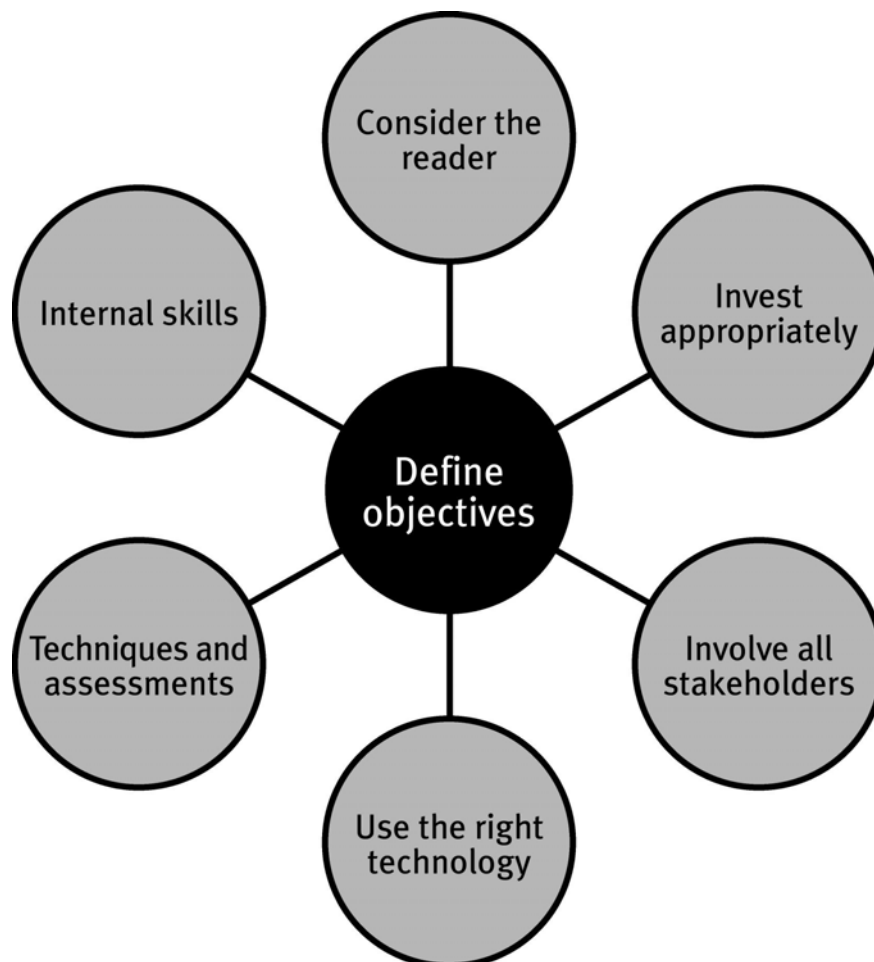
How to sustain plain language in large organisations

Many companies have valiantly begun plain language initiatives, only to find they are short-lived. Before long, the plain language reverts into legalese; the clear design once again becomes cluttered; and the customer remains oblivious that the effort has been made at all.

At *Simplified*, we have identified seven steps that can help organisations not only implement but also sustain their plain language initiatives.

The seven steps are not consecutive: they all work together. The primary step is 'define objectives': that's why we have placed it in the middle.

This presentation will go through each 'step' to sustainability. However, I will not just explain the reasons for the steps: I will also outline common barriers to achieving them, and give some suggestions on how to break through the barriers to create a truly sustainable plain-language programme.



Factors needed to implement and sustain plain-language programmes

The first step: Define objectives

The 'why' of plain language is key to its sustainability in any organisation. To become entrenched as part of a culture, plain language needs to become a value, even an ethic, of the organisation.

I have seen programmes lose impetus as the organisation lacks a common understanding of why it is implementing plain language. If you do not have a clear objective, you will have problems measuring successes or weaknesses, and sooner or later, momentum will slow.

Possible plain language objectives

Setting the objectives for your plain-language programme is not as straightforward as you would think. Possible objectives are:

- Compliance with new legislation
- Building good financial citizens
- Differentiating your product or company
- Creating customer loyalty
- Saving time and money
- Reducing the risk of litigation

Compliance with new legislation

Plain language, like language, is complex. It is difficult to measure; it is difficult to regulate. If compliance is the only objective, you may have problems in sustaining your programme. Try to couple compliance with a business benefit.

Building good financial citizens

This is an ethical objective: the belief that plain language and financial literacy can empower consumers and even help to build a healthy economy. There is much research to show the power of plain language and financial literacy programmes. The United States in particular has adopted many such programmes, and they seem to be one of the few issues that US politicians agree on – President Clinton helped to grow plain language initiatives in government, and President Bush supports financial literacy programmes.

By creating an ownership society, where more Americans own their own homes and businesses and control their own retirement savings and health insurance, we can [...] make our country a place where the dignity and security of financial independence are within reach for all Americans....

The Financial Literacy and Education Commission [is] working to make every citizen an agent of his or her own destiny.

– US President George W Bush

(As quoted in Willis, 2007)

Identifying and overcoming barriers to plain language and financial citizens

A little knowledge can be a dangerous thing

Most research supports the effectiveness of financial literacy programmes. However, there are some anomalies. For example, in a study done by the National Association of Securities Dealers (NASD) in the US, investment fraud victims demonstrated higher levels of financial literacy, on average, than non-victims (Willis, 2007). This may be because they had a false sense of security about the little knowledge they had.

Finances are complex

It is difficult to be truly empowered financially when one is poor, does not have access to products and services, products are extremely complicated, and the wider economy is volatile.

I think very little about my retirement savings, because I know that thinking could make me poorer or more miserable or both.

– Daniel Kahneman, 2002 Nobel Prize Economics

Remember plain language is not a cure-all

Don't make your plain-language programme measure up to unrealistic objectives: plain language is not a miracle remedy!

Differentiate your product and build loyalty

Convenience

In *Simplicity Marketing* (2001), brand strategists Steven Cristol and Peter Sealey argue that *more* is no longer *better*. Consumers are living in a world of information overload. Marketers have bombarded consumers with choice, and consumers are 'throwing up their arms in despair'. They outline a new opportunity for brands – simplification.

Cristol and Sealey claim that instead of endless choices, consumers are looking for brands that offer clarity – in the sea of information overload, these 'clarity' brands are consumers' anchors. Successful brands are those positioned to help relieve consumers' stress by simplifying their lives.

Male voice: So you desire to discharge your insurance claim. Kindly put pen to paper in the general vicinity of these documents and furnish us with your appellation and domicile. Then we will require you to come forth with the minutiae of the occurrence.

Voice-over: Some people just make things complicated for the sake of it. Well car, household and business insurance needn't be. At OUTsurance we believe in simplicity....

OUTsurance radio advert, 2006

Honesty

In *The Naked Corporation* (2003), the authors argue that 'businesses must for the first time make themselves clearly visible to shareholders, customers, employees, partners, and society'.

'We will write all letters, brochures, ATM messages and other notices in plain language. In all our communications we will help you understand what they mean for you'.

ANZ, an Australian bank

Clear, post-sale communications help to build loyalty

Markinor annual financial services loyalty studies point to the importance of clarity. For example, the top factor in 'touchpoint loyalty' in long-term insurance is clear policy documents (Markinor, 2006).

Research by the Corporate Executive Board (US, 2004) shows that the more customers feel they know about a financial service, the more they trust it.

Identifying and overcoming possible barriers to product differentiation and loyalty as objectives for plain language

Many South Africans are not yet aware of their rights to plain language. Especially at the lower end of the market, expectations are low. However, we can see this changing as the wealthier, more educated customers are beginning to articulate plain language not only as a 'want' but as a 'right'.

More interestingly, sometimes disclosure seems negative initially. One bank invested in translating a suretyship agreement into plain language – but then did not implement it as they feared that customers would no longer sign the agreement if they understood its terms!

To overcome these barriers, a longer-term, more strategic outlook is needed. The need and want for plain language is becoming increasingly prevalent worldwide. It is unlikely that this trend will change or play out differently in South Africa.

Save time and money

Plain language has helped organisations save time and money through, for example, reducing costly queries and errors, encouraging prompt payment, and reducing the possible risk of litigation.

Possible barriers to using plain language to save time and money

- As customers read their contracts for the first time, there may be a short-term increase in customer queries.
- Plain language requires upfront investment. Communication budgets are low as it is.
- There are sometimes concerns that ‘traditional’ legal language is ‘tried and tested’ while plain language is not.

Overcoming the barriers

Again, we need to take a longer-term view. The benefits of plain language may not be apparent in the very short term. From a legal point of view, we must realise that though it may feel safe to use legalese and jargon, recent cases from the long-term insurance ombud and pension funds adjudicator have shown that a lack of clarity works against the company. Many legal commentators have also noted that plain language is generally more precise than ‘legalese’ (see Kimble, 1996).

Great news, we managed to save costs by printing the entire document on to a post-it.

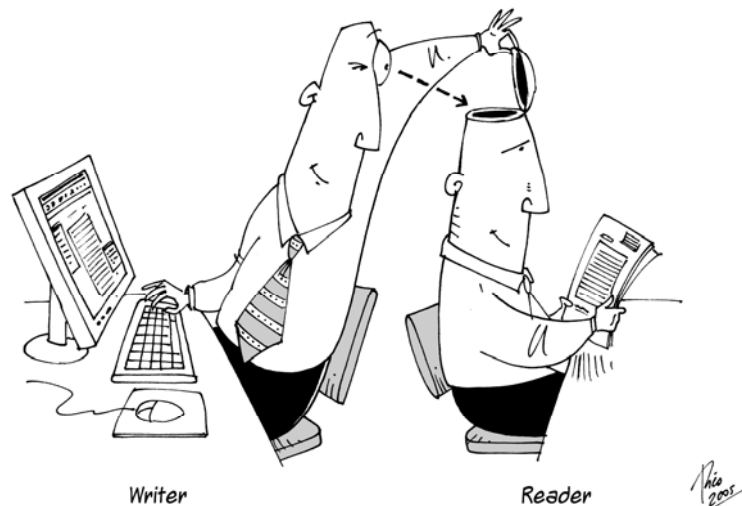


We'll send it out to our customers with this complimentary magnifying glass.



The second step: start with the reader

When writing, try and get inside the reader's head.



Plain-language programmes must start with the reader. To sustain your plain language programme, organisations must continue to ensure that they meet the wants and needs of their readers. The definition of plain language in the National Credit Act talks about the 'ordinary consumer'. Plain language depends on nothing other than the reader.

Tips for testing documents with readers

- Don't test perception; test comprehension
- Use scenarios (if you change your mind about this policy, are you allowed to cancel it? How do you know?)
- Do a line-by-line analysis, getting the reader to explain each term.

Identifying and overcoming possible barriers

The most common complaint when it comes to reader testing is 'we don't have the time'. After an initial research project, ongoing reader testing can be done in short interventions. Testing a document with someone in your company (who isn't involved with the product) will already give you important insights. Rather do one or two tests than none at all.

The third step: Invest appropriately

A need to invest appropriately

Traditionally, companies invested much of their communication budgets in presale communications, in particular above-the-line advertising campaigns. However, it is often plain-language post-sale communications (for example, policy documents, statements and customer service letters) that have the most potential to encourage customer loyalty.

It takes courage and a new way of thinking to reassess where marketing and communications spend will deliver the most value.



The fourth step: Involve all stakeholders

Plain language involves many internal stakeholders:

- Product development
- Marketing
- Communications
- Compliance
- Legal
- Operations
- Customer service

No more ‘ivory towers’

A plain language programme is more likely to be sustainable when all stakeholders work together. The legal department understand the importance of precision in the wording. The marketing experts understand how to get the reader’s attention. Plain-language financial documents need both these skills.

Possible barriers and how to overcome them

At the start of each plain language rewrite, it is important for all groups to sit down together and formulate a document plan that meets everyone’s needs. The project manager must make sure all stakeholders understand their roles in a project. Once stakeholders understand that there is a structured way for them to contribute, but that they can contribute only in a way appropriate to their area of expertise, we find that a multi-disciplinary approach becomes possible.

‘Using plain English is not just a good intention. It is a business necessity.’

– Lord Alexander of Weedon QC, Chairman, NatWest Group

The fifth step: use the right technology

Building consistency

The fifth, sixth and seventh steps are especially important in building consistency in a plain-language programme. Consistency is crucial.

Customers interact with you from various touchpoints: printed documents, advertisements, call centre staff, your website and emailed communications. If terminology differs between the touchpoints (for example, if the word *quotation* is used on your website and by your call centre staff, but *application* is used on your printed terms and conditions), you will increase customer confusion.

Consistency is also one of the guiding principles for measuring whether a document is in plain language under the National Credit Act.

Keep control of the content

Content in financial organisations is complicated:

- There is repetition of the same or similar content in different documents
- Updating content causes messiness and repetition

The right technology can help organisations to manage, store and update your content in a modular way.

Possible barriers and how to overcome them

Initially, grouping content into modules takes time. Also, a modular system may mean changes to your technical systems. There is no obvious way to overcome these problems except to find a technical solution that will manage your content in the long term, so that after the first change to content, your new plain-language contract does not begin to revert to the 'old' version.

The sixth step: techniques, assessments

Using the right techniques

These are the rules of plain language, some of which you may explore in the plain-language masterclass on 29 June. You can see these principles on the posters at the *Simplified* stand. The techniques appear ‘coincidentally’ to meet all the principles set out in the definition of plain language in the National Credit Act. Actually, it is not coincidence at all. The plain language techniques have universal application.

To ensure that these techniques are used consistently (and are not discarded after the first plain-language rewrite), organisations need assessment programmes.

Ongoing plain-language assessments

Most assessment programmes include a combination of:

- Formal and informal assessments
- Assessing people and assessing documents
- Using software and ‘objective’ measures as well as more strategic analyses

Possible barriers and how to overcome them

There are two main barriers to successful assessments:

1. Plain language is not easily defined: some assessment programmes (in particular, ‘readability’ analyses) oversimplify plain language by excluding important criteria. They focus only on the easy-to-measure components such as active voice, short sentences and avoiding jargon; they exclude the more complex criteria, such as reader-focus, format, style and structure.

Although more difficult to measure, these criteria are part of plain language, as defined in our legislation.

Also, there is no one set of criteria that will work for all documents all of the time. Any assessment programme needs to be flexible.

2. In any large organisation, there are hundreds of documents, and keeping assessment records accessible for comparisons across different groups and departments can be time-consuming.

Organisations have overcome these problems by using software systems that prescribe a fixed set of overall criteria, but also give the ability to select the specific criteria relevant to a particular document.

The seventh step: build skills internally

Without internal skills:

- The initiative will be expensive – and it is not feasible to outsource all rewriting
- The intentions behind the initiative will not be appreciated – so a true culture change cannot take place
- Documents will quickly revert back to their old unclear selves

Possible barriers and how to overcome them

The two most common barriers are a lack of time and a poor uptake of plain language skills after training. Here are some tips to overcome these barriers:

- Train key people first but focus on building a critical mass quickly
- Customise all training materials to the needs of the delegates
- Make sure management is also trained
- Practice skills through ongoing competitions, orientations and awareness-building
- Make writing in plain language part of your staff's performance assessments

Summing up

We've now taken you through the seven steps, the reasons for each step, possible barriers to achieving them, and some suggested ways to break through these barriers.

Remember plain language is not a short-term project. To do it right, you need to continually revisit the seven steps, and make sure that each aspect works together to sustain your programme.

References

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