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DOCUMENTS AS  
'CRITICAL INCIDENTS'  
IN ORGANIZATION TO  
CONSUMER COMMUNICATION

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ABSTRACT

*A diary study tracked the paper documents received by nine UK informants over one month. Informants gave simple ratings of individual documents' attractiveness and the ease of understanding them; more detailed reactions to the documents were gathered through informant diaries and follow-up interviews. The detailed reactions extended beyond the feedback gathered through the rating task. Informants showed sensitivity to the content, language, design and circumstances of receipt of documents, with indications that they developed opinions of originating organizations based on their experience of using their documents. Documents that failed to provide all the information needed, that failed to make their intentions clear (or obscured their intentions) or that were perceived as miss-targeted received negative comment. Repeat experiences of receiving either well- or poorly-conceived documents strengthened informant reactions to individual originating organizations. The paper concludes with recommendations for steps document originators, writers and designers need to take to prepare documents that enhance organization to consumer communication. We recommend that organizations evaluate and act on consumers' reactions to their documents, beyond user testing in document development or scorecard ratings in use.*

## INTRODUCTION

Despite an increase in on-line communications between organizations and consumers, paper documents, such as letters, account statements, bills, instructions and marketing material are still an important part of organizational communication. There is evidence that much on-line customer communication goes unread (Porter and Whitcomb, 2005; Wainer et al. 2011; Zviran et al. 2006). Many consumers prefer using paper to on-line documents (Liu, 2005; Szostek, 2011) and a substantial minority still does not have access to computers to read documents on-line (in the UK, for example, 23% of the population (ONS, 2011)). Consequently, when an organization needs to capture the attention of a consumer, a paper document remains a viable option.

Although rarely mentioned in discussions of the relationship between organizations and their customers, document-based interactions could be described as 'critical incidents' (Bitner, Booms and Tetreault, 1990) in that they have the potential to contribute either positively or negatively to consumers' perceptions of the organization and to consumers' ensuing behavior (Gremler, 2004). Some organizations focus considerable effort on the content and design of documents they send to customers, using research with potential document users to evaluate the usability of their documents and to motivate revisions. Some of such design projects are reported in information design publications (for example, Schriver, 1997; the contributions to conference publications, such as Duffy and Waller (1985) and Easterby and Zwaga (1984); the work of the Communication Research Institute in Australia, summarized by Sless, 2008). However there is little data regarding customer response to documents, experienced as part of everyday life.

Given the cost of materials and production and the overhead of mailing compared to relatively cheap dissemination via email, paper documents are an expensive alternative to on-line communication. Consequently it is worthwhile examining consumers' reactions to the documents they receive, to gain insight into their effectiveness beyond feedback that can be gathered through user- or market-testing.

In this paper we report a focused study of UK consumers' reactions to the paper documents they received or used over a period of one month. The study allowed investigation of consumers' perceptions of the documents themselves and of the organizations sending them. From this we can derive pointers for document originators, writers and designers on how documents might be improved to increase their effectiveness, and to contribute positively to the relationship between consumer and organization.

## RESEARCH METHOD

### *Method Rationale*

The diary technique has a tradition in behavioral sciences, for example in psychology (Norman, 1981; Bolger et al. 2003) and human computer interaction (Palen and Saltzman, 2002; Rieman, 1993). In our study informants collected and commented on documents they had received or used followed by an interview in which researchers asked questions to augment informants' (sometimes brief) diary notes. The method allowed study informants to set the agenda for discussion through their own reactions to the documents, although it also had the disadvantage of limited control over the specific documents included or excluded from the diaries.

1 Succeeded by Centre  
for Information  
Design Research

2 Initially there had been 10 informants in the study but one gathered more than twice the number of documents collected by most others and, at interview, described his profession as technical communication. Since he appeared either to have been exceptional in the quantity of documents he had received or to have used different criteria from other informants in logging his documents, his data were excluded from the analysis.

### *Method detail*

Nine informants (four men and five women, age range 34-67), recruited from the University of Reading's Simplification Centre<sup>1</sup> volunteer panel, kept a record of the personal documents that they received or used over one month.<sup>2</sup> Documents could have been received by post, been handed to them or collected by them, or could have already been in their possession. For confidentiality, informants were advised not to include documents carrying sensitive personal details, such as bank statements, or documents relating to their employment. Informants were also asked to exclude documents they considered junk mail, in order to limit inclusion of documents from organizations with which they had no relationship (the definition of 'junk mail' was left to the informant to judge).

For the diary, informants kept a record of

- 1 \_\_\_\_\_ how each document was received and/or used
- 2 \_\_\_\_\_ their normal course of action with such a document, had they not been collecting it for the study
- 3 \_\_\_\_\_ their rating of the document on two five-step rating scales for attractiveness and how easy the document was to understand
- 4 \_\_\_\_\_ any comments they had about the document (this was kept open deliberately to allow informants to generate their own responses).

At the end of the month informants attended an interview where their diary was used to prompt discussion. The interviews were audio recorded and informants' comments about the documents were combined with those from their diaries and transcribed, forming the basis for the qualitative analysis below.

## RESULTS

### *DESCRIPTIVE ANALYSIS OF THE NUMBER OF DOCUMENTS LOGGED AND OF REACTIONS TO THEM*

#### *Number of Documents Logged*

Informants logged and brought to interview between 10 and 26 documents (mean 19). Overall 174 documents were included in the analysis, including 11 duplicates (brought in by more than one informant, or received twice by a single informant). Some documents originated as combined packs of letters and enclosures. These were separated for analysis of the number and types of documents received.

Most documents (162, 93%) were received by post; one was already in the possession of the informant; two were collected from public locations; five were received in person; and four

came with a purchased product (instructions or guarantees).

The overall number of documents collected per person may appear low, particularly the number received by post. However, the instruction to exclude documents with personal or financial information and junk mail reduced the overall number, and there may have been some omissions in informants' records.

The types of documents informants collected are shown in TABLE 1. Financial organizations were the dominant source of documents (34.4%), with national and local government and utilities representing 15.5% and 14.4% respectively. The balance comprised documents mainly from retail, charity or health provider sources.

table 1.

The type, number and percentage of documents collected by informants

TYPE OF DOCUMENT	NUMBER	PERCENTAGE
Leaflet/Booklet	66	37.9
Letter	66	37.9
Form	18	10.4
Statement/Bill	17	9.8
Information Sheet	3	1.7
Certificate	3	1.7
Legal Agreement	1	0.6
TOTAL	174	100

*Informants' overall reaction to documents*

Informants' ratings of document attractiveness and ease of understanding are shown in TABLE 2. In spite of instructions,

table 2.

Informants' ratings of document/pack attractiveness and ease of use

ATTRACTIVENESS RATING (1, not at all attractive - 5, very attractive)	EASE OF USE UNDERSTANDING (1 not at all easy - 5 very easy)						TOTAL
	UNRATED	1	2	3	4	5	
UNRATED	1						1
1	1	5	2	3	1		12
2		4	8	4	10	1	27
3		5	2	11	11	6	35
4		2		4	12	10	28
5					6	20	26
TOTAL	2	16	12	22	40	37	129

some ratings were carried out on document packs rather than the individual documents received. Hence there were 129 ratings rather than 174.

Most documents/packs were considered attractive (49% attractive or very attractive) and easy to understand (60% easy or very easy). There was a trend for documents that were rated as attractive also to be rated as easy to understand, although this was not always the case. Similar correlations between ratings of visual appeal and of usability have been found in ratings of user interfaces (Kurosu and Kashimura, 1995; Tractinsky, 1997). Tractinsky et al. (2000) have suggested that perception of user interface attractiveness may also carry over into actual experience of ease of use.

#### *Informants' Comments On Their Documents*

Informants made comments on 130 of the 174 documents they had collected. We did not find a relationship between document ratings and whether it received a comment. Comments ranged from a single sentence to several sentences, expressing different ideas. For example:

*"Snobby quality of paper makes it feel professional, so I trust it. Nice positive language. Terms and conditions even OK. It's marketing, but not brash."*

*"Boring and lack of color, despite logo. [I] need one message to pull me in."*

An initial, thematic analysis identified four broad categories of issue raised in the comments: references to the content of a document, to its physical or visual design, the language used or tone of voice of the document and to the context within which the document had been received. Two comments within the overall set did not reference any aspect of using the document, and were excluded from further analysis.

The remaining 128 comments were then analyzed by two separate judges for the references they made to each of the identified categories (the judges reached 89% agreement independently, then classified the remaining comments jointly

through discussion). TABLE 3 shows the distribution of references (total 646) within each category.

table 3.

Numbers and percentages of references to document content, physical or visual design, language and the context of document receipt

REFERENCE CATEGORY	NUMBER OF REFERENCES ACROSS 128 COMMENTS	PERCENTAGE OF TOTAL REFERENCES
Document content	199	31
Physical or visual design	148	23
Language used/tone	100	15
Context in which document received	199	31
TOTAL	646	100

In order to gain further understanding of the nature of references the two judges classified the references, according to whether their content was positive, neutral or negative, or mixed (see TABLE 4).

table 4.

References in each category rated according to whether they expressed positive or negative sentiment

REFERENCE RATINGS	PERCENTAGE OF REFERENCES IN EACH CATEGORY			
	CONTENT (N=199)	LANGUAGE (N=100)	DESIGN (N=148)	CONTEXT (N=199)
Positive	39	53	34	26
Neutral	8	8	11	4
Mixed	5	8	7	7
Negative	48	31	48	63
TOTAL	100	100	100	100

<sup>3</sup> For brevity we refer to the physical or visual design of documents as 'design' although we are aware that the design of communications involves decisions about their content and language (Schriver, 1990) and also, the context in which they are sent.

<sup>4</sup> The data were unsuitable for statistical analysis, for example using chi-squared due to low numbers in some of the data cells.

Different balances of positive and negative references were observed across categories, with the language category including more positive (53%) than negative references (31%). The other three categories included more negative than positive references, with the balance particularly striking in the context category (63% negative to 26% positive). The content and design<sup>3</sup> categories both showed 48% negative references compared to 39% and 34% positive references, respectively.<sup>4</sup>

The high proportion of negative comments may seem to contradict informants' initial positive document ratings (TABLE 2). However the rating and commenting tasks differed. In rating, people were asked for overall judgments on document attractiveness and ease of understanding; in commenting they had free range to address any aspect of their experience of a document. Much of the negative commentary related to content and the context of document receipt. Note also the frequently observed asymmetry in people's evaluation judgments, with a tendency to positive judgments (Markus and Zajonc, 1985; Peeters and Czapinski, 1990; Van Dijk et al., 2003).

#### *QUALITATIVE ANALYSIS WITHIN EACH REFERENCE CATEGORY*

Within each broad category (content, design, language, context), we grouped the references according to the issues raised. The groups were developed by one researcher and then modified following discussion with a second to ensure unambiguous grouping and coverage.

#### *References to Document Content*

Table 5 shows the themes informants raised within the overall category 'Content.' Informant references focused, particularly, on the comprehensiveness of the documents (32% of references). Examples, selected by the two judges, of both positive and negative expressions of each theme are shown in TABLE 5 (and similarly for the following TABLES 6-8).

Looking at the documents on which comments were made, it was possible to isolate the impact of document content. For example, there are similarities in structure across the two-column documents in FIGURE 1.1A (an update of bank terms and conditions), however, is arguably more attractive and legible than the patient information leaflet in 1B, and yet it received negative comment because it could be understood only by reference to a fuller statement of the bank's customer agreement (available via the internet). In contrast, despite well-documented concerns regarding the design of patient information leaflets (see for example, Dickinson et

table 5.

Themes expressed regarding document content, with positive and negative examples of each theme and percentages for each theme of all references relating to content (199)

THEME WITHIN CATEGORY	EXAMPLE POSITIVE & NEGATIVE REFERENCES FROM EACH THEME	% OF TOTAL REFERENCES TO CONTENT
1 Comprehensiveness	<i>Pos:</i> "Clear and simple language with full ingredients, instructions and possible side effects." <i>Neg:</i> "Useless as I don't have the original T&Cs in my head. They should instead have provided the changes highlighted on the original."	32
2 Accuracy, errors & omissions	<i>Pos:</i> "Very clear, gives details of who to contact in the event of a query." <i>Neg:</i> "This is difficult and I wish they'd put the name of the insurance policy and company as well as the policy reference."	19
3 Quantity of information	<i>Pos:</i> "Gives all needed information without providing too much." <i>Neg:</i> "Feel like I should read and absorb section 3 as it's been given but would I ever find the time? Wish they hadn't given me so much information."	18
4 Topic complexity	<i>Pos:</i> "Tells me exactly what to do and why so I don't have to think or feel stressed." <i>Neg:</i> "It's quite confusing in a way, what's not covered, and what is covered, and meanings of words, it's all bitty and mixed up together somehow."	12
5 Summary included	<i>No positive comment</i> <i>Neg:</i> "What I need them to do is cut to the chase a bit quicker. The bottom line, what everybody wants to know is, 'Is there a problem paying? Is there going to be any difficulty? And is there any action I should take?'"	4

1a

The Bank sets our vision, changes that we will be making to the Customer Agreement. You know what the Bank's Business Customer Agreement and the terms and conditions covering your banking products and services with us. The changes we largely to comply with rules made by the Federal Reserve Authority under the Financial Services and Markets Act 2008 (FSMA) set out in their Banking Conduct and Customer Protection (BCP) Rules. We have also taken account of related industry guidance issued by the Bank's Prudential Regulation Authority (PRA). We think all this gives you the opportunity to make some changes to your requests not related to the BCP's.

These changes will come into effect on 1 October 2010.

Copy of the revised Business Customer Agreement and related rules and conditions will be available from 1 August 2010 and available at [www.bankofscotland.com/termsandconditions](http://www.bankofscotland.com/termsandconditions). To see if you're eligible for an SMS text alert and to change, it is important that you enter a copy of the new agreement and card.

- The effect of the Rules and Industry Guidance
  - The Bank will modify conditions in a number of the rules to customers, relating to:
    - When fees may be imposed on deposits
    - When we will not accept payment and increased terms payments
  - How to refer to the Farmer's services
    - The Bank will modify conditions in our agreement to reflect the introduction of the agreement to the Business Banking Customer. We will also update our banking and savings benefits to reflect the Business Banking Customer.
- Changes taking effect on 1 October 2010
  - Each of SMS (condition 1)
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - Account of card (condition 2)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.
  - Transfer of account to another card (1)
  - Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.
  - Opening of a new account (condition 1)
  - Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.
  - Using an account to pay (condition 1)
  - Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.
  - Using an account to pay (condition 1)
  - Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.

- Actuals for interest payments in condition 1
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.
- Removal of condition 1
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.
- Removal of condition 1
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.
- Removal of condition 1
  - We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)
  - We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.

figure 1.

The two-column layouts in **a** and **b** received very different comments (**a** negative and **b** positive) based on document content.

1b

Financial Services and Markets Act 2008 (FSMA) set out in their Banking Conduct and Customer Protection (BCP) Rules. We have also taken account of related industry guidance issued by the Bank's Prudential Regulation Authority (PRA). We think all this gives you the opportunity to make some changes to your requests not related to the BCP's.

These changes will come into effect on 1 October 2010.

Copy of the revised Business Customer Agreement and related rules and conditions will be available from 1 August 2010 and available at [www.bankofscotland.com/termsandconditions](http://www.bankofscotland.com/termsandconditions). To see if you're eligible for an SMS text alert and to change, it is important that you enter a copy of the new agreement and card.

The effect of the Rules and Industry Guidance

When fees may be imposed on deposits

When we will not accept payment and increased terms payments

How to refer to the Farmer's services

The Bank will modify conditions in our agreement to reflect the introduction of the agreement to the Business Banking Customer. We will also update our banking and savings benefits to reflect the Business Banking Customer.

Changes taking effect on 1 October 2010

Each of SMS (condition 1)

We have updated our card, we will update the information in which we use the card for identification of payments or transactions, including our SMS (condition 1)

Account of card (condition 2)

We have updated our ability to pay money into another to get an endorsement, operate and modify our card, and include an endorsement when we allow for their official business or services to be used.

Transfer of account to another card (1)

Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.

Opening of a new account (condition 1)

Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.

Using an account to pay (condition 1)

Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.

Using an account to pay (condition 1)

Our right to stop or suspend the use of an account and our responsibility of other services which we can use for services used or possibly used for us.

al. 2010), and a relatively low rating for document attractiveness, the leaflet in **1b** received positive comments for its comprehensiveness.

Long documents and those presenting complex topics received negative comment, particularly when relating to legal, financial and tax matters. However, informants understood that complexity was sometimes necessary, and reserved criticism for complexity they perceived as unnecessary. For example, the voting form for a financial service provider in **2a** received negative comments whereas the tax exemption document

figure 2. facing page and following page

Lengthy content and perceived complexity attracted negative comment. The form in **b** is, arguably, more demanding to complete than **a** but was not viewed negatively, partly because it appeared concise and relevant to the informant who collected it.



**HM Revenue & Customs** **RIS Helpsheet (2009)**  
Getting your interest without tax taken off

This Helpsheet is for you to use and keep. Please do not give or send it to your bank, building society or your HM Revenue & Customs office.

Almost everyone who lives in the United Kingdom (UK) is allowed to earn or receive income of at least £124 each week before tax has to be paid. If your income is below this limit and you have money in a bank or building society account which earns interest, you may be paying tax when you don't have to. To find out whether this applies to you (or to an account you look after for someone else) please read this Helpsheet and answer the questions.

If you do not live in the UK continually different rules may apply to you. Please phone the Helpline to find out more.

Children under 18  
Children get tax-free income too. But if money given by a parent provides interest of more than £100 a year, the interest will be treated as the income of the parent that gets them the money.

This rule does not apply to money given by others, including grandparents. For more information, go to [www.hmrc.gov.uk](#) or phone the Helpline.

**Looking after an account for someone else?**  
If you look after an account for someone, perhaps a child under 16 or someone who can't manage their own money themselves, use their details (including their address) when you complete the form. For more information, please read the declaration on form RIS Getting your Interest without tax taken off.

**Paid too much tax in earlier years?**  
If you've paid tax on your interest in the past, but now think you should not have done please phone us on 0845 305 7892. You have up to five years from 31 January after the end of each tax year to claim tax back. For example, if you paid more tax than you needed to for the tax year 2005-04, you have until 31 January 2010 to claim it back.

**First, work out your tax-free allowance**

Your age on 5 April 2010	Annual allowance	Weekly allowance
under 65	£6,475	£124
65 to 74	£8,106	£152
75 or over	£9,540	£185

From the table above, enter the annual allowance that applies to you in box 1

**Married Couples' Allowance**  
How you or the person you are married to or in a civil partnership with, have before 6 April 1995?  
If neither of you were born before this date you are not entitled to Married Couples' Allowance and you should come on to the next box.  
If one of you was born before this date and:  
• you are a married man who married before 5 December 2005, or  
• you are the spouse or civil partner with the higher income and you married or formed a civil partnership on or after 5 December 2005, you may be entitled to Married Couples' Allowance and you should, for the purpose of completing this form, enter either £1020 or £1270.  
This is an approximate figure that will enable you to decide whether you can complete form RIS. If you are later required to make a Self Assessment return or if you make a claim for repayment of tax, we will need to calculate your tax precisely.

**Widow Permits Allowance**  
Are you registered (like with your local authority or completing this form for someone who is registered) if you are, enter £1,890 in box 3.  
If you live in Scotland or Northern Ireland, your local authority may not keep a register. If this applies to you, please phone the helpline.

**Total tax-free allowances**  
Add together the amounts in boxes 1, 2 and 3. Enter the total in box 4.

From this page to work out your annual income

RIS Helpsheet (2009) Printed by Hargreaves Services, S61 1QR Page 1 HMRC 05/09

**Your annual income**  
If you are not sure what counts as income, please go to our website or phone the helpline on 0845 300 0645. If you are not sure whether income from your National Savings and Investments should be included, please go to the NS & I website at [www.nsi.gov.uk](#) or phone the Helpline.

**State Pension** - your weekly entitlement is £7  
Do not include any Pension Credit or any State Pension Lump Sum.

**Other pensions for example, from a previous employer**

**Pay from employment, or profits from working for yourself**

**Jobseeker's Allowance and taxable incapacity benefits**  
Do not include any Working Tax Credit or Child Tax Credit or any payments or social security benefits such as Child Benefit or attendance Allowance.

**Interest from banks and building societies** - include the amount before tax was taken off. This is the gross amount of interest. Do not include ISA interest. If you have a joint account, only include your share.

**Other taxable income** - you should include company dividend. You should not include Student Loans.

**Total annual income**  
Enter your total income in box 5.

**Getting your interest without tax taken off**  
Is the figure in box 5 less than the figure in box 4 overall?  
Yes  No   
If you have a joint account, only include your share.  
You will then receive your interest without tax being taken off.  
If No, please do not complete form RIS as you are not eligible to receive interest in this way.

**Form RIS Getting your interest without tax taken off**  
If you calculate that your annual income is lower than your tax-free allowance you should complete form RIS. Getting your interest without tax taken off which came with this Helpsheet.  
By completing form RIS you are telling your bank or building society that you do not have to pay tax.  
If your income goes up and that means that you should start paying tax, you must tell each bank or building society with whom you have an account. It is not their responsibility to check that the information you have given on form RIS is true or up-to-date. Please note however that we may check the information you have given.  
If you open a new account you will need to complete another form RIS.

**Helpline 0845 300 0645**  
Specialist available using prefix number 18001 Monday to Friday 08:00 to 17:00  
Further information  
If you need help or further information about getting interest without tax taken off, please phone the Helpline.  
A Braille version of this Helpsheet is available from the Helpline.  
For a large print version of this Helpsheet or form RIS, phone the Helpline or go online to [www.hmrc.gov.uk](#) and search for RIS's large print.

Page 2

in FIGURE 2B, which was comparatively more demanding to complete, received positive comment.

Although only four references explicitly stated the need for an orienting summary of document content, this theme lay behind many comments. Most documents (including those shown in FIGURES 1 and 2) followed good practice (Reddish, Felker and Rose, 1981; 1985; Williams and Spyridakis, 1992) by incorporating an organizing header and paragraph, stating the purpose of the document. However, these may not have attracted readers' attention, particularly in the context of the forms in FIGURE 2, where user behavior is typically to start filling in the form rather than read contextual information (Frohlich, 1986; Jansen and Steehouder, 2001). Two informants commented that they would have discarded documents without reading them, had they not been participating in the study, but then found the documents required their attention. Lack of introduction to content was raised in relation to relatively routine documents, such as the letters shown in FIGURE 3, where informants saw a need for explicit guidance

figure 3.

Even in relatively routine documents, such as those presented, readers seek explicit orientation about how they should respond to the communication.

3a

3b

3c

to read, respond, file etc. beyond headings telling them document content was important (3A and c).

*References to the Language & Tone of Voice of Documents*

TABLE 6 shows the themes of references relating to language and tone of voice. There were fewer references to language (100) than to the other categories (mean 182) and the balance of references in this category was distinctive for its positive tendency compared to the other categories (see TABLE 4). Within the overall category, most comments related to

THEME WITHIN DOCUMENT LANGUAGE CATEGORY	EXAMPLE POSITIVE & NEGATIVE REFERENCES FROM EACH THEME	% OF TOTAL REFERENCES RELATING TO LANGUAGE THEME
1 Clarity of explanation	<p><i>Pos</i>: "It was easy to understand and read. The leaflet was bright and clear, trying to sell travel insurance."</p> <p><i>Neg</i>: "So much of this is 'positive spin'... it was difficult to understand."</p>	69
2 Plain words & grammar	<p><i>Pos</i>: 'Absolutely short, clear and to the point, you can't possibly get the wrong idea. It doesn't even have full line sentences, which is clever actually.'</p> <p><i>Neg</i>: "What I took final exception to was 'avoid skills fade.' You can't just fool around with the language like that."</p>	16
3 Tone & style of language	<p><i>Pos</i>: "'Time is running out' caught my eye. The language is simple and caring and polite."</p> <p><i>Neg</i>: "Patronising.... found all the 'simply do...' language irritating. What if I don't find doing it simple? Then you are saying I'm stupid?"</p>	15

table 6.

Themes expressed regarding document language, with positive and negative examples of each theme, and percentages for each theme of all of references relating to language (100)

clarity of explanation, particularly the use of technical terms and language forms, and their impact on comprehension. Obscurely worded terms and conditions (often on the reverse side of invoices or statements) were frequently singled out for comment (although in reality, only read under duress). FIGURE 4A shows a typical example with 4B illustrating an extract, written in unadulterated legal language.

figure 4.

Terms and conditions (a) and an extracted clause (b), typical of those that attracted negative comment from informants.

4a

The image shows a page of legal text, likely a contract or terms and conditions, with several columns of text. Some parts of the text are highlighted in yellow. The text is dense and contains many technical terms and legal clauses. The page is numbered '4a' in the top left corner.

4b

34. No forbearance, delay or indulgence by either party in enforcing the provisions of this Agreement shall prejudice or restrict the rights of the party, nor shall any waiver of its rights in relation to a breach of this Agreement operate as a waiver of any subsequent breach and no right, power or remedy given to or reserved to either party under this Agreement is exclusive of any other right, power or remedy available to that party and each such right, power or remedy shall be cumulative.

In contrast to the negative comments on obscure language, informants commented positively when language was clear (jargon-free and simply structured), particularly when they were aware of an effort to clarify necessarily technical language. In the financial report in FIGURE 5A technical terms in the text are highlighted (see detail in 5B) and a glossary of these terms is provided 5C, detail in 5D). While highlighting so many words might disrupt fluent reading (Brian, 1989), and while contractual language requires more adaptation than definitions of terms to improve comprehension (Masson and Waldron, 1994), the recipient of this document felt the document originator had taken positive steps to help the reader. Similarly, the contractual detail on the reverse of

## Fidelity Funds Retirement Pension Scheme

## Investing the Scheme's money. An update on the continuing effects of the credit crunch and investment volatility on the Scheme's assets.

This section is of particular relevance to active, deferred and pensioner members.

As the Scheme is a final salary pension scheme, most pensions are not affected directly by the performance of the assets. The Trustees are required to underwrite an actuarial valuation every three years and if the assets are insufficient to cover the liabilities then the Company is required to make up any shortfall. The effect of the market not performing as expected is to increase the requirements on the Company to pay additional contributions and while this can increase the costs of the Scheme to the Company, it does not directly affect the pensions that you will be paid.

## Market commentary

The one month period to 31 December 2009 saw an improvement in the global economic outlook following large scale quantitative easing programmes being implemented by several governments around the world.

Quantitative easing describes a form of monetary policy used to stimulate the economy. Normally, the bank of England would increase the volume of lending by lowering interest rates. However, when interest rates are very low, central banks run out of further, therefore, it needs to find another way to fund the financial system with new money. In effect, the Bank of England has purchased financial assets such as government and corporate bonds from financial institutions such as banks.

This quantitative easing programme has resulted in a return of investor confidence to the banking and financial systems and

increased appetite for investment risk, which led to strong gains in most of the major global equity markets. In addition, the extra return required by investors in corporate bonds over government bonds decreased significantly from their previously inflated levels, and subsequently resulted in strong returns in bonds issued by companies.

## The Scheme's assets

The bulk of the Scheme's assets are split between two investment managers: Fidelity Asset Management (FAM) and Fidelity London Asset Management (FLAM). The total value of the assets held with these managers as at 31 December 2009 was £18.5 million. This compares with £19.4 million as at 31 December 2008. The Company contributed £4 million to the Scheme's investments during 2009.

Fidelity investment manager has an investment mandate to manage the Scheme's equity investments and FLAM manages the Scheme's fixed income investments. The performance figures for 31 December 2009 for each investment manager are noted below.

	Performance	Standard Deviation	Correlation	Sharpe Ratio	Volatility
<b>Equity</b>	0.7%	4.2%	3.6%	1.6%	1.2%
<b>1 year</b>	7.6%	5.5%	22.3%	23.7%	12.9%
<b>3 year</b>	-	-	-4.58 p.a.	0.08 p.a.	1.05 p.a.

As the Scheme is a final salary pension scheme, your pension is not affected directly by the performance of the assets. The Trustees are required to undertake an actuarial valuation every three years and if the assets are insufficient to cover the liabilities then the Company is required to make up any shortfall. The effect of the assets not performing as expected is to increase the requirements on the Company to pay additional contributions and while this can increase the costs of the Scheme to the Company, it does not directly affect the pension that you will be paid.

## Glossary of pension terms

## Actuarial rate

The rate at which you build up pension, with an active member of the Scheme usually a fraction of pensionable salary per year of pensionable service.

## Active member

A member of the Scheme who is in pensionable service and accrues pension.

## Actuarial valuation

A measurement of the Scheme's assets and liabilities by a Scheme Actuary covered by law. Most money needs to be paid in the future. An actuarial valuation must be carried out at least every three years.

## Additional Voluntary Contributions (AVCs)

Extra optional contributions that can be paid to a member to supplement pension saving.

## Annual benefits statement

Statement detailing the pension that you have built up to date.

## Assets

The Scheme assets comprise everything that the Trustees hold for the Scheme. They can include investments, bank balances and other amounts owed to the Scheme.

## Bonds

Government and corporate loans benefit from rising interest rates. They repay the loan at a certain date and also pay interest.

## Company

Fidelity Investors Management UK Limited.

## Defaults

Failure to pay a member's pension or capital payments beyond a set legal constraint.

## Deferred member

A member for whom pensionable service has ceased. The pension accrued to the date of leaving pensionable service is restricted.

## In line with statutory requirements

in respect of the date of leaving pensionable service see General Retirement Advice.

## Equalization

Share in UK and overseas companies. They go up and down in value depending on general economic conditions. The success of a company and how many people work for it help set its value.

## Expression of Wish

A form used to nominate the beneficiaries that you would like to pass on your benefits to after you die. The next of kin or your estate if you die before the Trustees have the ultimate discretion regarding who will receive this pension.

## Funding position

The funding position is ascertained during an actuarial valuation by comparing the Scheme's assets and liabilities. If the assets are greater than the liabilities, there is a surplus in the fund. If the opposite is true, there is a deficit in the fund.

## Guaranteed Minimum Pension (GMP)

The minimum pension payable to you by the Scheme in respect of your contracted non-pensionable service prior to 6 April 1997. The GMP is broadly equivalent to the State Pension gain you would be entitled to at the 67 or 68 April 1997.

## Liabilities

The Scheme liabilities are amounts which the Scheme will have to pay over or at some time in the future. The main liability is paying members' pensions.

## Member Nominated Trustee (MNT)

A Trustee that has been nominated and elected by a person knowing the assets and provisions of members of the Scheme. A Member Nominated Trustee has the same rights and duties as any other Trustee.

## Normal Retirement Age

Age 65.

## Understanding your Statement.

- 1. **Spending benefits:** The amount contributed from your pension payments.
- 2. **Cost Impact:** A payment made into your Egap to fund your pension.
- 3. **Cost/Discount:** A payment for the price of your Egap investment.
- 4. **Transfer credit:** A payment representing interest on your Egap investment.
- 5. **SARs:** A member's maximum rate of Return Average Annual Rate.
- 6. **CRISP contribution:** A series of monthly payments for your Egap investment.
- 7. **Pensionable service:** A period that you have worked for which you are entitled to a pension.
- 8. **Interest Transfer:** A payment for the interest on your pension.
- 9. **Cost Interest:** Costs incurred based on your pension.
- 10. **The Deduction:** The amount deducted from your pension which will be used to pay your pension. The balance shown is the net amount of interest payments received.
- 11. **Year to date:** The total of deductions on this statement.
- 12. **Net Income:** The total of net investment on this statement.
- 13. **Change balances:** The balance of your account after a payment has been made.

## Interest.

**How your interest is calculated:** Interest is calculated on a daily basis based on the value of your account. Current interest rates are shown on [www.fidelity.com](http://www.fidelity.com).

**How your interest is paid:** Interest is paid on a monthly basis for active members who have opted for a monthly payment. For deferred members, interest is paid on a quarterly basis. For pensioners, interest is paid on a quarterly basis. For members who have opted for a lump sum payment, interest is paid on a quarterly basis. For members who have opted for a lump sum payment, interest is paid on a quarterly basis.

**How to register as an active member:** To register as an active member, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as an active member.

**How to register as a deferred member:** To register as a deferred member, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as a deferred member.

**How to register as a pensioner member:** To register as a pensioner member, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as a pensioner member.

**How to register as a lump sum member:** To register as a lump sum member, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as a lump sum member.

**How to register as a transfer member:** To register as a transfer member, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as a transfer member.

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**How to register as a transfer:** To register as a transfer, you must first be employed by the Company. You must then complete the necessary forms and provide the necessary information to the Trustees. Once you have completed the necessary forms and provided the necessary information, the Trustees will register you as a transfer.

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## Paying into your account.

**By BACS (Bankers Automated Clearing Service)** This is a secure way of transferring money from your bank account to your pension account. You can set up a direct debit to pay your pension from your bank account. The amount you pay will be deducted from your bank account and transferred to your pension account. You can set up a direct debit to pay your pension from your bank account. The amount you pay will be deducted from your bank account and transferred to your pension account.

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**Actuarial valuation**  
A measurement of the Scheme's assets and liabilities by a Scheme Actuary to work out how much money needs to be paid into the Scheme to ensure that pensions can be paid in the future. An actuarial valuation must be carried out at least every three years.

figure 5. facing page

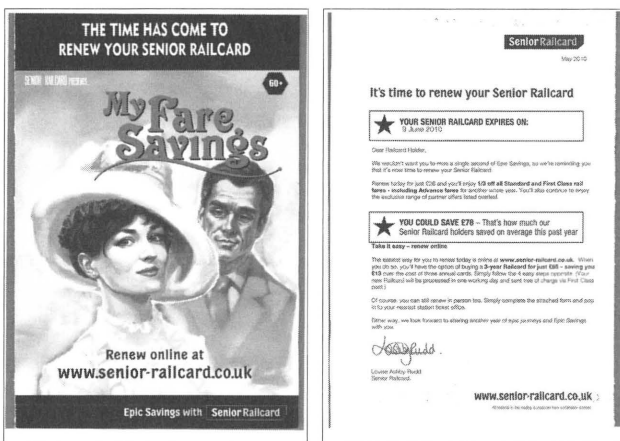
These extracts from a financial report show full page with highlighted technical terms (a) and detail (b) & accompanying glossary (c) and detail (d); contractual detail on the reverse side of a bank statement (e).

the bank statement shown in 5E received positive comment for its clarity.

A second theme within the comments on language related to the appropriateness of both vocabulary and tone of voice. The rail-card renewal leaflet in FIGURE 6 was among items criticized for their tone of voice, with comments that it patronised by its exhortation to 'Simply complete the attached form...'. The leaflet was also criticized for its encouragement of senior citizens to use an on-line renewal process<sup>5</sup> and the cramped design of the application form. Underlying these negative reactions may have been a perception of, overall, poor targeting of the leaflet's tone of voice

figure 6.

There was negative response to language interpreted as patronising or miss-targeted (as in this rail card renewal document).



5 This criticism, while representing a personal point of view, was possibly unjustified, given growing access to the internet among senior citizens.

THEME WITHIN DOCUMENT DESIGN CATEGORY	EXAMPLE POSITIVE & NEGATIVE REFERENCES FROM EACH THEME	% OF TOTAL REFERENCES RELATING TO DESIGN THEME
1 General attributes, size, paper, orientation	<i>Pos:</i> "Only 1 page—brilliant!" <i>Neg:</i> 'A4 landscape 4 columns makes reading order unclear, especially when the pages are open to A3.'	22
2 Layout, use of space	<i>Pos:</i> "Lots of space around the text so not overwhelming." <i>Neg:</i> "Too glossy and not organized. Cheap and tacky, over busy."	26
3 Headings & pointers	<i>Pos:</i> "Nice and clear, bold headings and symbols/pictures used were good." <i>Neg:</i> "[I] struggled to find information about what to do if not reinvesting — it was hidden as an untitled sub section."	21
4 Key information highlighted	<i>Pos:</i> "The letter was clear and the design emphasized key information." <i>Neg:</i> "Claim your £10 voucher' [is printed] really bold, and 'you only pay £3' [is printed] really bold, and then it's got the small print [where you see] it's 29% interest. It's not highlighted."	24
5 Use of diagrams & images	<i>Pos:</i> "You can't go wrong. It has a front view and back view, remarkably well labeled and useful arrows. Amazingly clear for idiots." <i>Neg:</i> "All these graphs and tables and so on. I think if you're not really financially minded, as I am, you'll find it quite difficult."	11
6 Legibility	<i>Pos:</i> "Large sans serif type — clear. Good use of capitals for important info." <i>Neg:</i> "I've just read the bold print. I have had trouble with it because the print all looks the same. This is really tiny on the back, ridiculous and it's grey again!"	24
7 Color choices	<i>Pos:</i> "Very attractive, colorful and clear." <i>Neg:</i> "It was difficult...to follow the bands along somehow...I'm not sure...it wouldn't give you seizures but it sort of flickers somehow. I don't know if it's the green."	20

table 7.

Themes expressed regarding document design, with positive and negative examples of each theme, and percentages for each theme of all references relating to design (148)

(as well as an incoherent approach to visual design). Humor in advertising can backfire if it does not relate to the product being promoted (Fugate, 1998), and may have been seen here as a distraction from a direct renewal transaction. As will be seen in the next section, FIGURE 7A, renewal forms can be appealing without whimsy.

References to the Physical or Visual Design of Documents

TABLE 7 shows the themes of references within the overall category 'Design.' Comments reflected a spread of themes, from high-level aspects of document structure (for example, layout and use of space, the highlighting of key information) to the detail of typeface legibility.

Examination of the documents targeted in some of these comments illustrates the combined aesthetic and functional impact of document design and its capacity either to facilitate interaction between the initiating organization and the user or, conversely, to deliver a negative experience. Consider, for example, two contrasting A4 documents, the subscription

figure 7: this page and following pages

Examples of documents where design facilitated navigation through multiple elements of information (a) and interactions with it (c) or where design compromised legibility and interaction (b).

7a

**Your membership renewal**

**National Trust**  
Mr J Simon  
43 Hagley Drive  
Reading  
RG2 4AL  
0430067 7 705 / 03145

**Membership Department**  
PO Box 26, Warrington Road 2100  
Telephone 0844 802 1885  
Milton Keynes MK8 0Z 4JF  
www.nationaltrust.org.uk  
June 2010  
Membership Number 314 875 452

**Dear Mr Simon**  
Enjoying your National Trust membership is time well spent. And with so many places to get away from it all, it's money well spent.

I am delighted to welcome your new National Trust membership receipt. There are hundreds of places to visit, so you can fit your days out with the things that interest you most whilst taking pleasure in the fact that the rest has already been covered. At a time when many of us are having to tighten our belts, your National Trust membership offers you countless opportunities to take some important time out from the stresses of life.

To help you plan your days out, you will find details of all our properties and the many activities that are happening throughout the year at [www.nationaltrust.org.uk](http://www.nationaltrust.org.uk).

As you say to David Webb, all you have to do to enjoy another 12 months of discovery is replace your current membership card(s).

We have introduced a new design that enables the cards to be accepted at some properties. On your next visit, please show your membership card(s) to the cashier reception staff as you usually would. During the current pilot stage, some properties will also your card, either as proof. The new process aims to reduce queues and help us understand more about our visitors so that we can enhance your experience. We will send further details about the experience to your email address. Please contact [www.nationaltrust.org.uk](mailto:www.nationaltrust.org.uk) should you have any queries.

Yours sincerely,  
Mr Helen Marshall  
Head of Membership and Supporter Services

**Are your details correct?**

If your personal details have changed, please call our membership department on 0844 802 1885, or complete the form on the reverse and return to our membership department in the envelope provided.

If you would like to make any other changes to your membership, then you will need to call our membership department on the number above.

**Mr J Simon**  
43 Hagley Drive  
Reading  
RG2 4AL

**Renewal Details for Membership No. 314 875 452**

Category	Annual
Renewal Month	April
Payment Method	Direct Debit
DB Ref	0430067 7 705 / 03145
Subscription	0430067 7 705 / 03145

**Direct Debit payment date**

Your letters will be debited on 30th August 2010 or, if £30.00 in arrears at 30th August, the next banking day.

314 875 452

Membership: 314 875 452  
Source Code: NTR0210RENEP

**Have you signed up yet to receive our free e-newsletter?**

Sign up online and every month we will send you an email packed with all the latest information on the very best things to see and do. It's full of not to be missed events happening in your region, as well as news from around the Trust. It's a great way to ensure you're getting the most from your membership.

Whatever your interest, you'll never run out of new places to explore.

Visit [www.nationaltrust.org.uk](http://www.nationaltrust.org.uk) to sign up today!

Whilst you're there, take the time to plan your next visit. You'll find useful information on all of our properties, including opening times, facilities, directions and even the local weather forecast. Or, discover our month-by-month calendar to what's in season, with tips on growing your own and delicious recipe ideas from our very own National Trust chefs.

**Annual Membership Subscription Rates 2010 - 2011** (Rates valid from 1 March 2010 - 28 February 2011)

Individual (UK)	£48.00	Young Person (13 - 25 yrs) (UK)	£29.00
Additional member at the same address (UK)	£21.00	Child under 13 yrs (UK)	£12.00
Family (UK) (4-6)	£143.00	Family (UK) (7-10)	£203.00
Our members can visit 10 or more properties at great value under 13		For those who are over 65 and have been members for at least 10 years visit the list on page 2	
Family Group (UK)	£84.00	For those who are over 65 and have been members for at least 10 years visit the list on page 2	
See terms and conditions on the same address and that address or group under 13		Additional Partner at the same address (UK)	£25.00

For life membership details please visit our website [www.nationaltrust.org.uk](http://www.nationaltrust.org.uk) or call our membership department.

**Change of personal details**

Please print full details in the space below if your personal details in addition have changed. Please use black ink and capital letters. Tick

Postcode:  No. (Number in the UK 1000 only)

The National Trust collects and processes personal information for the purposes of customer analysis and direct marketing so that we can meet your individual requirements, membership, fundraising and other activities. Please tick this box if you would prefer not to have the National Trust to do this on our behalf.

National Trust Properties also work with carefully selected organisations and we may contact you by email and direct mail with special offers that will advance the National Trust. Please tick this box if you would prefer not to receive these offers.

We may notify be contacted by the National Trust to raise and respond to customer complaints, membership, fundraising and other activities. We may notify be contacted by the National Trust. Please tick this box if you would prefer not to receive these offers.

National Trust Properties also work with carefully selected organisations and we may contact you by email and direct mail with special offers that will advance the National Trust. Please tick this box if you do want to receive these offers.

**Where can I get advice and help?**

You can visit, write or telephone:

**East Northamptonshire Council**  
 Center Drive  
 Thrapston  
 Northants  
 NN14 4QG

Monday to Friday 9.00am - 4.30pm

Tel: 01832 743007  
 Fax: 01832 734539  
 Email: [ny@east-northamptonshire.gov.uk](mailto:ny@east-northamptonshire.gov.uk)  
[www.east-northamptonshire.gov.uk](http://www.east-northamptonshire.gov.uk)



**Council Tax**

Homes exempt from council tax

**Are some homes exempt from council tax?**

Yes, depending on circumstances, some homes are exempt from council tax. There is no bill to pay whilst the home is exempt.

**Which homes are exempt from council tax?**

The classes of exempt homes and the exempt periods are shown below:

**Do I have to pay council tax for an empty home?**

Usually the owner or tenant of an empty home will have to pay council tax for that home whether it is furnished or not. A 50% discount applies while it remains unoccupied.

**Why do I have to pay council tax for an unoccupied home?**

We are obliged by law to make this charge unless one of the exemptions applies in the table opposite.

If you think that your home should be exempt, or that it is in the wrong class, please complete the section below giving your reasons.

Name: \_\_\_\_\_  
 Address of home: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Exempt Class: \_\_\_\_\_

Reasons why home should be in the above exempt class: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Daytime Tel No.: \_\_\_\_\_

Return this leaf-off section to the following address:  
 Revenue Services  
 PO Box 56  
 Thrapston  
 Northants NN14 4QG

Class	A home which is	Will be exempt for:
A	Unoccupied, professional and medical or religious premises used in either work	A maximum of twelve months
B	Unoccupied and unoccupied for a family	Five months from the day it was last occupied and furnished
C	Unoccupied and unoccupied	As long as full personal services are available for the home
D	Unoccupied when the latter person is resident in a hospital or care home	As long as that person remains unable to occupy the home
E	Unoccupied unless the public person is a person representative of a government authority	The period (after Part of Public and for security after cessation of period of administration)
F	Unoccupied and provided for use from being occupied	As long as the home is again provided from being occupied
G	Unoccupied and unoccupied by the person who occupies it	As long as the person who occupies it is a person who occupies it
H	Unoccupied when the latter person resides elsewhere in a home	As long as the person who occupies it is a person who occupies it
I	Unoccupied when the latter person resides elsewhere in a home	As long as the person who occupies it is a person who occupies it
J	Unoccupied when the latter person resides elsewhere in a home	As long as the person who occupies it is a person who occupies it
K	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as the person who occupies it is a student
L	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as the person who occupies it is a student
M	A host of residence	As long as three circumstances apply
N	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
O	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
P	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
Q	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
R	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
S	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
T	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
U	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
V	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply
W	Unoccupied when the latter person is a student and the home was previously occupied by a student	As long as three circumstances apply

renewal form in FIGURE 7A and the local tax form in 7B. While the form in 7A presents the reader with multiple information components (news about the organization, an invoice, a rates table, a direct debit form), the document elicited positive comments on its organization and succinctness. In contrast, the local tax exemption form in 7B presented simpler content (fewer information components) than 7A but received negative comments.

Both documents in FIGURE 7 used color to signal document structure. In 7A color supported user interactions, by separating information components. However in 7B color



**CAPITA**

**Notice of potential termination of The Scottish and Southern Energy plc Dividend Reinvestment Plan**

18 May 2016

Dear Sir/Madam,

We act as administrator of The Scottish and Southern Energy plc (SSE) Dividend Reinvestment Plan (DRIP), in which you participate, with regard to the introduction of a New Dividend Structure.

SSE's Dividend Structure is similar to a Dividend Reinvestment Plan in that both offer shareholders the option to receive dividends in the form of shares rather than in cash. However, under the proposed New Dividend Structure, participants will have the choice between either the Dividend Reinvestment Plan (DRIP) or a new structure for shareholders to receive dividends in the form of shares, which they can choose to opt out of. The new structure will be similar to a DRIP, but will have the following features:

- Participants will not be able to opt out of the DRIP
- Participants will not be able to opt out of the DRIP
- Participants will not be able to opt out of the DRIP

By completing and returning this form, you are indicating your preference to receive dividends in the form of shares rather than in cash. If you do not wish to opt out of the DRIP, you should not complete this form. If you do not wish to opt out of the DRIP, you should not complete this form. If you do not wish to opt out of the DRIP, you should not complete this form.

If you have any queries about the DRIP Service, or this notice, please contact us at the address below. If you have any queries about the DRIP Service, or this notice, please contact us at the address below. If you have any queries about the DRIP Service, or this notice, please contact us at the address below.

Yours faithfully,

*[Signature]*

For and on behalf of  
**Capita plc Dividend Reinvestment Plan**

Capita plc, 100 Broad Street, London, EC2A 4DF, UK. Tel: +44 (0)20 7340 1000. Fax: +44 (0)20 7340 1001. Email: [capita@capita.com](mailto:capita@capita.com).  
SSE plc, 100 Broad Street, London, EC2A 4DF, UK. Tel: +44 (0)20 7340 1000. Fax: +44 (0)20 7340 1001. Email: [sse@sse.com](mailto:sse@sse.com).

MAY WISH TO TAKE ACTION

**centrica**  
Centrica plc  
Registered Office: 11th Floor, Broad Street, London, EC2A 4DF, UK. Tel: +44 (0)20 7340 1000. Fax: +44 (0)20 7340 1001. Email: [centrica@centrica.com](mailto:centrica@centrica.com).

Dear Shareholder

**Paying dividends directly to your bank account.**

You currently receive your dividend payments by cheque. However, you could benefit from having future dividend payments paid directly to your bank or building society account. Over 97% of Centrica shareholders already do this and you'll help the Company by saving money. Other benefits include:

- no cash handed out - it's in your bank account on the payment date;
- avoid postal delays; and
- more convenient - no need to take your dividend cheque to your bank.

When your dividends are paid to your account, a tax voucher will be mailed to you each March, showing both dividend payments made in that financial year.

Simply complete the form below, return it to Equiniti at the address on the form and we will take care of the rest, postage is free.

*[Signature]*  
Gert Dawson  
General Counsel & Company Secretary

Please complete the form below.

**Centrica plc**  **Complete in BLACK INK**

Step 1 Start Date

Step 2 Account Number

Step 3 Building Society Reference (if applicable)

Step 4 All the Payment Details

**RETURN THIS FORM TO: Equiniti, Freedom House, 25 Abchurch Lane, London EC4A 3DF**

recipient could opt out; 8b an appeal to shareholders to receive their dividend by direct payment, rather than as a check. In 8a, the relatively undifferentiated design of the text does not highlight the opt-out option; in 8b, structured text design, including a bullet-pointed listing of advantages, emphasizes the case for the recipient changing to direct payment (which has efficiencies for the organization). It might be that both documents would perform adequately in assessment of their readability. However informants were aware that performance was determined by design as well as language.

figure 8. above

Informants noted the potential of relatively undifferentiated text structure to obscure the details of document content (see a) compared to structured documents (such as b)

**REFERENCES RELATING TO THE CONTEXT IN WHICH DOCUMENTS WERE RECEIVED**

TABLE 8 shows the themes of references relating to the context in which documents were received or used. In this category, there were substantially more negative comments than positive,

table 8.

Themes expressed regarding the context in which informants received documents, with positive and negative examples of each theme and percentages for each theme of all references relating to context (199)

THEME WITHIN DOCUMENT CONTEXT CATEGORY	EXAMPLE POSITIVE AND NEGATIVE REFERENCES FROM EACH THEME	% OF TOTAL REFERENCES RELATING TO CONTEXT THEME
1 Targeting of message	<i>Pos</i> : "Useful to get this as I need to set up broadband/phoneline etc." <i>Neg</i> : "5 separate things in the envelope. I just keep my money there, I'm not interested in all this."	22
2 Assumptions about sender motive	<i>Pos</i> : "They traced me through [my] Advantage Card - another benefit of using it. A nice letter. It's a warning about a product." <i>Neg</i> : "They continually send me letters about loans/insurance even though I've told them I'm not interested... I've lost respect for the company."	26
3 Trust in sender	<i>Pos</i> : "No small print so feels honest." <i>Neg</i> : "Their [charity] correspondence is looking increasingly corporate and I am concerned at unnecessary expense of a full color image on the reverse. Good to see FSC info at bottom but I would prefer a less costly letter."	21
4 Previous experiences with sender	<i>Pos</i> : "This is about the third one of these [I have] had. It's short and straight to the point, which is <i>good</i> ." <i>Neg</i> : "The organization tends to saturate [me] with mailings, therefore I never tend to read."	24

most relating to the informants' views of the sender organization. Key themes emerging within this category were a loss of trust in the sender, resulting from receipt of repeat information and a general sensitivity to communications that were poorly targeted.

At the core of the comments was informants' assessment of whether an organization initiating a communication had considered their needs. Informants expressed irritation with use of their contact details for cross-selling, whether this was envelopes carrying a targeted communication, packed with additional communications (for example, bank statements accompanied by marketing for additional services) or repeated, poorly-targeted communications. One informant had written to ask a sender organization to stop, out of concern for wasted resources. However, despite predominantly negative comments, one reported a positive experience of receiving unsolicited information about broadband at the time of making a decision to set up a connection. (This communication may have been less random than the recipient believed, possibly stemming from information gathered by the sender organization, such as a change of address.)

The quotations in TABLE 8 show extrapolations from receipt of a communication to an opinion of the sender organization. Note the contrast under '2 Assumptions about sender motive' between informant opinions arising from well- and poorly-targeted information.

Beyond the direct response to poor communication targeting, informants were sensitive to the cost and perceived waste of repeated mailing. This concern is reflected particularly in two informants' comments on color leaflets from charities (see FIGURE 9A), which raised doubts about the integrity of the charities' communication strategy (see TABLE 8(3)). There was no equivalent response to color leaflets from other organizations (see FIGURE 9B). Sargeant et al. (2008) have described in detail consumers' negative perception of direct mailing by charities. Analysis shows it delivers return on investment, despite popular coverage implying it is an extravagance.



*ACTIONS FOLLOWING RECEIPT OF DOCUMENTS*

Informants' records and descriptions at interview of how they would have dealt with documents had they not been participating in the study were clustered according to theme (see TABLE 9). The table shows, broadly, increasing levels of engagement, ranging from a rapid decision to dispose of a document, through putting off dealing with it, to skim reading or

ACTION FOLLOWING RECEIPT OF DOCUMENT	
1 Not read/bin	"I just see the envelope and it goes in the bin."
2 Put off reading for later	"[There's too much to read.] I'll keep it in case I need it. They say you should read it carefully."
3 Look for key/relevant information – skim read	"We are not sure what to do with it – where is the form to complete?"
4 Read in detail	"This is more complex than it needs to be. They explain options I don't have and they should know."
5 Contact sender or consult someone else for clarification	"[I] was spinning from the start of looking at it...I read it because I wanted to be sure, and rang to double check it was the right policy."
6 Complete and return/take up offer	"This is difficult and I must spend more time on to complete it before the deadline. Its difficult not to keep putting it off."
7 Store/carry document	"Tremendously helpful this. Gives the contact details in case I need to contact them about anything."
8 Share the document with others who might be interested	"The magazine can be passed on so it doesn't seem like a waste of resources."

table 9.  
 \_\_\_\_\_  
 Categorization of informants' comments on their actions following receipt of a document

engaging with it in detail. This set of behaviors overlaps with that elicited by Harper and Shatwell (2002) in a survey of the use of paper mail in UK households.

Olson (1994, 273-5) describes literacy as both a cognitive ability (being able to understand and respond to the text) and a social ability (being able to understand the intentions of the author and how those intentions should be applied to one's own

circumstances). Our informants showed themselves skilled in both, drawing on past experience with organizations and the overall appearance of the document they are considering (its 'supra-textual' design (Kostelnick, 1996)), often before even considering its content. As mentioned previously (see page 258) however, sometimes cues were misread, with the risk of informants disposing of documents that they needed to retain.

#### DISCUSSION

As consumers of documents, all readers are likely to recognize some of the experiences and reactions described in this research. What, therefore, can document originators, writers and designers apply to practice from this drawing together of individual experiences? Since our data show more informant comments relating to document content and context of receipt than to document design and language (see TABLE 4), is there any cause for document writers and designers, to be concerned about their contribution to document interactions?

#### *THE CUMULATIVE IMPACT OF CLEAR COMMUNICATION*

We have shown consumer responsiveness to clear communication, both in specific documents (see informants' positive comments in TABLES 5, 6 and 7) and cumulatively (see TABLE 8(4)). As the responses to the simple letters in FIGURES 3 and 8 suggest, no document is too insignificant for writing and design that focuses on end-users' needs. We suggest that clear communication is a worthwhile investment for organizations, both practically, by reducing queries from consumers (see TABLE 9(5)), and as part of developing consumer goodwill (see TABLE 8(2&4)).

#### *THE CUMULATIVE IMPACT OF POORLY TARGETED MAIL*

Just as consumers react positively to documents they consider well written, designed and targeted they react negatively to those that are not, particularly when poor communication is a repeated experience. The sensitivity we

found among informants to, typically, cross-selling through poorly targeted mailings is not new (James and Li, 1993). In common with other studies (Culnan, 1993; Marimoto and Chang, 2006), informant comments suggested concern about lack of control of direct mail, but we also found concern about waste of recipients' time, waste of resources and an extrapolation from informants' reactions to a negative view of the sender organization (see negative comments in TABLE 8). Our findings suggest that even when organizations aim for efficiency by bundling promotional material with targeted communications, this is not appreciated. However, our data also show that there are occasions when direct mail is on target and may receive a positive response. It could be appropriate, therefore, for document originators to use design to help consumers decide what really requires their attention and reduce the irritation they experience when dealing with direct mail. Such an approach would also be likely to reduce the length (and hence perceived waste) of direct mail documents. This approach runs counter to typical practice and existing research (James and Li, 1993). Only evaluation in real use settings could test its effectiveness.

#### *MAKING DOCUMENT INTENTIONS CLEAR*

Our data show that even targeted documents often fail to make their intentions explicit. Given the range of behaviors on receipt of documents (TABLE 9) and the unappealing nature of some document content (see negative comments in TABLE 5), recipients need support in deciding whether or not there is advantage in engaging with document content and acting upon it. Writers and designers need to push their organizations to use the battery of well-documented tools to guide readers, such as carefully crafted summary statements, clear headings and explicit directions to consumers. Lorch and Lorch (1995) have shown the impact of summaries and headings on reading comprehension and recall; Frischknecht and Baker (2011) have reported on the impact of headings on comprehension of business documents; clear document structure is particularly important for comprehension by less sophisticated readers (Meyer and Rice, 1982; McCabe et al. 2006); headings that do

not relate well to the text they signpost can limit comprehension (Loman and Mayer, 1983; Mayer et al. 1984). Although some documents in the study incorporated headings they may not have been effective in orienting readers. Stiff (1993) has noted that many professionals are confident they can take the readers' point of view in document writing and design but that, however well-intentioned they may be, they cannot be sure of their effectiveness without testing.

#### COMPENSATING FOR LACK OF CONVERSATION

If summary statements, headings and directions are needed when recipients make initial decisions about documents, they are needed equally when 'recipients' become 'readers' and engage with document content. Some researchers describe document use in Gricean terms,<sup>7</sup> as a cooperative process in which the organization needs to be relevant, clear, truthful and give the right amount of information (Waller and Delin, 2003). All these are, without doubt, essential. However, our findings confirm those of others (for example, Wright, 1981) that consumers do not necessarily engage in the turn taking that Gricean cooperation implies. They are strategic readers, generally adhering to the principle of least reading (Frohlich, 1986) and looking for document senders to 'cut to the chase' (see comment in TABLE 5(5)). A consequence of strategic reading is that readers are likely to miss information. In the absence of an active co-operator, as they would have in conversation to bring them back to the point, they need a clearly sign-posted document structure. And, when even a clear document structure fails, and to be able to deal with the sometimes very specific circumstances of individual consumers, document readers need a clearly available contact within the sender organization to facilitate a real, voice conversation (see comments quoted in TABLE 5(2) and 9(5 and 7)).

<sup>7</sup> Philosopher H.P. Grice (1975) proposed four maxims of spoken conversation: Quality, Quantity, Relation and Manner. Adherence to these maxims by participants in a conversation makes it possible to imply meaning, for example, in jokes, irony and sarcasm, without necessarily being literal.

#### PROVIDING A COMPLETE INTERACTION

Our data suggest that when recipients choose or have to engage with documents, they expect their effort to be repaid by content

that meets their needs concisely and without distraction, for example, from marketing messages (see TABLE 5). Focusing content on the explicit purpose of the document might seem to be a simple, manageable, originator response to this need. However, Sless (1998, 150-1) has described the multi-layered and complex decision-making that often underlies development of document content. In such cases a compromise might be to create clear distinctions between essential and optional content (as for example in the subscription renewal form in FIGURE 7A).

The expressed need for concision presents document originators with a dilemma. Since readers are unlikely to attend to all the detail in a long document, presenting the elements they are most likely to ignore or skim as small print or replacing them with signposts to supplementary web content (as in FIGURE 1A) might seem appropriate. However, since document detail is likely to be consulted in time of difficulty (when a consumer has a query or complaint), design to make access easy seems a better solution than compressing content or syphoning it off from print to the web. Our document sample included examples of clearly presented technical detail, such as the bank statement reverse in FIGURE 5E.

#### *VISUAL DESIGN AS THE SERVANT OF COMMUNICATION*

Turning to comments on the physical and visual design of documents, our informants appeared somewhat muted, perhaps reflecting non-designers' lack of awareness of the craft and impact of visual design (Black, 2010). Some design practitioners reflect that when non-designers criticize the design of a document they may identify that the document does not function well but may not be able to say why or may misattribute the cause.<sup>8</sup> So, for example, the voting form in 2A was criticized for the complexity of its content, although the content might have been simplified by more sympathetic visual design; the document in FIGURE 7B was criticized for poor use of color whereas the document as a whole would have benefited from re-design. Conversely, when design appeared to bring clarity to documents (for example the forms in FIGURE 2B and FIGURES 7A and c and the bank account details in FIGURE 5E), informants

<sup>8</sup> Mark Barratt, personal communication.

could pick out appealing details but did not comment on the structural design that supported document function.

The unobtrusive, functional support provided by appropriate visual design is in keeping with a long-standing tradition of typography as a servant to the information it conveys (Kinross, 1992, 22-4). Notwithstanding those who see visual design as a potential means of challenging the reader to new understanding (for example, McVarish (2010)), most typographers would not expect or want a reader to notice their work. The unassuming contribution of good visual design may partly explain the failure of some document originators to invest in it, particularly for items they may consider to be of limited interest to consumers, such as contractual detail.

#### *ASSESSING DOCUMENT PERFORMANCE IN REAL LIFE*

Finally, this study reveals some contrasts between initial ratings of document attractiveness and ease of understanding, and detailed reactions to documents. Horn (1999, 21) cites professional designer opinion that the attractiveness of visual design affects what people read, and as discussed, there is some evidence that perception of usability is influenced by visual attractiveness. However, even if there is such a relationship, our research shows that documents that are rated positively for attractiveness and ease of understanding may still confront consumers with problems in use. Document originators and designers may want to consider this finding and its implications for assessing document performance. If document performance is evaluated only by monitoring of consumer opinion (for example, using performance scorecards) this is likely to pick up only high-level assessments, similar to the ratings shown in TABLE 4. In order to gather a full understanding of document performance there is no substitute for detailed investigation of users' opinions of and interactions with documents over time, and in their context of use.

## CONCLUSIONS

We began this paper by asserting that the use of a document generated by an organization could be counted as a critical incident in the relationship between an organization and its clients, customers or users. By looking at how documents are received in people's everyday contexts, we have seen both positive and negative reactions to the sender. These reactions stem from practical and emotional evaluations of document content, language, design and the circumstances of receipt. We have also seen how recipients develop a view of and a response to sender organizations over a series of experiences with their documents.

We suggest there is ground to be made up, particularly in structuring documents, so their intentions are clear and the information they carry easy to access, even by readers who skim them rather than read in detail. Such an approach might bring positive reactions to organizations when applied to direct mail as well as to targeted, functional documents.

What works or does not work in the detail of document design is difficult for end-users to articulate, so in order to understand document performance, and its potential impact on perception of the originator, organizations need to understand the impact of documents in detail, rather than rely on consumer ratings. There is nothing new about a strong recommendation for user-testing in the development and evaluation of newly designed documents (see, for example, Wright, 1979). We have shown detailed evaluation is important, additionally, to understand the role documents play in relationships with sender organizations, beyond a document's initial design. To approach this understanding organizations need to investigate reception of their documents as part of a dialogue, with users who have different levels of experience of the organization, and within the everyday context of use.

## ACKNOWLEDGEMENTS

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