

# The Consumer Duty Compromise

How legacy regulation is undermining customer understanding and preventing positive outcomes.

This research aims to discover whether legacy FCA regulation that predates Consumer Duty is inadvertently undermining key understanding requirements of the duty.

The study explores specifically whether legacy regulation for communications sent to savings customers at product maturity is hindering outcomes. And goes on to demonstrate how a 'Reimagined' Behavioural Science-led approach aligned to the principles of Consumer Duty could be the solution to satisfy both customer and regulator.

It also incorporates an industry review. This gathers opinion from senior communication professionals within Financial Services about this potential conflict, and what is being done to address this issue and elevate communications standards more generally.

We hypothesised that these older rules were limiting comprehension and, in some cases, causing customer harm.



# The results were unequivocal

Customer comprehension was significantly compromised under the regulation-driven approach.

Participants shown the Reimagined letter were more than twice as likely to correctly answer key comprehension questions compared to those shown the control.

Gains were especially strong for numerically demanding tasks — critical for customers making decisions about maturing savings. While over 80% of participants believed all versions were clear and easy to understand, actual comprehension told a very different story, highlighting a substantial gap between perceived and real understanding.

Personalisation also proved vital for reducing potential harm. When clear, personalised numerical examples were included, understanding of the consequences of inaction increased from 32% to 59% this was the largest improvement across the trial.

Customer interviews confirmed that personalised, outcome-focused design dramatically reduced cognitive load and increased confidence in decision-making.

Industry interviews revealed widespread acknowledgement of a “rub” between meeting legacy regulatory requirements and fulfilling Consumer Duty expectations. Over 80% of the senior communications leaders we spoke to reported that regulation has prevented them from delivering the best possible customer communication at least once.

## Overall, the research provides compelling evidence that:

- Legacy regulation is compromising comprehension in high-stakes customer moments.
- Behavioural Science and the Plain Numbers method materially improve understanding and decision confidence.
- Personalisation meaningfully reduces the likelihood of customer harm.
- A journey-level, rather than communication-level approach is needed to fully realise Consumer Duty ambitions.
- Organisational appetite for transformation is strong, but technology and governance processes are lagging behind.

## The findings point to a clear way forward

Firms can support better outcomes, and align more closely with Consumer Duty, by modernising communication design, embedding Behavioural Science, accelerating personalisation capability, and addressing structural barriers within communication production and governance. Doing so will not only improve comprehension and reduce harm, but also enhance customer experience, brand trust and operational efficiency.



## Industry perspective

*“So definitely a challenge around making sure that as an organisation we resource all of the elements [data, systems, process, people] that are going to make this a success, not just the ones that are visible [the communications].”*

### Leading UK Building Society

*“...we tend to put quite a lot of information in one communication and then think ‘OK we’ve told you everything’ without taking into consideration the fact that [it] will probably drive a lot of cognitive overload for our customers.”*

### Senior Comms Lead, Global Bank

# Key findings

## Understanding increased by more than double for those presented with the reimagined version

Participants who saw the Re-imagined version were more than twice as likely to answer 4 out of 5 comprehension questions correctly (33%) than those who saw the Control (15%).

## The reimagined version improves comprehension the most for questions requiring a numerical response

Comprehension improved by 84% for a question on future balance, and 50% for a question about consequences of inaction compared with the Control.

## Perceived clarity is high across all versions, but actual comprehension lags behind

Over 80% of participants report that all versions of the letter are “clear, fair and easy to understand,” however comprehension scores remain much lower.

## Personalisation proved vital for reducing potential harm

When clear, personalised numerical examples were included, understanding of the consequences of inaction increased from 32% to 59% — the largest improvement across the trial.

## Customer comprehension was increased when intuitive design and outcome-focused storytelling was used

This move away from the regulation prescribed ‘table’ design, allowed us to refine the messages and significantly reduce the density and amount of content customers were faced with.

## Industry leaders struggle with the balance of customer and compliance

Most of the senior comms leaders we spoke to, felt regulation has stopped them from delivering the best possible communication on at least one occasion.



## Industry perspective

*“I completely get why they [regulations] exist... But the amount of information that we are required to give our customers — stuff that just doesn’t help them make a fully informed decision or sometimes any decision at all.”*

**Senior Comms Lead, Global Bank**

*“There is a bit of consensus that a lot of this does need updating because the original intention behind it doesn’t tie in with Consumer Duty.”*

**Senior Comms Lead, Global Bank**

*“People are getting behind the premise of why it’s important to make experiences better for customers. I think the benefits speak for themselves.”*

**Senior Transformation Lead,  
Top 5 UK Bank**

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# Industry context

Since the launch of Consumer Duty, the industry has seen a huge shift toward more customer-led regulation that's firmly focused on customer experience, understanding and outcomes — especially within the area of customer communications.

However, firms and regulatory commentators have raised concerns that legacy disclosure rules (e.g., old prescriptive text and format requirements) sometimes conflict with Consumer Duty's emphasis on customer understanding. These legacy requirements often mandate specific language or presentation formats that may obscure rather than clarify key information for customers.

The FCA itself has recognised this tension and is consulting on simplifying their rules to reduce regulatory friction and improve clarity for customers.

We have seen this friction ourselves in previous research projects, such as our piece on digital regulated communication experiences, *Better Outcomes for Digital Customers*. Here the regulation about *when* a communication should be sent was, sometimes, at odds with customer behaviour and attitudes. This lack of flexibility in timing and channel has the potential to create missed opportunities for the best possible customer outcomes.

This tension has also been observed elsewhere, including by our partner Plain Numbers, who noted a similar disconnect in their recent piece exploring how the cost of credit is presented to personal loan customers.

This research further explores this conflict and provides insight to firms and the Regulator, when it comes to the need to simplify legacy regulation to align with Consumer Duty.



## Regulator perspective

“We seek views on our proposals to simplify our requirements, while ensuring we continue to support and protect customers.”

**FCA, consultation on targeted clarifications of Handbook materials (2025).**

# Methodology

Our approach used a behavioural experiment to assess comprehension, supported by customer interviews to explore why we see the behaviours we do. We then followed this with industry interviews to understand the practical barriers to customer understanding.

**1**

## Explain customer perspectives

To inform the design and interpretation of the experiment, we conducted 60-minute in-depth interviews with seven consumers who hold a savings account, including five experiencing vulnerability.

These interviews explored participants' responses to the communications, as well as their channel and notification preferences. Insights from these discussions helped us confirm the final experimental design and develop hypotheses for the experiment results.

**2**

## Evidence impact with an experiment

We then ran a three-armed randomised controlled trial (RCT) with 1,500 participants who hold a UK savings account. The experiment was conducted online and took participants around ten minutes to complete.

By testing the optimised communications against the Control, we generated objective data on which aspects of comprehension can be improved through communication design optimisations.

**3**

## Explain the results with industry perspectives

We conducted 45-minute interviews with six senior communication professionals from leading global and UK banks and building societies.

These interviews explored participants' experience of any disconnect between legacy regulation and Consumer Duty. As well as their opinion on what else may be compromising customer comprehension, and what specifically their organisations are doing to try to improve the way they create, manage and govern customer communications.

Our hypotheses	
	(Primary) The Enhanced and Reimagined version will increase participants' ability to understand elements of the savings maturity communications.
	Participants will agree both the original, the Enhanced and the Reimagined version of the letter are clear, fair and easy to understand.
	Participants who see the Enhanced and Reimagined version will have a stronger intention to reinvest into a new ISA Saver Fixed account.
	After answering the comprehension questions, participants who see the Enhanced and Reimagined version will exhibit increased confidence that their decision about what to do next will lead to the best financial outcome.
	FS organisations will tell us that they sometimes struggle to meet the requirements of legacy regulation while also aligning to Consumer Duty principles and meeting customer expectations.

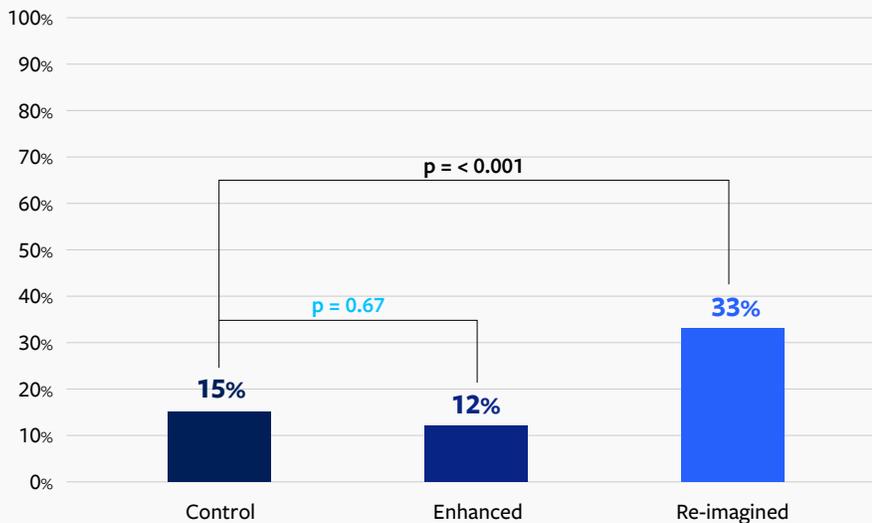
# Customer comprehension is being significantly compromised

Understanding increased by more than double for those presented with the reimagined version over the control.

Participants who saw the reimagined version of the letter were more than twice as likely to answer 4 out of 5 comprehension questions correctly, compared to those who saw the Control version, as the graph below shows.

This confirms the primary hypothesis of this research, which is that customer **comprehension is being compromised by legacy regulation**. And that by taking a Behavioural Science-led approach, aligned to the principles of Consumer Duty, firms can dramatically increase comprehension and better support customers.

## Participants correctly answering minimum four out of five comprehension questions



Base = 1506, Control = 501, Enhanced = 494, Reimagined = 511. The primary outcome is the percentage of participants who were able to correctly answer a minimum of 4 out of 5 comprehension questions (Q8-12).



Customer perspective

*“I think I’d be confident once I’d kind of deciphered it all and worked it out. It would probably just take a little bit of time to absorb it.”*

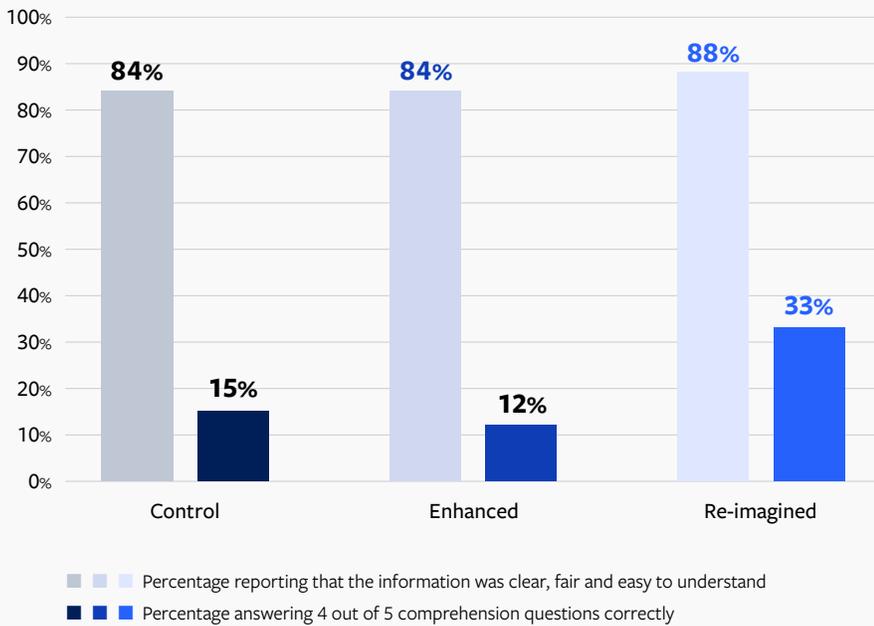
**Overconfident Savings Customer**

Even with Behavioural Science best practice approach applied, the enhanced version was unable to uplift comprehension. This demonstrates just how prescriptive the legacy regulation is for this particular communication, and how limited we were in our ability to make changes from the control.

We can see from the individual responses to the five comprehension questions that **the reimagined version improves comprehension the most for questions requiring a numerical response**. This is vital for this particular savings communication as the key message here is what does the customer want to do next with their money: what makes most financial sense for them.

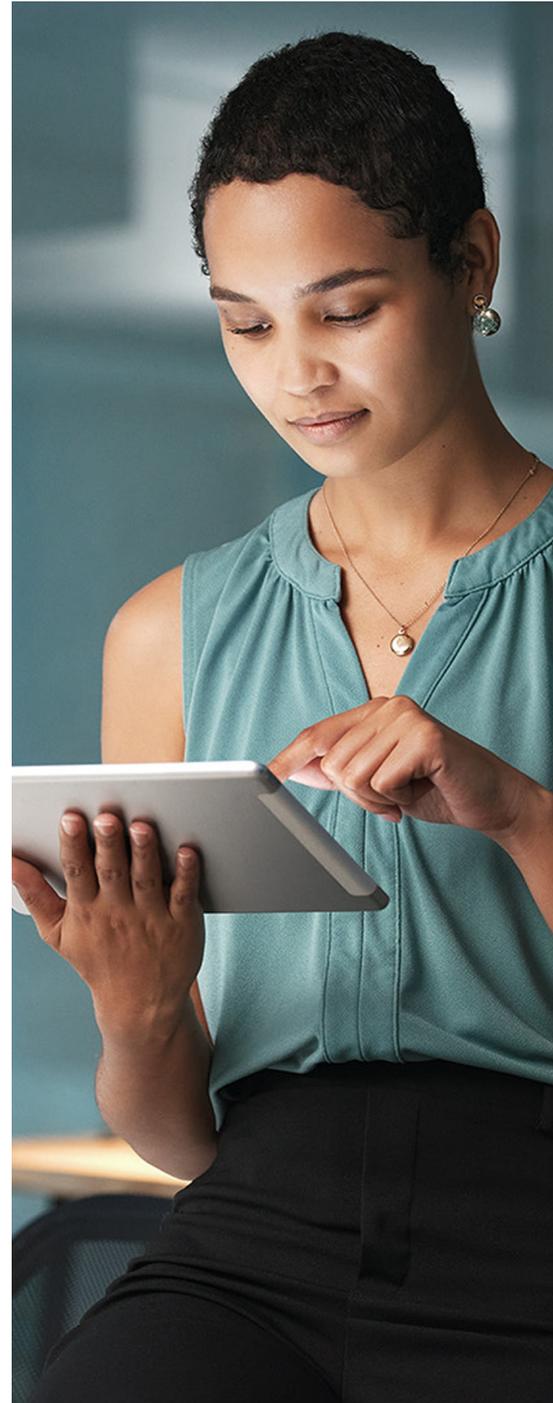
When asked directly whether they felt information was presented in a way that was clear, fair and easy to understand, over 80% of participants agreed or strongly agreed that it was for all versions. However, their actual comprehension lagged far behind as the graph below shows. This is not the first time we have seen this disconnect between participants perceived understanding and their actual comprehension, but never have we seen it quite so pronounced.

**Perceived clarity versus actual comprehension**



Q.6. To what extent do you agree that this information has been presented in a way that is clear, fair and easy to understand? The primary outcome is the percentage of participants who were able to correctly answer a minimum of 4 out of 5 comprehension questions (Q8-12).

Base = 1506, Control = 501, Enhanced = 494, Re-imagined = 511.



## The Signal View

Behavioural Science boasts many tools and techniques with the potential to dramatically improve customer understanding at a communication level. And this is a vital foundation for all firms. But we need to think bigger. It's only by **applying Behavioural Science at a customer journey level** that we will be able to leverage everything it has to offer.

Consumer Duty style outcome-focused regulation is far more effective than prescriptive legacy regulation. And **the benefits are not just for customers**. Firms will see for themselves customer engagement and brand metrics improve, but also their communication costs reduced, for example by replacing print with digital communications.

Customers consistently **overestimate their ability** to understand financial communications. Any new or amended regulation needs to take this into account and work hard to overcompensate for this huge gap in perception vs reality.



### Industry perspective

*“I completely get why they [regulations] exist. I completely get the intention behind it is to protect our consumers... But the amount of information that we are required to give to our customers — stuff that just doesn't help them and we can evidence that it doesn't help them to make a fully informed decision or sometimes any decision at all.”*

**Senior Comms Lead,  
Global Bank**

*“[We're] trying to have that view on what's marketing and what's servicing? [We're being challenged on things like]... are you doing enough to make sure customers are aware of interest rates? But then we can't, because that's considered marketing.”*

**Senior Product Owner,  
Top 5 UK Bank**



# Personalisation has the power to reduce the potential for customer harm

Understanding of the consequences of inaction jumped from 32% to 59% when personalised examples were included.

Supporting customers in identifying and understanding where potential harm may lie for them is at the heart of Consumer Duty. The word ‘harm’ is mentioned in two of its three cross-cutting rules.

Our research showed that personalisation has a key role to play in helping customers to avoid harm. Our reimagined letter included personalised examples that significantly improved understanding of the consequences of inaction compared to the control.

**An 84% relative increase — the largest gain across all questions,** as shown below.

Unlike the regulation-prescribed representative examples included in the control, the reimagined version featured clear, personalised numerical examples that “do the maths for people”. This makes key information about potential returns immediately understandable. And our in-depth customer interviews supported these quantitative findings.

Participants handled questions requiring numerical answers with ease, compared to the control version, where they struggled to complete the calculations themselves on the spot.

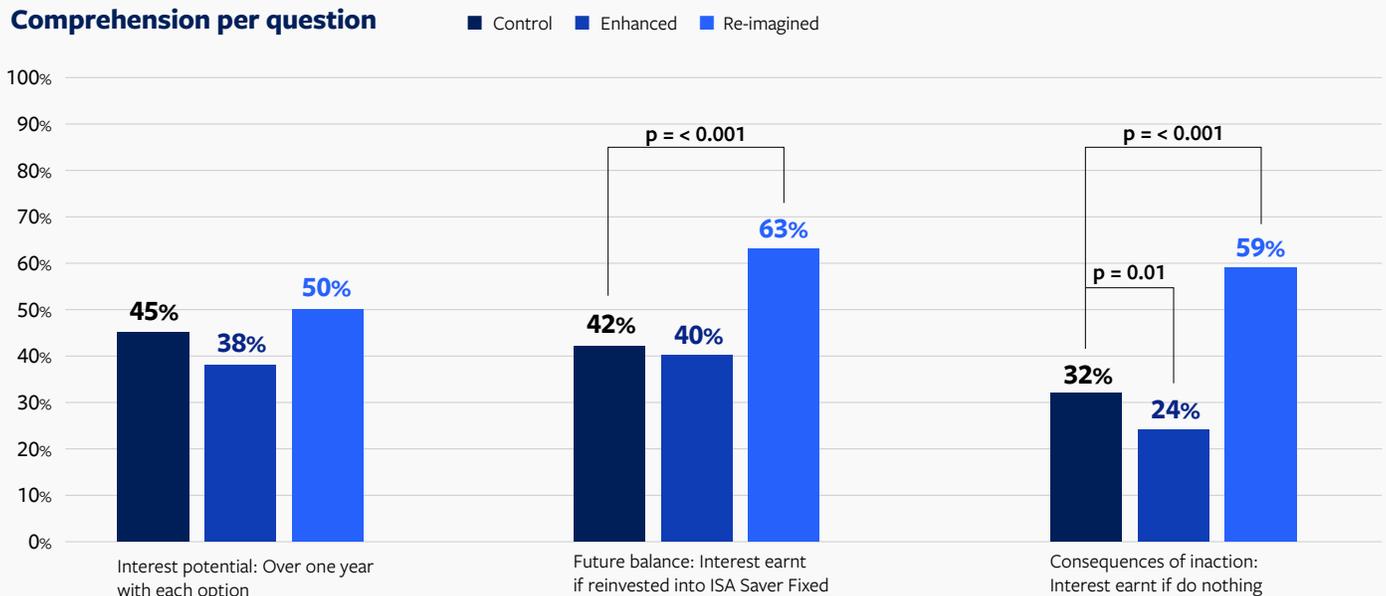


Customer perspective

*“[I think it’s] better because it’s giving like a definitive number based on the amount you’ve invested. I think this seems a bit clearer somehow.”*

**Savings Customer**

## Comprehension per question



Q8-12. Primary outcome comprehension questions. Base = 1506, Control = 501, Enhanced = 494, Re-imagined = 511. Significant results indicated on figure.

## The Signal View

Although the regulation for this letter does indeed suggest the use of representative examples, it doesn't say personalised examples can't be used. And it would be unfair to suggest the lack of personalisation in regulated communications is solely down to regulation. We know that **the main barrier to personalisation within firms is legacy technology** that prevents access to meaningful, accessible, usable data.

Firms who are succeeding at personalisation are going far beyond the obvious names, rates and balances. They are deploying **intelligent template strategies** that pull on content banks and logic to drive numerous versions of a single communication. Versions that feature whole paragraphs and visuals tailored to insight-led audience segments.

Similarly to the application of Behavioural Science, **personalisation at a communication level should be a foundation** for every firm. Ideally, we should be applying personalisation at a journey level — where we consider things like channel preference and timing, in order to deliver the fully personalised journeys that Consumer Duty asks of us.



### Industry perspective

*“We’re trying to get our data to a position where we could do better personalisation for our customers. I think it’s definitely better for our customers to be able to show them what their options are in a tangible way that’s relevant to them.”*

**Leading UK Building Society**

*“I think that some of our legacy systems create a problem in terms of that personalisation element, for sure. I think that some of the governance and processes are holding back the ability to execute at pace. I think there’s always a drive to reduce cost to serve.”*

**Product Owner, Large UK Bank**

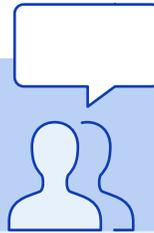


# A consistent and human-led approach to communications is better for business

Customer comprehension was increased when intuitive design and outcome-focused storytelling was used.

When writing and designing the reimagined version of the letter, we deliberately took a more **outcome and customer focused approach**. We considered how best to present and lead customers through the main messages of the communication. What our messaging hierarchy should be, and how we wanted our scan story to read for skim readers.

This move away from the regulation prescribed 'table' design approach for the summary box allowed us to refine our messages and significantly reduce the density and amount of content customers were faced with.



Customer perspective

*"I would feel less confident about what to do with my money. [Control] needs to be simplified, its currently information overload for me!"*

Savings Customer

*"It felt a bit more difficult to find the answers that I was looking for. Think about how things are displayed and using table bullet points as paragraphs are chunky for the reader."*

Savings Customer

## Control

Savings Account Number:  
XXXX-XXXX-XXXX

### Important information about your ISA Saver Fixed

Dear Mr Sample

Your ISA Saver Fixed will reach the end of its term on **1st October 2025**, and if you do nothing it will change to an Instant ISA Saver. You can access your money on 2nd October 2025 and you have a number of options. Please tell us which one you'd like to choose.

**Reinvest your ISA Saver Fixed**

You can reinvest your final balance, including any interest, and we'll guarantee to pay you at least the rate shown below if you let us know by **1st October 2025**. If you plan to add funds to your account, its worth remembering that you can only fund one cash ISA with us in a tax year.

Balance	1 Year	2 Year	5 Year
	Tax Free/AER	Tax Free/AER	Tax Free/AER
£1 +	4.00%	3.85%	3.70%

Visit [abank.com/savings](https://abank.com/savings) to view our latest rates and terms available as these may have changed since the date of this letter. You'll find more information about this account in the enclosed Summary Box.

**Move your money to another account**

We offer variable rate ISAs, and accounts that pay different rates of interest based on how many withdrawals you make. We also offer investment accounts for future goals.

Go to [abank.com/save-or-invest](https://abank.com/save-or-invest) for our full range. If you do move your money, remember to do it after 2nd October 2025, or you could be charged, and if you move your money to a non ISA, it will lose its tax-free status.

**Close or transfer your account**

We don't want you to close your ISA, but you do have this option. It's important you know that if you close your account, it will lose its tax-free status. You can also move your ISA to another provider, see within this letter for more information.

**Get in touch**

Log into your account at [a.bank.com/online](https://a.bank.com/online)

Call **0345 850 0683**  
Lines are open Monday to Saturday 9am to 6pm

Book an appointment **in branch**

The structured layout of the reimagined version, with less text and coloured boxes on the first page, reduces cognitive load.

And the boxes guide the eye to key points and remove the need to scan through dense text.

The use of red and green also clearly signals the consequences of action versus inaction.

## Reimagined

### Tell us what you'd like to do with your money when your ISA Saver Fixed ends

Dear Mr Sample

Your ISA Saver Fixed account will come to an end on **1st October 2025**, so now's the time to think about what you want to do with your money after that. You have a few options, and you'll need to let us know what you decide to do by 1st October 2025. As of today, the balance in your account is **£5,000**.

Let's have a look at all your options

If you choose to reinvest in a new ISA Saver Fixed account for 1 year

Your current balance would earn

**£200**

in interest over the 1-year term.

The interest rate is **4.0%** AER tax-free and is fixed for the 1-year term, which means it will not change.

You cannot withdraw your money during the 1 year term without being charged.

If you do nothing your money will move to an Instant ISA Saver account

Your current balance would earn

**£55**

in interest in 1 year if the rate stayed the same.

The interest rate is **1.1%** AER tax-free and is variable, which means it could change.

You can withdraw your money at any time.

#### OPTION 1: Reinvest in a new ISA Saver Fixed account

This could be a good option if you know you won't need to access your money for a while.

You'll get a fixed, guaranteed tax-free rate of interest. The box above shows the interest you would earn if you opened a 1-year ISA Saver Fixed with your current balance. Rates for 2 and 5 year terms are in the enclosed sheet. To see our latest interest rates and the terms available please visit [abank.com/savings](https://abank.com/savings).

**OPTION 2:** Move your money to another account with us ISAs are the only accounts that pay interest tax-free, but there are other types of account that may be worth looking at as you decide what to do next. For example, you may want easy access to this money.

#### Let us know what to do with your savings

Log into your account at [abank.com/online](https://abank.com/online)

Call **0345 123 4567**

Lines are open Monday to Saturday 9am to 6pm

Book an appointment in branch



And our in-depth customer interviews confirmed our quantitative findings. Participants were able to more easily and quickly read the reimagined version, whereas feeling towards the control version was not as positive.

## The Signal View

Behavioural Science is vital to both the way you tell the message of your communication, as well as the way you present it. **Design is a powerful tool when it comes to improving customer understanding**, but often legacy production processes and systems prevent firms from leveraging its full potential. Getting visibility of siloed communication teams and systems and bringing them together into a single shared service is one effective way firms can start to realise that potential.

A Centre of Excellence (single shared service) not only improves the quality and consistency of communications for customers. It **significantly improves internal efficiency and speed to market**, while lowering resource demand and costs.

Consumer Duty has forced many firms to look more closely at how their regulated communications are created, managed and governed. With many firms revisiting communication risk policies and standards in order to meet regulator expectations. This **deeper connection between governance and comms is a positive step forward that all firms should make.**



### Industry perspective

*“We try our best to apply as much kind of behavioural design as we can do to our communications, but we have a lot of systems that don’t allow us to produce documents in different colours. They have line limits. So you can only write 60 lines of text.”*

**Senior Comms Lead, Global Bank**

*“It’s quite complicated because you’ve got lots of different business areas who’ve all got different systems, legacy systems, perhaps ones where you can’t do 100% everything you want to.”*

**Leading UK Building Society**



# Industry leaders struggle with the balance of customer and compliance

Most of the senior comms leaders we spoke to, felt that regulation has stopped them from delivering the best possible customer communication on at least one occasion.

When speaking to senior comms leaders within global and UK banks and building societies, several common themes emerged. The one mentioned most consistently was around the ‘rub’ between meeting regulation, while also still trying to do what’s best for the customer and align to the principles of Consumer Duty.

Individuals mentioned how sometimes it’s hard to be helpful as it may be seen as marketing, or that sometimes, regulation results in language that feels overly neutral, when the firm knows it is in the customer’s best interest for them to take action.

## The importance of looking at the wider customer experience.

Half of those we interviewed agreed that future focus needs to shift from comprehension at an individual communication level, to what more can be done at a journey level to improve these metrics.

They talked about how more consideration should be given to what other messages customers are receiving from the organisation at the same time as these regulated communications. As well as what has come directly before and will land directly after. They acknowledged that by applying this journey-led thinking they would be able to make further strides in customer understanding and business performance.

## The internal appetite for transformation and change is positive.

Over 80% of those interviewed said the internal teams they work with are much more open to constructive challenge and good conversations about what’s right for the customer. They felt that teams such as risk, legal, compliance and product recognise that it’s everyone’s responsibility to make sure customers are getting good outcomes.

However, it was clearly noted that the processes and systems used in comms creation, management and governance are still a way behind this positive step forward in culture. Nearly everyone we spoke to commented on how legacy technology and inefficient processes prevent the best possible customer communication experiences — more so than regulation at times.

*“[One example I can give] the best thing for our customer was not sending them to a website to go and find their own rates, and then do the maths themselves.”*

**Leading UK Building Society**

*“There is a bit of a consensus that a lot of this does need updating because the original intention behind it doesn’t tie in with the consumer duty.”*

**Senior Comms Lead, Global Bank**

*“We’ve done a lot of work on our comms — now it’s about continuing to focus on customer experience.”*

**Leading UK Building Society**

*“If we’re given a document that’s smack bang in the middle [of the journey] to update, we’ll now look at what falls either side — that might need updating as well. We want a consistent story throughout the whole journey.”*

**Senior Comms Lead, Global Bank**

*“People are getting behind the premise of why it’s important to make experiences better for customers. I think the benefits speak for themselves.”*

**Senior Transformation Lead, Top 5 UK Bank**

*“We need to be quicker, more nimble and agile like a FinTech, but at the same time, the kind of processes and governance in place effectively hamstringing the organisation from achieving those goals.”*

**Product Owner, Large UK Bank**

# Where next?

Good customer understanding isn't just a regulatory requirement — it's the foundation of positive customer experience.

This is why the emphasis on comprehension and better financial outcomes within Consumer Duty, has been welcomed by communications leaders as a genuine opportunity to improve how firms engage with customers.

Yet as this study reveals, firms remain constrained by conflicting legacy regulations that undermine their ability to fully deliver on the Duty's promise. The savings maturity communication examined here is just one example of many scenarios where outdated rules still create barriers — despite the FCA's efforts to simplify guidance.

## Removing conflicting regulation

For businesses genuinely committed to improving customer understanding and outcomes, regulatory conflict remains a critical obstacle. **The FCA must continue identifying and eliminating these contradictions.** Communications teams have a vital role here: engaging actively with consultations, providing concrete examples of where outdated requirements prevent comprehension, and making the case for reform.

## Managing communications at enterprise scale

This research confirms what many leading firms already recognise: **customer communications are a critical driver of business and customer value.** Sector leaders are responding by developing board-aligned communications strategy, in the context of Consumer Duty and digital-first delivery. This is underpinned by the establishment of enterprise-level governance, creating clear accountabilities and specialist teams responsible for setting standards, and equipping colleagues across business lines with the tools and support needed to deliver consistently better communications.

## Tools to Support Communications Governance

**As governance ambitions grow, so does the need for appropriate technology.** Firms managing thousands of customer communications across multiple channels and business units face a fundamental challenge: you cannot govern what you cannot see. The most pressing emerging requirements include:

- **Intelligent cataloguing systems** that provide comprehensive visibility across fragmented communications estates.
- **Assessment and prioritisation capabilities** that help teams identify which communications pose the greatest regulatory risk, allowing strategic allocation of limited resources
- **Outcomes tracking** that moves beyond process metrics to measure actual impact on customer understanding, behaviour, and financial outcomes.

## The path forward requires action on three fronts:

advocating for regulatory reform where conflicts persist, applying proven methodologies to improve communications within current rules, and investing in the capabilities needed to manage the communications effectiveness and outcomes at scale.

Firms that move decisively on all three will not only meet their regulatory obligations, they'll also gain competitive advantage through genuinely better customer relationships.



# About us and our partners

## About Signal — a Broadridge company

Signal is a market leader in optimising Customer Experience Management (CXM), with a strong focus on enhancing customer communications.

We specialise in delivering advanced solutions that help firms understand their communications maturity and improve the way they engage with their customers, particularly in highly regulated industries such as financial services and the public sector. By combining cutting-edge technology with deep industry expertise, Signal enhances the efficiency and effectiveness of customer interactions. Our approach ensures that businesses meet regulatory requirements while adapting to the latest technological advancements, driving better outcomes in customer engagement and communication.

If you'd like to access more of Signal's Research Papers, or speak to someone about improving communications in your organisation, **please get in touch with Emily Gore at [emily.gore@signal.co.uk](mailto:emily.gore@signal.co.uk)**

# Signal

A Broadridge® Company



**Plain Numbers** is a numbers-first communications partner. They help businesses communicate numbers in a way people actually understand.

Using a proven methodology which can double customer understanding they help organisations make numbers work for people, not against them.

Poor numeracy is widespread but hidden. When numbers aren't clear, it's harder for people to make informed decisions — about their money, their lifestyle, their future.

Get the numbers right, and you unlock a whole new level of confidence and understanding for your customers.



**Thinks Insights & Strategy** is a global consultancy that combines pioneering research skills with outstanding thinking to help clients drive positive behaviour, communicate more persuasively, and engage more effectively.

Founded in 2010, Thinks works with global brands and businesses, governments and leading charities. They foster deep and long-lasting client partnerships, rooted in the strength of insight, and a commitment to going the extra mile.

Thinks Behavioural Team combines scientific rigour with practical and creative design to identify, explain and influence the behaviours that matter most.



**Beautiful Insights** are a full-service market research agency specialising in actionable insight. They listen hard for their clients to deliver research that brings results.



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to find out how we can help.

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Broadridge Financial Solutions (NYSE: BR) is a global technology leader with trusted expertise and transformative technology to help the financial services industry operate, innovate, and grow. We power investing, governance, and communications for our clients—driving operational resiliency, elevating business performance, and transforming investor experiences.

Our technology and operations platforms process and generate over 7 billion communications per year and underpin the daily average trading of over \$15 trillion of equities and fixed income trades. A certified Great Place to Work®, Broadridge is part of the S&P 500® Index, employing over 15,000 associates in 21 countries.

For more information about us, please visit [Broadridge.com](https://www.broadridge.com).