How Billing and Payments Can Make or Break the Utility Customer Experience

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June 20, 2019

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For many customers, paying their monthly energy bill is the only time they really interact with their utility. They may have additional interactions during an outage or emergency, but those are generally few and far between (and inherently negative). Most customers only think of their utility when they submit a payment, and that means billing and payment interactions can quite literally define the utility customer experience.

So how do you optimize the billing and payment experience to ensure it meets your customers' expectations? In the past few years, we've engaged with leading utilities to help them overhaul and optimize their billing and payments processes, with some pretty compelling results.

What the research says

As highlighted in our March 2019 E News article How to Make the Billing and Payment Experience a Positive Customer Touchpoint, the average US household pays about 13 bills per month. With all these bills coming in, the last thing a customer wants to do is jump through hoops or follow a complicated process just to pay their energy bill.

It's good to start with a positive first impression. A well-designed bill, be it paper or online, can help reduce confusion and decrease the burden on your call center. Our residential ethnographic research shows that customers want a simple bill with useful information, with useful usage information. One participant in the ethnographic study summed it up nicely: "Just tell me what I bought, like how much it cost me to charge my cell phone or have my AC on."

If you get the bill design right, that's great. But if your customers have difficulty logging in to your website, can't easily recover their password, or find the interface confusing, then that initial good sentiment can turn sour when it comes time to make the payment.

Streamlining the Ameren billing and payment experience

In 2017, Ameren selected E Source to develop a digital billing and payment strategy. Using the Agile methodology, we helped the utility better understand its customers' perspective of the billing and payment journey. We did customer journey-mapping workshops, customer usability tests, customer surveys, and focus group sessions with call center representatives. In 2018, Ameren deployed the first enhancements.

Quick Pay. Customers mentioned that it was difficult to make payments because they never remember their username and password. Quick Pay allows Ameren customers to log in using their last name and the last four digits of their Social Security number, and then pay their bill in full with one click. What were the results? Since launch, approximately 30,000 Ameren customers use the new Quick Pay feature per month, with 91% saying it's very easy to use.

Guest Pay. Customers in unique situations — like nonservice accounts, property management accounts, closed accounts, or friends who want to pay for someone else's account —can now log in using just the account number and ZIP code to make a payment. What were the results? Approximately 45,000 customers use the new Guest Pay feature per month, with 89% saying it's very easy to use.

One-click paperless billing enrollment. Ameren wanted to increase its paperless billing enrollment rate, but found that customers weren't willing to take the extra step to register or login. As part of the strategy, Ameren executed one-click enrollment. Customers received an email and clicked on a button to enroll immediately in paperless billing—no logging in required. What were the results? Enrollment in paperless billing increased by about 4% in Missouri and 3% in Illinois, respectively.

We can help you optimize the billing and payment experience

With such compelling results from this project, it's easy to make a case for any utility to increase its effort to improve the overall billing and payment experience. Happier customers mean less burden on your call center, better brand sentiment, and improved relations with the people in your territory.

Learn more about how we helped Ameren throughout this process and also assisted Nashville Electric Service on a comprehensive bill redesign for commercial and industrial customers by watching the From Bill to Payment: Improving the Customer Experience web conference, held in April.

E Source can help you make this a reality at your utility. Contact us to set up a discovery call to tell us about the challenges you're facing with billing and payments and we'll help you create a custom approach to improve your overall customer experience.

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