# Redefining Customer Experience with Automation in Processes

Utility companies across the globe are facing regulatory, competitive, investment, supply, environmental and price pressures. In order to cope with this, they have to continually improve decision making, customer focus and enterprise performance. This, in turn, calls for greater visibility across business processes, customer demands and field operations, combined with the flexibility to react rapidly to changing situations.

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# Redefining Customer Experience with Automation in Processes

Automation in billing is a fairly new concept especially in the Utility billing category. It has only recently been possible due to the ever increasing influence of software and network technologies in Utilities. For service providers, the main argument for automation is the increase in productivity and the decrease in labor cost. For example, IBM realized cost savings of $2 billion by redirecting service requests from a call center channel to an automated online service provision.

SURE! Solution from Magnaquest is one of the key players in the market for automated billing solutions. The key feature of SURE! is that it lessens the cost incurred by Utilities and Municipalities by automating the end to end process. Customer resource management in addition to the automated billing is one of the salient advantages of SURE!

The single biggest advantage of automated billing is the reduction of service calls due to smoother flow of end-to-end processes. Characteristics of such an automated billing process are as follows:

## A straightforward web interface for quick payments with a user friendly registration process

People are busy thus requiring a quick way to make payments for Utilities services. For example, they are too busy to stand physically in long queues at payment centers. That said, they also do not like paying in those Utility websites which require the customers to go through complex registration process. This is unfortunate for those who want nothing more than to make a fast payment. Utilities want customers to embrace e-billing and other electronic services; but web registration and complex usability issues at the primary level discourages them from considering additional services online. A recent billing study by Forrester research indicates that half of the customers will leave in eight seconds or less if they do not find what they need.

Instead, Utilities should offer a faster way to pay online. What Utilities don't want to do is to force customers to contend with a complex, time consuming process. Instead make it non-clunky, easy, and secure. Aeturnum[1]has published a white paper which explains that positive payment experience will lead to a permanent online relationship with customers that will grow over time. If they enjoy the initial experience, they will return to the Utility's Billing portal and consider using paperless billing and other valuable e-services. A hassle free web experience will also reduce the number of customer complaints and the ensuing calls too.

## Build value and trust through integrated customer notifications

Customers are afraid that if they don't receive a paper bill in the mail each month that they are going to forget to make a payment as well as incur penalties and late fees or even harm their credit score. By proactively delivering information to customers by phone, text, and email, customers will remain informed and in control of their billing and account status and be more likely to use additional online services.

[1]Aeturnum, is a global provider of enterprise-class application development services and solutions with one of their focus areas being Employee and customer facing Business Portals.

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In fact, proactive customer notifications may be the key to increasing paperless billing adoption rates. According to the Fiserv study, 52% of consumers want to receive reminders and alerts from their Utility when a bill is due to help avoid a late or missed payment. The same study indicated that over 50% of consumers would prefer an email, or voice mail alert or even a simple text to remind them when a bill is due. Providing for such notifications would reassure customers that they won't inadvertently miss a bill and /or payment.

Automated notifications are quite affordable, when compared to manual alternatives. Reminder calls eliminate the high cost of mailing a late notice, hanging a door hanger, or manually calling the customers. Secondly, they are very effective, resulting in greater than 50% reduction in services hut-offs due to non-payment. An added benefit is that customers will appreciate the reminders, allowing Utilities to build stronger customer relationships and an exceedingly accurate database of customer contact information. An easier user interface results in lesser quantity of service calls related to usability issues.

# Integration hurdles are tackled to deliver a consistent user experience across all payment channels; real-time data fuels customer confidence

Consistent integration across all channels leads to a user-friendly solution that accommodates the customer's preferences of payment. It supports the secure, real-time exchange of customer information and will enable payments and balances to post to the customer information system (CIS) irrespective of the mode of payment – web, mobile, IVR, in-person.

Inconsistent user experiences are harmful to customer confidence. For instance, consider the customer who gets a different account balance when he or she visits the Utility's website than the one he or she received after speaking with live customer service staff. In such a scenario, the customer loses trust immediately in the automated solution and, in the future, considers that only as a last resort.

To counteract such a scenario, the Utility needs to spend time creating complete, real-time integrations to the CIS. Nightly batch updates create delays in posting customer payments, confusion for customers, and data validation issues for staff. Real-time data solutions not only benefit customers but also create a highly efficient back office with fewer manual processes and more simplified daily reconciliations.

# Offer multiple payment methods (cash, check, credit card, ACH, direct debit – in person, at counter, web, over the phone (IVR), mobile) for customers

According to the Fiserv 2011 Billing Household Survey, customers sometimes change the way they pay their bill each month depending on convenience. They may pay their bill by credit card through the IVR one month and in cash the next, with nearly two out of three saying that funds availability is the reason for doing so. Customers want to avoid making a late payment and their circumstances are continuously changing.
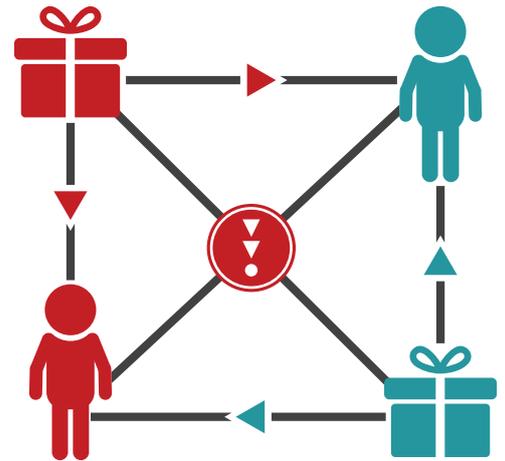
As such, it is important for Utilities to offer customers a wide variety of payment choices like expedited payment options by phone/IVR, web, and mobile. Customers, in fact value flexibility in payment options. Over time, they may get more comfortable with the additional automated options that are available. This evolution lays the foundation for converting them to additional services like paperless billing and recurring payments.

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# Cross promote services along the way

Making it easy for customers to pay opens the door to cross-promote (and potentially get them to buy in to) additional services online. For instance, once customers have filled in their payment information, they should be prompted to save that information for future usage, if they choose. Also, it is the ideal time to promote paperless billing and monthly recurring payments.

Cross-promotion should provide/illustrate immediate benefits that are important to customers not the Utility), with convenience being the number one reason people sign up for e-billing. Promoting a paperless solution as being "green" should be secondary. Although customers appreciate green initiatives, Utilities' primary marketing efforts should embrace convenience, ease of use, no loss of past bills and "view 12 months of past billing statements" – this is the messaging that resonates with customers as they consider paperless alternatives.

Another effective tool in e-billing promotion is the trial period. Known as "tryvertising", many Utility firms have employed this technique with great success by giving customers a month of free service prior to paying. Similarly, Utilities can offer a trial period that allows customers to try, and get comfortable with, e-billing before turning off their paper bill. Cross promoting services this way eradicated the need of service professionals calling the customers and thereby saving service calls and the costs typically incurred with them.

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