

The Utility Customer: Then v.s. Now



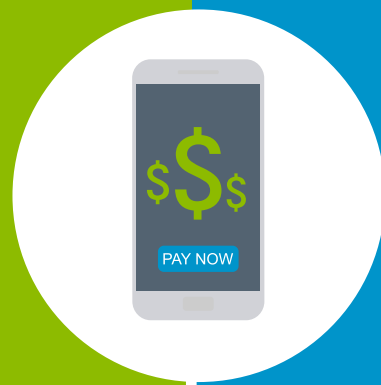
From 2018 to 2020, the way consumers engage with technology has evolved and impacted their preferences for interacting with their utility. Let's take a look at what has changed and what has stayed the same.

Then: 2018

Now: 2020

Payment Preferences

Utility customers were more likely to pay a bill from their bank website.



Utility customers are more likely to use a mobile app to pay their bill.

Customers preferred to use their debit card for utility payments slightly more than their credit card.



The addition of new payment options reveals a high preference for payments from bank accounts and an interest in PayPal.

Bill Delivery Preferences

Physical mail and email were equally preferred channels to receive utility bills.



Utility customers find more value in email and mobile apps for bill delivery, instead of traditional mail.

Utility customers who prefer bill delivery by mail chose this channel mostly for ease of review and the reminder.



Utility customers still like the ease of review and reminder of mailed bills, but fewer customers are receiving paper bills.

Mobile Usage Behavior

Mobile payments were less common, with only 59% of utility customers paying at least one bill via mobile per month.



Mobile payments are popular, with 82% of utility customers paying at least one bill via mobile per month.

Almost half of utility customers cited security concerns as their top deterrent to using mobile for bill payments.



Utility customers are still concerned with the security of mobile payments, however that number has decreased significantly.

It is no surprise that since 2018, consumer preferences for digital channels have grown and paying online for services has become less worrisome. Get to know the KUBRA solutions that satisfy the expectations of your 2020 customers.

Electronic Bill Presentment
On-Demand Payments
Alerts & Preference Management

KUBRA