



Empowering proactive messaging

8 strategies for improving customer service in the utilities sector



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Introduction

It's fair to say that the current business climate in the utilities sector is a challenging one for providers, and it's not getting easier. The pressure's on to make customers happier and more loyal, while providing services profitably.

Because of this, it's become essential for successful utility providers to strategically consider their communications with customers for the benefit of not only the customer, but also themselves.

Whether the issue is finding a better way to bill customers, poor customer service levels or servicing outstanding customer debt, careful consideration has to be given to each problem.

In this white paper we'll be taking a look at the following:

- ▶ Identifying the main problems that can be helped by utilising better customer communications in the utility sector
- ▶ The implications of poor customer communication strategies
- ▶ Modern customer communication technologies, and how they can help solve the problems that utility providers have
- ▶ The benefits of adopting these technologies
- ▶ How a multichannel customer communication workflow can benefit utility providers and their customers.

Looking at the challenges



1. Our customers aren't satisfied with our customer service.

Why is this?

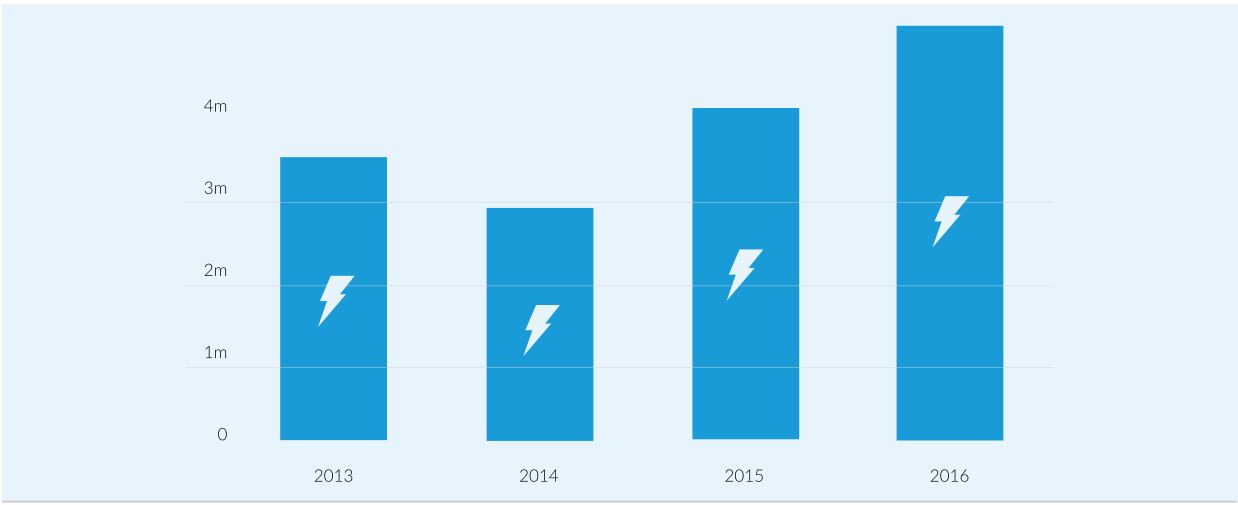
In an industry sector where there is little to differentiate one supplier's product from another, it's vital that customers receive excellent levels of customer service to win and keep their business.

But this hasn't proven easy. Substantial fines have been given by Ofgem to providers who mishandle customer complaints.¹ The UK government have also shown that they are not afraid to introduce measures to protect consumers.

Providers should be very clear on what the modern consumer looks like. Via the use of comparison websites, they're well informed about the best providers and tariffs on the market, and their customer service performance.

In June 2016, **360,000** customers switched their energy provider, a **58%** increase on the same period in 2014. The total number of people who made the switch in 2016 was a record **4.8 million**, pointing to greater consumer confidence, and a willingness to hunt out the best deals.²

Overall electricity switching figures



Source: Energy UK

What are the specific issues that customers have with utility providers' customer service?

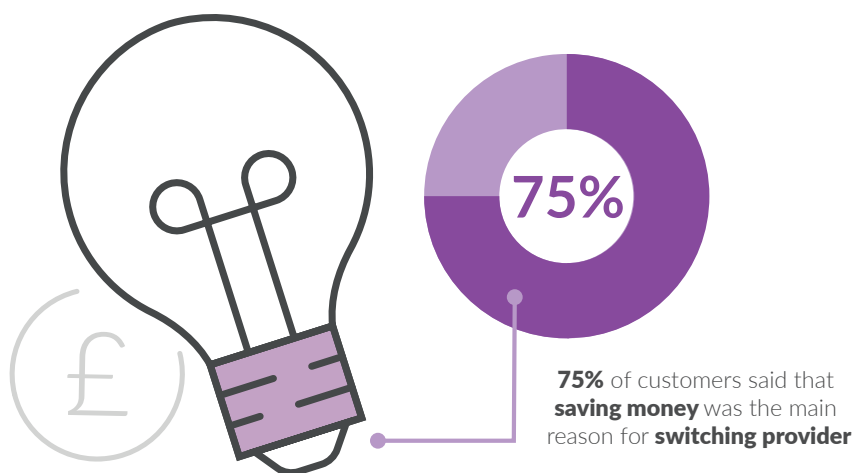
► Customers are not being advised of the best deals that are available to them.

Let's start with probably the most publicised issue: you've been paying your bills on a certain tariff, only to find out that you could have been paying less on another tariff - something the provider neglected to let you know.

Of course, it's now a legal requirement for energy providers to tell customers if there's a cheaper tariff available from their other "white labelled" brands if there is one available. But this doesn't mean that the energy provider has to let the customer know if there is a better deal under their own brand.

Not being as forthcoming with this information as you could be can have a massive knock-on effect.

In a recent study conducted by Utility Week, **1,000** UK consumers were asked about their decision to switch energy providers. **75%** said that saving money was the main reason for their switch, so we know that not being on the most competitive deal available influences customers to leave their current provider.³

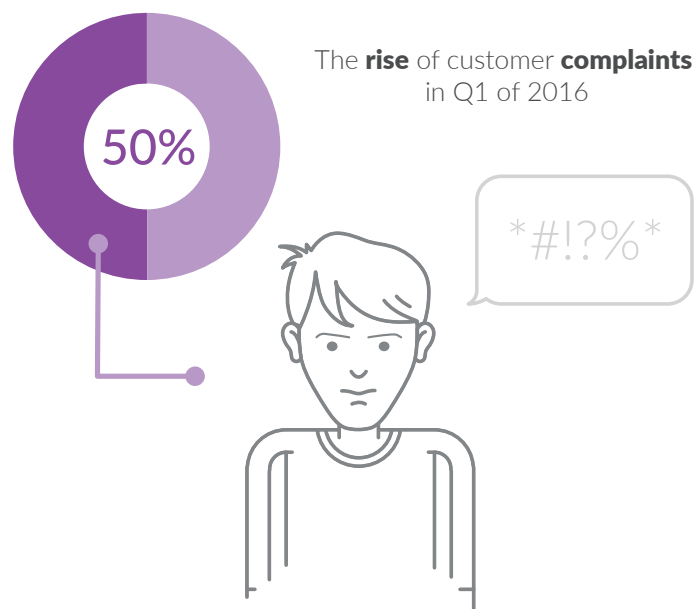


A further **10%** said that poor customer service was the motivating factor. It would be safe to assume that if energy providers provided a little more transparency about the best tariffs, then they could help to rebuild some of the lost trust with their customers, and avoid them looking for a new supplier in the first place.

► Dealing with customer complaints

Solving customer issues has long been an issue for utility providers. Whether it's how long customers have been kept waiting on the phone, or having a poor experience once they do get through to an operator, providers' reputations have taken a bit of a battering.

A study conducted by Citizens Advice stated that customer complaints had seen a rise of almost **50%** in the first quarter of 2016 compared to the same period in the previous year.⁴



Ofgem have also seen fit to defend the interest of consumers in the past, having cleared the debts of customers whose complaints have gone unresolved within certain time periods.

However things are beginning to change. According to research conducted by The Institute of Customer Service, even though the utilities sector is still the amongst the worst performing sectors, energy and water suppliers have seen a big reduction in the amount of complaints being reported.

In 2016, **12.8%** of customers surveyed said that they had reported a problem, which was the lowest proportion since 2011. And when a problem was reported, it was found that **67%** were solved at the first interaction.

Although there has been improvement, it doesn't mean to say that the problem has been completely solved.

According to the same study, staff attitude and behaviour towards solving customer issues is still a big problem.

Of **1,500** people surveyed, **32%** said that their operative made excuses for their problem, and a further **31%** seemed uninterested in helping.⁵ Obviously there is massive scope for improvement here.

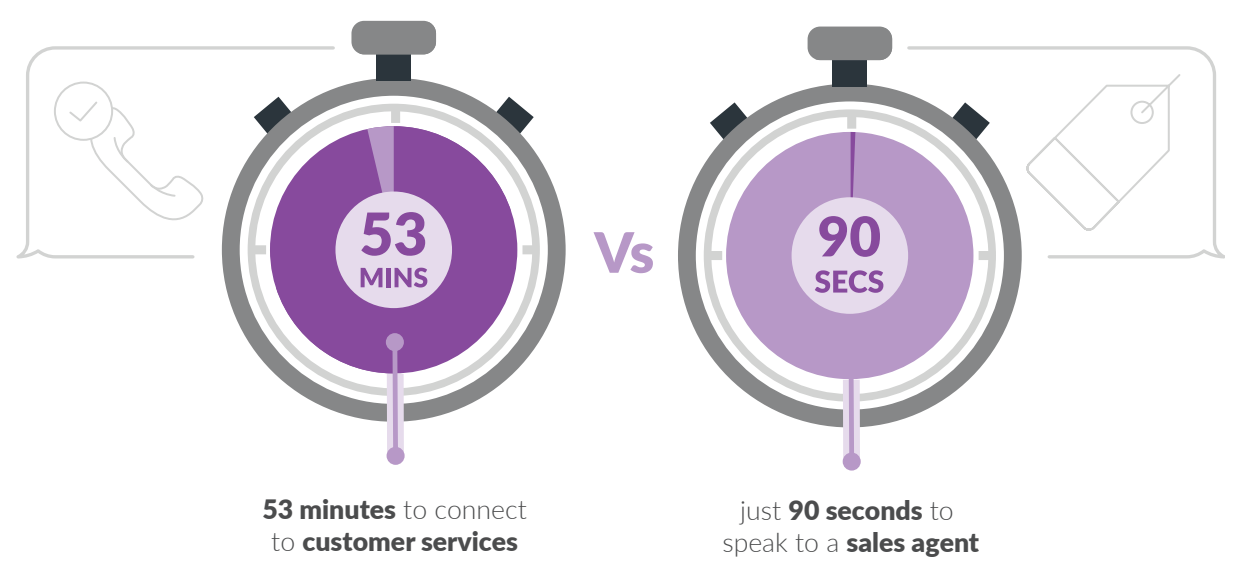


► Call waiting time

We've all heard the horror stories! *"I was on hold for nearly an hour, and got passed from department to department when I did get through".*

Getting through to a helpful customer service agent isn't always easy for customers. This issue can often be made all the more infuriating by the fact that it is often much quicker to be connected to an agent which deals with new sales.

This fact was illustrated by the BBC documentary Rip Off Britain. When calling the same utility provider, it took **53 minutes** to connect to a customer services representative, compared with just **90 seconds** to speak to a sales agent.



We can learn from this that the resources are not in place for effective customer support, and some providers' commitment towards it in comparison to other areas of their business is poor.

Smaller utility providers should also be aware of the increasing demands on their customer service department as their business grows.

It's been well documented that smaller "challenger brands" have been growing at an exponential rate since entering the market, gaining significant market share at the expense of the "big 6" as they go. These brands should be mindful that as their business grows, so should their customer service resource.

It was found that one utility provider (after introducing an exciting new tariff) gained **10,000** customers in one month. That's great! What wasn't so great was the sudden customer service waiting time increase from five and a half minutes, to **20 minutes**.⁶

► Poor communication channels

Given increased pressure on margins, competition and customer expectations, utility providers cannot rely on a telephone contact centre alone to provide excellent customer service. Not only is it cost-prohibitive, it's not necessarily what modern customers want.

In a survey carried out by Nuance, **67%** of respondents preferred self-service over speaking to a company representative.⁷

Multichannel - giving the customer the ability to choose the communication method most convenient for them - should provide an answer, but it's not a magic bullet.

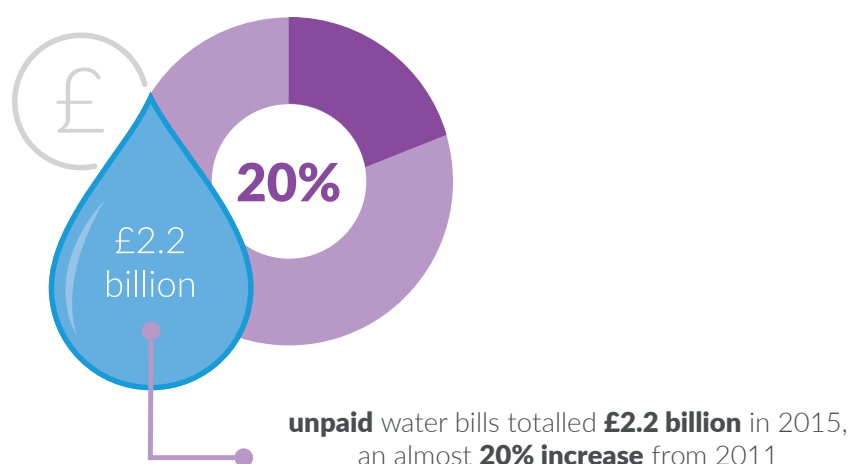
The Multichannel Customer Experience study from Eptica found that when they evaluated 10 electricity and gas providers:

- The number of customers who received satisfactory responses to questions raised has shown no sign of improvement since 2014
- Fewer questions were answered successfully via email in the most recent study than in the equivalent study in 2014
- While utility providers have become aware of the importance of social media, (nine of 10 providers surveyed offered Facebook and Twitter channels), response times varied wildly. One provider responded in less than two hours, while another took 91 hours!⁸

2. We're struggling to collect our outstanding debts

For the majority of utility providers, the amount of outstanding debt is a major obstacle in being able to maximise their profitability.

The numbers we're talking about here are discouraging. In the water sector alone, the total number of unpaid bills in the UK totalled **£2.2 billion** in 2015, which was an almost **20%** increase on the figure from 2011.



This massive number also means that the cost of attempting to recover, and subsequently write off those debts, added roughly **£21** to the bill of every household in England and Wales.⁹

Let's take a look at some of the individual problems that utility providers have for debt collection.

► Chasing debt from customers who have different circumstances

Utility providers must be conscious of from whom they're chasing payment, in order to more effectively recover overdue payments. Too often, utility providers have adopted a single approach for debt collection, which they expect to work for all customers who owe funds. Should someone who doesn't have the funds to pay be treated the same as someone who simply refuses to?

Providers need to tailor their communications to suit the circumstance of the customer. Communication channels should be used which can be easily tailored to the individual, deliver a high level of engagement and are convenient to use.

► The customer has moved house

Not all problems that utility providers encounter are brought about by the providers themselves. Let's consider some of the problems that are brought about by the customers - like not providing a forwarding address when they move house.

With **100,000** homes sold every month,¹⁰ it's inevitable that not every customer will provide notification of a change of address.

Providers have to consider how to bill someone when they don't know where they live, so need to leverage the pieces of data that typically follow a customer from house to house: email addresses, mobile numbers and social media profiles. We'll look at strategies for this later on in this white paper.

► Banking changes

Customers failing to provide updates for bank account changes can also be a headache for providers. Having had their access to customers' funds effectively severed, the utility provider is forced to reestablish access to secure future payments. This can be an extremely expensive process, depending on the type / amount of communication that is required in order to regain that access.

In a similar fashion, it's difficult (read: expensive!) for providers to chase customers who have switched to another company, and then chosen to cancel any direct debits that they may have had with their previous supplier.

3. What's wrong with the way that we bill our customers?

Once a relationship has been successfully created between a customer and a their utility provider, the most important communication that the two parties have will be the bills that the customer periodically receives.

The utility provider needs to make sure that their billing is accurate, clear, personalised, and delivered in a way which is convenient to each customer.

Some of the problems encountered by utility providers with their billing include:

► **The way we bill our customers is out of date**

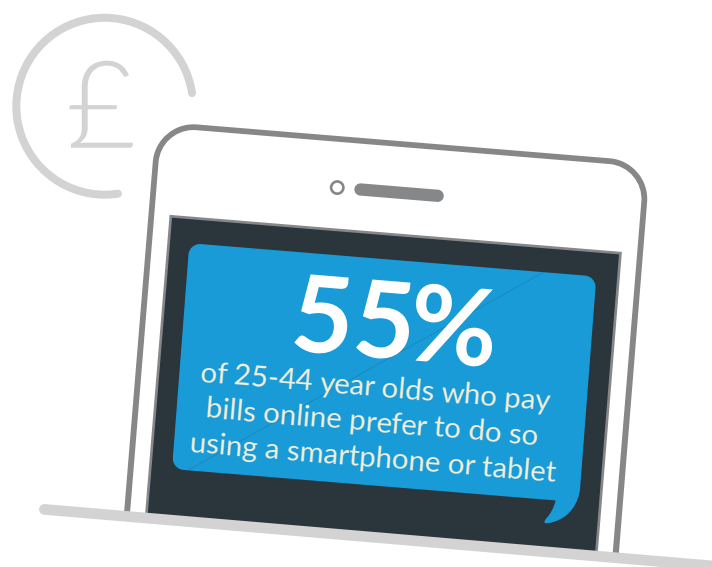
Traditionally speaking, the utility sector has relied on paper bills; it's expensive and not especially reliable. Moreover, there's no easy way of taking action.

Things have moved on a lot since those comparative dark ages, with a plethora of payment methods now available for the convenience of the customer (we'll talk about these in more detail later).

That doesn't mean to say that the paper bill has gone the way of the dodo just yet though. Although it's rarely used as a primary billing method, providers do still offer paper bills as part of offering more choice to the customer. However, as we've already mentioned, they come with a lofty price.

Utility providers are still massively reliant on their customers providing meter reading estimates. Estimates often lead to inaccurate billing and inconvenience to both the provider and the customer when it comes to providing a final bill.

50% of 25-44 year olds now pay bills online, and **55%** of them prefer to use a smartphone or tablet to do so.¹¹



Paying bills online and using mobile devices is fast becoming the default choice, and the utility sector needs to respond to the changing behaviour of consumers.

► Our customers complain about incorrect bills

Unfortunately the utility sector seems to be more guilty than most sectors when it comes to bill errors.

A massive **3.8 million** energy customers were overcharged in the 12 months previous to June 2016, costing a total of **£270 million** (average £72 per complaint).¹²

A recent study by uSwitch showed that while there was a wide range of reasons for this, the most commonly encountered problem was that the provider was charging for the wrong product.

Breakdown of bill error types

Energy supplier mistake	Percentage of overcharged customers affected
The tariff or product details were wrong	▶ 36%
An incorrect fee was applied	▶ 31%
The charge was different to the meter reading I provided	▶ 27%
The Direct Debit was wrong	▶ 24%
My bill was muddled up with someone else's	▶ 23%
I was charged twice for the same product	▶ 21%
The bill didn't add up correctly	▶ 19%
A special offer or discount wasn't applied	▶ 14%

uSwitch.com survey, May 2016

With smarter routes of communication between the consumer and the provider, the tools now exist to massively reduce this as a source of complaints.

Between customers being able to self-serve, and facilities such as smart meters, the customer should be able to provide the most accurate usage information possible, leaving no excuse for the provider to overcharge.

Making it better

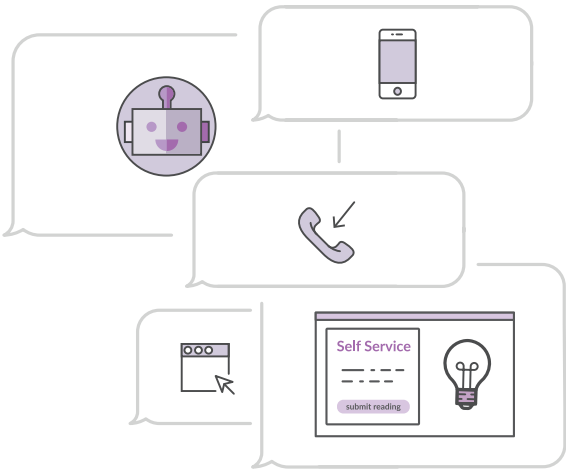


So far we've looked at everything that's wrong with B2C communications within the utility sector. Now it's time to start focusing on the positives, and analyse some of the ways that we can solve some of these problems, starting with customer service.

1. How better communication channels can improve customer service

Improving customer service satisfaction levels is going to be central to the battle for customer loyalty in the future.

A key aspect to solving this issue is empowering customers with the knowledge and communication channels to be able to solve their own problems.



A self-service solution benefits both the customer and utility provider alike. The customer benefits in that they have more information readily available to them, and they don't have to spend what can feel like an eternity waiting on hold to speak to an advisor. The customer also benefits in that issues can be dealt with using a communication channel which suits them, at a time that suits them, and often while they're on the move.

The benefits for utility providers are equally apparent. By utilising self-service solutions, providers can drastically reduce the amount of strain on their in-house call centre facilities. Providing simple to use information resources, and tools which automate responses for simple to answer questions will help to free up agents' time, and allow them to focus on more complex issues.

It's also becoming apparent that self-serve is something that customers actively expect their utility providers to give them as standard.

Recent surveys have shown that **90%** of customers expect providers to offer these facilities,¹³ and that **75%** would rather sort out an issue themselves rather than call an agent.¹⁴

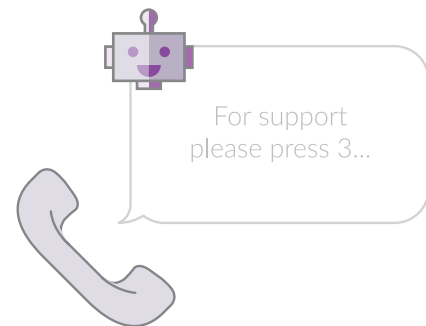


We can also see drastic cost savings using self-serve channels by looking at data provided by ContactBabel. The data shows that in the UK, the average cost to businesses for a live agent phone call is **£3.87**, **£3.70** for an agent handled email, and **£3** for a live chat session. When we compare this to the average cost of a self serve solution, which is **65p** (in this case, an Interactive Voice Response session), the cost savings are clear.

So what are the individual technologies that can help utility providers deliver effective self-serve channels?

1 Interactive Voice Response (IVR)

IVR systems are sophisticated telephony menu systems which can use both speech recognition and touchtone to carry out a variety of customer service tasks. Typical applications are satisfaction surveys, re-arranging appointments, answering commonly asked customer queries, or simply routing calls to the most appropriate agent.



People have been calling utility providers to pay bills and report problems for quite some time. More recently, the introduction of intelligent IVR systems has facilitated customers being able to solve their own issues over the phone.

Customers can find out when their next utility bill is due, how much they owe, and even make the payment - all on the go, and without the need to speak to an agent.

2 Mobile Web Apps

Mobile web apps go by many different names (e.g. Mobile Journeys from Esendex), but the underlying principle remains the same. The customer receives either an SMS or email, which includes a link to the mobile website. The web app is a series of optimised web forms which put the needs of mobile phone users first (rather than desktop users).



They remove the distractions of traditional web forms by only including the elements that the customer needs to complete their journey, and reducing friction by making all interactions touch-screen friendly. This results in a much higher click-to-completion rate than would be ordinarily achieved through traditional web pages accessed on a smartphone.¹⁵

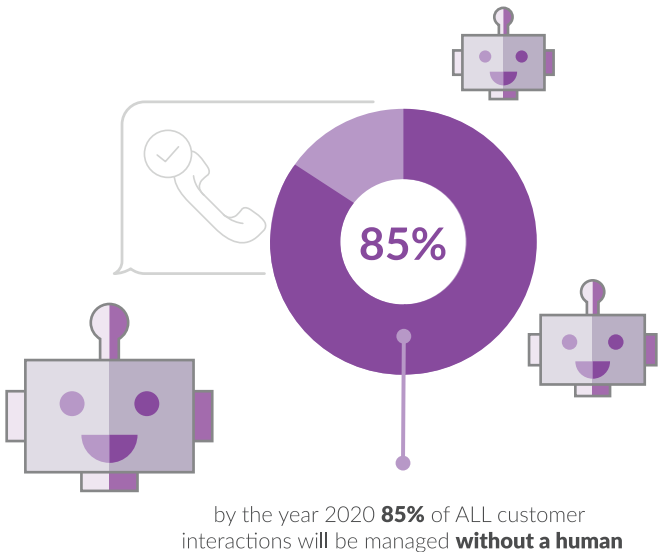
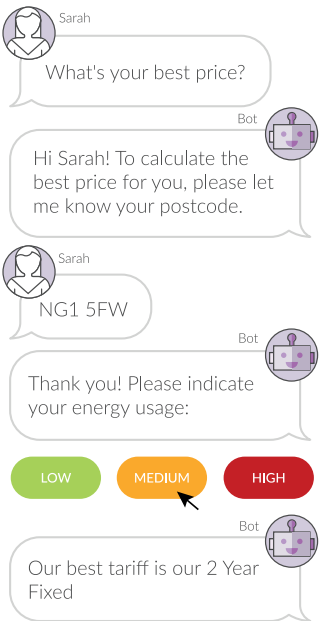
Mobile web apps can be used to pay a bill, complete a customer satisfaction survey, collect outstanding debt, or provide meter readings. They can be used to collect more information about an issue in order to allow a call centre agent to effectively prioritise their calls.

Mobile web apps can be personalised for individual customers. By using data from spreadsheets or by hooking up to a CRM system, customer details such as their name, tariff and location can be used to add context to the journey. Some mobile web apps are able to take the data collected in the journey and import it directly back into the CRM system automatically, prompting future action where required.

3 Chatbots

By offering a bot which deals with things like frequently asked questions, companies can provide a level of instantaneous customer service which keeps a certain demographic of customer happy (as they don't have to wait on hold to speak to a representative), and also reduces the strain on human agents, so they can handle more enquiries which require one to one attention.

This point is reinforced by a recent Gartner study, which predicted that by the year 2020 an amazing **85%** of ALL customer interactions will be managed without a human on the business's side.



In April 2016, Facebook made it possible for businesses to start leveraging their Messenger platform, and chatbots have been hot news ever since.

4 Facebook Messenger

The Facebook Messenger platform allows businesses to have a conversation or interaction with a customer, without the business needing to provide an actual person at their end of the conversation. Executed well, this delivers a faster and more convenient solution for the customer, while saving costs for the business.

At Esendex, we've been developing solutions for the utility sector since Facebook opened up Messenger for business use. The applications include FAQ automations, customer satisfaction surveys, and payment reminders to name but a few.

All that's required from the customer is a confirmation that they are happy to be contacted through Facebook Messenger. The utility provider can then use the channel for all communications including customer services and even marketing.

► Frequently asked questions (FAQ) automations

Using the Messenger for business platform, it's possible to build intelligent bots. which provide automatic answers to frequently asked questions.

Simple questions such as **"how do I pay?"** can be asked with predefined answers set up beforehand as part of the solution.

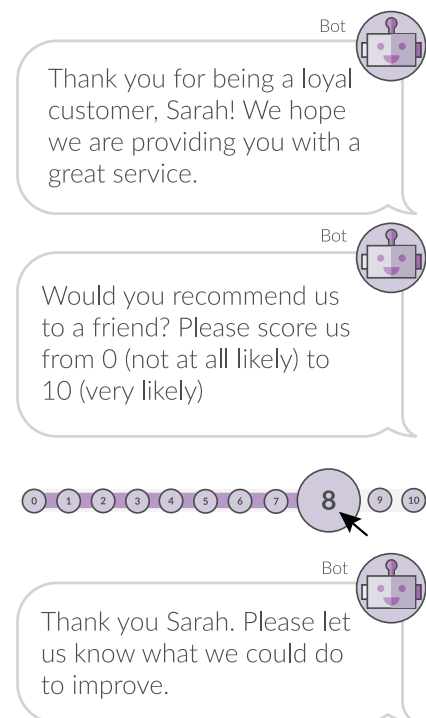
Bots can even be set up to advise utility customers of the best tariffs available. Customers could provide details of their typical usage, and then be advised by the bot on which tariffs are available based on those statistics.

► Satisfaction surveys

With the utility sector making every effort to solve their customer service challenges, it's important to measure the effect that these improvements are having on customer opinion.

How about employing a customer satisfaction survey and gaining valuable feedback on the service that you provide?

By using a Messenger satisfaction survey, utility providers can benefit from higher engagement and completion rates. This is all achieved by using a platform with which the majority of customers are already familiar, and is extremely simple to use. The survey can also be carried out on the move, and even in bite sized portions if required.



► Overdue payment notifications and links to payment portals

By linking to a utility provider's in-house CRM system, triggered Messenger notifications can be sent to remind the customer about upcoming/overdue payments, with links to payment portals.

► Links to account details

By providing authentication, users can access their account details through Facebook Messenger. A simple benefit of this would be a customer using Messenger to find out their outstanding balance, and then making a payment initiated from the app.

► The Messenger / SMS Failsafe

This solution starts with the business contacting their customer database via SMS, and asking them if they would like to opt in to use Facebook Messenger in the future as their primary communication channel with the business.

If it's a no from the customer, then they will continue to receive their notifications/reminders via SMS and/or email. If it's a yes, then notifications/reminders will be sent via Messenger, with an SMS or email sent in case of the customer not being logged in, not having read the message (within a certain time period) or not having internet signal.

The Messenger / SMS Failsafe resolves a key challenge of using the Messenger platform for our customers – determining the response to the following factors:

- Does my audience use Messenger?
- Are they logged in to their accounts?
- Do they have an internet connection?

The beauty of combining SMS and Messenger is that you can always rely on SMS as your fail-safe. SMS enjoys a **98% open rate**,¹⁶ doesn't require internet access, doesn't require a smartphone to be received, and ensures that your messages get through.

2. Looking for more effective methods of collecting debt

Recouping debt is key to ensuring that utility providers remain as profitable as possible in the future.

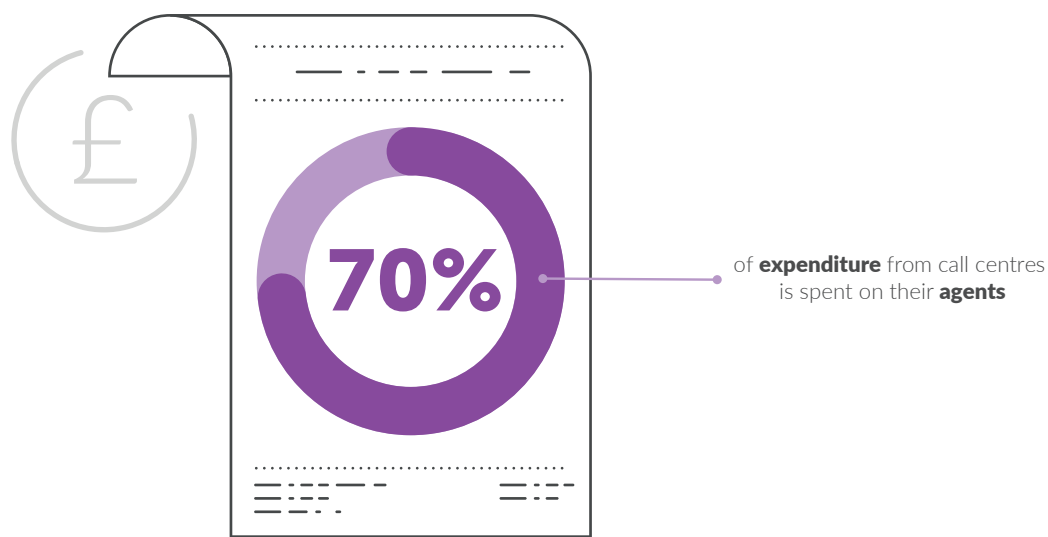
So how do modern communication technologies play into this, and how can they ensure that debt which would have been previously written off is collected?

5 Let's talk about debt

IVRs for debt collection work by first calling the customer, and then asking for some form of authentication (name, address, account number etc.). Once this is done, the IVR will automatically let the customer know how much they owe, and then guide them through making a payment. The IVR can even let the customer know when the next payment is due, which helps the customer avoid having to go through the process again.

By using an effective IVR system, the utility provider also has the benefit of eliminating paper /postage costs, and the cost of an agent having to make a call to prompt payment. The IVR system can also be used by the customer at any time of the day, which all helps to improve collection rates.

70% of expenditure from call centres is spent on their agents.¹⁷ By using an effective IVR system utility providers can reduce this number and subsequent costs.



6 Going mobile first

Adopting a mobile-first strategy is an effective method of debt collection where smartphone penetration is highest. Contrast the **91%** of **25-34 year olds** with a smartphone to the **42%** of **55-64 year olds**,¹⁸ and it's clear which demographic would respond better to this approach.

The customer journey typically begins with a personalised SMS/email alert which would contain a link to the mobile web app. Within the web app, the user would provide account authentication and then see details of how much they owe and how to pay. All of this information can be extracted from the utility provider's in-house CRM system.

The focused nature of mobile web apps also means that they can be completed quickly, and at a time that suits the customer. Got a spare two minutes? Great!

Providing this level of speed and convenience to customers, when combined with their “designed for mobile” nature, make mobile web apps a key channel for chasing aged debt which might otherwise be written off.

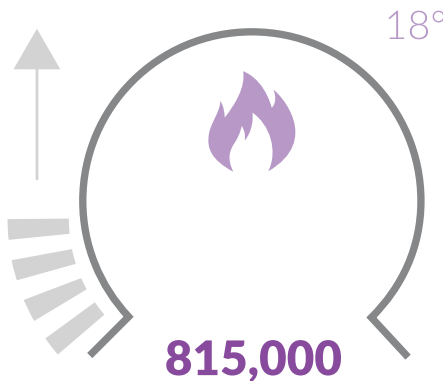
► Go multichannel for the ultimate personalised experience

Intelligent multichannel workflows automatically choose the best means of reaching a customer based on their age, the amount owed, and the age of the debt. This is the ultimate aged-debt collection strategy as it's very low-touch, and therefore very low cost. We'll explore this more in the next section.

3. Smarter communications, smarter billing

We've reviewed the major problems that consumers face in billing, like being overcharged by their utility providers. Let's take a look at how modern communication technologies can make these pains a thing of the past.

Utility providers are clearly aware that they need to provide more versatile, accurate, and convenient ways to bill customers. This is confirmed by the fact that in the 3rd quarter of 2016 alone, **815,000 smart meters** were installed in homes across the UK.



This number is a **31%** increase on the previous quarter, and brings the total number of smart meters in the UK to just over **4.89 million**.¹⁹ Communication solution providers can also help out in this arena too.

7 Take a billing journey

We've already mentioned mobile web apps in the context of customer services, but they're versatile enough to be used to tell the customer how to supply meter readings, provide subsequent facilities for collecting those readings, and provide areas where payments can be made.

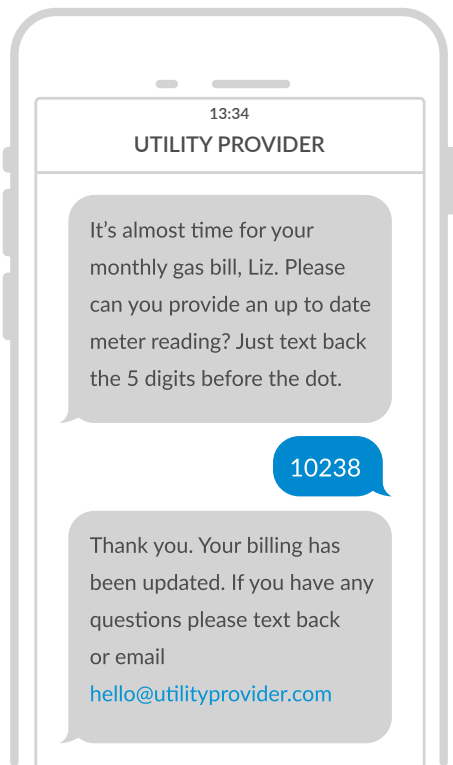
Customers can benefit from being able to take their mobile phone to the meter, and entering their readings directly into the simple to use interface. It's all done in a few clicks, and the customer can then wave goodbye to estimated bills.

8 SMS for providing meter readings

SMS can be used to provide a quick, convenient meter reading - particularly useful for the millions of adults who have a mobile phone but no smartphone capabilities.

As part of a simple workflow, utility providers can use customer data (e.g. name) to create customised prompts for their customers, advising them that they are required to provide a meter reading. The user can then simply text back their readings, and in turn benefit from accurate billing.

The SMS could contain a phone number, which when clicked could activate a call with an agent OR link to an IVR. The IVR could contain an authentication stage (i.e. supply an account number or password) and then the meter reading could be provided, either by speech or touch tone.



Case study

By using a combination of the various channels such as SMS, IVRs, mobile web apps and web portals, Esendex can provide multichannel self-serve solutions, which provide convenient and simple to use ways for utility providers to chase overdue payments.

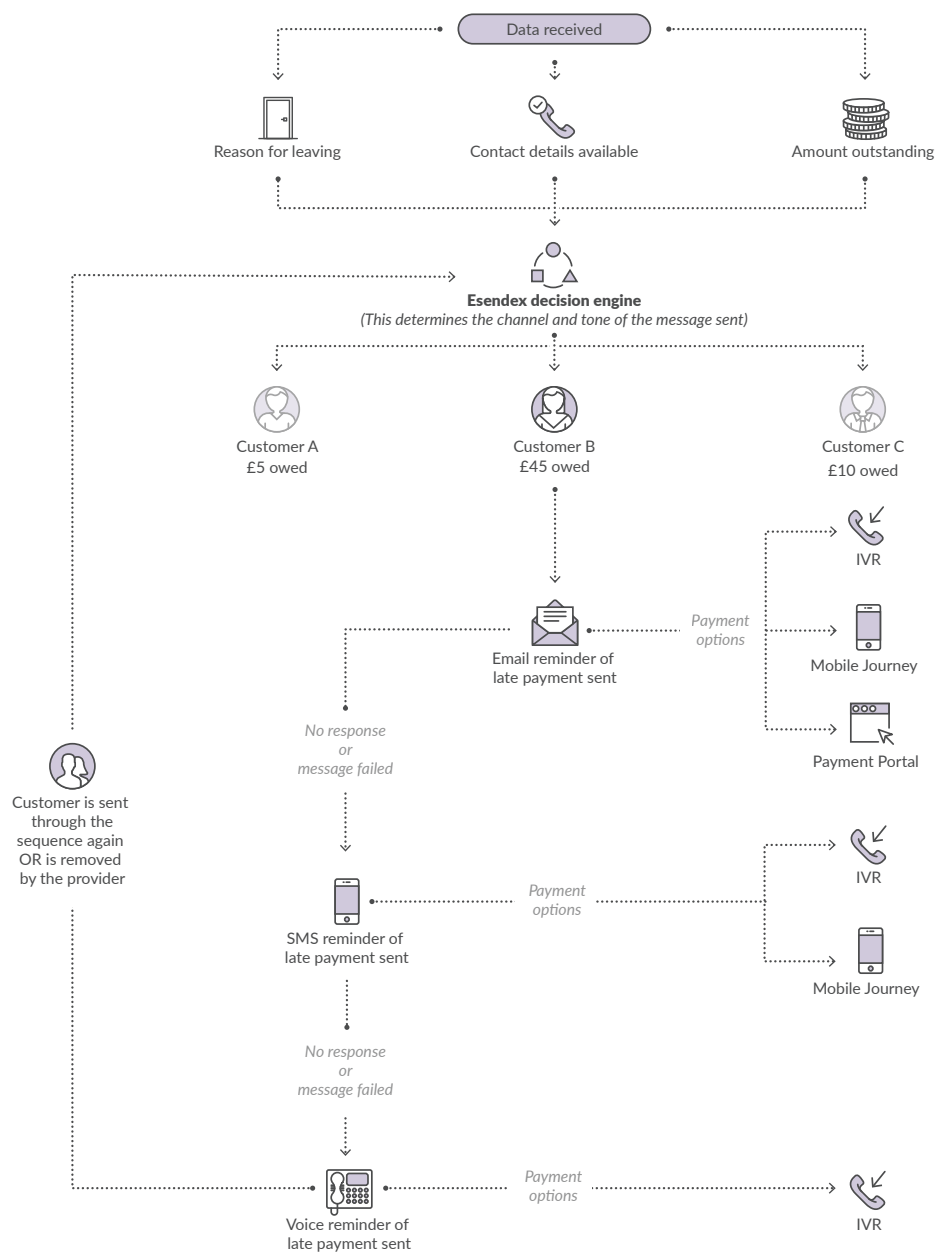
The advantage of using this multichannel approach is that the customer can choose which method is most convenient to them, and even switch between the channels during the journey if they wish to.



Profitable payment collection

Esendex is able to provide an intelligent multichannel workflow which takes into account the available contact details for the customer, and the cost of using each channel. This identifies the most cost effective route to contacting the customer, while still maintaining a truly self-serve experience for the customer.

Our multichannel solutions are completely customisable, so any communication channel can be used at any stage of the workflow. As an example:



Stage 1. Receiving customer data

The utility provider periodically supplies details of customers to Esendex with outstanding / due payments.

The contact details will include elements such as available contact details, amount due and leaving reason.

Stage 2. Defining a comms strategy

Based on the contact details available, and the amount owed, Esendex sorts the customer data and defines a communication strategy for each individual customer. This strategy will define the primary communication channel or channels: messages can be sent simultaneously through multiple channels, or staggered depending on the response rate to the first channel selected.

As the most resource-heavy option, Voice reminders are reserved for customers who owe an amount above a predefined threshold. If the customer owes less than this, then this option will not be utilised.

Stage 3. Time to collect

The first payment reminder is usually sent via the contact's primary communication channel. If that communication fails (e.g. an email is sent to an account which is no longer valid or full) then the secondary channel will be used as a failsafe.

Using data supplied by the utility provider, Esendex can also add personalisation to every communication sent out. Critical billing details such as the amount due / usage statistics, and personal details such as the customer's name can all be added to add context to the communication.

After a certain period (defined by the utility provider), if the customer has still not sent payment, then additional reminders can be sent. The utility provider can repeat this stage as many times as they feel necessary.

A host of payment options are also available for inclusion on the communications.

- Click to be transferred to an automated IVR payment line OR a live agent
- Link to a secure payment portal
- Link to a Mobile Journey where payment can be processed.

All of these options are aimed at giving power to the customer, and allowing them to pay in a way and time that's most convenient to them.

► **Return on Investment**

When Esendex implemented an automated aged debt collection strategy for a large energy provider we were able to look at the cost of implementation ,and how long it took the provider to recoup their investment. *Note: this process was initially used to recoup small amounts of overdue payments, i.e. less than £50.*



We were also able to measure the effectiveness of this automation, when compared with the previous collection method (i.e. agent led phone outbound calls, and paper reminders). When we launched the automation, we also maintained a sample group, which was catered for using the previous collection method.

We found that 4% of the accounts approached for payment via the old method were successful, compared with a much more impressive 19% from the Esendex process!

As the utility provider in question was so happy with the way that the system performed, they've decided to use the process on larger amounts of debt (i.e. amounts over £100). Because the system is completely scalable and required no adjustments, the cost to recoup a pound will drop even further in the future.

Conclusion

It's not difficult to see where the utility sector is failing. Industry research covered earlier in this paper tells us that while customer service is improving in the utility sector, consumers still feel largely let down.¹⁹ In fact, the utilities sector had the second lowest customer satisfaction score of 13 sectors covered in 2016.

Relying on a call centre alone to solve all of the customer service and repayment issues isn't working. The benefits of adopting a modern self-serve option are simply too strong to ignore. By using technologies such as IVR, SMS, mobile web apps and Facebook Messenger, providers can increase convenience for their customers, and reduce their own costs by placing less reliance on their call centre resource.

New technologies (such as Facebook Messenger and mobile web apps) and platforms are also emerging at an ever growing pace, and it's vitally important that utility providers know how to best take advantage of these, and address customers which look and behave very differently to how they did five years ago. That's where Esendex aims to add value.

We're experts in understanding the communication issues for utility providers, and the different ways to deal with those issues. We're confident that we can help you improve your customers' user experience by providing convenient, easy to use solutions, which customers can use on the move, 24 hours a day. We've dealt with providers of all sizes, and created a range of intelligent self-serve workflows which are proven to increase repayments and customer engagement.

We'd love to speak with and walk you through some of our workflows and technologies. Get in contact with us today to find out how we can help.

About Esendex

Esendex is a mobile business communications provider helping thousands of customers worldwide.

We offer 1-2-1 account management to help you get the best out of your marketing campaigns, and have direct network connections to all of the major networks, meaning that your messages will be delivered quickly, securely and reliably.

To contact your account manager:

 Call **0345 356 5758**

 Visit www.esendex.co.uk where our agents are available on [LiveChat](#) (office hours only).



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