

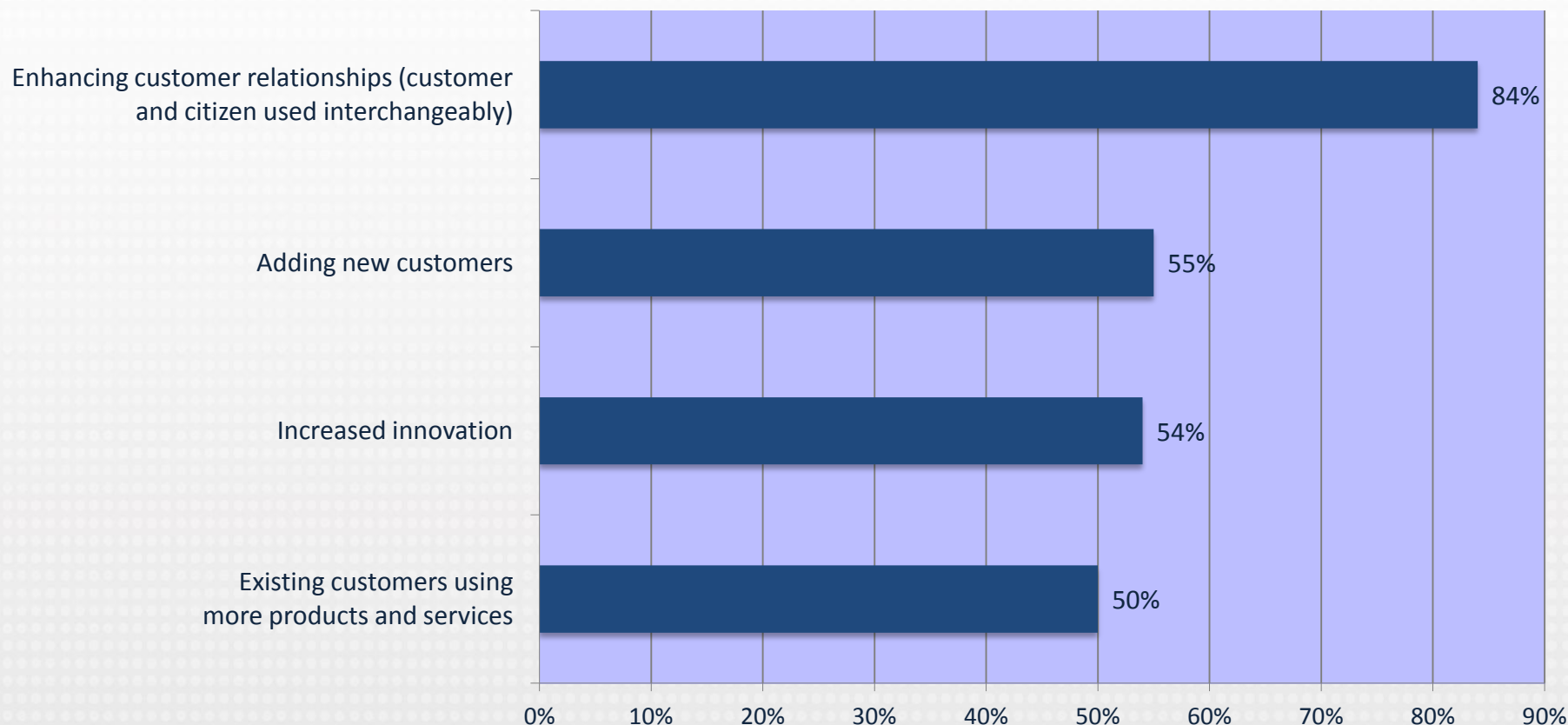
*Executive Survey Results*  
*Customer Engagement Strategies*



# *Observations and Conclusions*

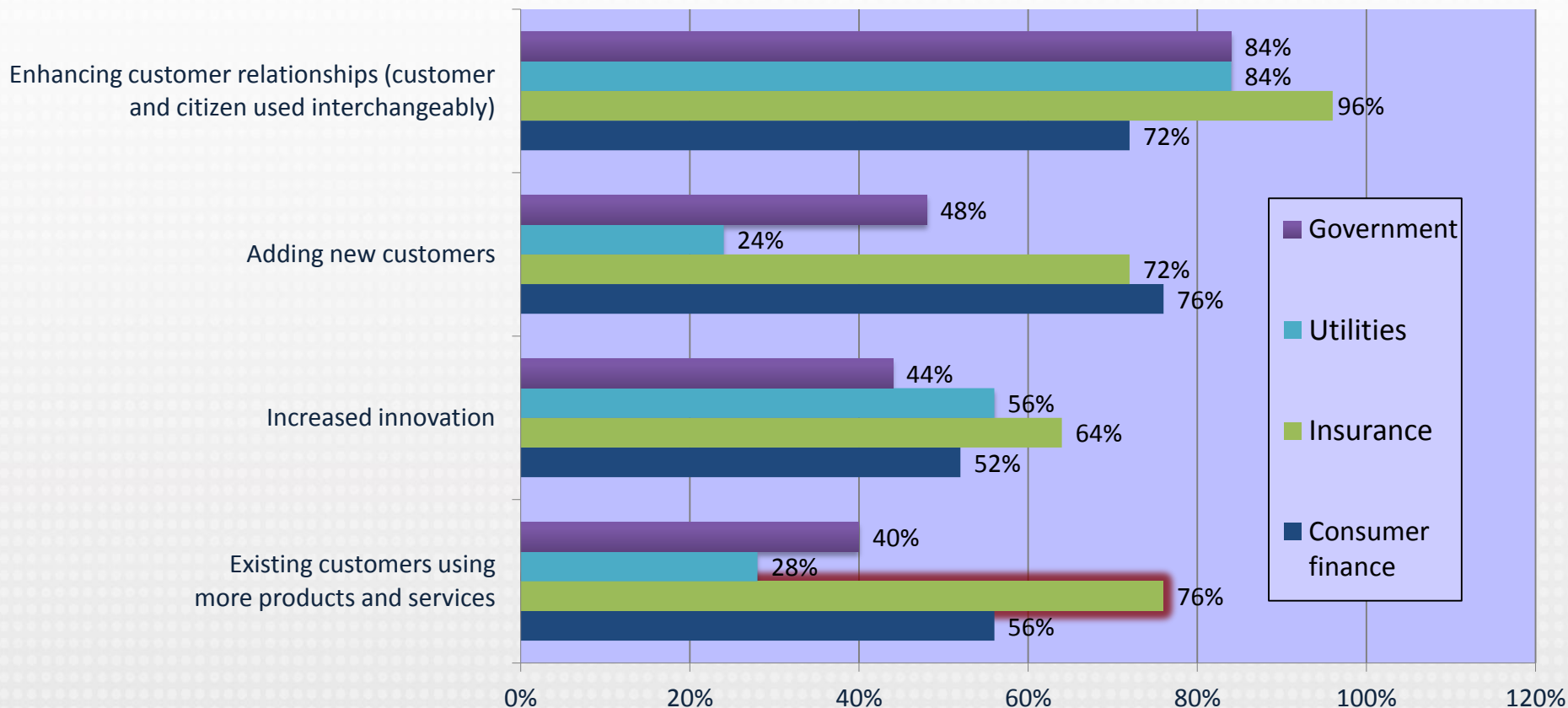
- 84% of executives credit **enhancing customer relationships as the key to profitable growth.**
- In seeking to enhance customer relationships, 45% report that the **biggest challenge among executives is grabbing the customers' attention** and 57% expect that it will get progressively harder to do so.
- As the most frequent customer touch point, 50% of execs use their bill to grow customer relationships.
- **First generation eBill deployments failed** to increase sales, drive profitable growth and decrease customer service calls.
- **Execs don't buy Apple Watch hype** - wearables rank last for improving customer engagement.
- Execs see **targeted messaging, mobile, data analytics, text and video** as key to improving customer engagement. Incorporate these technologies into your eBill strategy.
- With rapid changes in the market, systems are regularly in need of upgrades: almost 40% of execs are exploring a **new or expanded electronic bill presentment and payment system.**

## *Which of the following do you believe are essential for profitable growth?*



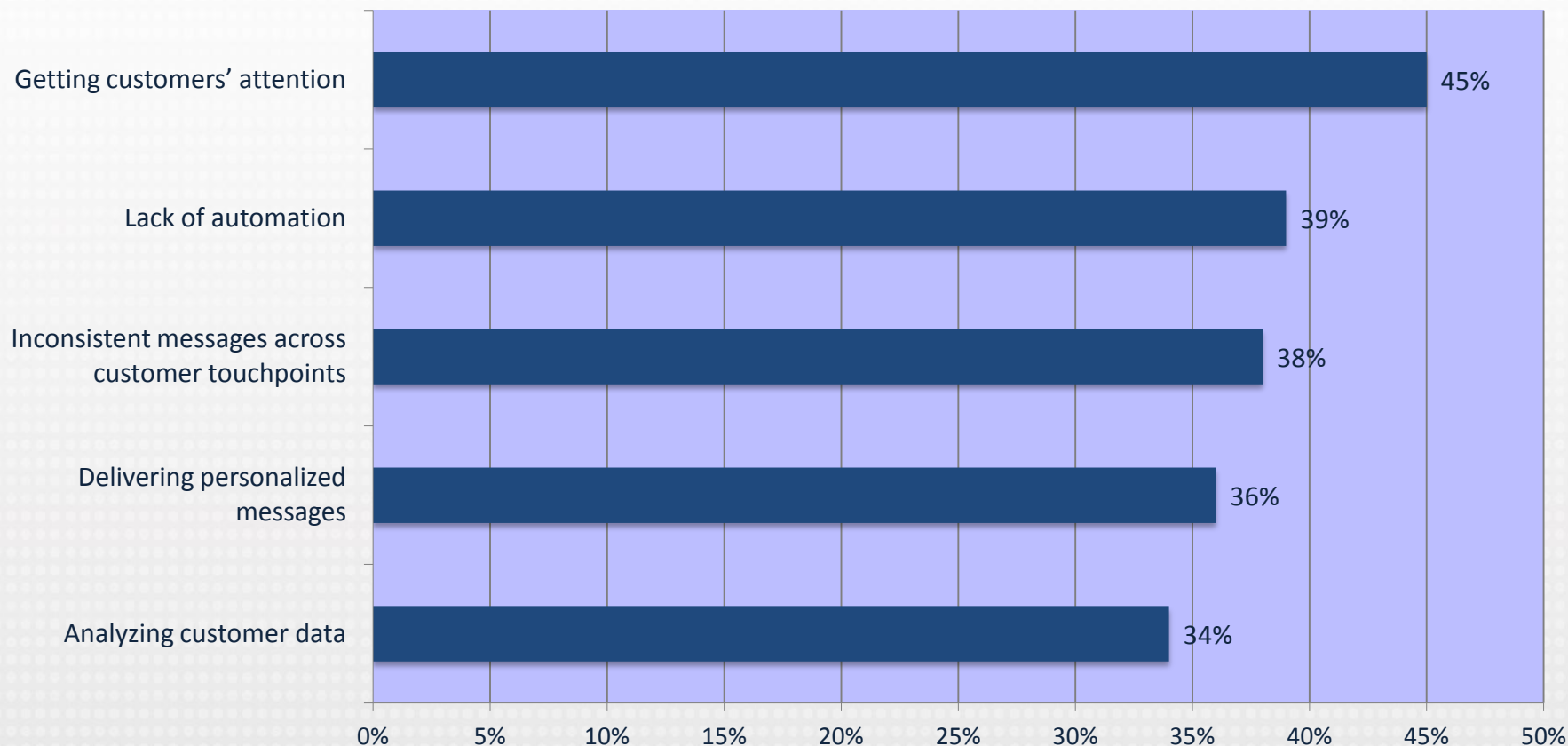
*84% of survey responders identify enhancing customer relationships as essential to profitable growth.*

# Which of the following do you believe are essential for profitable growth? (Broken down by sector)



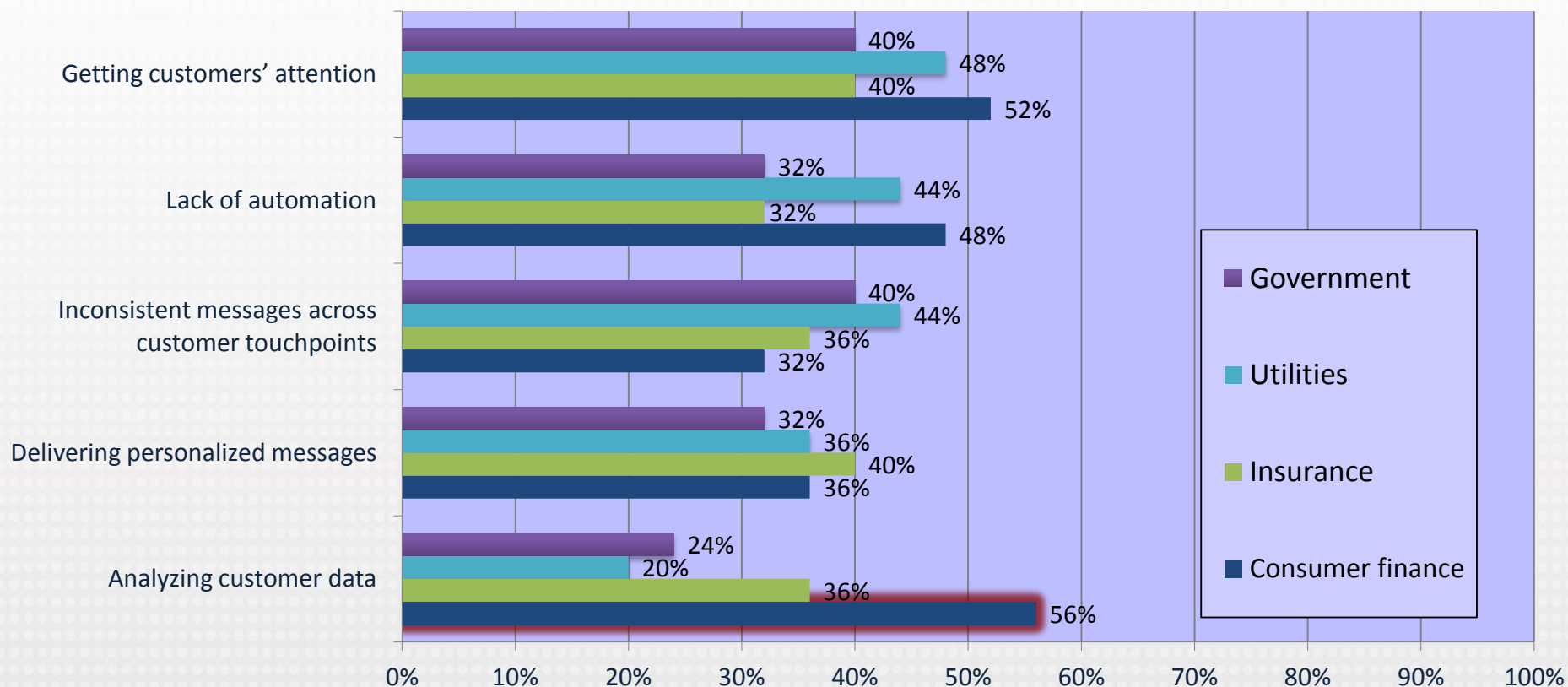
*Insurance executives see existing customers using more products and services as much more important than other sectors.*

## *What are your biggest challenges for enhancing customer relationships?*



*In enhancing customer relationships, the main challenges are getting customers' attention, automation, and consistent messaging.*

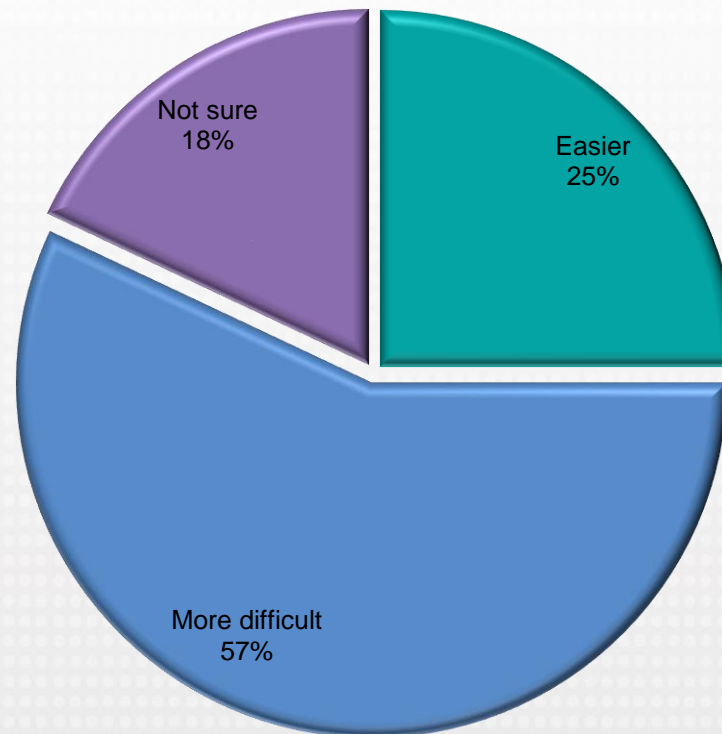
# What are your biggest challenges for enhancing customer relationships? (Broken down by sector)



*Consumer finance executives are more focused on analyzing customer data than those in other sectors.*

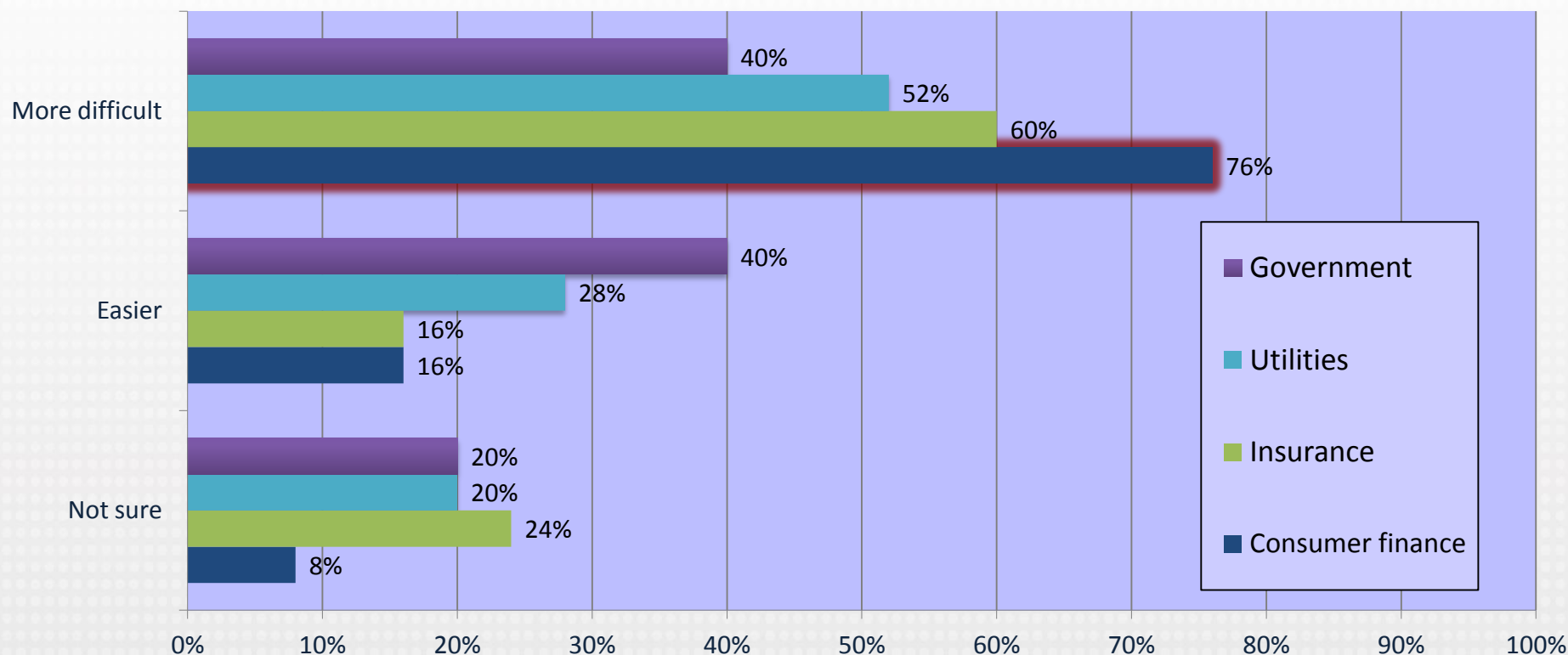


*In the next three years do you expect it will be easier or more difficult to get the attention of your customers?*



*Most responders (57%) see getting the attention of their customers as getting harder in the next three years.*

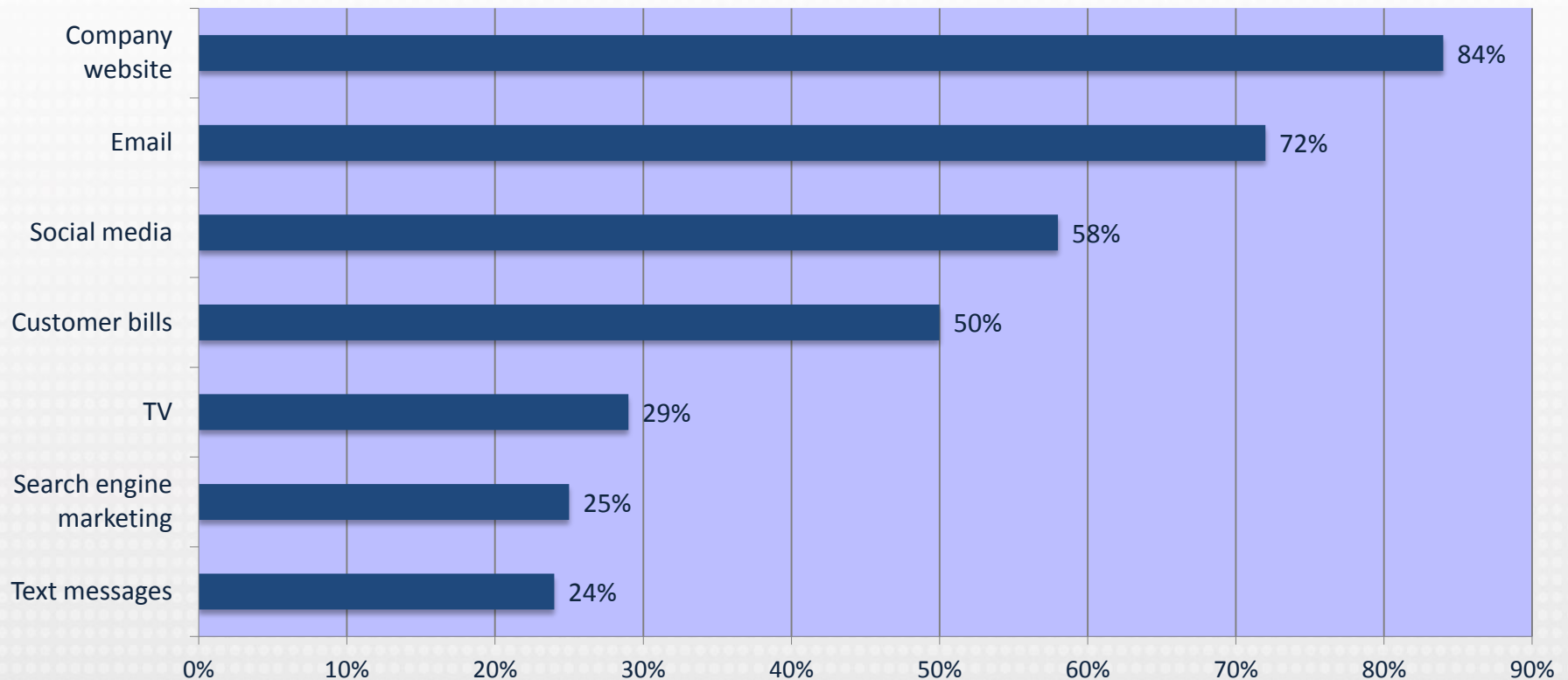
*In the next three years do you expect it will be easier or more difficult to get the attention of your customers?*



*Consumer Finance execs are most pessimistic about their ability to get the attention of customers.*

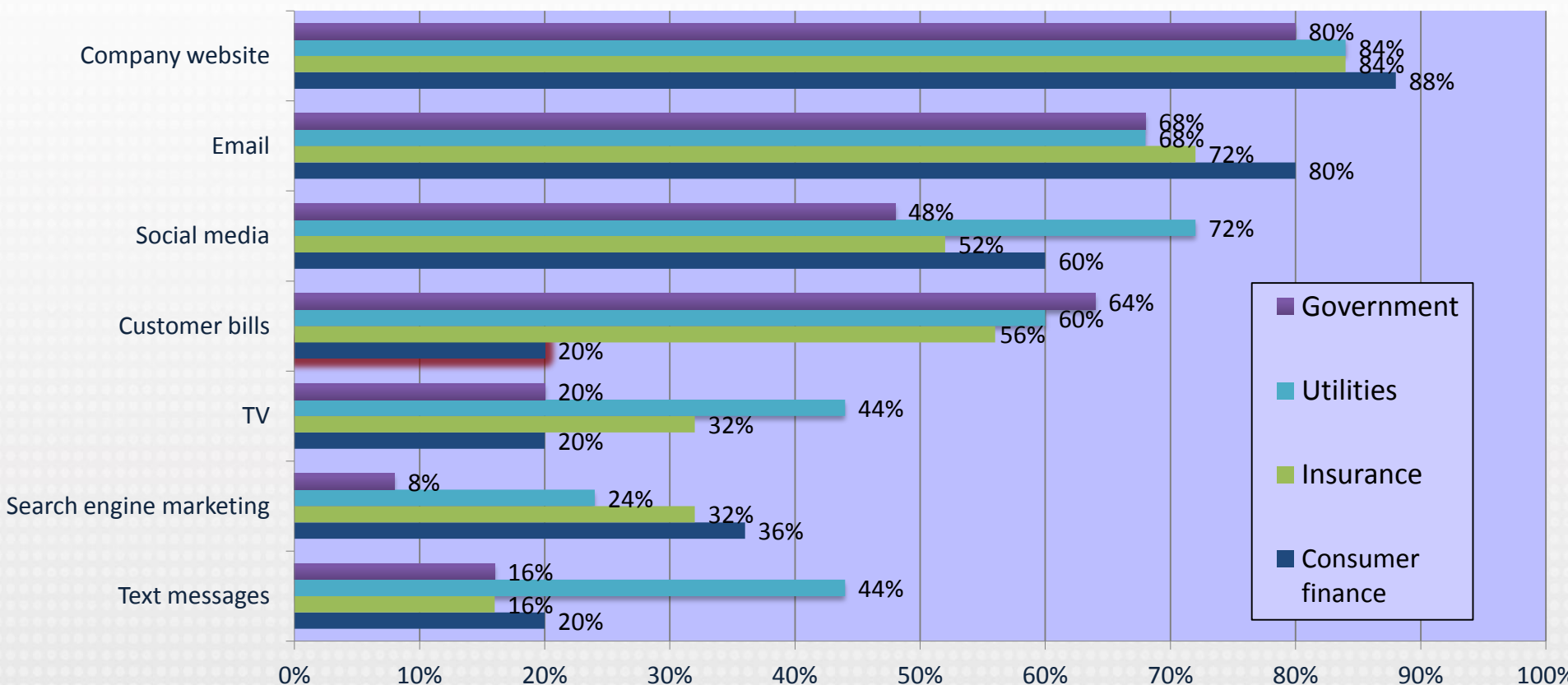


## *Which of the following methods do you use to grow customer relationships?*



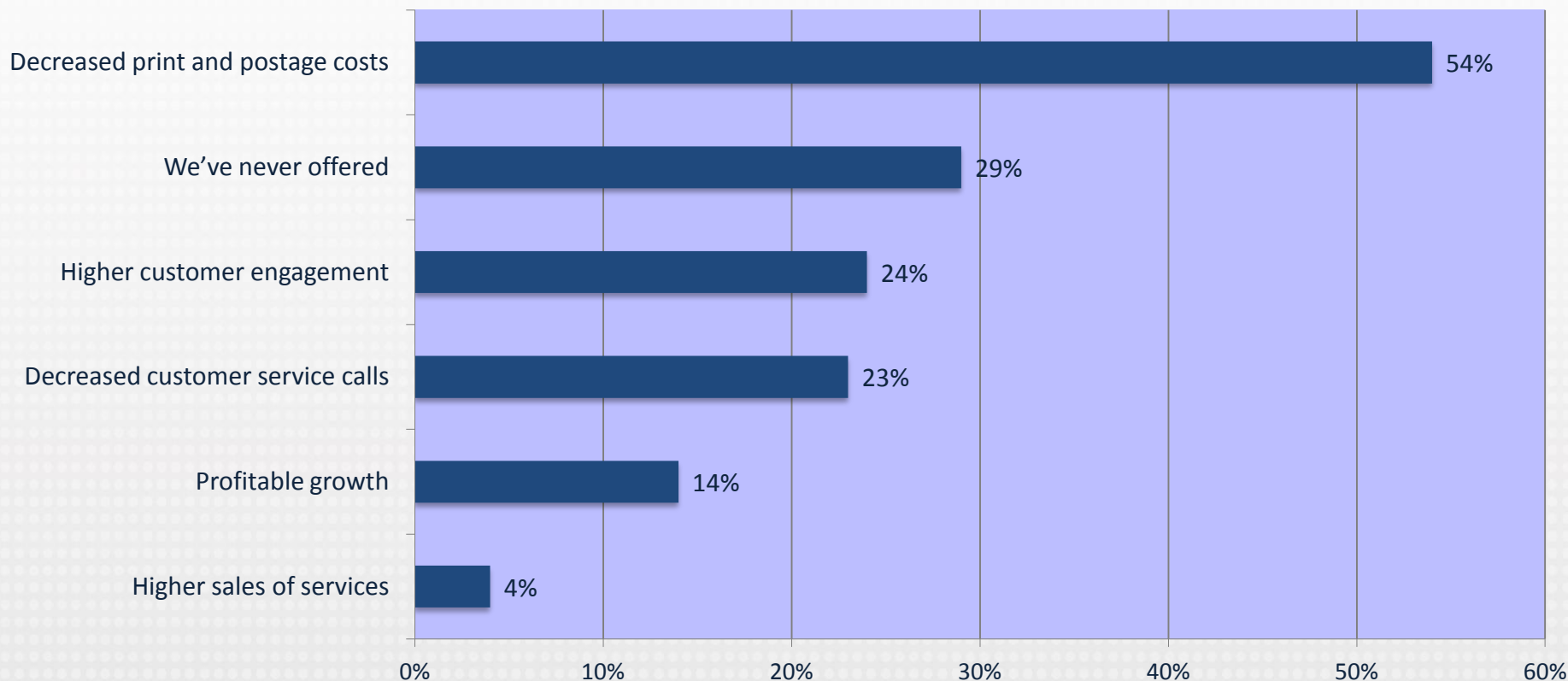
*Half are already using billing as a touch point for building customer relationships – almost twice as many as TV. Text messaging is an overlooked opportunity.*

## Which of the following methods do you use to grow customer relationships?



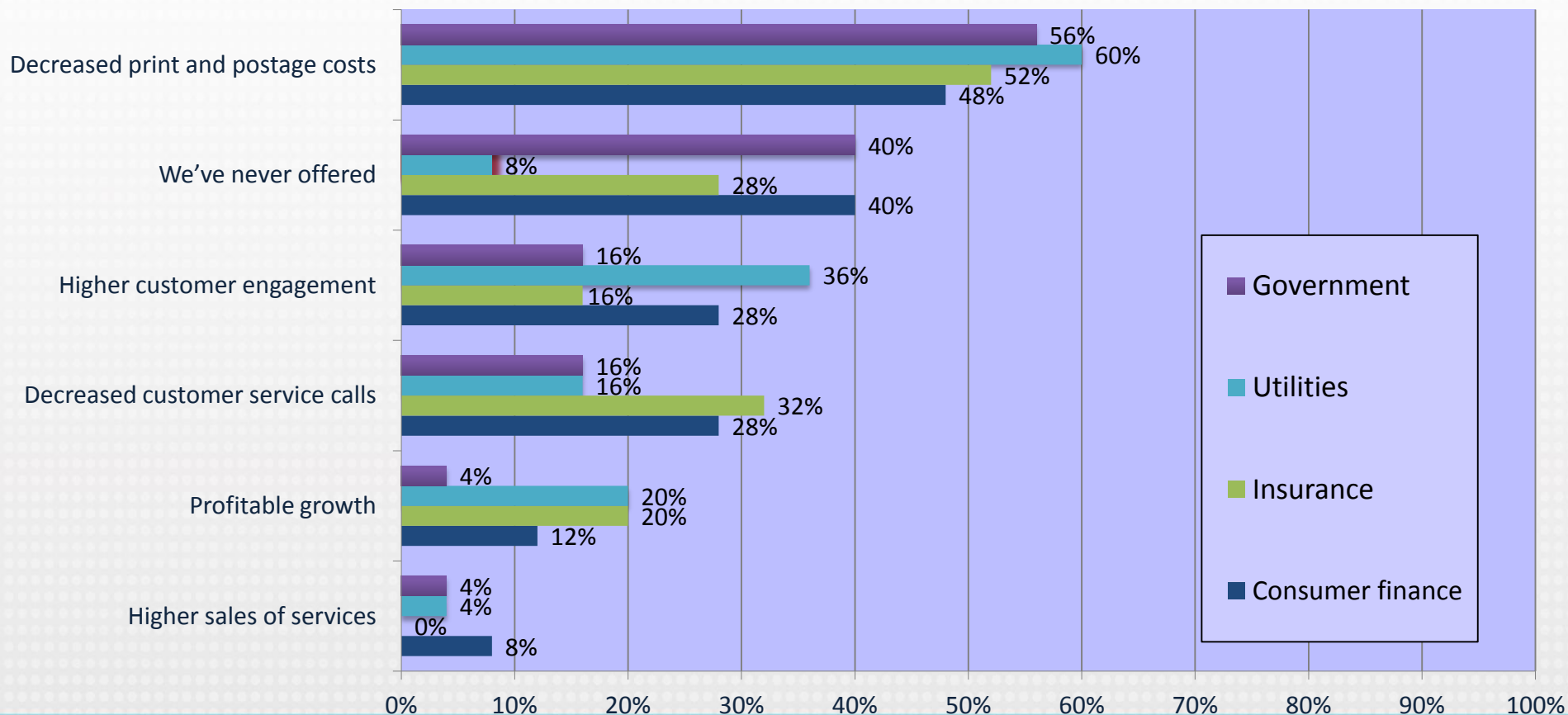
*Using bills as a touchpoint for growing customer relationships is least used by consumer finance organizations.*

## What benefits has electronic bill presentment provided your organization?



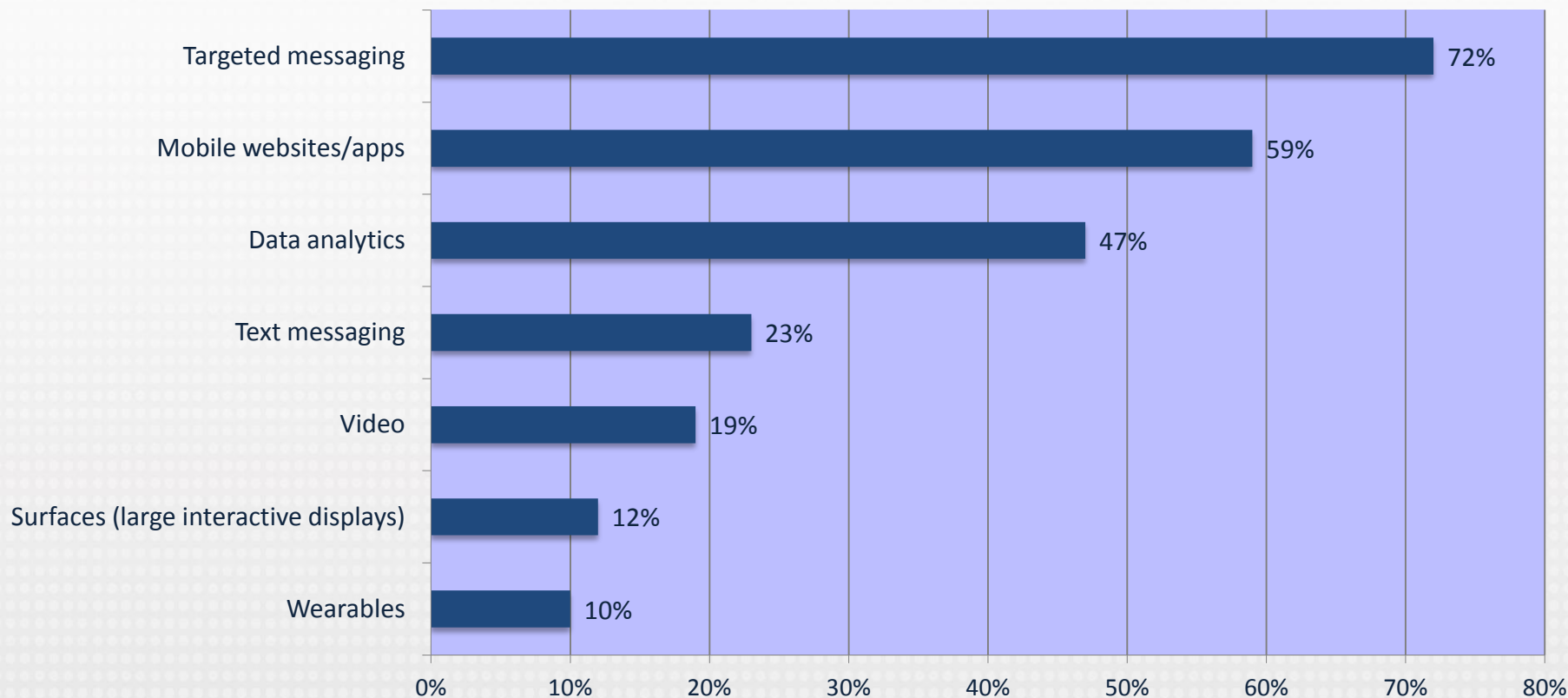
*First generation eBill deployments failed to increase sales, drive profitable growth and decrease customer service calls.*

## What benefits has electronic bill presentment provided your organization?



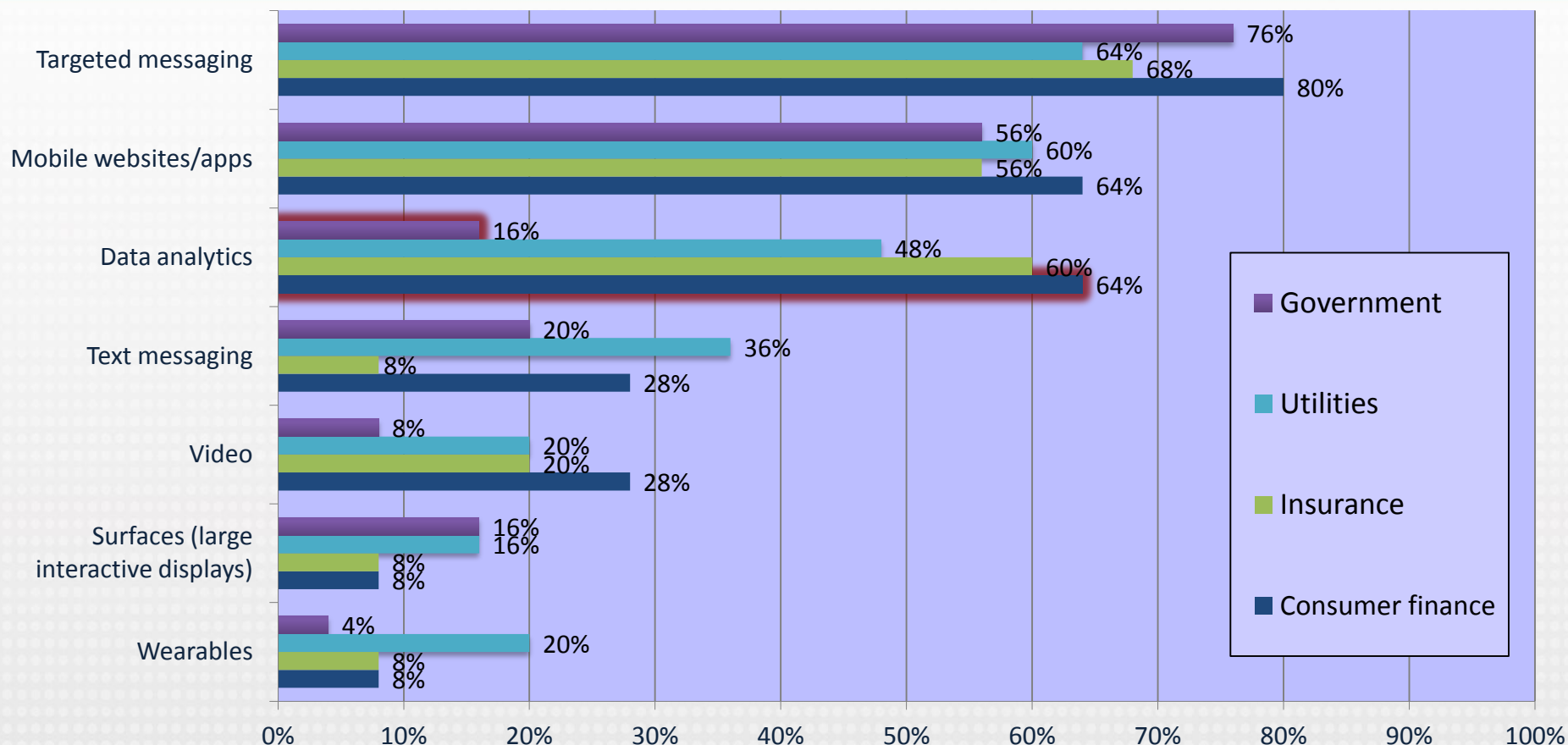
*In terms of electronic bill presentment, the utility sector has the widest coverage (only 8% have never offered it).*

## *Which technologies do you expect will deliver the biggest improvement in customer engagement in the future?*



*Execs don't buy Apple Watch hype - wearables rank last for improving customer engagement. Execs see targeted messaging, mobile, analytics, video & text as key to improving customer engagement. Incorporate these technologies into your eBill strategy.*

## *Which technologies do you expect will deliver the biggest improvement in customer engagement in the future?*

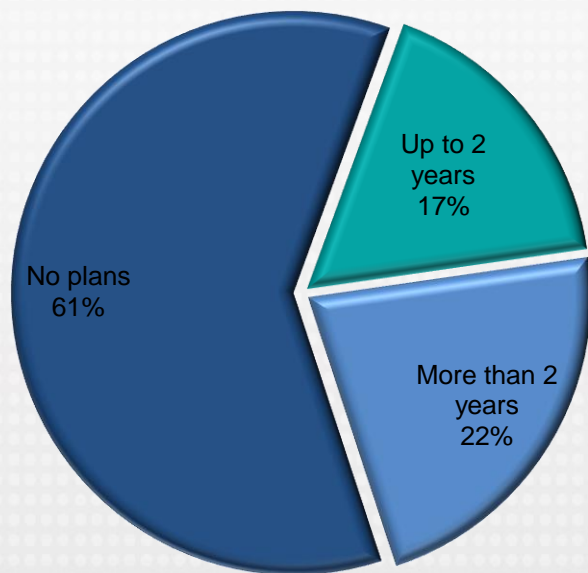


*Data analytics shows the most disparity between sectors in expectations for improved customer engagement.*

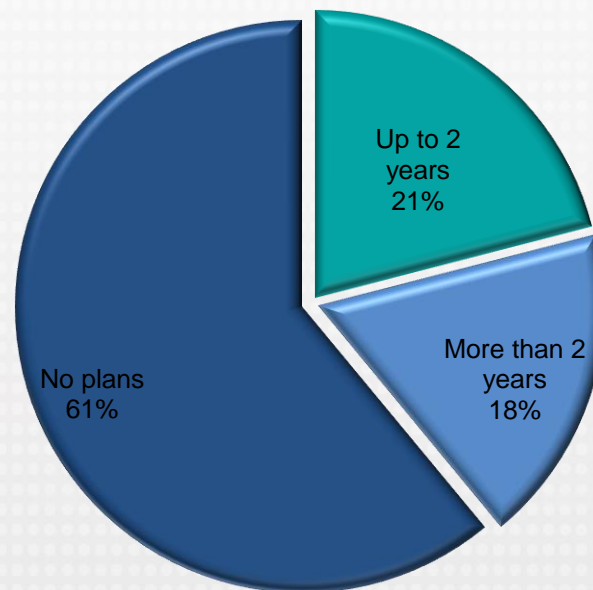


# *What is your timeline for exploring electronic bill presentment/payment system replacement and beginning offering a new billing/bill payment methods?*

Timeline for exploring replacement of electronic presentment or payment system

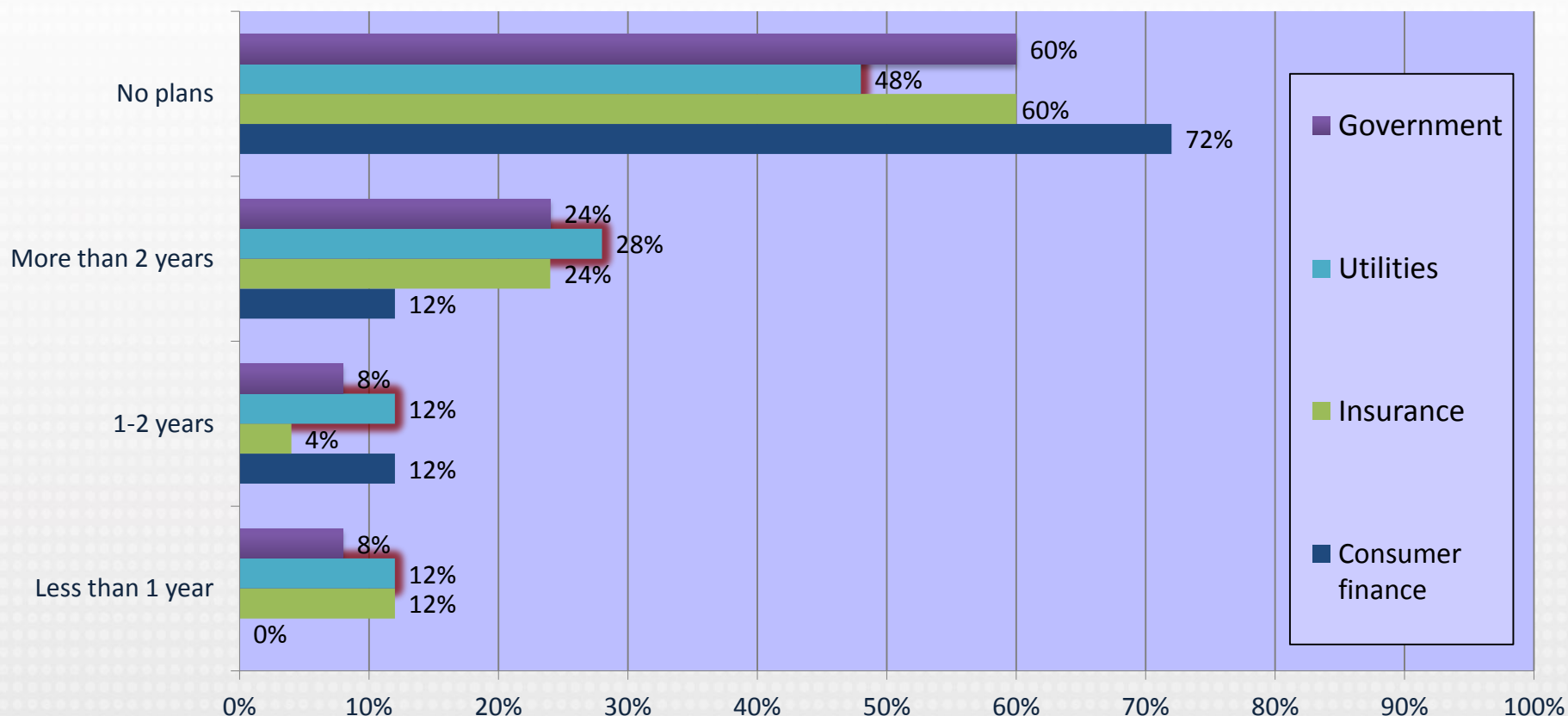


Timeline offering new billing or bill payment method



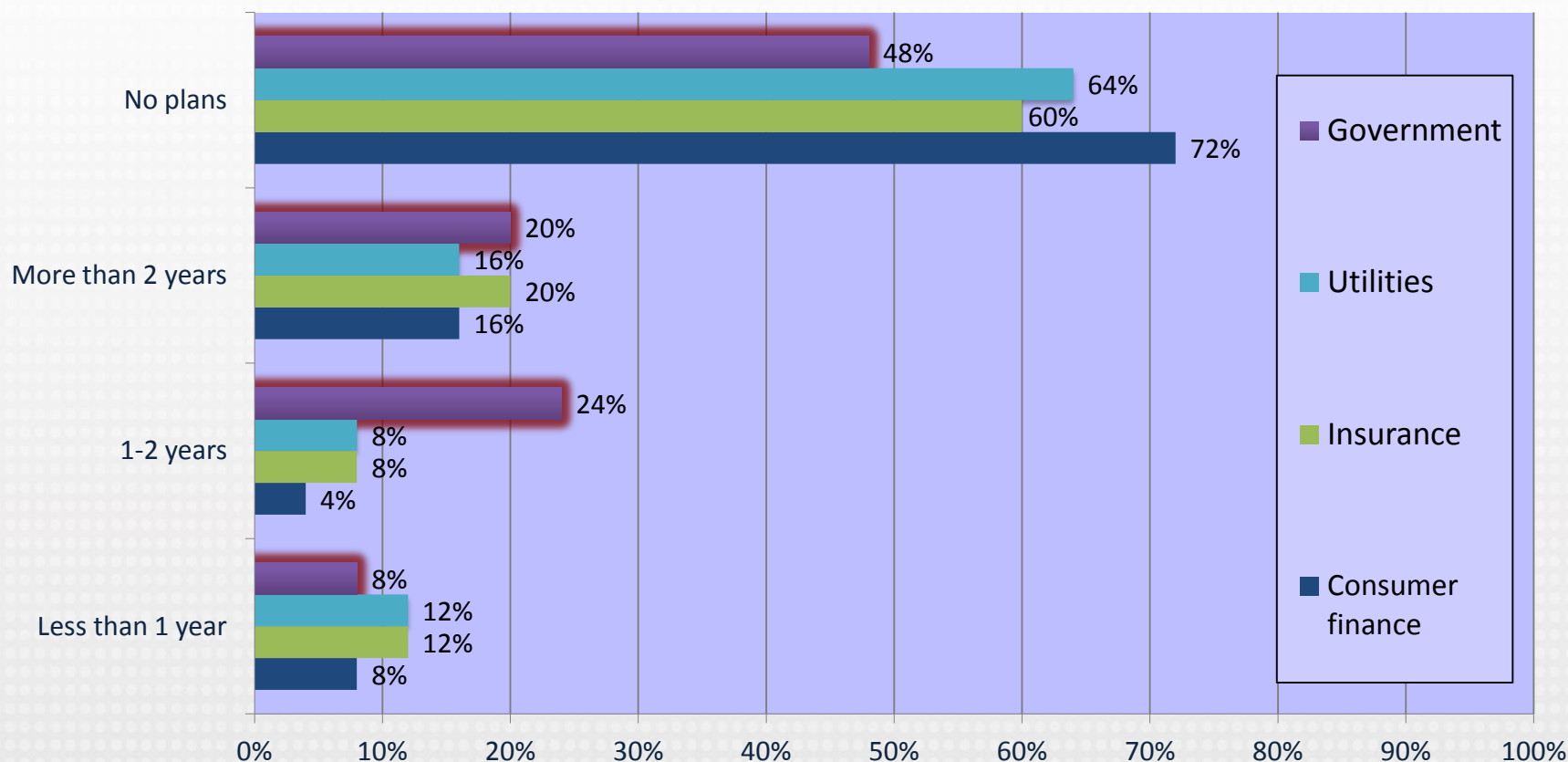
*Almost 40% of responders have plans for exploring a replacement electronic presentment or payment system or offering a new billing or bill payment methods.*

## What is your timeline for exploring electronic bill presentment/payment system replacement ?



*Utilities are most likely to have plans for presentment/payment system replacement.*

## What is your timeline for offering a new billing/bill payment methods?



*Governments are most likely to have plans for offering a new billing/bill payment method.*



As the sponsor of this research, ACI Bill Payment Solutions are trusted by 3,600 clients.

Watch this [1 minute video](#) to explore how ACI can help you engage your customers.

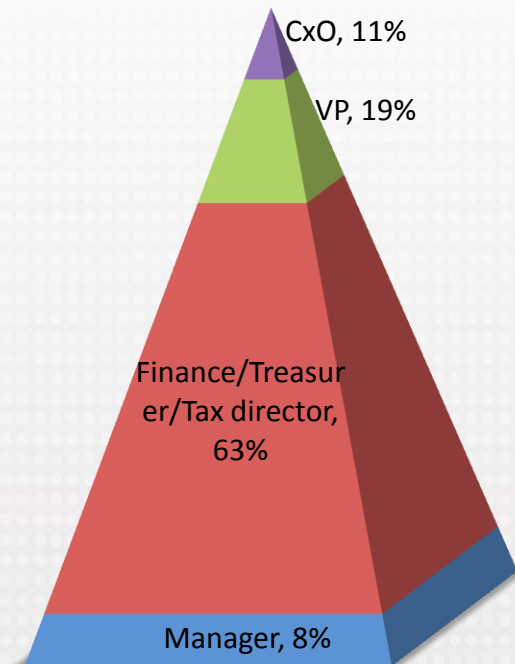
Elevate Customer Engagement by 30%



# Survey Methodology

- In October 2014, Gatepoint Research invited selected finance, operations, and marketing executives to participate in a survey themed *Customer Engagement Strategies*.
- Candidates were invited via email and 100 executives participated.
- Management levels represented by survey responders were predominantly senior. 30% held the title CxO or VP. 63% were finance, treasurer, or tax directors.
- Firms targeted were from the insurance, utilities, and consumer finance industries and city governments.
- 100% of responders participated voluntarily; none were engaged using telemarketing.

## Profile of Responders: Job Level



*Responders represent a wide cross section of decision makers with functional responsibility for finance, operations, and marketing.*