Virtual Assistant - Payment Arrangement

Unmoderated Usability Testing

Executive Summary

The objective of these sessions was to collect information about how users engage with the **Georgia Power** virtual assistant with the intention of establishing a **Payment Arrangement**.

We conducted a total of 20 **unmoderated usability sessions**. This readout summarizes the key findings, insights, and recommendations from these sessions.

20 contributors were recruited via usertesting.com:

- **28-65** year old
- Georgia Power customers
- Responsible for paying the electricity bill at their residence and/or business

The test lasted on average about **15** minutes.

19 users in our sample had engaged with Utility companies previously, either via phone and/or chat channels

8 users mentioned utilizing chat as their first preferred communication channel, above phone

5 users expressed being impressed by the chatbots ability to edit their account payment details

Upon inquiring about Payment Arrangements while **in a logged out state**, **3** users expressed frustration/confusion surrounding the VA prompt instructing them to log in state before offering assistance. **2** perceiving this as a potential error screen

All **20** users successfully identified Payment Arrangements as their inquiry route for the assigned task

Background and Methodology

Overview

Scenario

As a Georgia Power customer, you find yourself in a situation where you're unable to make your upcoming utility bill payment on time. To address this, you decide to navigate to the Georgia Power website to attempt to find a resolution to this issue, and hopefully extend your bill due date.

Your main objective is to communicate with Georgia Power to inform them about your circumstances, and work towards arranging a suitable payment plan for your current bill that meets your timeline.

Strategy

The test used a combination of **tasks**, **verbal questions**, and two **rating scale questions** throughout the session and probed for clarification and more details, as needed.

Goal

The goal of each session was to gather feedback on the ease or difficulty of completing tasks centered on making a payment arrangement via the virtual assistant.

Methodology

A total of **20 unmoderated usability tests** were conducted using the UserTesting panel. Respondents were required to be a customer of Georgia Power (smartphone users aged 28-65). All contributors were responsible for paying their electric power bill.

The tests were conducted remotely via UserTesting.com and lasted on average about 15 minutes.

Participant Demographics

Participants aligned with the following demographics:

- **Sample size:** 20
- **Age Range:** 28 - 65
- **Gender:** Any
- **Device:** Desktop
- **Household income:** Any
- **Rate Plan:** Any
- **Other qualifications:**
    - Georgia Power customer
    - Responsible for paying the electricity bill at my residence and/or my business

Insights

User History with Customer Service Channels

How would you describe your experience thus far engaging with utility companies as a customer? What channels have you used (ex: Phone, Chat)?

95% of users in our sample had engaged with Utility company customer service representatives previously, either via phone and/or chat channels.

40% of users mentioned utilizing chat as their first preferred communication channel, before phone.

Users cited most commonly utilizing the AI Chatbots for:
- Navigation *'Finding where stuff is on the website'*
- Gathering **Account Details** *'Like when bill is due'*
- To connect them with a real agent.

User Hesitations Surrounding Chatbots

Do you ever engage with customer service chatbots to resolve issues? If yes, what sort of issues do you utilize chatbots for? Do you have any hesitations with engaging with an automated bot?

70% of users shared feelings of hesitancy around engaging with customer chatbots.
The most common hesitation's users shared included:

Limited Actionability (mentioned by **40%** of users)
'I feel like chatbot's are never able to do anything besides answer simple questions, like they can't make changes to my account'

Incomplete Functionality (mentioned by **20%** of users)
'They always end up being buggy for some reason'
'I feel like whenever I type something out it never actually understands me'
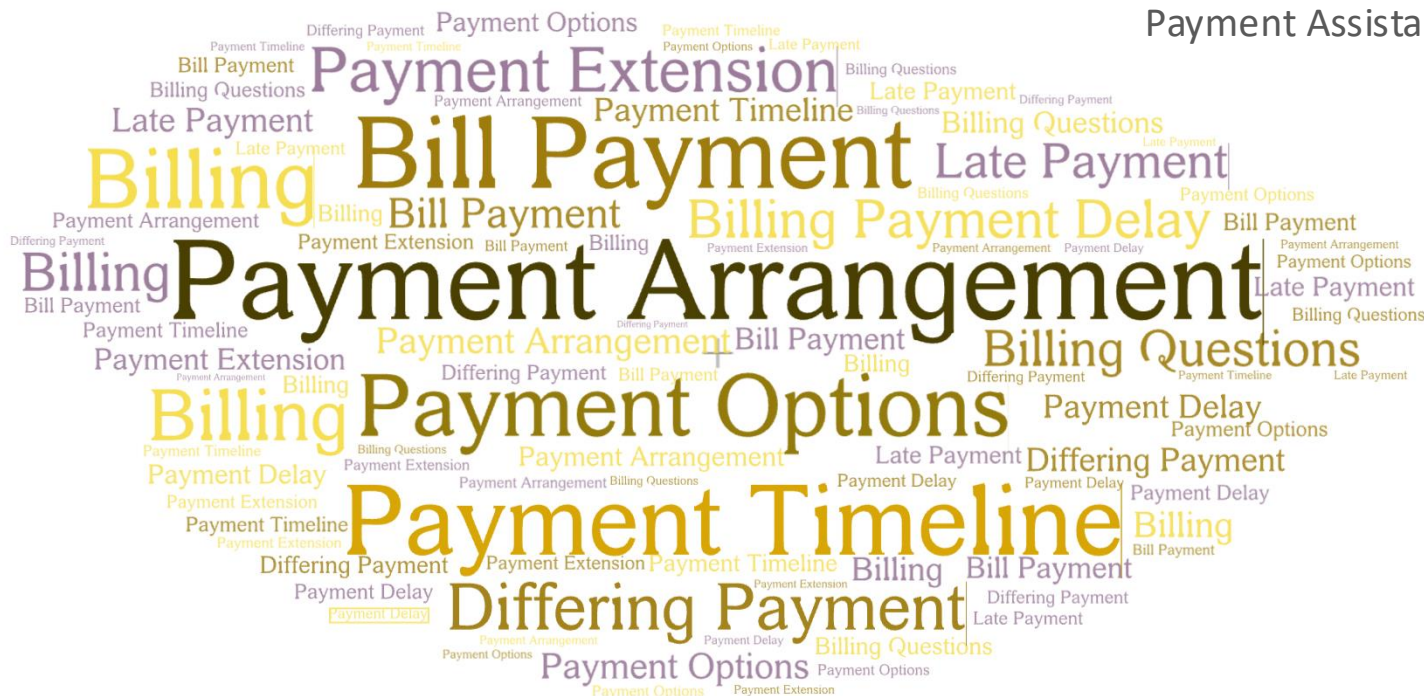
User Identified Keywords

As you might go about looking for a solution to this issue, are there any phrases/words that you might search for?

Tasked with the scenario in which users needed to extend their payment date, users were asked which phrases they would likely be searching for to find a solution.

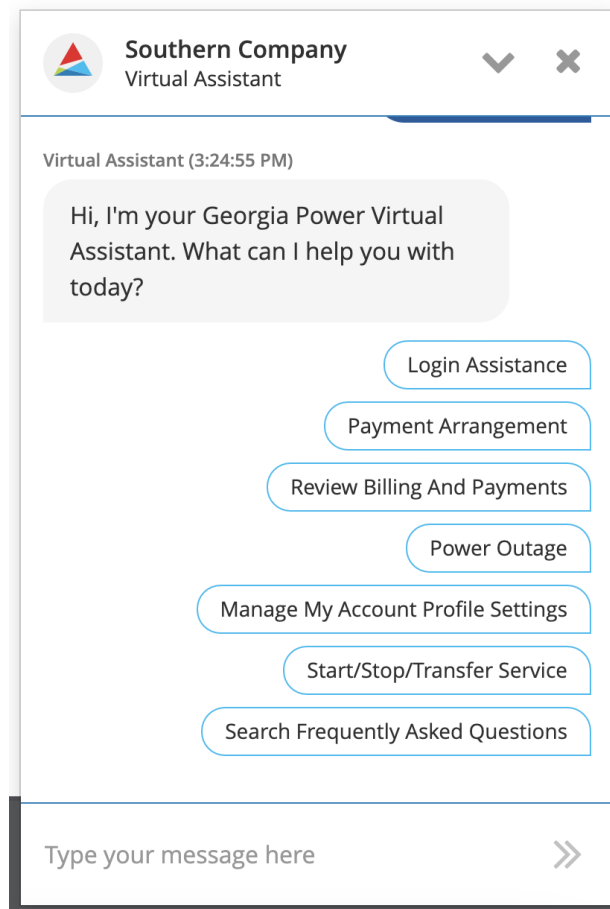The 2 most common answers were, respectively:
Payment Arrangement & **Payment Plan**

Other Phrases Mentioned: Payment Extension, Pay Plan, Late Payment, Payment Assistance, Payment Options, Payment Delay

Area of Assistance Selection

Tell us what you believe each of these phrases stands for?

When presented with the listed options in the chatbots response following "How can I help you?" (left), **100%** of users successfully identified *Payment Arrangements* as their inquiry route for the tasked inquiry.

15% users strongly considered *Review Billing And Payments*, but decide to move forward with Payment Arrangements

Logged Out User Initiating Flow

Users were tasked to make their initial Payment Arrangements inquiry while in a logged-out state. In this state, the Virtual Assistant instructs users to log in to move forward in this request.

15% of users expressed frustration/confusion surrounding the VA's response, **10%** of users perceived this response this as a potential error screen

Virtual Assistant (3:45:53 PM)

To better help with your request, please log in and retype your question in the chat.

ℹ Connection closed, chat has ended

5% of users felt that if the VA is unable to help them in their current state, then it shouldn't be offered as a menu option.

Another user found it helpful to know all areas of assistance available to them through the chatbot, even if they didn't have access to it in their current state.
However, this same user expressed a desire for more upfront transparency.

10% of users mentioned that they would have appreciated a log-in assistance option in this response, (ex: in the scenario they didn't have password)
'Couldn't they just have told me this to begin with?? Seeing a message like this so early on doesn't give me much faith in this, this might be where I would probably just try to call them'

In large, however, 85% of users understood the nature of this response and continued through with the log in path without a hitch.

Reflecting on overall engagement

How was your experience working with the chatbot to resolve this issue? Were there any moments that you were overwhelmed or confused with any of the information the chatbot shared?
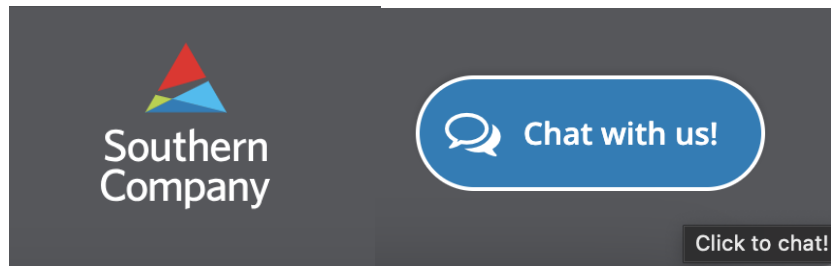
20% of users expressed being impressed with the chatbots ability to take action/edit intricate account details, like payment arrangements

'I don't always have a productive experience with chatbots. However, I must admit that this one is pretty solid and direct'

45% of users shared appreciation for the option given to sign up for reminders, and the customizability available within those reminders (alternate email, select reminder date). **78%** of users within this segment expressed a high likelihood to utilize these features in real life scenario

1 user cited that the "*Chat with us*" prompt used to initially engage them felt misleading. Stating that this dialogue might suggest to users that they would immediately be connected with a live agent.

'And then on the next screen I see the words Virtual Assistant and I feel like I've been duped, and I'll just inherently be less likely to trust this channel'

In Reaction to Arrangement Options

What would you have done in if you were interested in a date that was further out than the date offered to you by the chatbot?

Virtual Assistant (3:01:36 PM)

Please confirm if you agree with this payment arrangement.

Yes

No

5% of users re-engaged with the chat after accepting an arrangement and received the response that a PA was already in place and no further action could be taken. This user expressed frustration with the lack of actionability in this stage.

'What if I wanted to edit, adjust, or cancel this established arrangement?'

25% of users felt the presented arrangement did not provide enough time, yet expressed hesitation in selecting to deny this arrangement out of concern for losing access to this payment option in the future.

Connecting with a Live Agent

If this was a real life scenario, Do you think you would have considered engaging with a live customer service representative instead of the chatbot? If yes, at what point?

MERSHA KAWO (3:13:21 PM)

speak with a live agent

Virtual Assistant (3:13:22 PM)

I'm connecting you with an agent.

ⓘ Your approximate wait time for an agent is less than a minute.

85% of users expressed being satisfied with resolving this issue solely through the VA, however **40%** users predicted that they would have decided reach out to a live agent <u>in the scenario that they needed a later payment date</u>

'Yes, If I was unable to secure a good date to pay my bill and I felt like I was getting nowhere with the chatbot, then I would reach to a live representative to solve my issue.'

'If I needed to extend further or had clarifying questions, it always feels easier for me to get them understood and answered by a person. I don't always have that same experience with chatbots. However, I must admit that this one is pretty solid and direct - which I appreciate.'

'I would consider engaging with a live customer rep only if the chatbot cannot resolve my issue. But my first line of action would be to chat with the chatbot'

Inferences

Potential solutions to user issues discovered in this research

Logged out user flow *(slide)*: Observing the frustration users experienced during this interaction, it would be fair to assume this transitionary point as a potential channel migration point from chat.

As show in users' reactions, the phrasing in this response sequence could be perceived as erroneous, which would mis-represent the chatbots ability to resolve this issue. We should consider more action/process oriented language of using language. Instead of "To better assist" say "OK your first step would be to log in"

Virtual Assistant (3:45:53 PM)

To better help with your request, please log in and retype your question in the chat.

ⓘ   Connection closed, chat has ended

Users concern surrounding denying/accepting an arrangement *(slide 14)*:
Upon offering alternate payment dates, VA should also inform users about the nature of their decisions (i.e. inform them that denying an arrangement will not mean they lose the option)

Virtual Assistant (3:01:36 PM)

Please confirm if you agree with this payment arrangement.

Yes

No

Inferences Cont.

Potential solutions to user issues discovered in this research

User confusion surrounding extension date: User confusion was observed in the Virtual Assistant presentation of the initial payment arrangements offer, confusion seemed to arise from uncertainty around the extension length being offered.

To adjust for this, when the payment date is extended, it might be helpful for users if VA displayed the extended date alongside the original payment date, to help enable users to make a more informed decision.

Typed Responses Of both desktop and mobile, both users didn't utilize chips. In all 20 tests there were only 3 instances where users opted typing a message instead of using the suggested responses (outside of written responses)
- 1 instance where a user mentioned typing out a request to speak with a live agent
- 2 instances where a user attempted type out inquiry to re-engage with the chatbot once logged in (as they were prompted to *below)

Virtual Assistant (3:45:53 PM)

To better help with your request, please log in and retype your question in the chat.

ⓘ Connection closed, chat has ended

Fin.