



The Complete Guide To Self-Service Portals

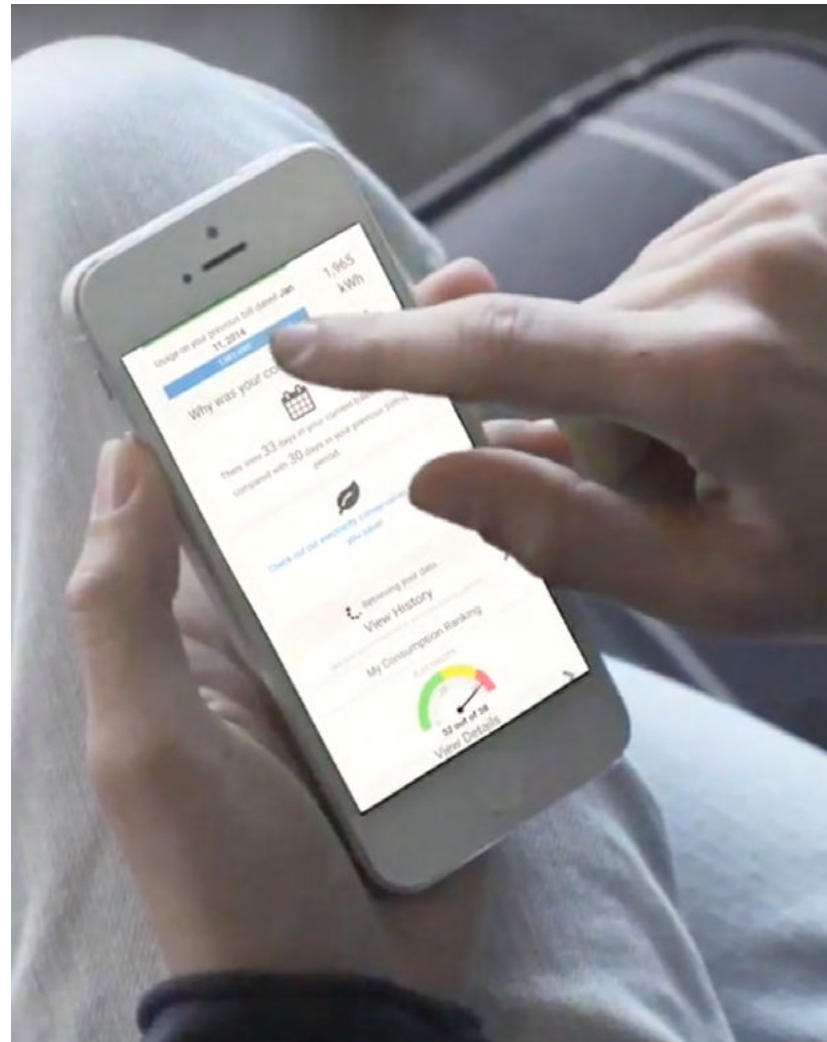


Make an informed decision about implementing a self-service web portal for your Electric, Gas, Water, or Telecom Utility.

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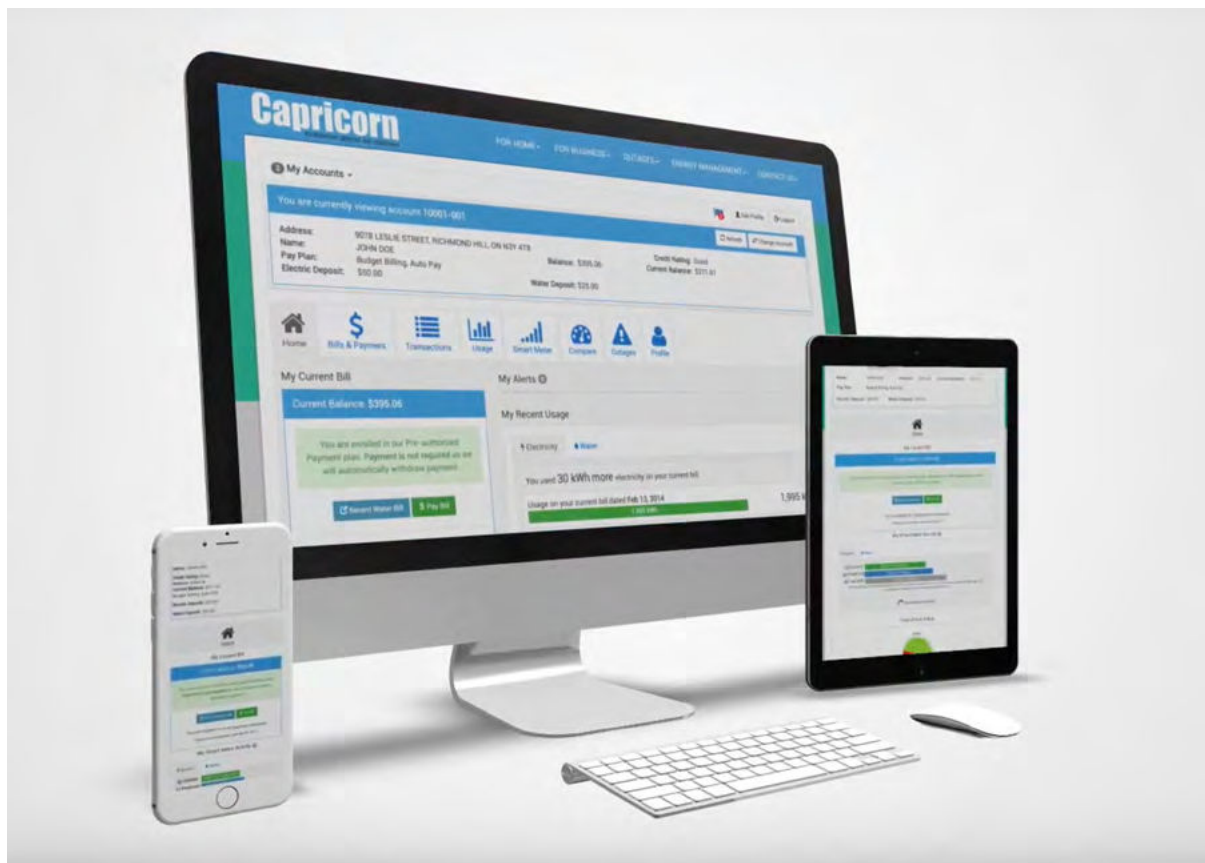


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If your Electric, Water, Telecom or Gas Utility is considering incorporating a self-service portal into your strategy, or you're considering replacing your system with one that's more up-to-date, you'll need to familiarize yourself with self-service web portals and how they work.

On a fundamental level, self-service portals offer two main advantages to organizations. First, they offer a significant improvement to customer experience and boost customer satisfaction. Second, they reduce demands on customer service staff, leading to savings. Consumers expect more and more from self-service portals, so it's important to make sure you're providing the right kind of experience for your customers.

That's where we come in. This ebook is a comprehensive guide to the world of self-service portals. When you're done reading this, you'll have all the information you need to make an informed decision about the right self-service choices for your organization.



Part 1

Where Self-Service Portals Have Been

Self-service portals of one type or another have existed almost as long as the internet itself has. To understand where they are now and where they're going in the future, it's important to know how they started.

What exactly is a self-service portal?

A self-service portal is a website that allows users to do things that would have traditionally required the help of a customer service agent to accomplish. This can be something as simple as updating account information, or more complex tasks such as paying bills or managing support tickets.

Self-service portals have two main advantages for organizations:

- **Self-service portals reduce costs.** Giving people the ability to handle issues on their own, whether we're talking about customers dealing with a power utility or employees of a company dealing with their HR department, means that you can free up customer service reps to deal with more high value tasks.
- **Self-service portals increase satisfaction.** Giving people the option to handle their issues at their own convenience massively increases customer satisfaction. People get frustrated when they have an issue and they need to wait until an office opens to deal with it, or worse, they get put on hold when they do call. Self-service portals give people the ability to address their own needs when they want to address them.

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Providing customers (or employees) with an effective self-service portal is a win-win. Organizations are able to devote their resources and attention to higher priority customer service tasks and improve customer satisfaction by allowing their customers to find the information they want and solve problems without the need to ask for help.

The Growth of Self-Service

The last 15-20 years have been a period of extremely rapid growth for self-service portals. It is a technology that has matured as web technology has improved and allowed us to construct more complex websites. As self-service options become more powerful and convenient, more and more organizations of every scale and complexity have adopted them.

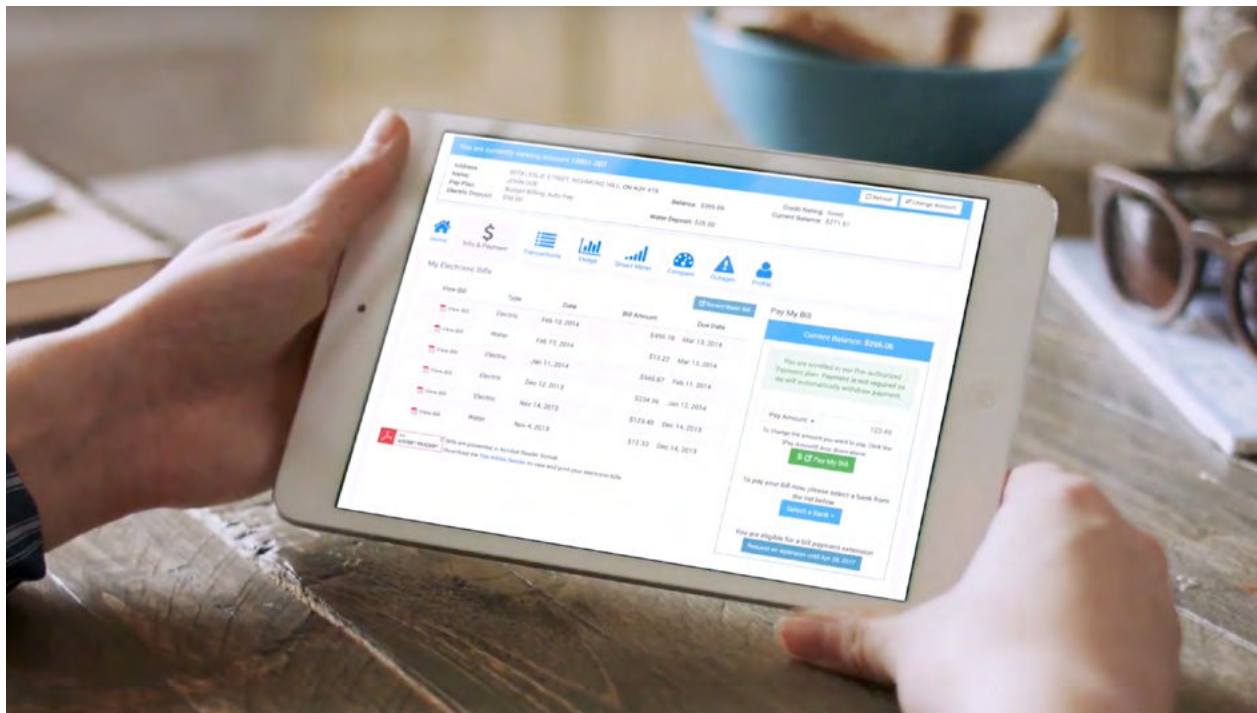
Self-service web portals first gained prominence as internal employee portals used within corporations in the early 1990s. Large companies found that putting some of the work of their HR departments directly in the hands of their employees saved a large amount of time and payroll costs while also making their employees happier. By 2000, 15% of surveyed organizations had adopted some kind of employee self-service program. By 2005, that number had [increased to 50%](#).

The development of public-facing self-service portals was close behind. By the late 1990s, e-commerce websites like Amazon were teaching the public how to manage online accounts, and also overcoming the public's early fear of sharing private or sensitive information (like credit card numbers) online.

Banks were some of the first organizations to offer public-facing self-service portals, first with ATMs and then with online banking. As the public got used to the convenience of being able to check the balance in their accounts at any time of day or night, there was increasing demand for self-service options in other industries, such as electric, water, telecom and gas utilities and government services.

A World of Self-Service

Early self-service web portals were limited in what they could do, often only allowing users to check a balance or edit their contact information. Over the years, however, they have grown into extremely powerful and versatile options for consumers, to the point where tools like Capricorn have simplified and enhanced the entire customer service experience. In Part 2 of this ebook, we'll be looking at how mature self-service technology has changed customer service for organizations worldwide.



Part 2

Where Self-Service Portals Are Now

In the last few decades, self-service portals have become indispensable in nearly every industry and public-facing organization. Anywhere that people need to interact with businesses, utilities, or government services, self-service portals have sprung up to increase customer engagement and save money. Here are just a few examples of how various organizations are using self-service portals.

Government Services

Governments around the world have embraced self-service portals. In the United States, the Caribbean and in Canada, government agencies are increasingly offering online self-service options for many of their most in-demand services, such as paying municipal electric, water, telecom and gas utility bills, renewing driver's licenses, applying for health insurance, paying parking tickets, and filing taxes. The days of spending hours in line at the DMV waiting to renew your license may soon be history.

But governments don't only provide services—they are also using self-service portals to provide information. Citizens can use government websites to find legal and tax information and government forms they need to fill out. Rather than waiting on hold with a government office or calling up an accountant or lawyer, people can get the information they need with the click of a mouse-button and then get on with their busy days.



Online Banking

The process may have started with ATMs, but online banking has almost entirely replaced the need for bank tellers. It's now rare to find a bank that doesn't offer a full suite of banking services through their website, from checking balances, to paying bills, to transferring money. Many banking self-service portals utilize smart forms that allow customers to apply for and open new bank accounts, apply for loans, and create budgets.



Self-service is such a natural fit for the banking industry that some banks now are choosing not to operate physical branches and operate entirely online. When more and more banking is happening through self-service portals, it doesn't make a lot of sense to pay to maintain and staff unnecessary branches.

Professional Services

Self-service options have disrupted a large number of specialized service industries. Consumers can now go online to create a will or a lease, trade stocks, or make travel plans—all tasks that once required the help of trained professionals.



30 years ago, someone who wanted to book a vacation would go to a travel agent. The travel agent would use years of experience and knowledge to help their customers plan an itinerary, find the best prices, and make the most of their vacation. Today, rather than going to a travel agent, most people will read travel blogs, and then book their own airline tickets and hotels using a travel site like Expedia, or book directly through the airlines' and hotels' own websites.

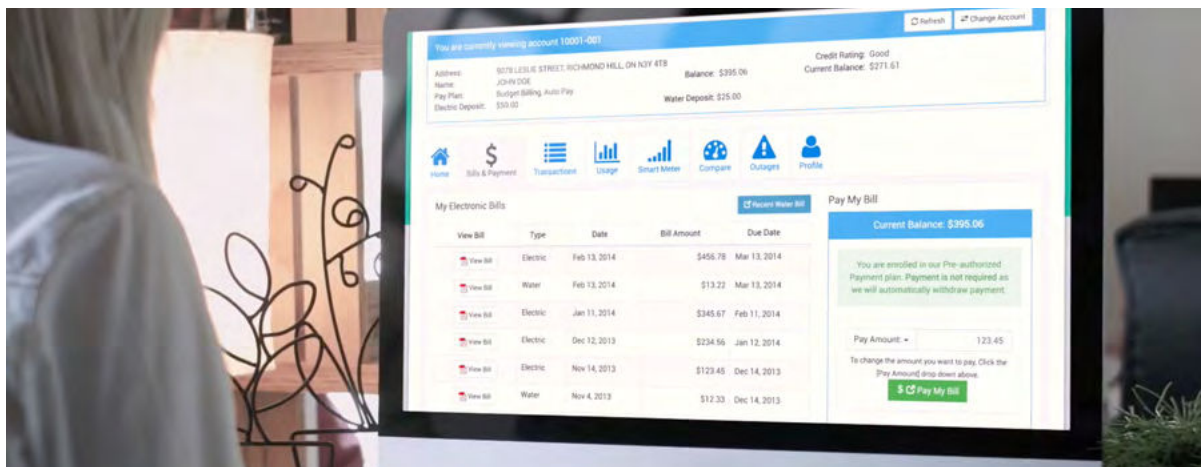
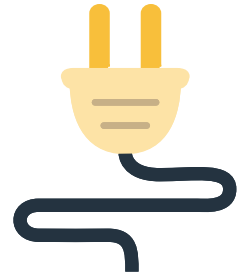
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Utilities

Electric, water, telecom and gas utility self-service portals have radically altered the ways that utilities provide customer service. Just a few years ago, customer service for power, water or gas utilities was often expensive and time-consuming. Now, instead of spending time on hold or waiting for the utility provider to open, self-service tools like Capricorn have put nearly the entire utility customer experience directly in the hands of the customers.

Not only are utility customers now able to pay their bills online, they can manage everything about their accounts and access a treasure trove of information. Before the advent of self-service portals, utility customers were often in the dark about their usage and what they could do to affect their bills. Now, customers are able to access their usage data to analyze their consumption and can use that data to plan their behavior. This increases customer satisfaction because it gives them the tools they need to take control of their usage (and the size of their bills).

Most importantly, utility customers have access to all of these features at a time that's convenient for them. They can pay their bills and monitor their usage at their convenience instead of trying to deal with everything during normal business hours when they have many other things they need to do. Giving utility customers the ability to easily handle their issues leads to significant increases in customer satisfaction (67% of utility customers who use self-service portals are happy with their experience compared to 58% of customers who don't use the online tools).



Self-Service Portals are the Future

With the enormous advantages self-service web portals offer organizations of all kinds, it's clear that organizations devoted to world-class customer service will rely even more heavily on self-service options in the future. In Part 3 of this ebook, we'll be looking at what organizations can expect to see in the evolution and use of self-service portals over the next several years.



Part 3

Where Self-Service Portals Are Going

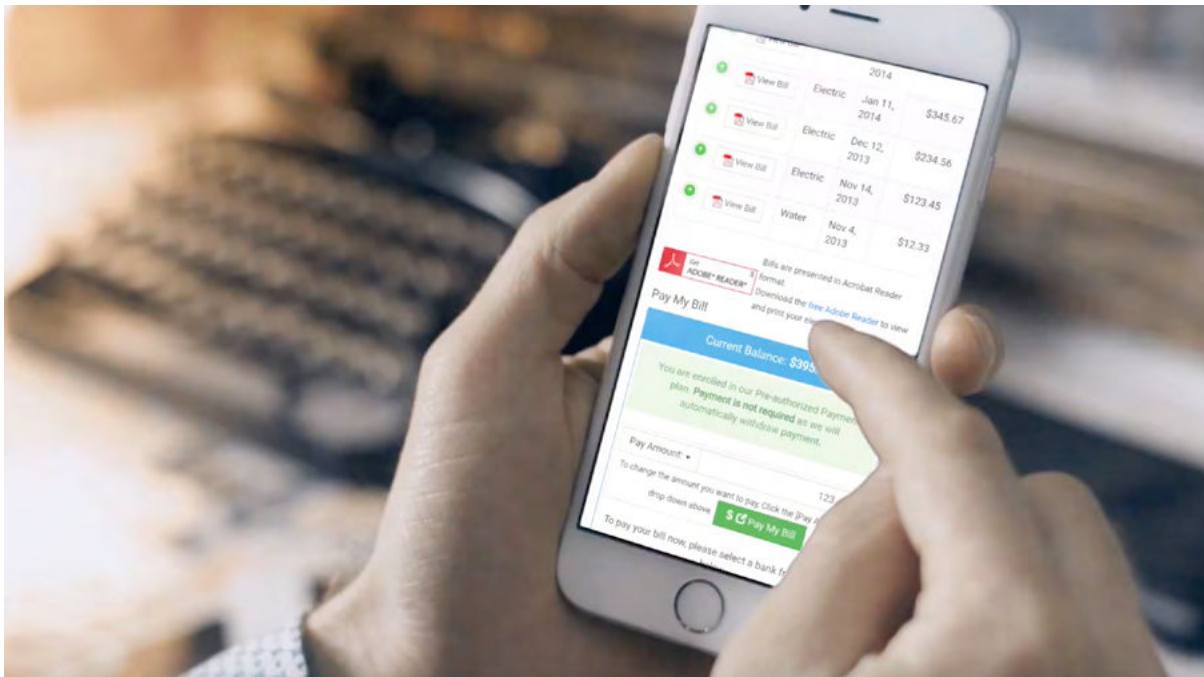
Self-service portals are now enhancing the customer experience in a wide variety of industries and organizations. Customer Portals are transforming companies around the world as they realize they can transfer the majority of routine administrative customer service tasks to the customers themselves, saving resources to address higher-value issues that require the intervention of a trained professional.

Customers have become accustomed to accessing information and solving minor problems through self-service portals. As they have become more common, consumers have demanded self-service portals in more and more situations while also demanding more features.

Self-Service isn't just about paying bills

Self-service web portals first gained prominence as a way of simplifying the process behind common customer service actions—primarily making changes to account information and paying bills. But that's no longer enough to satisfy customers.

Now that the public is accustomed to handling so much business through self-service portals, they are demanding more and more from them. They don't just want to pay their bills, they also want to access information. And this makes sense—if they don't need to spend half an hour on hold with their utility provider to change their address anymore, they don't want to have to spend that time on hold to get information about their usage either.



The future of self-service web portals is in putting as much important information as possible at the user's fingertips. This means anticipating the information your customers will want and finding a way to package it in an easy-to-use interface. Customers want automatic updates and detailed reports so that they can make informed decisions, and any business, organization, or utility that provides instant and easy access to that data will earn the thanks of their customers.

What do customers want in self-service portals?

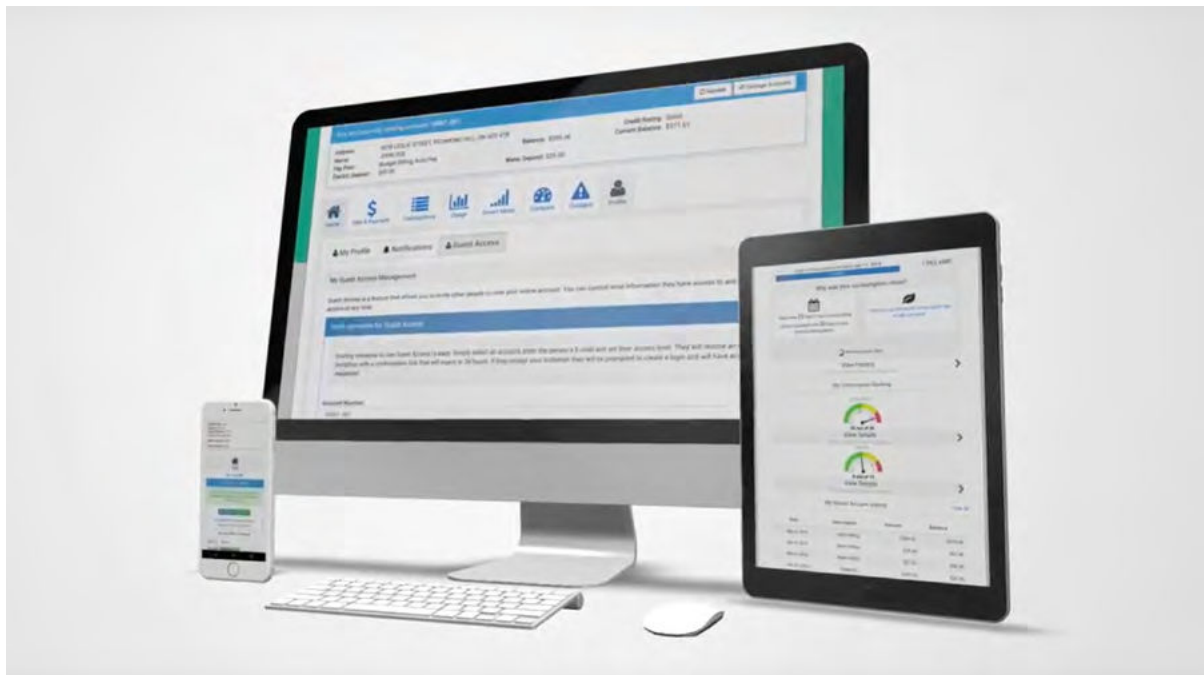
Here at SilverBlaze, we've recently conducted some original research into this area, and while the data is about utilities and utility customers, much of it applies to customers in every other industry.

- **Customers don't want to call you to accomplish routine tasks.** While customers will still call when they want advice or need help with complex issues, for day-to-day tasks like paying bills or changing their address on file, they prefer other methods. 53.5% of utility customers we surveyed chose online forms and email as their preferred method of contact. Among respondents 18-24, 68.8% preferred a mix of online forms, email, and text messages. The less often your customers need to call your customer service line for small issues, the happier they will be.

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- **Customers want to know the status of their accounts.** Customers want to have all the data about their account at their fingertips. For electric, water and gas utility customers, this means a desire for monthly usage reports and information about how to reduce their footprint. For other organizations this will mean different types of information, but what will remain the same is that customers want to know everything that you know about them, and they want to have access to that info on their schedule, not yours.
- **Customers want to hear about deals.** But they don't want you to call them! While 44.7% of 25-34 year olds want to be contacted about bundles and special offers and 28.9% want to be informed about new products, they overwhelmingly want to be contacted by either email or text message.

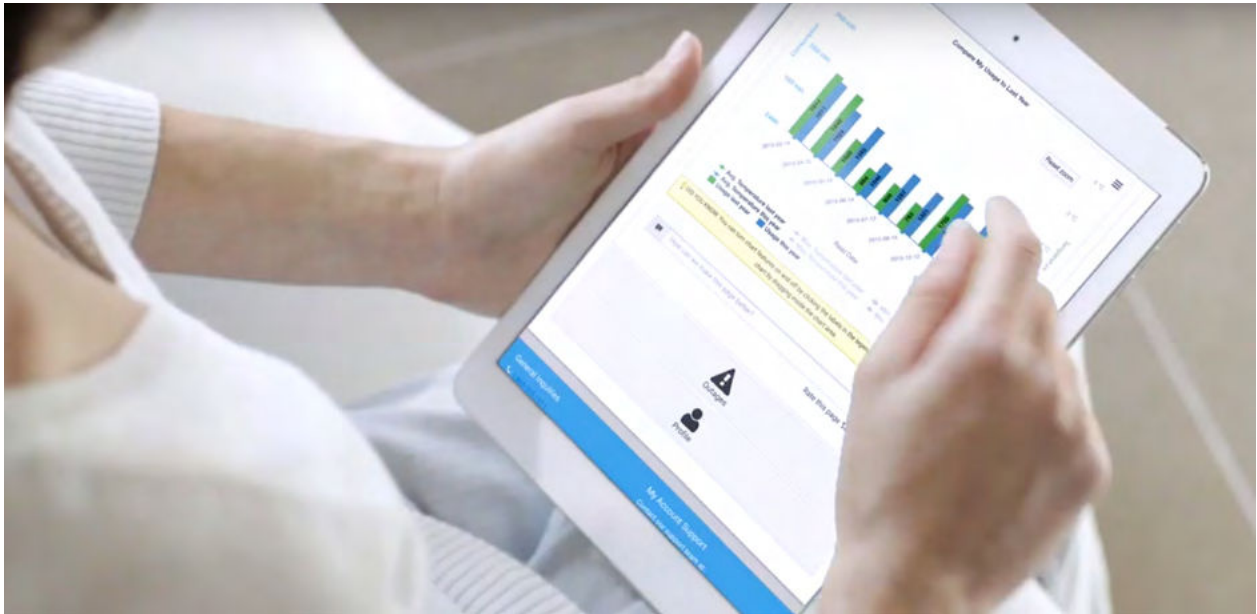
To access the complete original research, download the report [here](#).



What does the self-service portal of the future look like?

As we look toward the future and try to anticipate what consumers will demand from self-service portals, there are a few clear trends. If your organization can meet these goals, you will be well-positioned to meet your customers' expectations.

- **Get the basics right.** Handling basic account processes like payments and changes to billing addresses should be as simple and seamless as possible.
- **Provide all the information your customers need.** Everything that your customers might want to know about their accounts should be easily accessible through your web portal. It shouldn't be hidden away in submenus, and they definitely shouldn't need to call your customer service line to get any basic information.
- **Make it easy to use.** This is where a lot of organizations are currently stumbling. With the huge amount of functionality and data that the best self-service portals are offering these days, it can be very difficult to package and present all of it in a way that isn't confusing or overwhelming. Creating a well-designed user experience for self-service portals is an art, which is why it often pays off to work with [self-service specialists](#).



One thing is clear: the days of trying to control access to information and services through a customer service line are over. Organizations, companies, and utilities that are able to capitalize on effective self-service portals will prosper and make their customers happy, while those who can't will struggle with customer satisfaction.

Want to see what a great self-service web portal designed specifically for utilities looks like? Check out our short video series on Capricorn!

[**Click Here To See The Video**](#)