Common Causes for F-bombs in Customer Feedback

If your company is using a survey tool such as Foresee you're probably getting some really "interesting" if not colorful comments from your customers on a daily basis. Survey responses can be very useful in isolating the stumbling blocks in your web and mobile experience. And if you don't address the problems in your customer experience, don't expect the complaints to go away, because they will only get worse over time. Here are some of the things that drive customers crazy and trigger a mild case of Tourette's syndrome, resulting in a diatribe of expletives aimed at your company's good name. The customer satisfaction ratings are based on a scale of 0-100 with zero being unfavorable.

Payment Fees – this is the single-most irritating thing you can possibly do to your customers. They don't care if it's a "convenience" fee as little as $1.95, the idea that you are charging them a fee to make an online payment is preposterous. No other industry does that to them. Some of the key words from actual customer feedback include words like, "robbery" and "extortion". Customers say it best:

Foresee comment: *Dump the Matrix bill pay plan. You shouldn't be charging people money to pay their bill. Some third party shouldn't be making a profit off customers to pay their bill. It's ridiculous. It's greedy. It's not moral. It's unethical. Stop the thieving and stabbing in the back. Do away with charging the third Matrix party to charge credit cards a $3.50 fee or whatever it is, just to pay your d*mn bill. Get rid of it. It's greedy. It's nasty. Stop it.* (Customer Satisfaction rating: 0).

Tweet: *I just love how* [Your Company Name Here] *extorts an extra $2.95 to pay my bill just because I won't give them access to my bank acct. Is this legal? #Extortion*

Foresee comment: *I do not like being robbed twice by your company. Once by your disgustingly high rates and once more to be charged to pay with a credit card.* (Customer Satisfaction rating: 0)

Tweet: [Your Company Name Here], *I just gave you a payment for nearly a $300 bill and you're giving me a $3 service charge? Do me a solid and politely go f*ck yourself.*

Third Party Sites – this is related to the payment fees because it's usually a third party (Kubra, Bill Matrix, Western Union, etc.) that processes the web, mobile and IVR payments. The biggest problem with using third party sites is utility customers don't trust them. The second biggest problem is you have no control over the user experience or the reliability of the site. It will have an entirely different look and feel and it's likely it will not be as usable as your web site. Furthermore, customers hate having to log into another site and provide information that should already be stored. And worst of all, once they make the payment and return to your site it will be up to two days before it's reflected on their Account Summary. The third-party site problem is not just limited to bill payment providers – most utilities are using outside vendors for their energy usage data. Remember, if their site is down or the meter data doesn't load properly, your company gets the black eye (lower satisfaction score).

Foresee comment: *Trying to pay my damn bill. Get your s#*t together. Bill Matrix THE SITE IS F*#KED UP.* (Customer Satisfaction rating: 7)

Foresee comment: *Get up to the 21st century, there is no reason whatsoever a company has to use third party billing.* (Customer Satisfaction rating: 11)

Foresee comment: *The online bill-pay via credit card did not work. I had to call it in.* (Customer Satisfaction rating: 7)

Foresee comment: *Trying to pay with a debit or credit card and it took me to back to the home page the first time, then gave me an error, and the third time I finally got to the outside site without any clarification that it would be the place to pay and that I'd have to put in personal information before being able to pay.* (Customer Satisfaction rating: 7)

Foresee comment*: Made a payment on 2/3, received confirmation. That payment was never applied, does not show in history, now I received late notices, with no means to talk about concern with a live person. Not possible to trust the financial accuracy of the transaction. I made a second payment today -* (Customer Satisfaction rating: 26)

Foresee comment: *Excessive pop ups and redirections to unwanted sites and pages. Energy tracker information on my account; it failed, spammed me and was unable to sign in to energy tracker.* (Customer Satisfaction rating: 0)

Foresee comment: *The credit card fees to pay a bill are not cool. Also sending me off the [Insert Your Company Name Here] website to pay is sluggish and bill matrix makes the 'bill payer' enter the account number telephone number and amount, very sluggish part of the process.* (Customer Satisfaction rating: 22)

Foresee comment: *Wanted to see my energy usage, but was blocked because my browser (Firefox) does not accept 3rd party cookies. Instructions were there to reset my browser, but I DO NOT WANT TO, as it leads to ads and security risks. I also do not want to set it and then reset it after visiting the [Insert Your Company Name Here] site. Please find a way to see the data without 3rd party cookies. I am logged on, so that should be enough ID and security.* (Customer Satisfaction rating: 40)

Customer comment: *You seriously need to fire the BillMatrix company. It is always offline or not working. [Insert Your Company Name Here] is the only utility that I have in which I ever have problems paying my bill online. And it is because of the BillMatrix system.It totally sucks.*

Slow Page Load Times – performance is a huge usability issue, especially with mobile users. The average expected page load time is 2 seconds. If you can't deliver that, chances are they will abandon the site whether it's on mobile or the desktop. One company started experiencing upwards of 30 seconds page load time for their Account Summary. Within days, their customer sat ratings immediately took a 10-point drop.

Foresee comment: *Slow site. Takes 10-20 seconds to complete some actions.* (Customer Satisfaction rating: 55)

Foresee comment: *Speed it up, make it simpler. Very slow to load. Clunky system.* (Customer satisfaction rating: 26)

Foresee comment: *I wasted 40 minutes trying to setup an account so I could pay online the setup process was very slow because the page kept expiring after trying to load for long periods of time and when it did setup my login/pw it wouldn't let me login...* (Customer Satisfaction rating: 0)

 Forgot Password? – Forget About It! – this is one of the most common barriers to accessing your online account, and customers coming to your site forget their passwords all the time. It generally goes something like this: user enters username and password unsuccessfully three times, and each time they get vague error handling that says, "User ID or password not valid". After three attempts they are locked out and look for the "forgot password" link. The user enters an email address and then goes to his spam folder to retrieve it only to find it doesn't work.

Foresee comment: *Couldn't log in. I would like to not be denied access. Tried to pay my bill and it won't let me log in.* (Customer Satisfaction rating: 22)

Foresee comment: *You have lost my previous password and the new temporary does not work.* (Customer Satisfaction rating: 0)

Foresee comment: *I reset my password 5 times and copy pasted it. I used the email I received the password in to login. The site won't let me log in. This is terrible.* (Customer Satisfaction rating: 0)
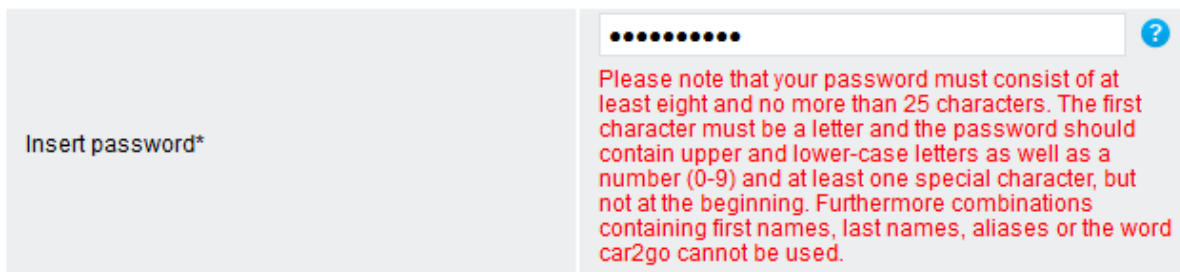
Foresee comment: *Make changing password easier.* (Customer Satisfaction rating: 30)

Foresee comment: *Reset my password, then pay my electric bill so it's not late. To stop getting error messages so that I can reset my password and pay my bill. Password reset and pay bill options were what I wanted to use, but nothing worked within my account.* (Customer Satisfaction rating: 0)

Foresee comment*: Fix the login tools. Fix the password reset button. Fix the email-with-new-password process. Put in an online live chat function. Don't forget existing passwords. Allow ALL normal keyboard characters in a password. (Is that enough or should I continue?) My password doesn't work. (I wrote it down.) The tool to reset my password doesn't work. No email message from [Insert Your Company Name Here] ever arrives. I have a new email address. You messages are currently going into a SPAM file.* (Customer Satisfaction rating: 0)

💣 **Poorly Design Registration Process** – this is the other main barrier to online account access. This ranges from requiring lengthy account numbers and meter numbers to ridiculous password requirements and sending confirmation emails and requiring customers to sign-in immediately after registering online. One company we are familiar with has a less than 50% success rate for registration. Those are not good odds my friend. Another example of stupid questions: why ask for information you already have on record, like first name, last name, etc. Also, why block them from re-registering an existing online account? Another source of frustration is when the "Remember this computer?" functionality fails. It usually takes the form of telling them you don't recognize their computer and then forces them to answer 3 questions and then open an email or a text message with a security code.

Insert password*	●●●●●●●●●● ❓ Please note that your password must consist of at least eight and no more than 25 characters. The first character must be a letter and the password should contain upper and lower-case letters as well as a number (0-9) and at least one special character, but not at the beginning. Furthermore combinations containing first names, last names, aliases or the word car2go cannot be used.

💣 **Asking Stupid Questions** – yes, there really are stupid questions, such as, what type of customer are you, business or residential? Or, what region do you live in, the north or the south? Or better yet, as part of the survey, for most monopoly utilities, would you recommend us to your friends and relatives? If you're going to ask them something, make it something you don't already know or things that they assume you don't already know.

Foresee comment: *I think it's RIDICULOUS that every time I get on the web site I have to choose what type of customer I am when I log in. You can't figure that out? Really?? It's idiotic! Make the stupidity stop! The "choose your acct type" is stupid. If you the company I have an acct with doesn't know what type of an acct I have then why are you in business.* (Customer Satisfaction rating: 19)

Foresee comment: *Why, AFTER I sign in, do I have to choose residential or commercial? Shouldn't you know that? Also, the site design/nav is busy and too small.* (Customer Satisfaction rating: 41)

Foresee comment: *For the life of me, I don't see the purpose of No. 29 (How likely are you to recommend [Insert Your Company Name Here] to someone else?). It's almost insulting to a long-time customer. And what choice do we have anyway?* (Customer Satisfaction rating: 82)

Foresee comment: *I mean really, who wrote this stupid thing? As [Insert Your Company Name Here] is the ONLY electrical power company here, how could I not recommend them or discourage others from using their services. Don't you people at least check the particulars of a company for these surveys? Snort, snort, that's not too smart.* (Customer Satisfaction rating: 81)

Foresee comment: Seriously? Question #29 is completely stupid! (Customer Satisfaction rating: 67)

Foresee comment: *Discourage others from doing business with you????? You hold a monopoly.* (Customer Satisfaction rating: 15)

Foresee comment: *You are a monopoly -- asking whether I would recommend you is a ridiculous question!* (Customer Satisfaction rating: 23)

CAPTCHAS – this is probably the number one f-bomb generator on the internet today, hands down. A CAPTCHA is like a challenge question to ensure the user is not a bot trying to hack into the site. So, to gain access, the user is presented with an image of letters and numbers that are somewhat obscured. The problem is, most of the time they are hardly readable and become a major stumbling block for accessing the site. They are commonly used as a security backup in the "forgot password" process. Here are some examples from actual users of Google who are required to enter a CAPTCHA before they can post a comment:

Online post: I love leaving comments. But the most annoying thing ever is the F****NG CAPTCHA. I AM NOT A ROBOT.

Online post: *Google GET RID OF THE F****NG CAPTCHA! Seriously, didn't we already do that when we registered and we had to enter it?? Or is it just that you won't admit there are a sh*tload of problems with your site?*

Online post: *I haven't got a real problem with Captcha but it's f****ng annoying that you need to click the button 50 times before you get anything out of the f****ng image.*

Online post: *So let's review how Google screwed themselves. Sh*tty YouTube video download bandwidth, messed up player track bar, theme that looks like Bing, annoying side bar, and a YouTube home page that loads every update into a giant cluster f**k. Wow google, you're the #1 messed up site.*

Account (Premise) Centric Sites – if you implement your web site the wrong way (not customer centric) you will end up having to ask stupid questions from time to time. An account or premise-based web site requires that the customer add their new account every time they move. A customer-based site looks at all the accounts for customers and knows when they move to a new premise and therefore, automatically adds that account to their online access. A premise-based site forces the user to register each of his or her accounts separately, so if they move they have to register their new account in order to have online access.

Foresee comment: *Pay a bill, but kept being routed to a closed account a decade old, not my current one. I pay my bills, but come on, I shouldn't have to beg you to take my money.* (Customer Satisfaction rating: 0)

Foresee comment: *Could not register new account and pay bill. I was not able to accomplish anything I wanted to by logging on today. It kept telling me my account was closed and there was no place to put my new account number to update my info. I feel like I wasted 20 min and nothing was accomplished: my bill is not paid, I am not signed up for paperless, equal pay, and my new account is not registered even though I have hard copy of the bill in my hand. Very Frustrating.* (Customer Satisfaction rating: 37)

Foresee comment: *Could not update information and remove closed account and make open account my primary. Kept taking me back to an old closed account.* (Customer Satisfaction rating: 0)

Foresee comment: *I previously had an account with [Insert Your Company Name Here] at another address. When attempting to sign up for paperless billing at my new address, the site wouldn't let me because I was using the same email address as my old (closed) account. Your software does not account for this eventuality. I then changed to a different email address, filled out the info and saved it, whereupon a system error occurred. I did this twice and gave up for the time being.* (Customer Satisfaction rating: 0)

Forsee comment: *I moved my physical address 3 months ago. I opened a new account. When I went to view my usage at my new address, I was not able to do so. I tried to set up a new account, but was denied because I had entered the same email address as my old account (which had a different number). There were no directions on how I could access info from my new account without using a different email address (which I do not have). Please give me directions on how I can set access to my new account.* (Customer Satisfaction rating: 0)

💣 **Rigid Sign In** – one of the biggest mistakes companies make is not providing multiple means of access within the web or mobile channels. If the user tries to sign in three times and is kicked out of the system, it will likely generate an angry phone call. Many companies outside the utility industry have eliminated this barrier with alternate means of online access through security questions, entry of other known information such as a combination of phone number, last 4 of SSN and ZIP Code. And others have provided guest sign in for one-time payments:

Foresee comment: *Signing in is a pain in the ass. Just have a pay bill button, enter your phone number and be able to do only that. Pay the bill, no other information needed to get there and no one can glean anything from it other than you owe a few bux. I can NEVER remember all the passwords all of my accounts use, I always remember my phone number. I could care less if someone enters it and sees that I owe you money. Hopefully they will pay it for me. I hate all this hacker internet security crap.* (Customer Satisfaction rating: 15)

Foresee comment: *Being able to get into the site on the first attempt. I regularly have trouble signing in - it does not accept my email address at the same time you send me emails at the address I am trying to use????? Frustrating.* (Customer Satisfaction rating: 0)

Foresee comment: *Unable to sign in with e-mail address and password (same for 7 years) and customer services closed. Requested new password and still refused entry. Less rigid in sign in. Appreciate*

security. However, when using same e-mail and password for years should not be refused. Refusal of my e-mail/password to open and pay my bill. Need to pay off hours due to work and family issues. No support when needed. (Customer Satisfaction rating: 11)

Foresee comment: *Trying to set a new password. Then the new password didn't work so I tried again and that new password wouldn't work. I can't get in to the site. I ask for help and the help doesn't work.* (Customer Satisfaction rating: 0)

Foresee comment: *I was trying to pay my bill. I would like to be able to look up my account without the account number. Make it so people can look up an account or create one with their address or social security number, not just the damn account number.* (Customer Satisfaction rating: 0)

There is hope – The bottom line: <u>your customers are just trying to give you their money</u>. Why not remove the barriers and make it easy for them? For each of the scenarios listed in this blog there are several solutions. In future blogs we'll discuss solutions for each of these stumbling blocks in detail. For example, some of you may be thinking you can't eliminate the problem of fee-based online payments, but be aware, there is a growing trend among utilities to get rid of "convenience fees".

It's time to fix the problems that cause broken relationships with your customers.