

Dick Kevin, Delta Institute

Title: Income Eligible Digital User Experience

Abstract: Income Eligible utility customers, which include those making below 60% - 80% of the Area Median income, comprise approximately 40% of the population. They are diverse, include households with seniors and children under 6, and are not often targeted for digital deliver of programs in utilities that are designed for their customer experience. Understanding their customer experience is key to unlocking their potential to save energy. I plan to present Delta Institute's user research developing the Lumin product, an intelligent messaging service designed to help struggling utility customers pay their bills flexibly with mobile payments and access subsidies and utility incentive programs before they get into arrears. In our program design, we had to overcome a number of design barriers and continue to advocate for program changes to make program access easier for this population. These findings have broad applicability in our program design for struggling customers. The presentation will cover: 1) How we got here; the present program design for payment and subsidy programs. 2) Income eligible customer experience challenges (e.g., how do the unbanked pay bills and how does this affect utility incentive programs). 3) Costs and savings of different design approaches. 4) Behavioral science behind digital interventions. This will include a short primer on the application of BJ Fogg's Behavior Model to utility program design. 5) Delta Institute's experience applying human centered design to solve some of the experience problems we have found. 6) A call to action for future advocacy, design, and research. There is a lot of content that I can focus on depending on the needs of the conference. Please let me know if you would like me to dig deeper on any aspect of this research.