

KUBRA 2026 Billing & Payment Insights: Beneath the Surface

The customer journey may appear like smooth sailing, but beneath the surface, hidden friction is eroding confidence, delaying payments, and making it harder for customers to get the help they need.

The Experience Gap

At first glance, customer satisfaction appears strong. But look deeper, and a different picture emerges.

How customers rate their billing experience:

- 25% "Excellent"
- 45% "Good"
- 31% "Fair" or worse

Expectations are rising faster than customer satisfaction.

Bills Cause Confusion

Bills may look straightforward, but clarity disappears beneath the surface.

Only 36% of customers report zero confusion with their bill.

Top sources of confusion:

- 43% Charges and fees
- 41% Usage details
- 18% Adjustments and past balances
- 9% Due date

Where confidence runs low:

- Only 34% strongly agree their bill is clear and easy to follow
- Only 27% strongly agree that charges and fees are easy to understand
- Only 28% strongly trust the accuracy of their bill

A bill doesn't have to be wrong to create uncertainty.

Payment Problems Are Common and Costly

30% of customers experience issues when making a bill payment.

When issues occur, 62% delay or abandon their payment entirely.

Even small disruptions can create significant downstream impacts.



Self-Service Works, But Not for Everyone

77% of customers can complete billing tasks independently, but gaps remain.

Where self-service falls short:

- 14% still need help with some tasks
- 4% find self-service difficult or time-consuming
- 5% prefer to contact support rather than using self-service tools

Great self-service makes every customer feel confident navigating on their own.

Assistance Programs Aren't Reaching People

Even when support exists, many customers don't see it when they need it most.

58% of customers who may need assistance are unaware of or unable to access programs.

Where disconnect happens:

- Only 50% find assistance communication effective
- Only 22% strongly feel their bill directs them to available help
- Only 43% say they can easily access assistance programs

Assistance only works when customers know it's there.

Clearer Waters Ahead

Every hidden obstacle represents an opportunity to strengthen the customer experience.

Utilities that reduce confusion, simplify payments, improve self-service, and connect customers with assistance don't just solve problems. They build confidence, trust, and lasting customer relationships.

KUBRA helps utilities navigate toward a better customer experience.

