



Customer Personas

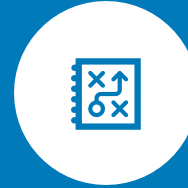
Executive Summary

May 2024

Agenda



Project Objectives



Approach



Personas



Next Steps



Appendix



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Project Objectives

- 01 Align stakeholder groups on core customer needs and behaviors
- 02 Create initial customer segments and personas to inform customer experience design strategy
- 03 Identify opportunities to build on initial customer segments and personas



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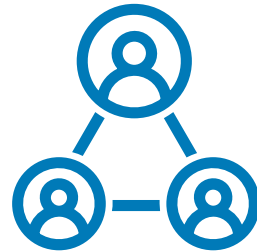
Appendix

Residential Customer Segment Approach



Collect & Organize Data

Combined customer contact information and 3rd party data on demographics and lifestyle



Develop Residential Customer Segments

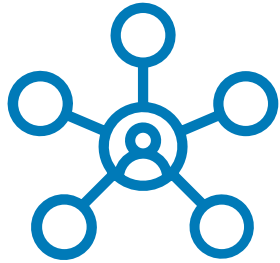
Performed a factor analysis to identify themes and trends in 3rd party data



Create Customer Personas

We conducted interviews for the segments or archetypes and additionally supplemented with qualitative data from social media sites.

Performing the Factor Analysis



Segment's Lifestyle & Behavior Variables

Using 250 demographic and lifestyle variables, we conducted a factor analysis to determine themes and trends

3 primary factors emerged to help segment RIE residential customers



1. Channel Usage

Determined whether customers favored traditional vs. digital channels



2. Wealth & Income

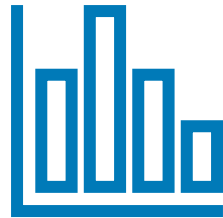
Determined if customers were more likely to engage in higher wealth and income behaviors vs. lower wealth and income behaviors



3. Purchasing Preference

Determined if customers had more impulsive and interest-focused purchasing behaviors vs. deliberate and methodical purchasing behaviors

Landlord & Low-Income Customer Approach



Collect & Organize Data

During the customer screening and verification process, customers self-identified as being a landlord



Create Landlord Customer Persona

Conducted interviews with 5 RIE landlord customers and supplemented these findings with secondary research



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Persona Terminology

Household Income: The total gross income of all members of a shared residence

Tech Adoption: How quickly and willingly the user will start using new technologies, digital tools, and digital products

Energy Efficiency: How many steps the user's household is currently taking toward reducing their energy usage and energy conservation

Environmental Initiatives: How many steps the user's household is currently taking toward environmental efforts such as solar power and clean energy

Jason Moreno

The young condo owner

Age: 31

Household income: 110k

About

I'm in my early thirties and **share a condo with my partner**. I don't own the entire building. Our unit is on the older side, which raises **concerns about energy efficiency**.

Even if my HOA were to approve something like solar panels, this isn't our "forever home." I need to **ensure that any investment I make yields a return**.

Financially, I'm not struggling, but I'm also not wealthy. I prioritize saving where possible, so **even slight rate increases are noticeable**.

I **prefer online solutions** whenever it's possible.

Goals



Find ways to **lower my energy bills**



Use new technology like Nest to save money



Understand my energy bill and see if switching suppliers could help

Pain Points



Rising rates and **higher monthly bills**



Not being able to independently install solar panels because I own a unit in a building



The RIE **website not always providing the assistance** or services I need

“Why am I paying more money if I'm not using more energy?”

Jason Moreno

The young condo owner

Age: 31

Household income: 110k

Tech Adoption



I work for a tech company, so I'm very comfortable with websites and devices.

Energy Efficiency



I find ways to use less energy and enjoy using devices and apps to help.

Environmental Initiatives



I use the features on my Nest to monitor my usage. I'm interested in solar, but currently live in a condo.

Monthly Visits to Utility Website



Once a month, I make sure my payments went through and check on my usage.

Frequency of Calls to Utility



I can't remember the last time I called because I prefer to find what I need online.

Assistance Programs

With our combined incomes, we have no problem paying the bills on time and wouldn't qualify for assistance.

Efficiency Programs

I'm pitching the RISE program to the HOA to get energy-saving upgrades for me and the other owners.

Paperless

I review my bills online and get whatever I can sent digitally. Mailing paper bills is a waste, and I wouldn't look at them anyway.

Budget Billing

I like to check my bills monthly to notice when they become more expensive and motivate myself to do better. Seeing the changes in usage and cost is a helpful reminder.

Auto Pay

Auto Pay is easier and saves me time. I don't have to worry about remembering to pay.

“Why am I paying more money if I'm not using more energy?”



Beth Miller

The recent retiree

Age: 65

Household income: 55k





About

My husband and I **recently retired, so we're living on a fixed income** and need to be careful. **One way we do that is by making sure we get all of the discounts we're eligible for.** This helps us save money where we can.




I'm hoping to cut costs with green energy options, especially since we own our home and want to pass it on to our kids. Now that we have more time, **I'm interested in learning about solar energy, but I'm not sure where to start.**

I can pay our bills online, but more complex problems can sometimes be challenging. **It's very important to me that I can talk to a helpful, knowledgeable service person.** I have such low expectations when it comes to getting help from a human nowadays, and it's very frustrating.

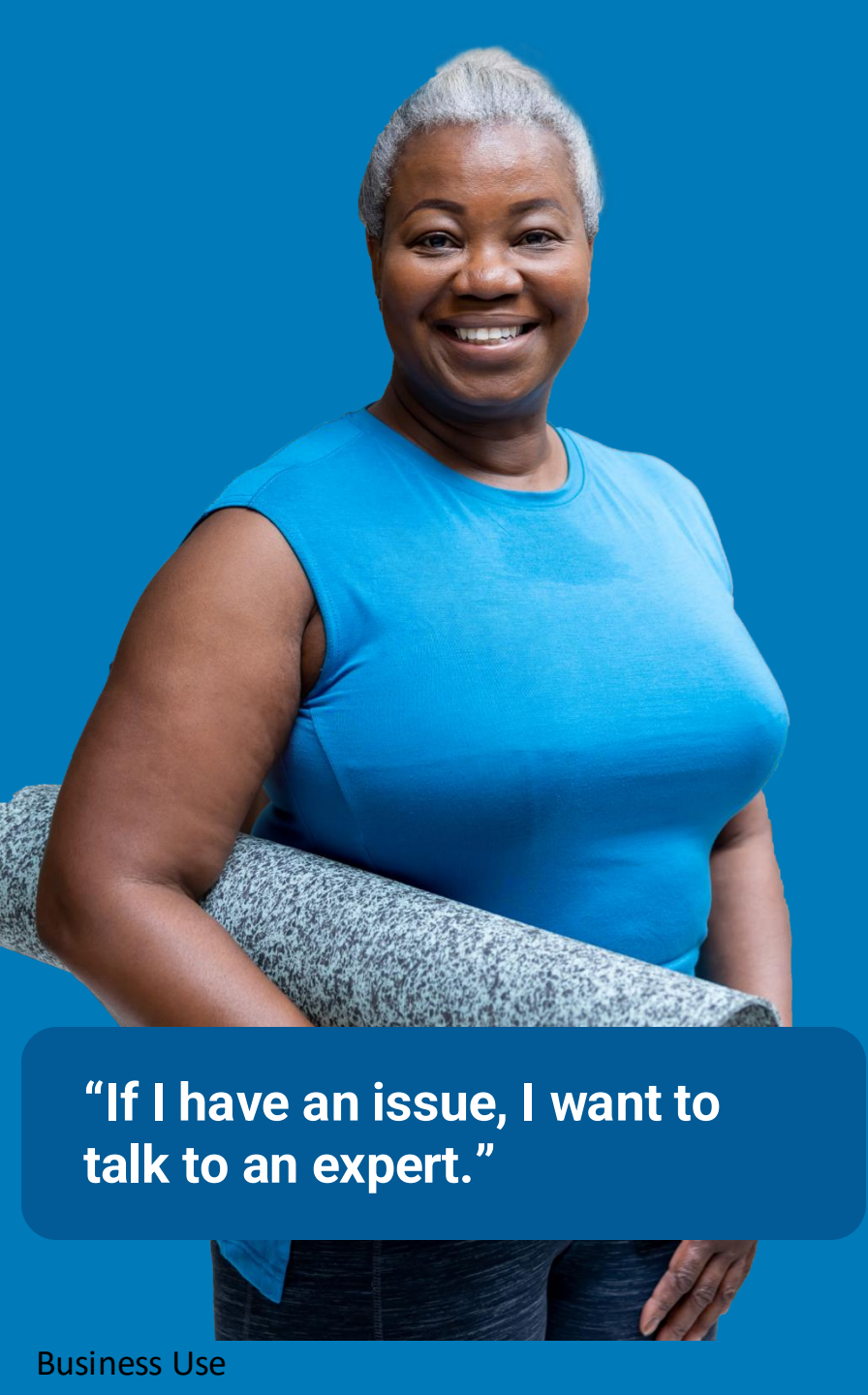
Goals

-  Make **bills predictable** and avoid surprises
-  Ensure I'm **getting every senior discount** that I'm eligible for
-  **Get help** without being pointed to a website
-  Increase my **home's value** and its **energy efficiency**

Pain Points

-  **Small, hard-to-read text** on the website and emails
-  The lack of **agent availability** and need to take too many steps to speak to an agent
-  **Figuring out where to start with home upgrades** without getting cold calls from salespeople

“If I have an issue, I want to talk to an expert.”



Beth Miller

The recent retiree

Age: 65

Household income: 55k

Tech Adoption



I'm comfortable with technology. It's all around us these days.

Energy Efficiency



We're on a fixed income, so we need to save energy and keep our bills consistent.

Environmental Initiatives



I like reading about what my utility company does for the community. I've heard about solar energy, but don't know where to begin.

Monthly Visits to Utility Website



I visit twice a month to check our usage and pay our bill.

Frequency of Calls to Utility



I prefer to speak to someone who can help me make sure I get the correct discounts.

Assistance Programs

We qualify as seniors, so I want to make sure we're taking advantage of all of the eligible programs.

Efficiency Programs

I'm interested in help with weatherproofing or adding energy-efficient and cost-saving upgrades to our home.

Paperless

I'm used to getting things in the mail, so I've stuck with that for now.

Budget Billing

I like to keep our bill consistent so there are no surprises.

Auto Pay

I'm used to logging on to pay my bill and I like to look over my usage.

“If I have an issue, I want to talk to an expert.”



Cam Metier

The pragmatic landlord

Age: 58

Household income: 107k




About

Property management isn't what puts bread on my table, but I value the extra income.




I'm pressed for time when it comes to managing my properties. **Any tools or resources that empower tenants to resolve their own problems are a relief for me.** I prefer not to act as a middleman between tenants and utility companies. **I expect Rhode Island Energy to be readily accessible to their customers.**

I pay the utility bills for any common areas on my property. I want to be confident that my utility manages its responsibilities so I can accurately monitor my expenses.

Goals

-  **Confirm meters are collecting accurate usage data for each unit** and charges don't go to the wrong places
-  **Ensure I'm only paying for my buildings' common areas** and not for individual units
-  **Make transitions between tenants easy and hassle-free**

Pain Points

-  **The cost of energy to power empty buildings cuts into my profits**
-  **Being harassed by late bills related to empty units**
-  **Making improvements to multi-unit buildings requires informing all tenants**

"I don't have time to be the middleman for my tenants."



Cam Metier

The pragmatic landlord

Age: 58

Household income: 107k

Tech Adoption



I'm comfortable with technology and keeping digital records is important to me.

Energy Efficiency



I try to avoid any waste that would eventually cut into profits. Wasting energy is wasting money.

Environmental Initiatives



I am open to investing in solar energy, but you'll need to clearly illustrate how it's going to result in long-term savings.

Monthly Visits to Utility Website



I log on monthly to make sure the payments go through and check for any billing issues or discrepancies.

Frequency of Calls to Utility



I tried to call a few times in the past, but got frustrated by wait times and agents who didn't have the answers I needed.

Assistance Programs

I have tenants who would qualify, but the utility needs to let them know about the programs and how to apply.

Efficiency Programs

I'd love to upgrade the efficiency of the units, but getting tenant approval makes me wonder if it's worth all of the time and effort.

Paperless

I prefer to keep digital versions of my records to make them easier to search and organize.

Budget Billing

I need to keep careful records of cost and spending and track any monthly changes, so I can adjust rents accordingly.

Auto Pay

It saves me time, but I'm very mindful of any discrepancies or errors.

"I don't have time to be the middleman for my tenants."



Lisa Peterson

The low-income renter

Age: 38

Household income: 48k




About

We're a family with three young kids and a limited monthly budget. We do our best to stay ahead of bills. Sometimes, if there are no late fees, **we need to delay paying specific bills.** When I'm in that situation, I don't particularly appreciate receiving "nasty-grams" from my utility when my payments are late.

I need easy-to-understand information about available programs and assistance options, especially those with quicker approval times. **I've heard it can take over a month to get approved.** The current process feels overwhelming and time-consuming, adding even more stress.

Our bills go through the roof during some months, and it becomes challenging to manage. Now that my husband and I work from home, we are constantly charging our devices. We're using much more energy, even though we try to cut back.

Goals

-  Further **reduce energy consumption and bills**
-  Explore **financial programs and payment plans** for assistance
-  Understand **Budget Billing** and its impact on payments

Pain Points

-  **Complex and lengthy approval process** for grants and financial programs
-  **Unexpected financial challenges** due to spikes in winter and summer pricing
-  **Increased energy usage and higher bills** when we are working from home

"We're doing our best not to fall behind, so every bit of flexibility and assistance helps."



Lisa Peterson

The low-income renter

Age: 38

Household income: 48k

Tech Adoption



I'm very comfortable with technology. I prefer using websites and mobile apps to accomplish tasks quickly on my phone.

Energy Efficiency



I want to conserve as much energy as possible so we can save as much money as possible.

Environmental Initiatives



We rent, so solar isn't an option for us. In the future, we'd need to know it would lower our bills quickly and wouldn't cost an arm and a leg to install.

Monthly Visits to Utility Website



I look at the site a couple times a month. I check on our usage to know what to expect. I also pay the bill.

Frequency of Calls to Utility



Once in a while, if I can't find something on the website, I will call and hope the agent can give me the information quicker.

Assistance Programs

We could really use the help, but I'm not sure what all the options are. I've also heard some programs like the forgiveness program have lengthy approvals.

Efficiency Programs

If we can find ways to lower our usage even more, that would be more money back in our pockets.

Paperless

I prefer paper bills, because I check my usage very closely and keep all the bills in one folder for easy reference.

Budget Billing

I just learned about it. It could keep things consistent and prevent us from getting behind on payments.

Auto Pay

I can't afford overcharges and I don't always have the money to pay right away unfortunately.

“We're doing our best not to fall behind, so every bit of flexibility and assistance helps.”

Alice Chen

The Gen Z new customer Age: 23 Household income: 65K

About

I recently graduated from college and moved into my first apartment with a roommate. **I'm still figuring out this whole "adulting" thing**, so I want to make sure I do things correctly.





Setting up my utilities was more confusing than I expected—**it was my first time doing it on my own**, and I wasn't sure how to select my specific apartment so I could start service. **I'd rather use the website than call**, unless it's a complicated issue with a lot of questions. Using the website means I can take care of things after work, which is when I have free time.

I take care of the electric bill, my roommate handles gas and water, and then we split any difference. That's worked well so far, but **costs can be an issue since we're just starting out and have student loans to pay back**. We also have a lot of electronics, and my roommate works from home with the AC on full blast, which adds up quickly. Tips on how to save money on energy are always welcome!

Goals

-  **Stay on top of bills** in first apartment after college
-  **Track shared expenses** with roommate to manage what each owes
-  **Save money** to put toward student loans

Pain points

-  Receiving too many **irrelevant emails**
-  **Chatbot taking too long** to provide useful answers
-  **Uncertain how to select apartment** during start service
-  **Higher-than-expected bills** impacting budget

"I'm just starting out, and staying on top of bills is a big priority."

Alice Chen

The Gen Z new customer Age: 23 Household income: 65K

Tech Adoption



I've grown up with digital tech and spend at least eight hours on my phone or laptop daily. I can figure out most websites and apps, but I expect them to be easy and stress-free.

Energy Efficiency



With student loans and my concern for the environment, I try to conserve energy. But between my roommate and me, we have a lot of devices constantly plugged in or charging.

Environmental Initiatives



I care about reducing my carbon footprint. Since we rent a small two-bedroom, solar panels aren't an option right now. But maybe someday!

Monthly Visits to Website



I log on once a month to pay bills. I might check the usage if the bill is particularly high, but otherwise, I just pay and get the confirmation.

Frequency of Calls to Utility



In the rare case it's something complicated, I'll call to talk it through with an agent. But if it's something I can do myself, I'd rather use the website.

Assistance Programs

With our combined income, I don't think my roommate and I would qualify for assistance, so I've never looked into it.

Efficiency Programs

I might be interested but I haven't enrolled in anything yet. As a new customer, I'm still figuring out what options exist and if they'd help.

Paperless Billing

I get all my bills digitally. They're easier to find than paper bills that end up in a pile somewhere. Plus, it's one less tree being turned into paper.

Budget Billing

Since I'm new to paying bills, I want to see how they fluctuate each month. I might set it up in the future, but for now, I like seeing the actual costs.

Auto Pay

I usually manage to cover the bills, but with rent and student loans, I sometimes borrow money from my parents for the pricier months.

"I'm just starting out, and staying on top of bills is a big priority."



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Next Steps

Personas are not static and must evolve alongside our business and our customers' ever-changing needs

01

Develop persona-based KPIs: Propose user experience key performance indicators (KPIs) for our digital strategies to satisfy each persona

02

Map journeys and add personas: Journey maps will emphasize key customer touchpoints with us while we conduct additional persona drafting interviews for other residential customer segments

03

Mature segmentation model: Through partnership with Communications and Customer Services, we can include additional data sources (like program enrollment and cross-channel behaviors) in our mature segmentation model

Questions?

Contact: uxresearch@pplweb.com



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PA Residential Customer Segments

		Segment 1	Segment 2	Segment 3	Segment 4	Segment 5
Demographics	Percent of pop.	46%	6%	14%	24%	18%
	Avg. head of household age	36	33	66	49	73
	Household income	87.5k	74.5K	80K	106.5K	78K
	Household Size	1.8	2.6	1.7	3	2.1
Dwelling Characteristics	Home Ownership	67%	96%	74%	75%	96%
	Year built	1958	1952	1966	1963	1961
	Percent multi-family building	18%	3%	18%	8%	4%

RI Residential Customer Segments

		Segment 1	Segment 2	Segment 3	Segment 4	Segment 5
Demographics	Percent of pop.	44%	9%	9%	6%	33%
	Avg. head of household age	36	74	53	61	60
	Household income	86.5k	77.5K	193K	107.5K	99.5K
	Household Size	1.7	1.8	2.9	2.9	2.2
Dwelling Characteristics	Home Ownership	58%	89%	97%	89%	72%
	Year built	1948	1957	1970	1959	1960
	Percent multi-family building	40%	15%	5%	11%	26%

KY Residential Customer Segments

		Segment 1	Segment 2	Segment 3	Segment 4	Segment 5
Demographics	Percent of pop.	36%	6%	14%	25%	18%
	Avg. head of household age	36	33	66	49	73
	Household income	87.5k	74.5K	80K	106.5K	78K
	Household Size	1.8	2.6	1.7	3.0	2.1
Dwelling Characteristics	Home Ownership	67%	96%	74%	75%	96%
	Year built	1974	1970	1971	1971	1986
	Percent multi-family building	8%	28%	9%	16%	98%