

# The great shift in billpayer behavior

Emerging barriers to delinquency  
management—and how to break them.



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## FOREWORD

# It's time to think differently about customer engagement



Consumer behavior is changing at a pace we've never seen before.

Rapid digitalization and the explosion of online channels. Ongoing disruption in the face of global events. Widespread economic turbulence and financial uncertainty. All these factors and more are converging to change the behavior of consumers.

Understanding what your customers want and need is more challenging than ever. But it's a challenge you need to rise to. If you aren't able to align your engagement strategy with individual customers' preferences and motivations today, they're unlikely to be your customers tomorrow.

It's time to embrace a new way of thinking about customer engagement and managing risk – one that leaves companies better equipped to navigate challenging times and retain customers.

We don't just need to keep pace with changing consumer behaviors, we also need to understand what's driving them. Rather than reacting to what's happening on the surface, we need to explore the many layers of consumer behavior to identify and overcome barriers to effective engagement. We can then use this understanding to create more effective interactions, mitigate risk and achieve better outcomes.

Behavioral engagement™ is a powerful new approach that uses behavioral science to help you understand your customers, empathize with them, personalize their experiences and ultimately drive conversions. It's a dynamic cycle of continuous improvement that maximizes customer lifetime value.

We're proud to share this groundbreaking report that shines a light on what's driving change in consumer behaviors, and what service providers can do to keep pace.

I hope this report will encourage you to start thinking differently about customer engagement and risk management in this new world of rapid and continuous change.

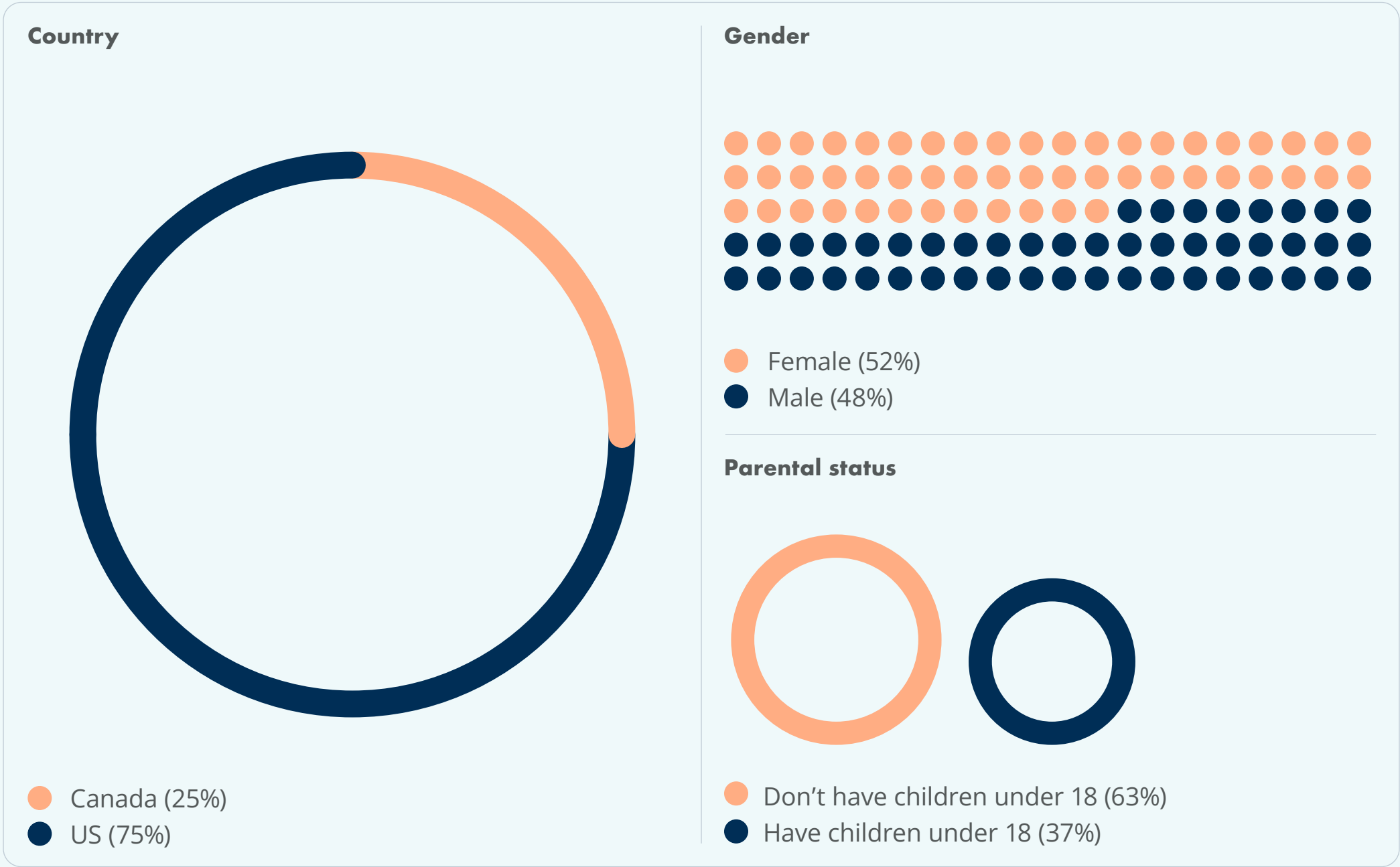
**Hanif Joshaghani**  
**Co-Founder and CEO, Symend**

# Survey methodology

It's generally accepted that consumers today are having a tough time, with many feeling exhausted and uncertain about the future.

We wanted to take a deeper look at the challenges facing consumers, how their behavior was being impacted, and – more specifically – how their relationships with service providers were being affected.

Rather than relying on assumptions we went straight to the source – surveying 2,003 consumers in the US and Canada in August 2022. All respondents were responsible for paying phone, cable and credit card bills. The research was conducted by Insight Avenue, a specialist B2B research consultancy.



## INTRODUCTION

# Let's explore billpayer behavior

How well do you know your customers?  
And we mean *really* know your customers?

Insight into how individuals make decisions, and what motivates their actions, is the key to successful engagement with them. From attitudes and perceptions to context and circumstances, understanding the factors that drive changing behaviors determines how strong customer relationships can become, and ultimately how successfully you can mitigate and manage risk.

Symend's latest consumer-based research explores the behaviors of 2,000 billpayers across the US and Canada to discover what's really going on.

The findings reveal profound shifts in billpayers' relationships with their service providers – including banks, fintechs, telcos and other communications providers.

It emerges that a staggering number of people are already falling behind on bill payments. Many are ignoring messages from service providers, or are actively cutting communication channels by switching off notifications. In the coming months, swathes of billpayers are considering changing providers or even eliminating services altogether.

Rather than simply defining this shift, the study takes a deeper dive to determine what's driving these changing behaviors. It explores a world where demands on time and money seem greater than ever. Real or perceived scarcity is leaving consumers feeling exhausted, overwhelmed and highly critical of the service providers asking them to take action. These barriers to customer engagement pose a significant risk as they are amplified and reinforced in a self-sustaining vicious cycle.

While this situation may sound bleak, the research also highlights compelling opportunities for service providers to break down these barriers.

Companies that understand customer behaviors and what drives them can use behavioral science (the study of decision-making) to develop more effective and empathetic engagement. This will help to build stronger customer relationships and ensure effective risk management.

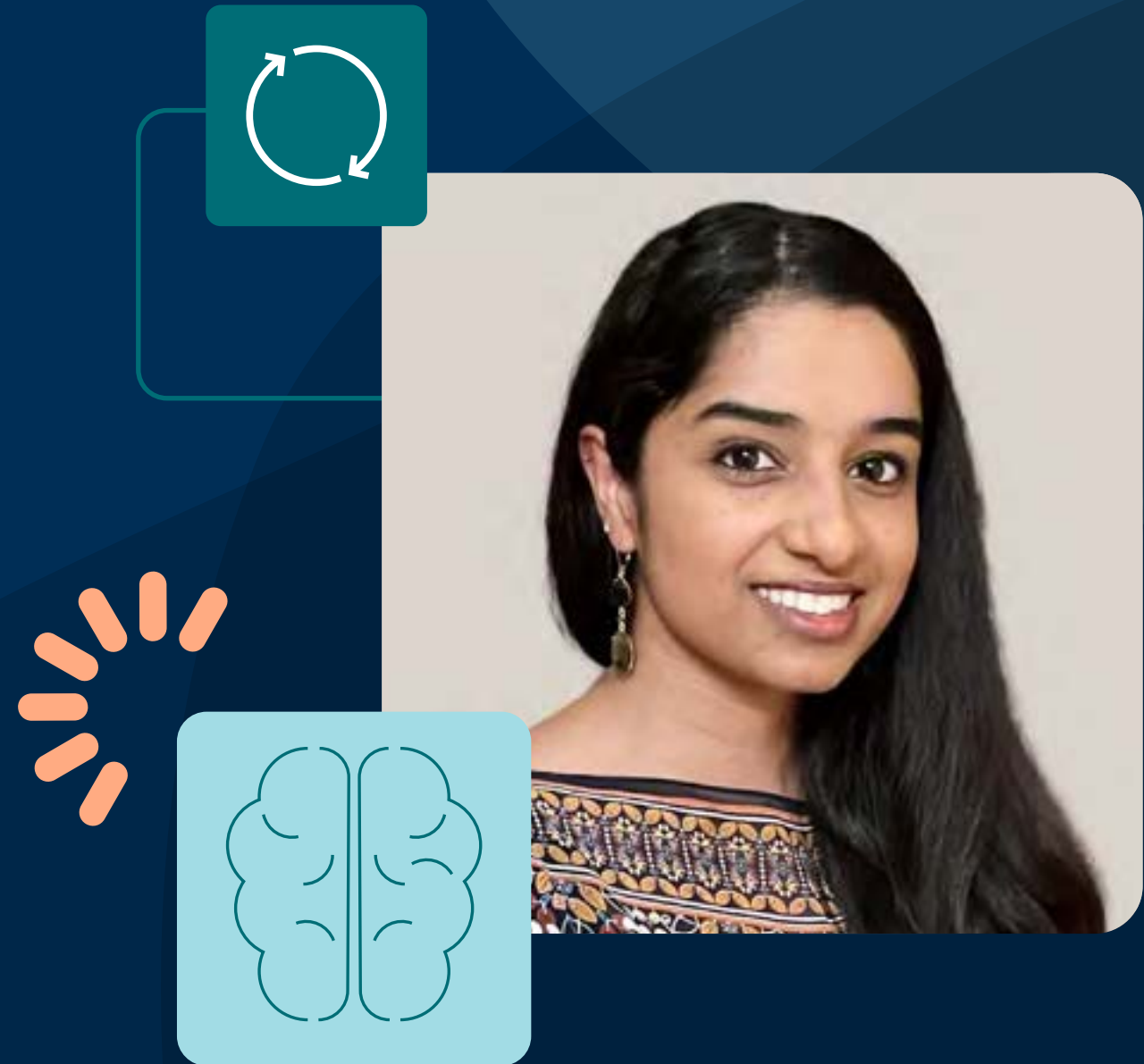
Read on to discover what's really happening with your customers today, and what is likely to impact their behaviors in the months and years ahead.

# Meet Aneesha Nilakantan, PhD, Behavioral Scientist at Symend

Throughout the report, you'll find commentary and insights from Symend's Aneesha Nilakantan, PhD, an applied cognitive and behavioral scientist. She offers valuable context to consumer behaviors, and helps to signpost a route to successful behavioral engagement.

Aneesha is passionate about helping enterprises understand what drives consumer behavior, and is an advocate for ensuring that every innovation is shaped by empathy. She's a part of Symend's team of behavioral scientists, data scientists, analysts and industry experts that helps enterprises engage and retain customers.

Aneesha's research has been published by dozens of peer-reviewed scientific journals, and her work has been covered by Newsweek, AAAS Science and the Canadian Television Network.



## SECTION 1

# How billpayer behavior is changing

Before we go behind the behaviors and explore the obstacles service providers face when engaging customers, we'll take a look at the behaviors themselves. The findings of the study are eye opening.



# Customers are falling behind on payments

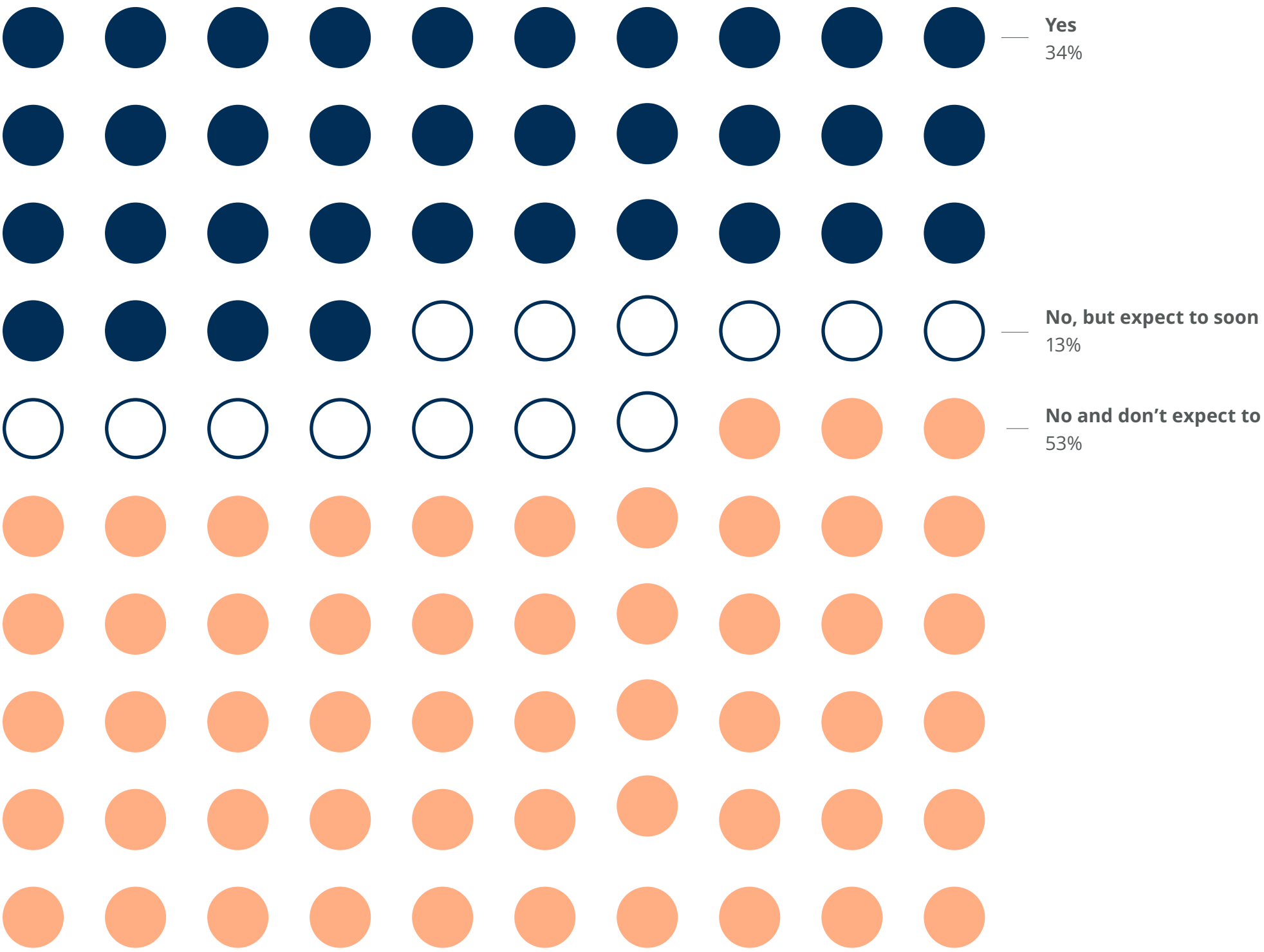
In the current economic and social climate, it is no great surprise that increasing numbers of consumers aren't able to make payments on time. What is far more shocking is the scale the problem has already reached, and the fact that the situation is likely to continue to get worse for the foreseeable future.

**Almost half of billpayers say they have either fallen behind on bills in the last 12 months, or expect to do so in the near future.**

Financial circumstances appear to differ between generations. In fact, when we looked at respondents over the age of 55, only 25% said they were behind on their bills or expecting to fall behind soon. In those below the age of 55, however, the number rises to 60%.

As well as evidence that older generations are in better financial health overall, this finding speaks to the fact that behavior can change with age, and even consumers who we typically consider to be digitally savvy are struggling to keep up with their bills.

Have you fallen behind on any bill payments in the last 12 months?





# Billpayers are ignoring messages

When we drill down into customer communications, another similarly worrying trend emerges. As the graphic to the right shows, seven in ten (71%) of respondents say they sometimes ignore emails or messages from service providers. And exactly half of respondents say they ignore these more than 50% of the time.

This trend appears to be growing, with 46% of billpayers saying they are now more likely to ignore messages and notifications from their service providers than they were before the pandemic.

And those who don't ignore messages entirely will often put off taking action. Over half (52%) say they rarely act on messages and notifications from service providers when they first receive them.

48%

feel overwhelmed and anxious when they receive messages from service providers.

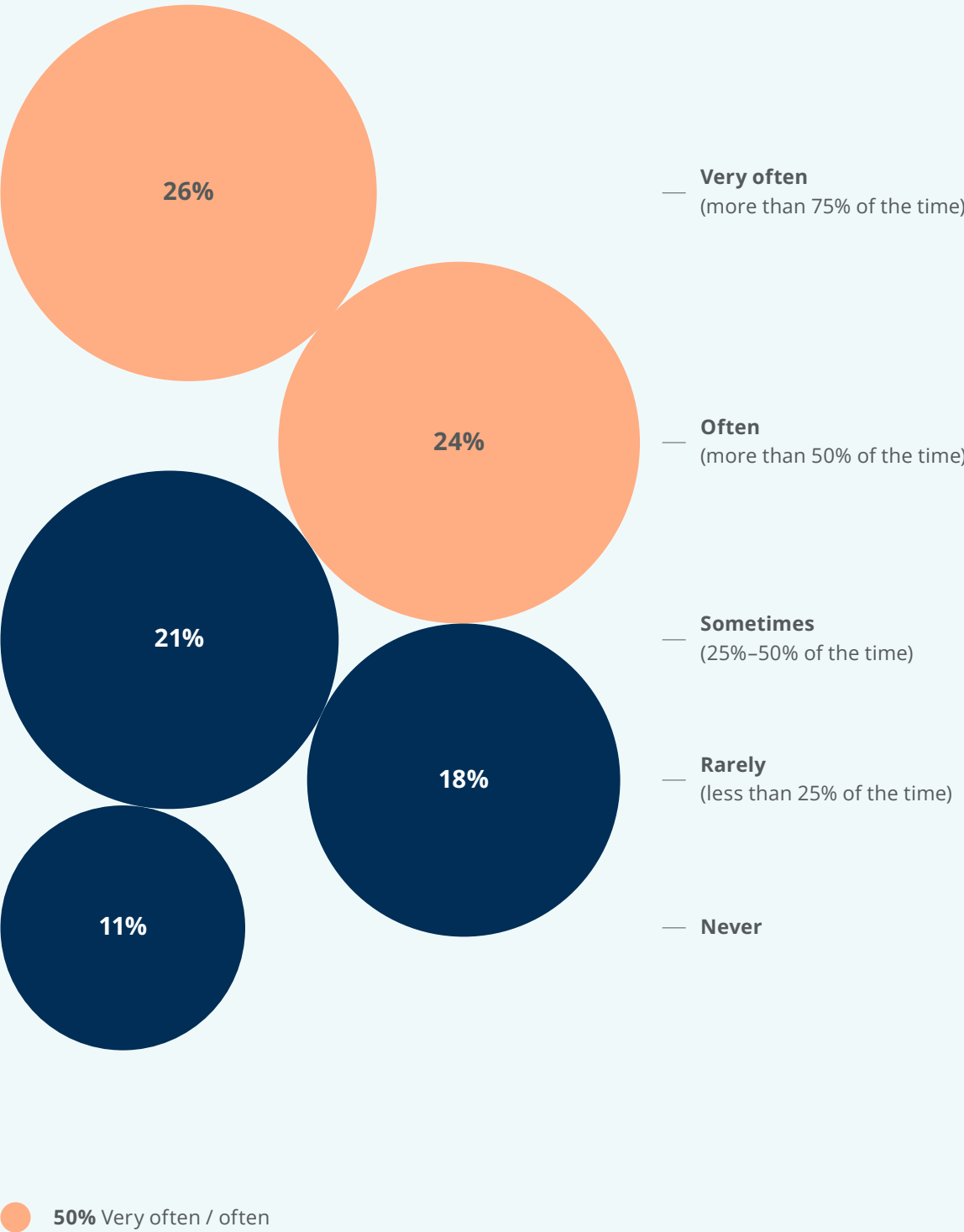
Rising to 69% for those already behind on payments.

To give context to these behaviors, it appears the volume of digital communications billpayers receive from service providers may have risen significantly in recent years. Two-thirds (67%) of billpayers believe the quantity of messages increased during the pandemic, and more than half (52%) perceive the amount has either stayed at the same level or continues to grow.

Whether the rise is real or perceived, the volumes of communication billpayers are dealing with seems to be having a significant effect on them. Nearly half (48%) say they feel overwhelmed and anxious when they receive messages and notifications from service providers. This figure rises to 69% among those who are already behind on payments.

We'll explore the situations that make billpayers more likely to ignore messages from service providers in [section six](#) of this report.

How often do you ignore messages from your service provider?



Consumers are actively disengaging

Ignoring or not acting on messages and emails could be seen as a passive response to communications. But, as we'll explore fully in section four, some billpayers are finding more active ways to disengage with service providers.

These actions include:

- Unsubscribing from communications
- Turning off notifications
- Deleting service provider apps

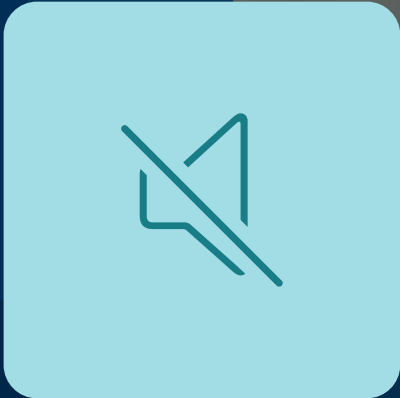
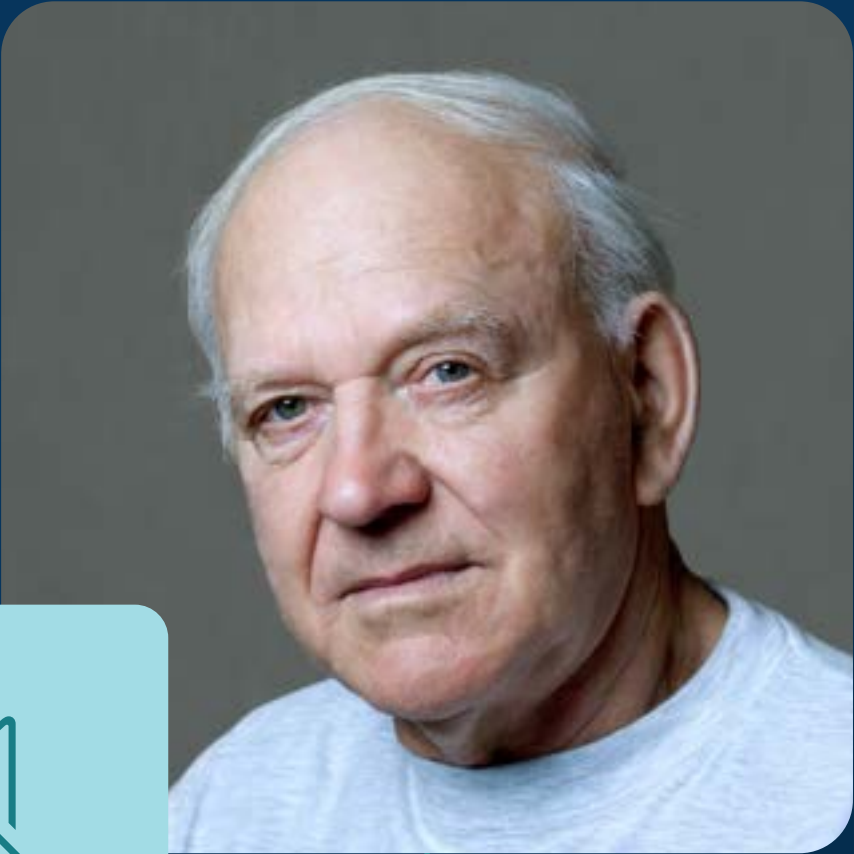
What's more, some have already taken the ultimate step to disengage and have reduced the number of service providers they use. This finding makes understanding these new behaviors, and what is causing them, an urgent task.

Looking forward, the majority of billpayers say they are likely to reduce the number of service providers they use in the next 12 months. As the table below shows, this might be to save money (61%, rising to 73% for those behind on their bills) or to make life easier (59%, rising to 74% for those behind on their bills).

Either way, it's clear consumers feel they need to make important (and sometimes drastic) decisions about their relationships with service providers to protect their personal or financial well-being.

Understanding consumer behavior and using behavioral science to manage risk and drive more effective engagement is now critical for service providers to avoid losing customers.

Why consumers are cutting back on service providers



SECTION 2

# Three barriers to billpayer engagement

We all know consumers are facing challenging times. The fundamentals we rely on and expect in our everyday lives are in flux, in doubt, or gone altogether: a stable economic environment, peace, health, energy, food, employment, travel – the list goes on. At the same time, many of us are struggling to adapt to digital infiltrating every aspect of our lives.

Against this backdrop, the relationship between billpayer and service provider is changing. Three significant and inter-relating barriers (*right*) appear to be preventing service providers from effectively engaging with billpayers.

1



**Digital fatigue**  
Mental and physical exhaustion caused by excessive time on digital devices.

2



**Decision fatigue**  
A state of cognitive overload that impedes a person’s ability to effectively evaluate and make decisions.

3



**Scarcity mindset**  
When perceived or real resource limitations, perhaps on time or money, inhibit a person’s ability to effectively make decisions and prioritize.

# The barriers and the action-intention gap

While the effects of digital fatigue and decision fatigue are well established, and are likely to have a considerable impact for years to come, scarcity mindset has a shorter term effect.

These three barriers are all contributing to the changing behaviors discussed earlier, such as ignoring messages or actively disengaging, and are having a compounding effect on one another.

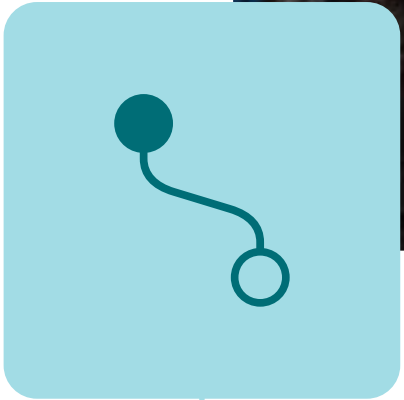
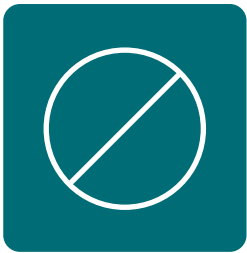
This convergence of the barriers is provoking more volatile behaviors, which often don't align with what consumers really want or need, leaving them feeling unhappy or resentful. This feeling of misalignment is known as the action-intention gap.

These barriers are making it more challenging for service providers to effectively meet their customers' needs, whether that's by delivering a timely reminder or providing flexible payment options.

With so many factors influencing decision-making, billpayer behavior is likely to be more unpredictable than ever before.

Service providers will need to understand what's driving these behaviors before they can determine the best way to engage each customer with empathy in order to achieve outcomes that benefit both parties.

Service providers need to understand what's driving behavior to effectively engage each customer with empathy, and achieve results.



## SECTION 3

# Digital fatigue in the always-on era

The study's findings suggest many billpayers are struggling to adapt to the increasingly digitalized landscape in which they now conduct so many of their relationships.

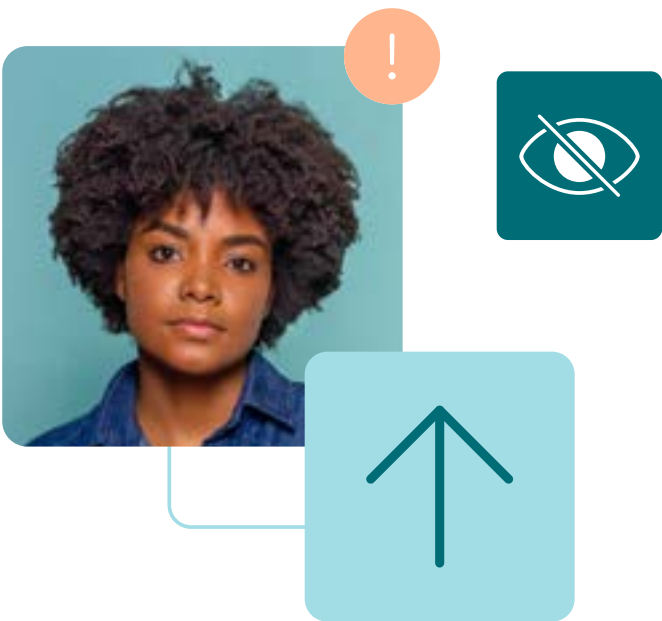


# The downside of screens

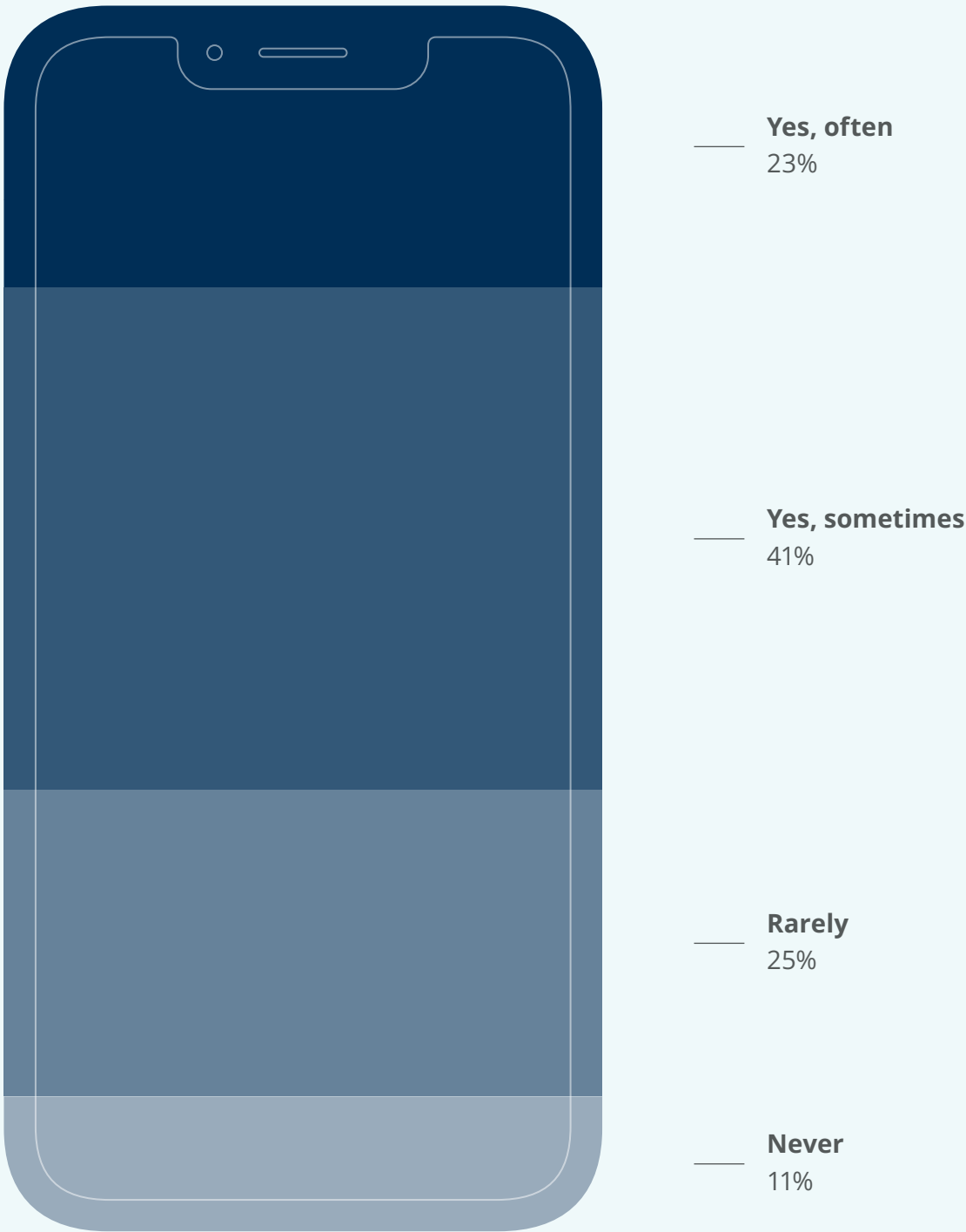
In the always-on era, communications are boundaryless and people can be contacted anywhere, anytime. Understandably, consumers are feeling the effects. Almost two thirds of those surveyed (64%) say they feel fatigued or exhausted because of the amount of time they spend in front of a screen.

In our 2021 study, only 49% of respondents reported experiencing digital fatigue, so 64% is a significant increase over the course of a single year.

This increase may well be the result of billpayers spending more time with digital devices. The same proportion of billpayers that reported digital fatigue (64%) also said that screen time increased during the pandemic, then either stayed at the same level or carried on rising.



Do you feel digitally fatigued?



# The continued rise in digital communications post-pandemic

It's worth comparing these screen-time findings with the increasing volumes of digital communications from service providers that we discussed in [section one](#). The table on the right tells the story.

During the pandemic, service providers across the world identified a need to support their customers through a challenging time. This inevitably resulted in increased digital communication, especially as face-to-face interactions were severely limited.

Unfortunately, it's clear that this well-intentioned move had unintended consequences. Additional communications quickly overwhelmed consumer inboxes and inadvertently contributed to digital fatigue.

As you can see, two-thirds of billpayers feel digital communications increased during the pandemic, and more than half say they have since stayed the same or continued to increase, which could be exacerbating digital fatigue.

78%

of respondents that are behind on their bills suffer from digital fatigue.

It's interesting to note that 78% of respondents that are behind on their bills suffer digital fatigue. This compares with 64% of all respondents. This could indicate that consumers who are experiencing financial difficulty may be more impacted by digital fatigue due to the compound effect of existing stress or pressure they are already under. They may feel exhausted more easily if they are operating with reduced mental bandwidth as a result of scarcity. This is a theory we'll explore later in this report.

## Changes in screen time since before the pandemic

- It increased during the pandemic, and is still increasing.
- It increased during the pandemic but is now decreasing.
- It increased during the pandemic and has stayed at the same level.
- It remained unchanged or decreased throughout the pandemic and since.

### Overall screen time



### Amount of digital communications received from service providers





# Billpayers are trying to reduce digital fatigue

Strikingly, an overwhelming 86% of people who have experienced digital fatigue have already done something to try and manage it. The table below tells the story.

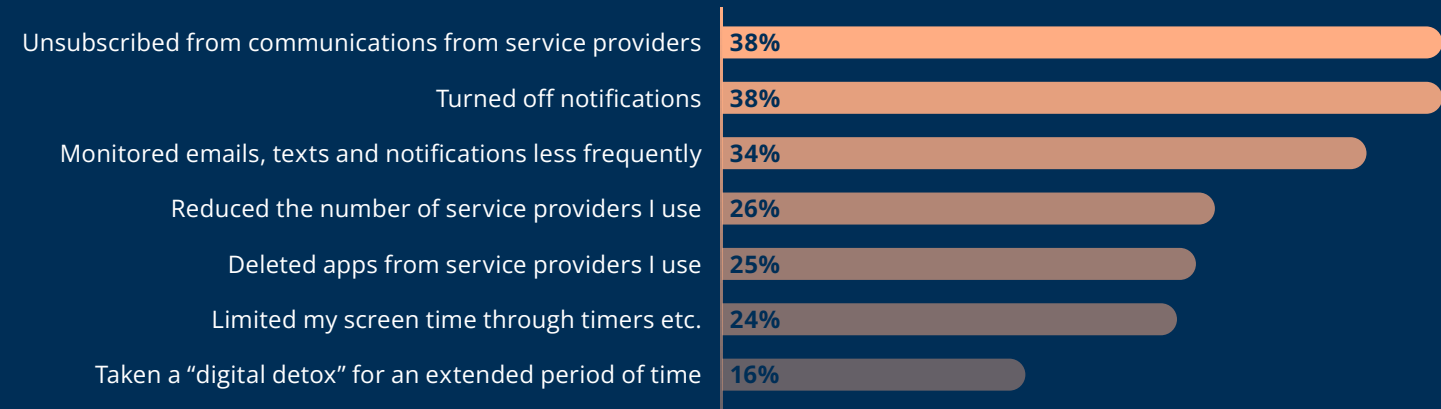
Some actions won't have a huge impact on service providers, such as the 34% of digitally fatigued customers that are monitoring messages less frequently. Others, however, will have an immense impact.

Over a third (38%) are either unsubscribing from service provider communications or turning off notifications. A quarter (25%) are deleting service provider apps. And 26% have taken the extreme measure of reducing the number of service providers they use in a bid to cut down on screen time.

Billpayers are clearly taking digital overload seriously and will continue to take action to protect their well-being.

At this point it's important to note that volume isn't the only issue billpayers are experiencing with service provider communications. As the next section shows, they don't just want fewer messages. They want the right messages, tailored to their individual needs, to help them effectively make decisions.

What actions have you taken to manage digital fatigue?





## SECTION 4

# Decision fatigue – obstacles to action

While digital fatigue itself is getting in the way of customer engagement, it is also contributing to another barrier – decision fatigue. To recap, decision fatigue occurs when people experience cognitive overload that impedes their ability to effectively evaluate and make decisions.

There is a simple link between digital fatigue and decision fatigue. The American Medical Association estimates that by the time the average person goes to bed, they've made over 35,000 decisions. All those decisions take time and energy and of course, in today's digital society, many of them are made online. The result? Widespread decision fatigue.



# Minor daily decisions are becoming overwhelming

The majority of billpayers (56%) report that they are feeling overwhelmed by minor daily decisions such as where to go, what to buy and what to do.

Of those that are experiencing decision fatigue, a staggering 85% recognize their feelings are negatively affecting their decision-making. The table (right) helps to characterize these impacts.

As we can see, decision fatigue can have a negative impact in a variety of ways – slowing and even halting decisions, or causing rushed, impulsive responses.

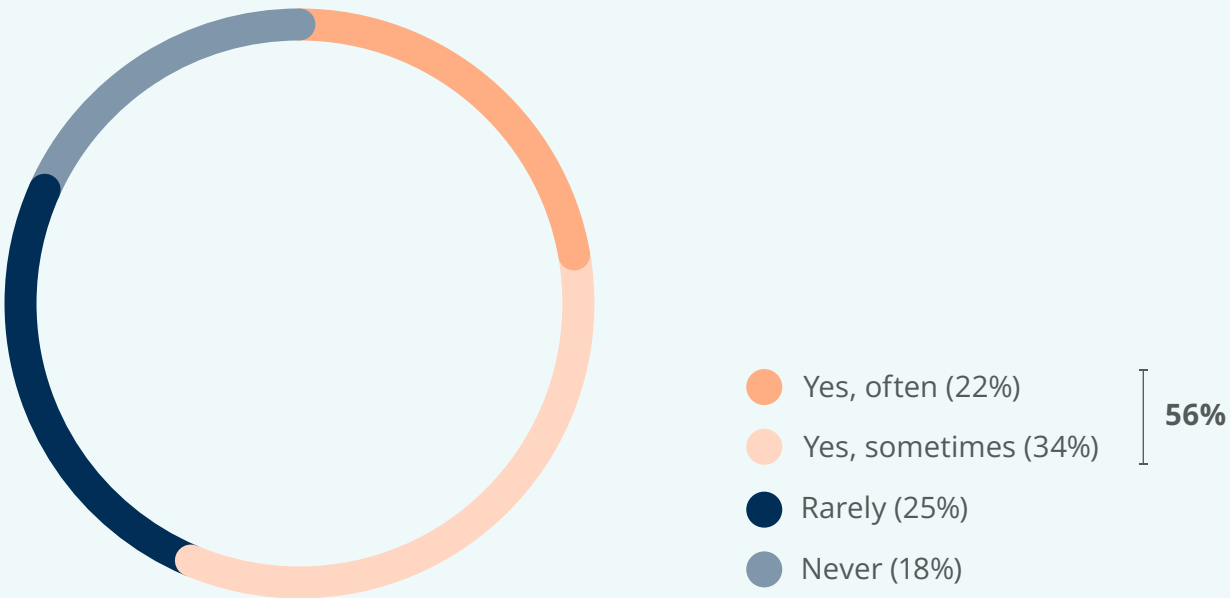
Consumers that make impulsive decisions as a result of decision fatigue may end up resenting their service provider because they perceive that they were pushed to make a decision they weren't ready to make.

Perhaps the most important point is that billpayers simply don't feel service providers are empowering them with the relevant, useful information they need, with 42% saying they put off responding to messages and notifications from service providers because they feel unequipped to make a decision.

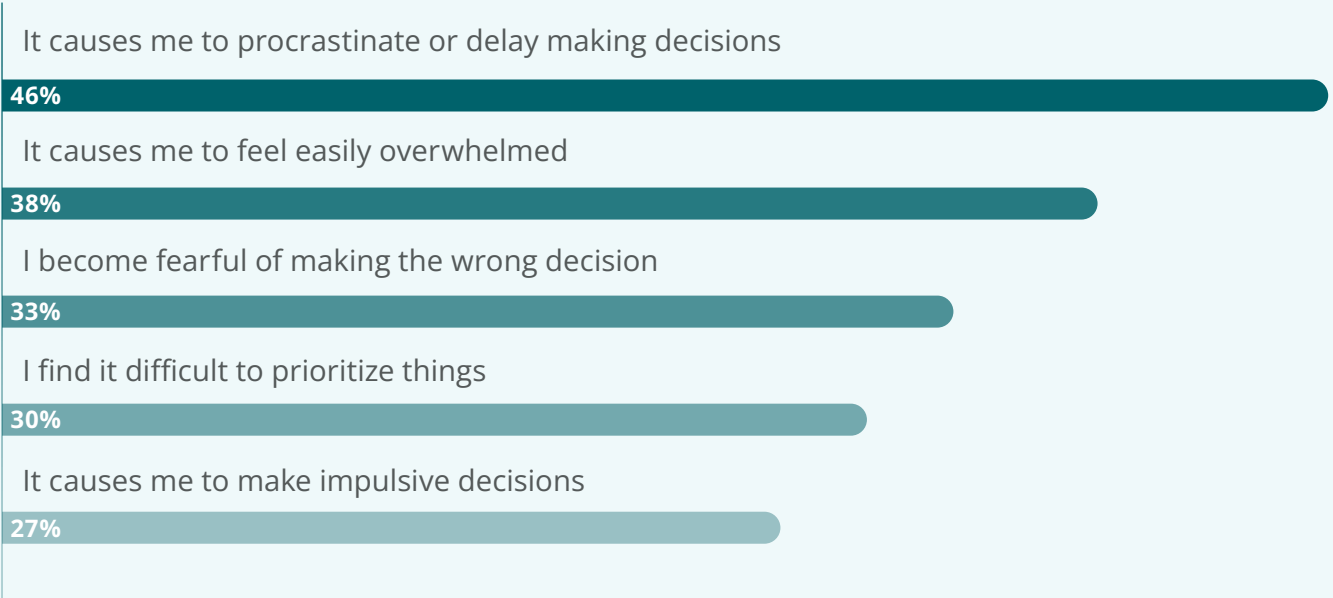
42%

put off responding to service provider messages because they feel unequipped to make a decision.

## Do you experience decision fatigue?



## How does decision fatigue affect you?





**“Decision fatigue can result in intense discomfort and lack of energy, which can lead consumers to take shortcuts. These shortcuts may appear as procrastination or even impulsivity. While these fatigue-driven behaviors may relieve the pressure in the moment, they can lead to decisions that are not aligned with the consumer’s core intentions, which can lead to further discomfort or regret.”**

**Aneesha Nilakantan, PhD**  
**Behavioral Scientist, Symend**

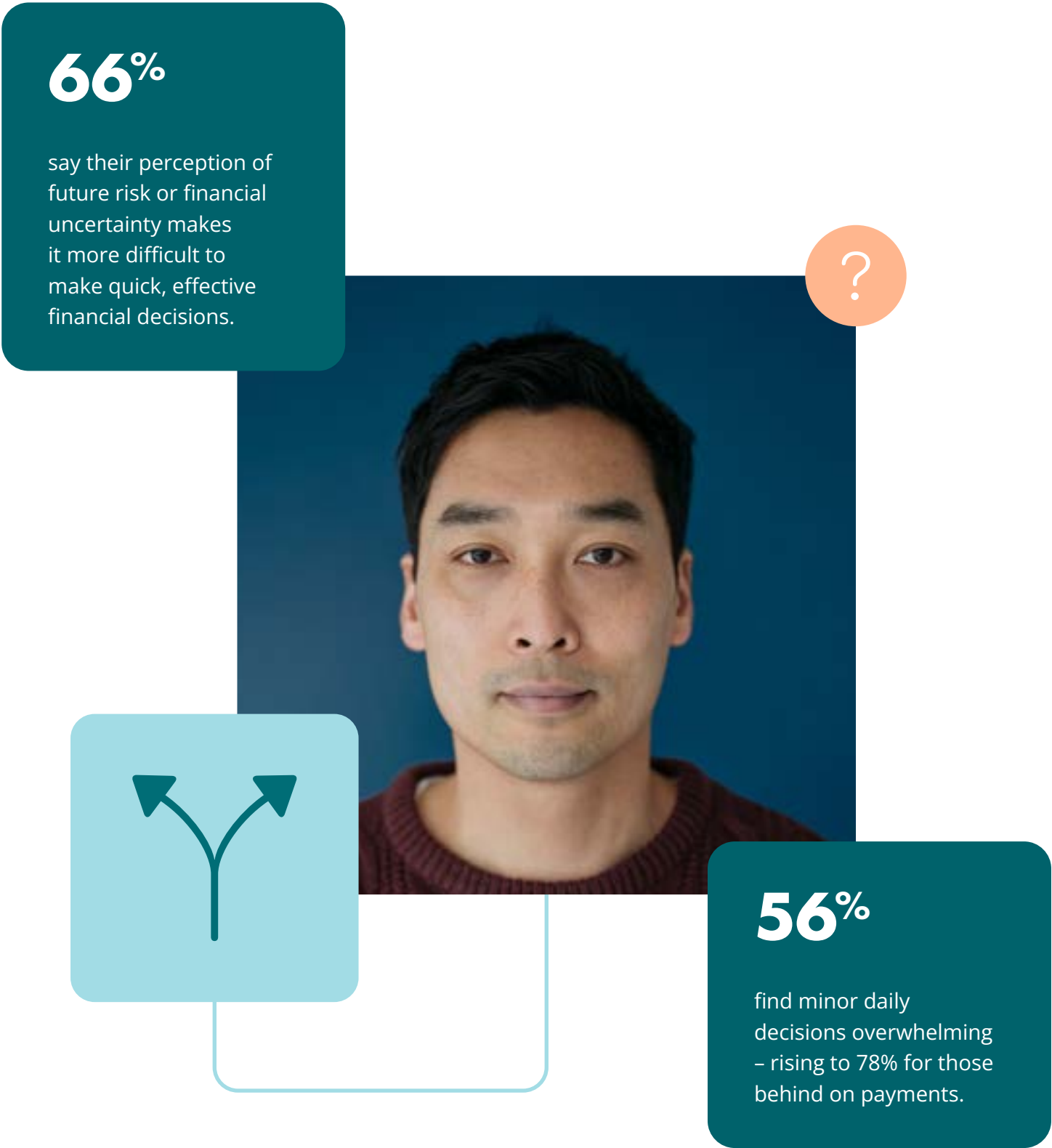
# A crippling impact on customer relationships

It's clear that decision fatigue will continue to have a severe impact on service providers' relationships with their customers unless they can relieve the burden by providing a clearer, more empathetic path to decision-making.

Service providers need to understand how to help customers make effective decisions, faster. Ones that are aligned with what the customer wants or needs. This is how you bridge the action-intention gap that we spoke about in [section two](#).

Once again, it is interesting to note that those who are already having financial difficulties may be more likely to experience decision fatigue. While 56% of billpayers find minor daily decisions overwhelming, this figure increases dramatically to 78% for those who have already fallen behind on payments.

And there are other findings from the report to support this hypothesis. Two thirds (66%) of all billpayers say their perception of future risk or financial uncertainty makes it more difficult for them to make quick and effective financial decisions. This is significantly higher for those already behind on their payments (89%) – a finding that dovetails into the analysis around the next barrier to engagement: scarcity mindset.



## SECTION 5

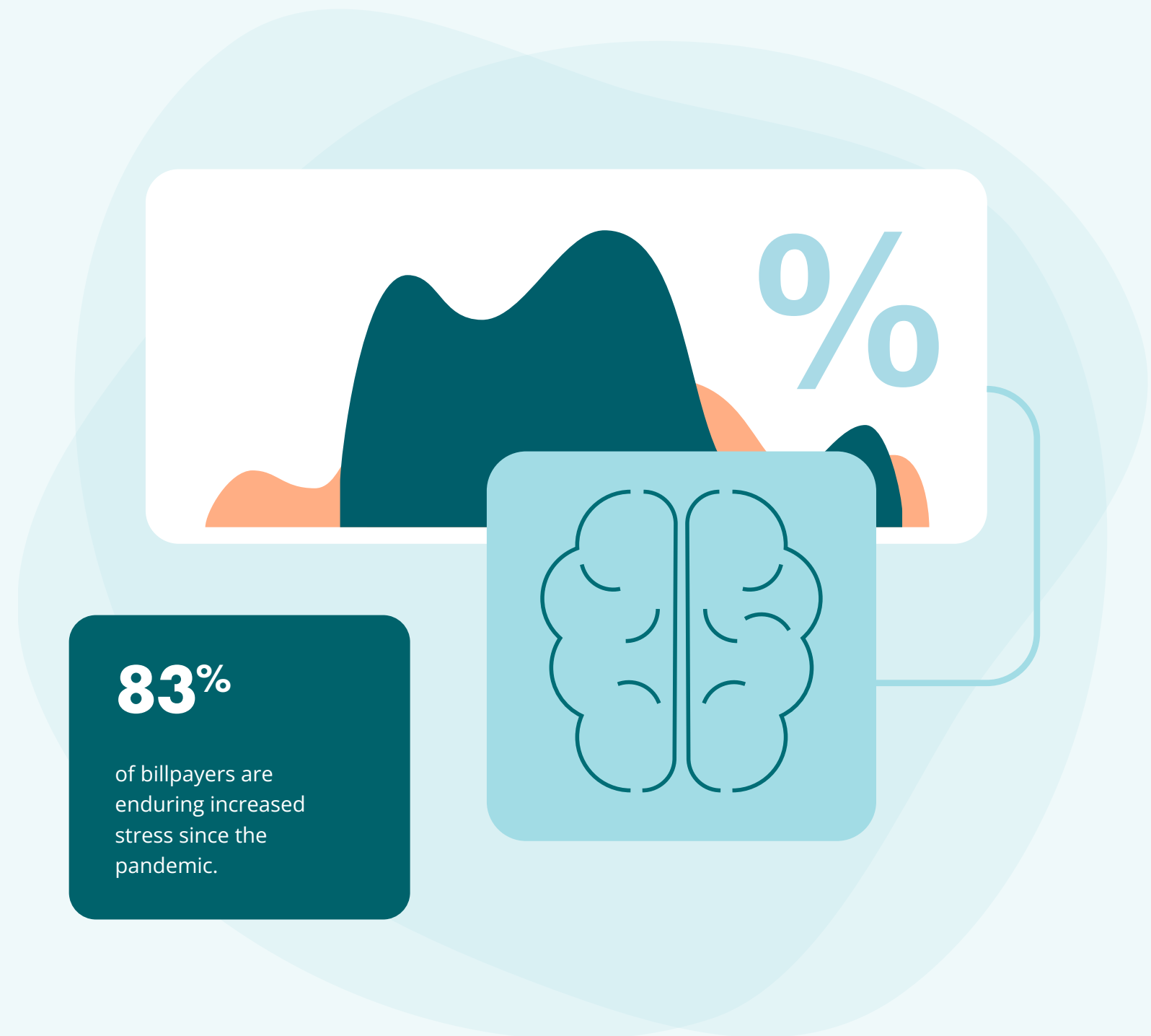
# Scarcity mindset and financial uncertainty

To recap, scarcity mindset is when perceived or real resource limitations, like time or money, inhibit a person's ability to effectively make decisions and prioritize. Signs of a scarcity mindset include reduced mental bandwidth and inhibited decision-making, as well as hyper-fixation on solving specific problems while ignoring other priorities.

Scarcity mindset can compound the effects of digital fatigue and decision fatigue but, unlike these other two barriers to engagement, its impact isn't necessarily long lasting.

The influence of scarcity mindset may fluctuate according to the individual's specific circumstances or future outlook, and whether they experience true resource limitations or uncertainty and stress in times of scarcity.

Since the pandemic, an enormous 83% of billpayers are experiencing increased stress in at least one area of their lives, according to the study's findings. And the most common stress driver? Financial uncertainty, fueled largely by the cost of living crisis and inflation.



# Financial priorities are continually changing

As a level set, we wanted to find out how people are feeling about their finances now, compared with 12 months ago, which was mid-pandemic. Some interesting context emerges:

- 54% have more money worries, while 12% have fewer money worries.
- 42% are saving less, compared with 22% who are saving more.
- 32% report having less earnings and available funds, compared with 18% who have more.
- 25% are relying more on credit, compared with 21% who are relying on it less.

A mixed picture emerges. For many consumers, uncertainty in the economy coupled with barriers such as digital and decision fatigue, which are leading to shifts in behavior, appear to be negatively impacting financial well-being. On the other hand, some billpayers are still saving more, earning more and relying less on credit.

It’s possible this polarization could speak to a divide between people who are experiencing scarcity already, and those who are expecting to experience it and are preparing themselves for impending financial difficulties.

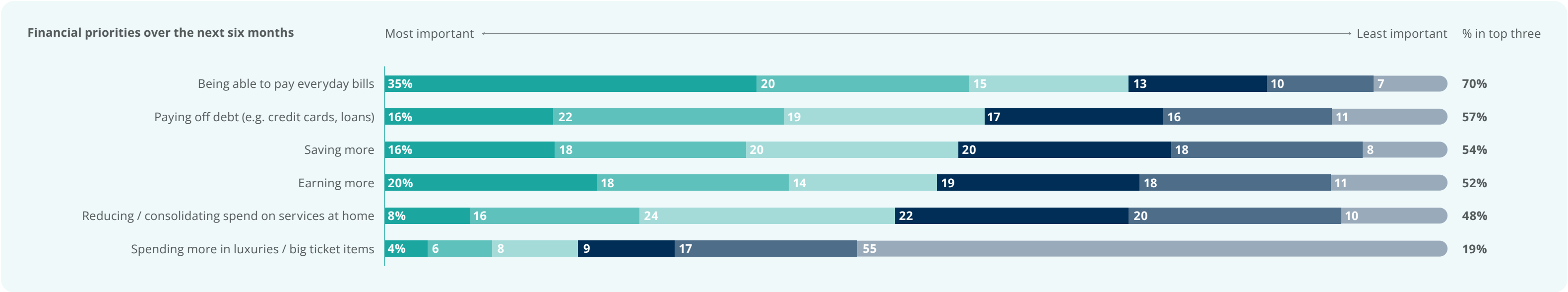
One thing that’s clear is the way people feel about their finances is far from consistent. And regardless of how they feel right now, there’s a good chance their position will change in the not-so-distant future.

According to the study, 69% of billpayers expect that volatility and uncertainty over the next few years will require them to closely monitor and evaluate their financial situation.

To find out how billpayers intend to juggle their finances at this uncertain time, we asked them to rank their financial priorities over the next six months. See the table below.

The top three financial priorities are being able to pay everyday bills, paying off debt and saving more. This seems to indicate a mindset where people are protecting their core financial needs. More ambitious financial goals such as making more money come relatively low on the list, while spending money on luxuries and big-ticket items is firmly at the bottom of priorities.

69% of billpayers expect volatility will require them to closely monitor their financial situation.



# Balancing priorities, purchases and payments

Financial priorities are also in constant flux. As the chart (right) shows, they have changed frequently for 43% of billpayers in the last 12 months.

The study’s findings also show that financial priorities are even more likely to shift for customers that are already behind on their payments. Seven in ten (70%) respondents that have fallen behind on bills say their priorities changed frequently over the last year (compared with 43% of overall billpayers). This may be because those that are already experiencing financial difficulty are having to pay close attention to how they balance competing priorities, purchases and payments.

This type of financial uncertainty or instability seems to be a significant driver of the changing billpayer behaviors outlined in section one of this report. A good example is the trend for customers to ignore messages and notifications from service providers. It’s interesting to note that:

- **50% of all billpayers often ignore messages and notifications.**
- **63% of those *behind on their bills* often ignore messages and notifications.**
- **41% of those *not behind on their bills* often ignore messages and notifications.**

It may be that this trend for ignoring messages has some basis in the feelings of shame that often come with being behind on bills.

This can lead to avoidance behaviors, also known as the ostrich effect (metaphorically burying one’s head in the sand to avoid acknowledging the cause of danger or discomfort).

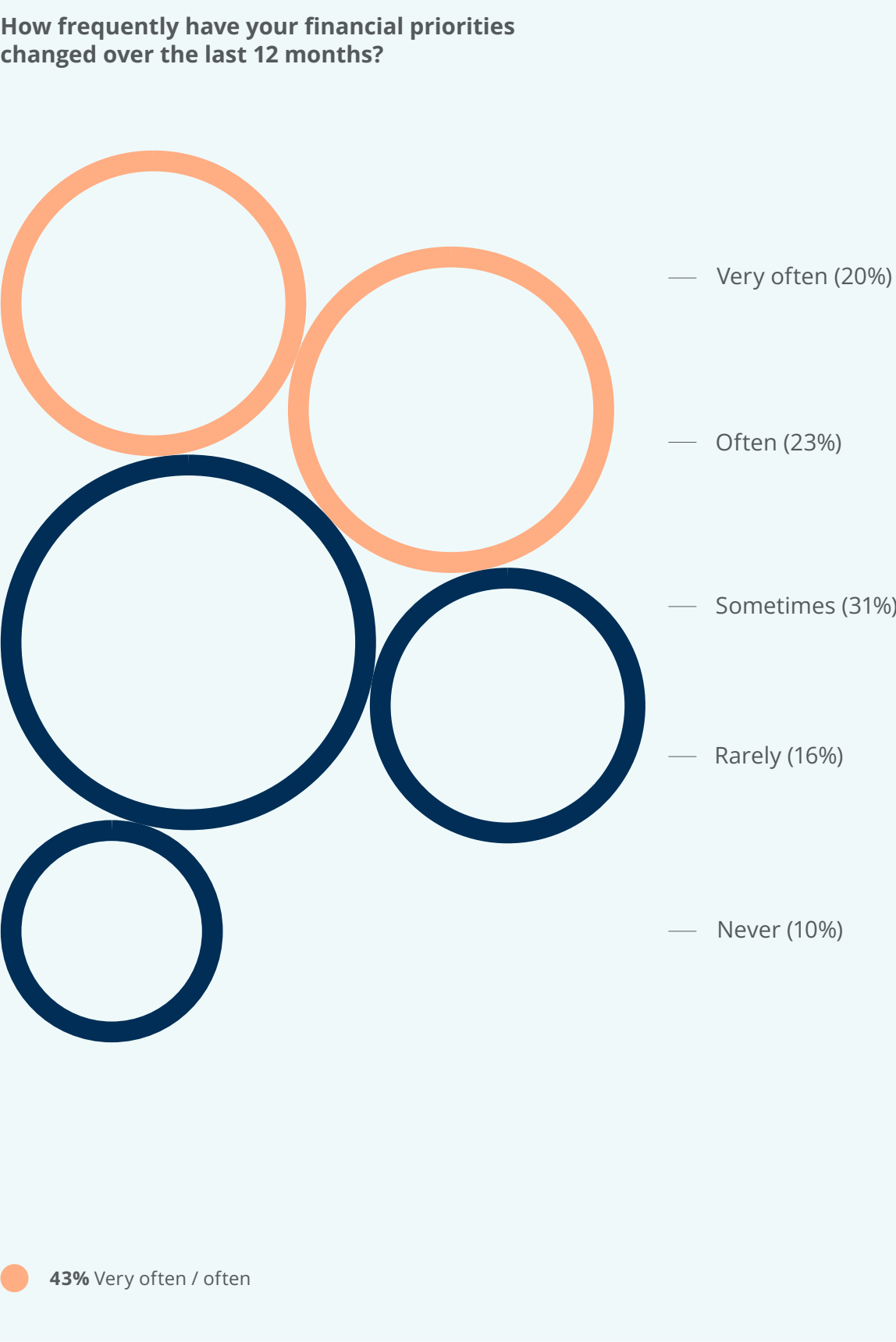
It’s also possible that with every outreach from a service provider, customers reflect more on their situation and start to label themselves as ‘behind’ or ‘not a good customer’. This could widen the gap between the billpayer and service provider, and lead to the billpayer feeling that they can’t take action to get back on track, with or without support.

The study’s findings around financial well-being indicate that a scarcity mindset has a significant influence on billpayer behavior.

When consumers don’t have financial security this can impact their mental capacity, prevent them from making good decisions, and directly influence their behavior in a variety of unpredictable ways. Nearsightedness can mean they focus entirely on one specific situation or financial obligation at the expense of all others.

Taking into account the behavioral findings in section one, where we saw consumers ignoring messages, actively disengaging with service providers and falling behind on payments, it seems billpayers are falling into a vicious cycle.

Dealing with service providers – particularly financial matters – might be triggering anxieties, and increasing the negative influence of scarcity mindset.







**“Scarcity can be real and perceived, and both can be equally impactful. This study demonstrates that financial stress coupled with perceptions of future volatility are impacting the majority of billpayers. Perceived scarcity and uncertainty are often more difficult for consumers to manage, and a sustained scarcity mindset can lead to more fatigue and less effective decision-making.”**

**Aneesha Nilakantan, PhD**  
**Behavioral Scientist, Symend**



# Scarcity mindset isn't just about money

It's important to note that scarcity mindset is not just about finances. It can also be about a loss of time, personal energy and mental bandwidth. The study reveals 34% of billpayers have less personal energy than they did a year ago (and only 21% have more) while 32% have more demands on their time (while only 16% have less).

Declining energy and increasing demands on their time mean consumers are generally operating with fewer resources. This situation means behaviors are likely to become more volatile through the ebbs and flows of financial uncertainty, based on consumers' changing perceptions of how they need to react.

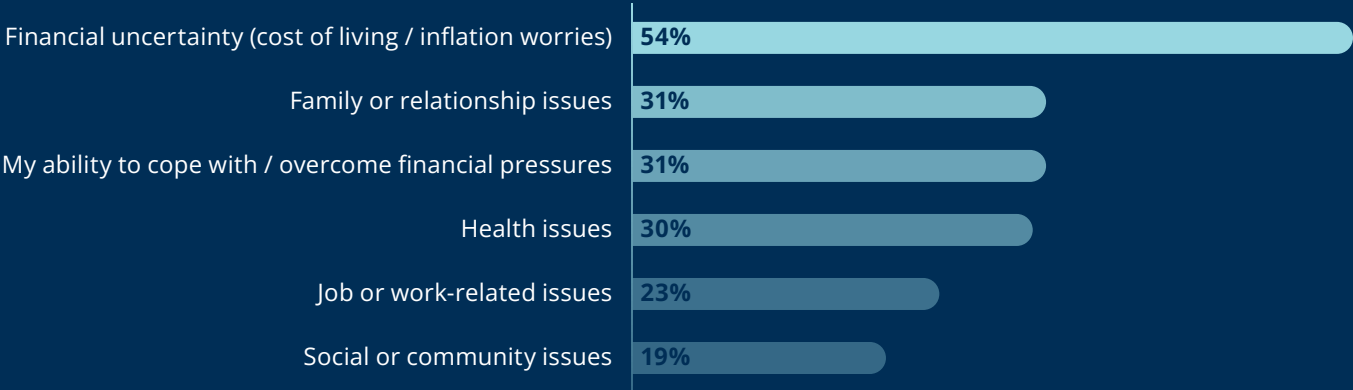
When we asked billpayers about areas of increased stress since the pandemic, financial uncertainty was far from the only factor, as illustrated by the chart *(below)*.

While financial uncertainty was the most commonly identified area of increased stress, we can't ignore other common stressors related to family, relationships, health and employment. These can quickly build on one another to impact consumer behavior.

With that in mind, it's vital for service providers to understand as many of the potential pressures, priorities and preoccupations of their customers as possible in order to genuinely and effectively demonstrate empathy. After all, customers don't just spend their time paying bills or responding to notifications; they have many other demands on their time and energy that can influence their behavior.

Equally, service providers need to take into account the compound effects of barriers such as digital fatigue, decision fatigue and scarcity mindset which will impact each individual differently and are constantly in flux.

Areas of increased stress since the pandemic



34%

have less energy than a year ago (only 21% have more).

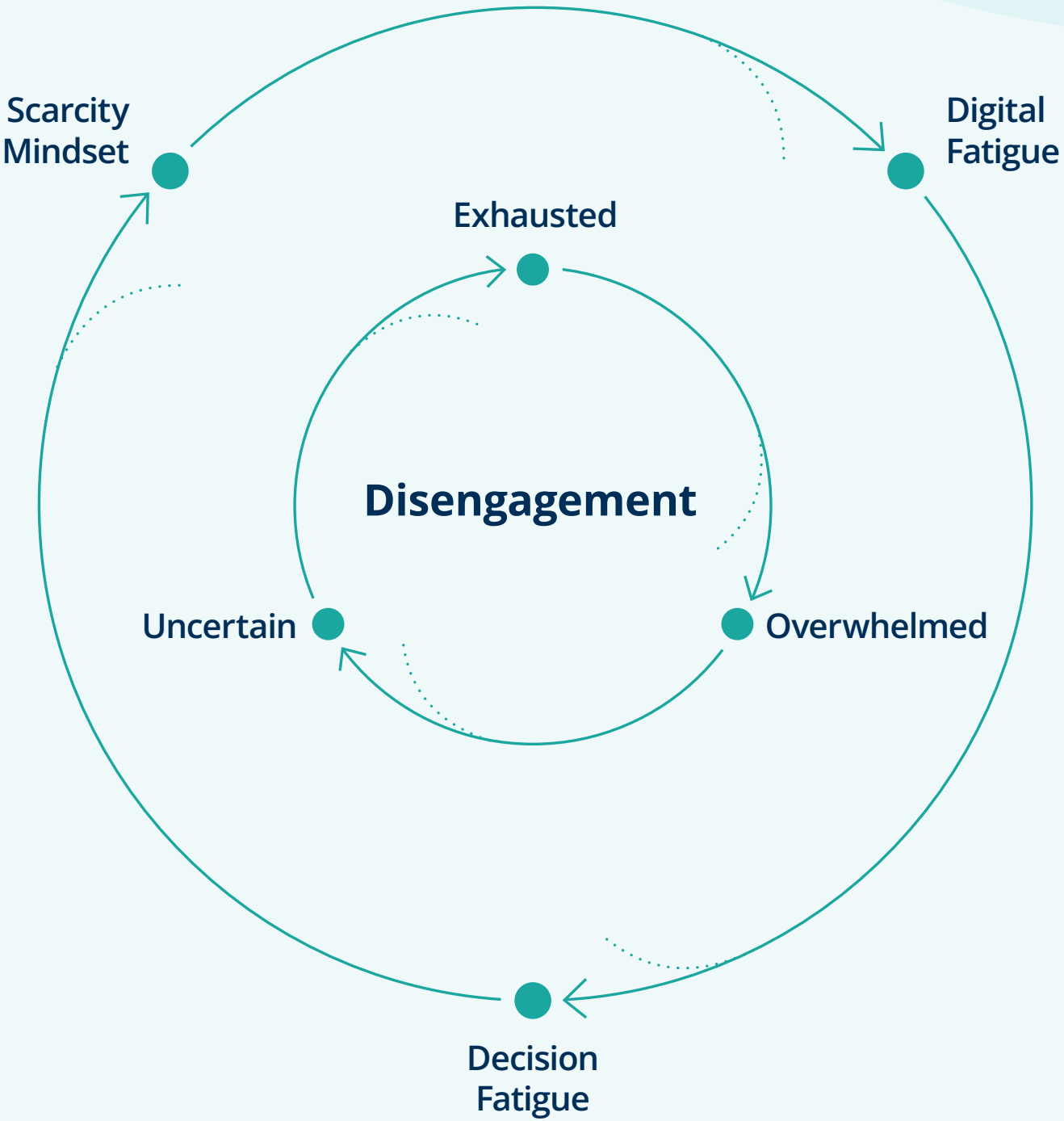


# Breaking the barriers to billpayer engagement

Before setting out the steps service providers can take to break the barriers to engagement, let’s briefly recap the billpayer behaviors identified at the start of the report. Billpayers are:

- Feeling overwhelmed by service provider communications.
- Ignoring or not acting on these communications.
- Actively switching off notifications and disengaging.
- Falling behind on payments.
- Preparing to leave service providers if experiences don’t improve.

As the diagram on the right highlights, the various barriers to engagement continue to compound these behaviors in a vicious cycle.



# The self-sustaining vicious cycle

Throughout the study, we've seen that respondents who are already behind on bill payments seem to be more impacted by digital fatigue, decision fatigue and scarcity mindset than those who aren't.

Provider-customer relationships can quickly spiral out of control as the three barriers to engagement combine to prevent customers from making positive decisions or taking action to improve the situation.

So service providers need to be in a position to break this self-sustaining vicious cycle. To use behavioral science to seek out win-win engagements, working with and for their customers.

We have already seen that approximately 60% of billpayers are likely to reduce the number of service providers they use in the next 12 months.

Put another way, more than half of every service provider's customer base is currently assessing whether to stop using them.

More than half of every service provider's customer base is currently assessing whether to stop using them.

# The billpayers' perspective

Service providers might believe that barriers to engagement such as digital fatigue, decision fatigue and scarcity mindset are out of their control, or are too complex to address.

They may also assume the challenges their customers face are personal, and that the communications strategies or methods of engagement being employed are not playing a part in those customers' behaviors.

But billpayers certainly don't see it that way. In fact, more than three-quarters of billpayers (77%) say service providers have a responsibility to communicate more mindfully with customers, particularly in challenging times.

Customers are holding service providers accountable for delivering the support and information they need to effectively make decisions, in a way that is personalized to them.

We've already discussed the trend for billpayers to ignore messages from service providers. But we haven't yet explored the circumstances that make them more (or less) likely to do so.

77%

say service providers have a responsibility to communicate more mindfully with customers.





**“Consumers are overwhelmed and exhausted. This can lead them to become disappointed by their current state, hyper-aware of what is draining their time and energy and disinterested in planning for the future.”**

**Aneesha Nilakantan, PhD**  
**Behavioral Scientist, Symend**

By far the biggest takeaway from these findings should be that the top five reasons billpayers ignore messages are all within the service provider’s control.

When we asked what situations would make billpayers more likely to ignore emails or messages from service providers, excessive volume was top of the list, cited by 63% of respondents (*right*).

This makes sense as we already know billpayers feel the amount of digital communication increased during the pandemic, and in many cases is still increasing.

It’s likely that, under the influence of digital fatigue, consumers are already primed to ignore providers they perceive to be sending too many messages. First impressions in relationships tend to last, and can be difficult to reverse. A customer’s trust can be built or broken from day one.

But sending too many messages is far from the only situation making billpayers more likely to ignore service provider communications.

More than half (53%) of billpayers say they would ignore a communication that isn’t relevant and personalized or that feels generic. Messages that are too long, complex or vague are also likely to end with no action for 39%. Communications that demonstrate “fake empathy” or that feel inauthentic will be passed over by 38%, while 35% would ignore messages that are unnecessarily aggressive or urgent.

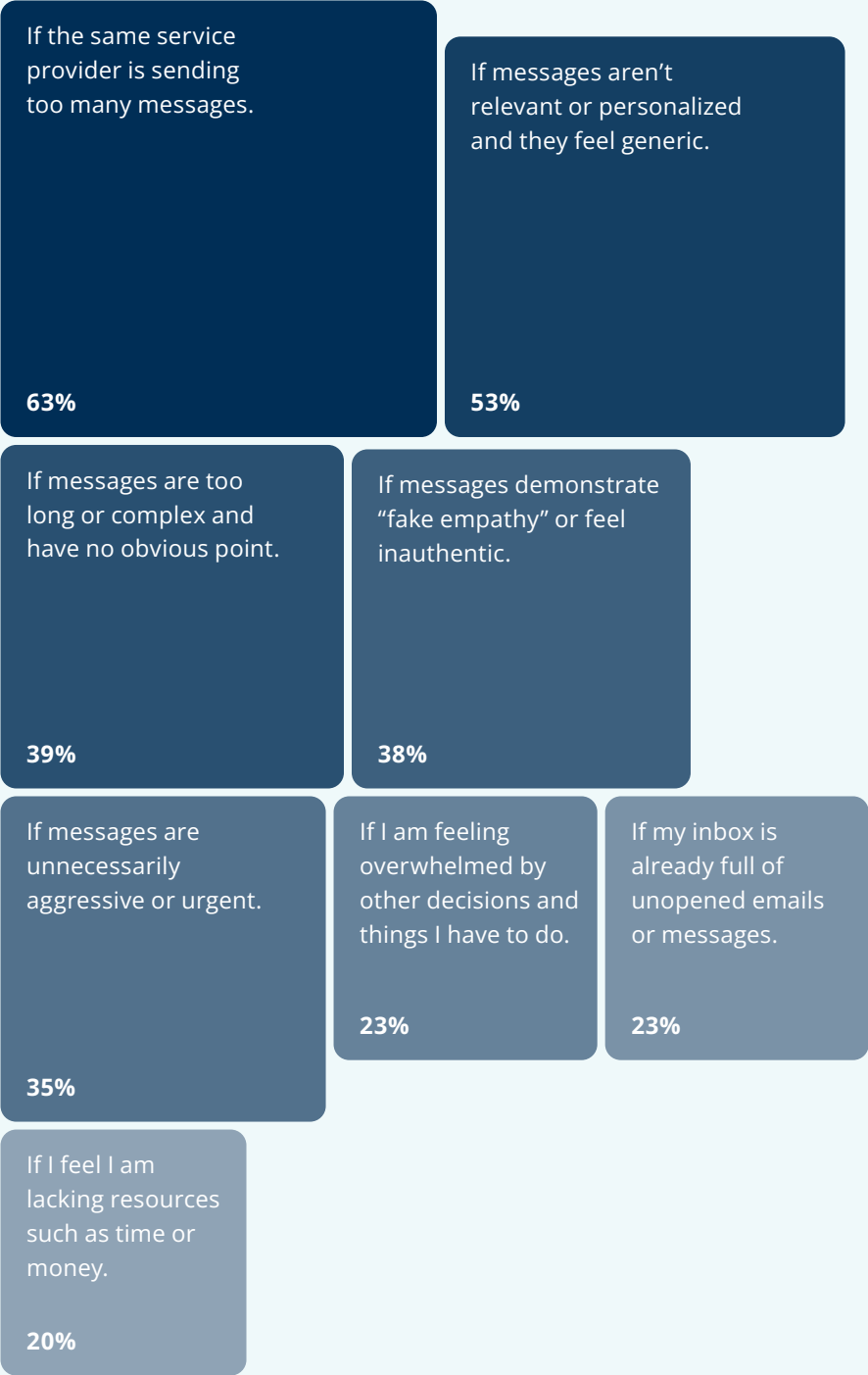
Further down the list we see 23% of billpayers wouldn’t act on messages if their inbox is already full of unopened messages or they are overwhelmed by decisions or other things they need to do. This clearly reflects the impact of decision fatigue. And finally, 20% are more likely to ignore communications if they feel they are lacking in time or money – a result, perhaps, of a scarcity mindset.

It’s worth noting that customers who are experiencing some form of fatigue, including digital or decision fatigue, are likely to have a more critical view of any communications they receive. They might be more aware of the energy they will need to expend to act on those messages, and may feel service providers are directly contributing to their fatigue.

By far the biggest takeaway from these findings should be that the top five reasons for billpayers to ignore messages are all within the service provider’s control. That means it is quite possible for service providers to break through barriers to engagement and positively influence their customers.

Sending fewer messages that are personalized to the individual’s needs. Sending emails that are easy to understand and that demonstrate genuine empathy. These are relatively simple steps service providers can take to resolve the situations that make consumers ignore their messages, and break the vicious cycle.

What situations would make billpayers more likely to ignore emails or messages from service providers?





**“When customers are struggling, their service provider’s first instinct is often to provide more information by increasing communication. While the right intentions are there, over communicating can actually exacerbate stress by unintentionally bringing repeated awareness to the challenges a customer is facing. Instead, providers can shift a customer’s mindset and behavior by sending simple messages that are tailored to their motivations and needs.”**

**Aneesha Nilakantan, PhD**  
**Behavioral Scientist, Symend**



# Support billpayers want from service providers

There’s more good news for service providers. Billpayers are pointing to other solutions that can help to reduce the effects of digital fatigue, decision fatigue and scarcity mindset.

The vast majority want help and support from their service providers. More than four-fifths (84%) see at least one action service providers can take to help them more easily and confidently make good decisions.

Billpayers are seeking help in various ways, with some examples outlined in the chart *(right)*.

Digging a little deeper into the data, there is evidence of some generational differences in the types of support billpayers are requesting. For example, older generations are far more likely than the average billpayer to say they’d like the option to speak to a real person if needed. In contrast, younger generations are more likely to want self-serve options.

Being aware that every customer has unique needs is a great start for any service provider. Understanding these broad generational trends can help to guide future strategy – particularly as trends evident in younger generations will become more mainstream as the population ages.

84% of billpayers see actions service providers can take to help them make good decisions.

Several of the other responses around desired support relate to clarity in service provider communications.

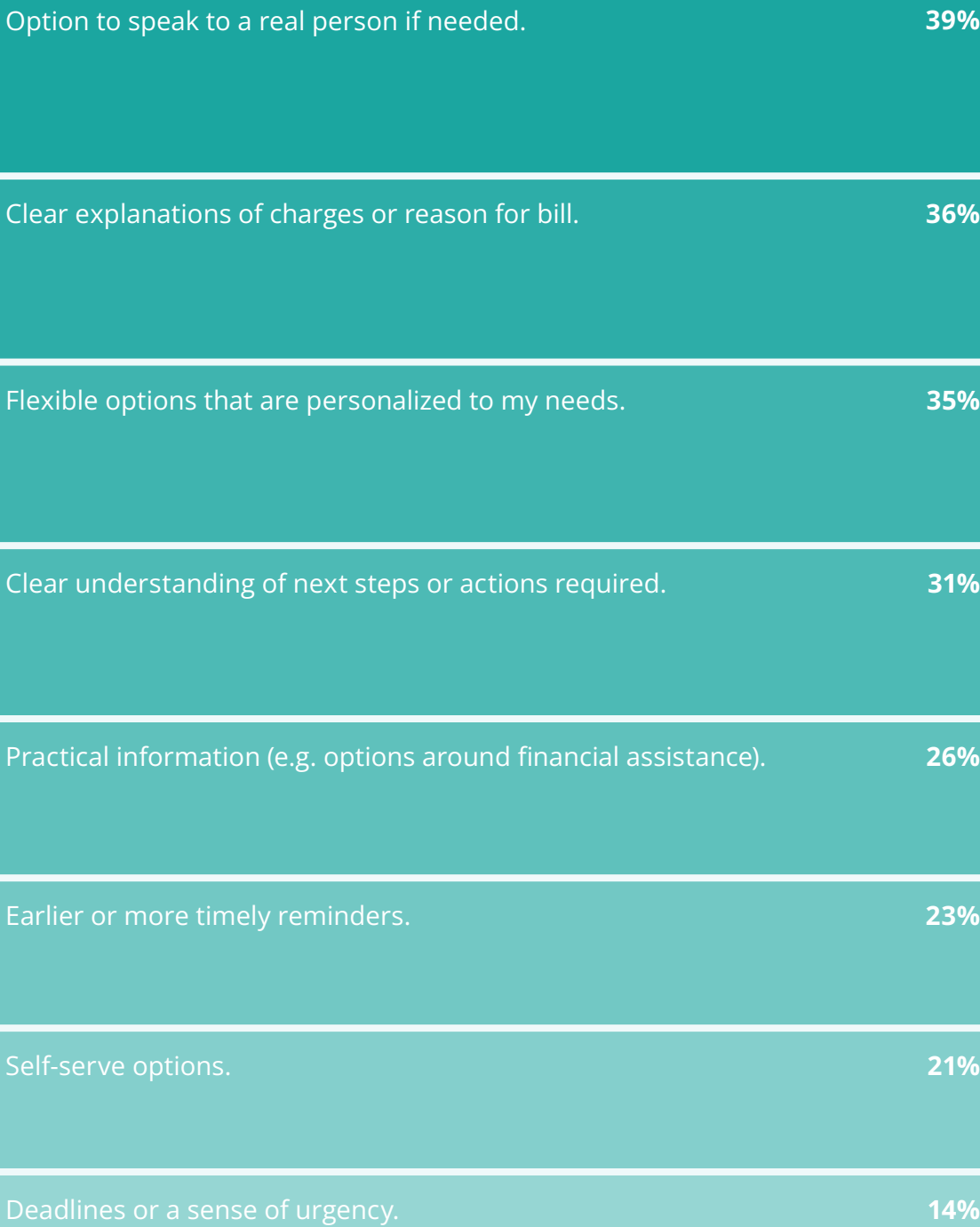
By giving billpayers a clear understanding of charges, a simple explanation around what to do next and practical information about the options available, service providers can potentially combat decision fatigue, and empower billpayers to take positive actions. Meanwhile, billpayers are likely to have less need to speak with a real person.

Other forms of help and support that relate to timely reminders, deadlines and a sense of urgency are interesting to explore. Earlier in this section we saw that ‘unnecessary urgency’ was given as a reason for 35% of billpayers to ignore messages. Yet in the chart *(right)* 14% feel a sense of urgency could be useful, and 23% want timely reminders.

The key here is the word *unnecessary*. Reminders, deadlines and a genuine sense of urgency are all useful strategies that provide clarity of information and help customers to make positive decisions. Unnecessarily aggressive or urgent messages, on the other hand, will only erode trust between the customer and their service provider.

Last, but certainly not least, we come to the provision of flexible options, personalized to the customer’s individual needs, which was requested by 35% of billpayers. The importance of personalization cannot be overstated.

## What can providers do to help you make good decisions?



# The benefits of personalized communication

It’s clear from the different types of help and support billpayers are asking for that everyone has unique needs.

Some want to talk to real people, some want to self-serve. Some want flexible options while others want clear direction on the next step to take.

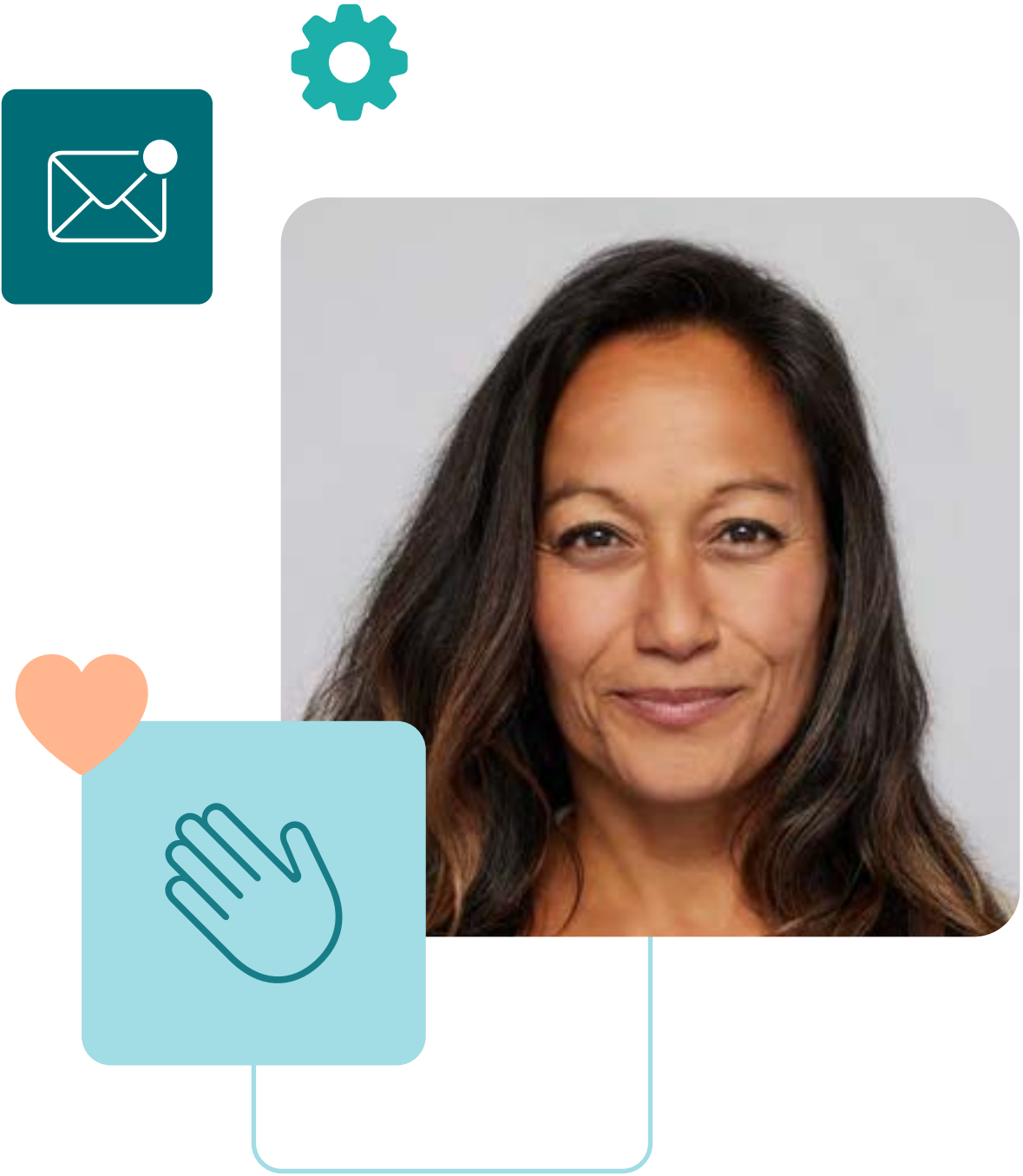
That’s why there’s a pressing need for hyper-personalization – a deeper form of personalization that addresses the core needs and motivations of each unique individual.

We saw earlier in this section that message volume is far from the only contributory factor to billpayer disengagement. Communication that is unfocused, impersonal, unnecessarily complex, tonally wrong, or misjudged in other ways, is just as likely to get in the way of customer engagement.

Billpayers want information that’s relevant to them and that’s customized for their unique situation, even if that situation is in continual flux.

Personalization is proven to yield 20% higher customer satisfaction rates and similar success can be produced in all aspects of consumer engagement.

Billpayers want information that’s relevant to them and that’s customized for their unique situation, even if that situation is in continual flux.







**“Different barriers impact different people at different times, and everyone makes decisions differently. Personalization means understanding the needs, motivations, preferences and contexts that are driving behavior and applying that understanding to every aspect of an interaction. The key to helping people make better decisions is addressing these underlying barriers.”**

**Aneesha Nilakantan, PhD**  
**Behavioral Scientist, Symend**

# Looking to the future as behaviors evolve

Throughout the study's findings, there is evidence to suggest that younger generations are exhibiting certain behaviors (and perhaps experiencing the three barriers to engagement) in a more acute way than older generations.

When we looked at the findings for respondents under the age of 35, for example, we can see:

- 58% are more likely to ignore messages and notifications from service providers than before the pandemic (compared with 46% of all billpayers).
- 57% put off responding to communications from service providers because they feel unequipped to make a decision (compared with 42% of all billpayers).
- 79% are often fatigued or exhausted because of the amount of time they spend in front of a screen (compared with 64% of all billpayers).

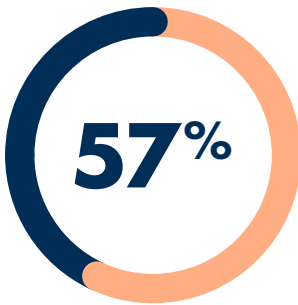
- 60% say they feel overwhelmed and anxious when they receive messages from service providers (compared with 48% of all billpayers).
- 78% say their perception of future risk or financial uncertainty makes it more difficult for them to make effective and quick financial decisions (compared with 66% of all billpayers).

Because any behaviors that are prominent in younger generations are ultimately likely to become the norm as the population ages, this disparity is something for service providers to be aware of moving forward.

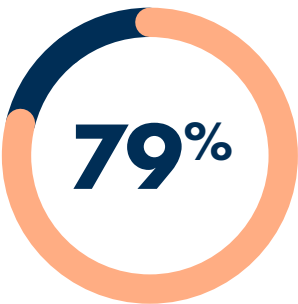
## Findings for respondents under the age of 35



are more likely to ignore messages and notifications from service providers than before the pandemic.



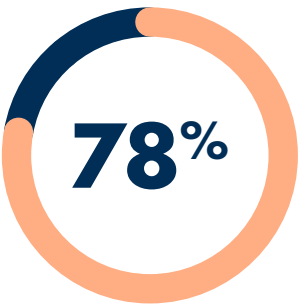
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say they feel overwhelmed and anxious when they receive messages from service providers.



say their perception of future risk or financial uncertainty makes it more difficult for them to make effective and quick financial decisions.

## SECTION 7

# The road to better customer engagement

The findings presented in this report demonstrate clear and continual shifts in consumer behavior and mindset, which today's service providers must adapt to if they are to engage positively with their customers.

The uncertainties of current times act as an amplifier for the key barriers to engagement – digital fatigue, decision fatigue and scarcity mindset. So how can businesses hope to match their engagement and risk management strategies to fluctuating behaviors? Let's take a look.



# Behavioral science: adaptability by design

Right now, any engagement strategy that doesn't dynamically adapt to an individual customer's changing motivations and outlook is unlikely to succeed.

As the study findings illustrate, consumers expect personalization, tailored to their context and preferences.

Engaging in this way requires a deep understanding of how people make decisions, and the motivations behind their actions. In short, engagement needs to be underpinned by **behavioral science**.

In simplest terms, behavioral science is the study of decision-making.

Behavioral scientists analyze and quantify the impact of the many intersecting perceptions, motivations, needs, biases, personal circumstances and contexts that shape decisions.

In the context of consumer behavior, understanding how customers are likely to react enables service providers to shape interactions empathetically to get to that win-win outcome.

With the levers of individual decision-making at its core, an engagement strategy powered by behavioral science has adaptability baked into its DNA. Campaigns can be hyper-personalized – shaped by the underlying reasons behind each customer's behavior.

Behavioral science can be the foundation of an innovative and empathetic approach to engagement and risk management that gives businesses true competitive edge.

With the levers of individual decision-making at its core, an engagement strategy powered by behavioral science has adaptability baked into its DNA.



# Introducing Behavioral Engagement™

Behavioral Engagement can be thought of as an industry practice – the commercial application of behavioral science (the study of decision-making) to customer interactions. It helps businesses facilitate more effective engagement, raise conversion rates and manage risk.

But Behavioral Engagement can also be thought of as a model – as this diagram (*right*) shows:

## Behavioral Engagement – the model

A dynamic engagement process that improves conversion through personalization based on the underlying drivers behind your customers’ behavior.

### 1 Interact to gain insight

Facilitate two-way interactions that allow you to gain insight into the barriers that are keeping your customers from engaging and making decisions.

### 4 Engage to convert

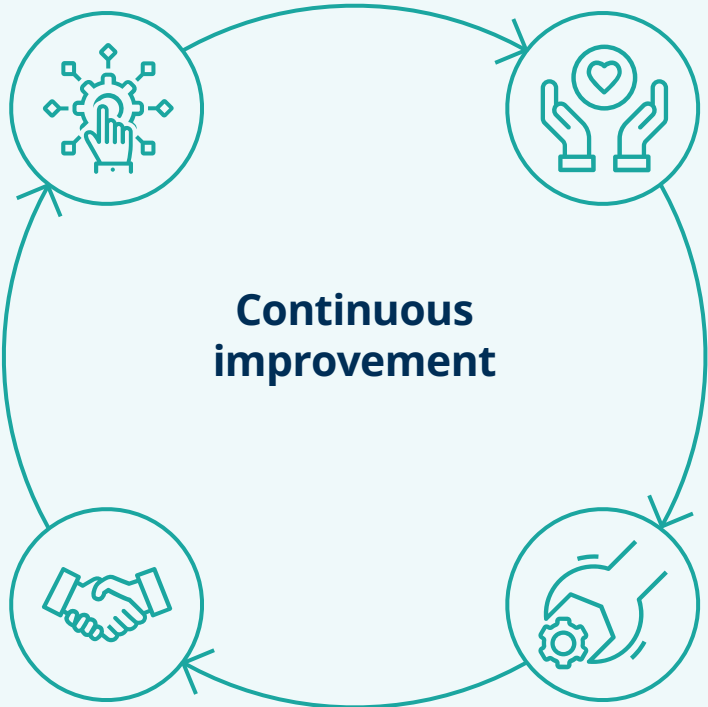
Capture your customers’ attention and empower them to make effective decisions by applying the insights you’ve gained to every aspect of your interactions, optimizing for conversion.

### 2 Understand to empathize

Understand the underlying motivations, perceptions, needs, biases, circumstances and contexts that are driving your customers’ behavior and decision-making.

### 3 Experiment to personalize

Leverage your understanding of your customers to create experiments that determine the behavioral drivers that are most effective for each unique customer, at a specific point in time.



# The way forward

Billpayers’ high expectations of their interactions with service providers aren’t being met. Complicated and irrelevant communications are exhausting and getting in the way of effective decision-making. Many are ignoring messages, actively disengaging from communications, or considering ditching their service providers altogether. And an enormous number are falling behind on their bill payments.

Digital fatigue, decision fatigue and scarcity mindset are all driving these behaviors and are likely to be impacting your customers today.

However, you have the power to break through these barriers, overcome these behaviors and ultimately create stronger customer relationships. Billpayers are crying out for help and support, and they will reward the service providers that deliver this with positive decisions and long-term loyalty.

Based on the study’s findings, here is a roadmap to more effective customer engagement:



**Communicate mindfully**  
Prioritize the financial and mental wellness of your customers in all interactions.



**Prioritize clarity**  
Deliver clear, easy to understand explanations of charges, reasoning or next steps.



**Be helpful**  
Give customers the information they need to effectively make decisions, faster.



**Be timely**  
Send the right messages, at the right time, with the right frequency.



**Be authentic**  
Billpayers will reward service providers that demonstrate true empathy and authenticity in their communications.



**Personalize**  
Customers want communication and information that is relevant and customized for their unique needs – even when those needs change from day to day.



**Trust the science of engagement**  
Actively assess what drives the most productive engagement for your customers and apply behavioral science to drive better outcomes.

## Learn more

To find out how Behavioral Engagement™ can transform the way you engage your customers (while driving conversions, like cure rates), get in touch with one of our experts.

Contact us

## About Symend

Symend is a leading SaaS company that turns difficult conversations and everyday moments into positive experiences across the entire customer journey. Symend's Behavioral Engagement Platform™ delivers digital experiences that are hyper-personalized based on the science behind consumer behavior. Our solution achieves better results and builds stronger relationships with nearly half the outreaches. By adapting as customers change, Symend helps top enterprises create and keep customers for life. Founded in 2016, Symend is headquartered in Calgary and privately held, with global operations across Canada, the United States and Latin America.

For more information, please visit [our website](#).