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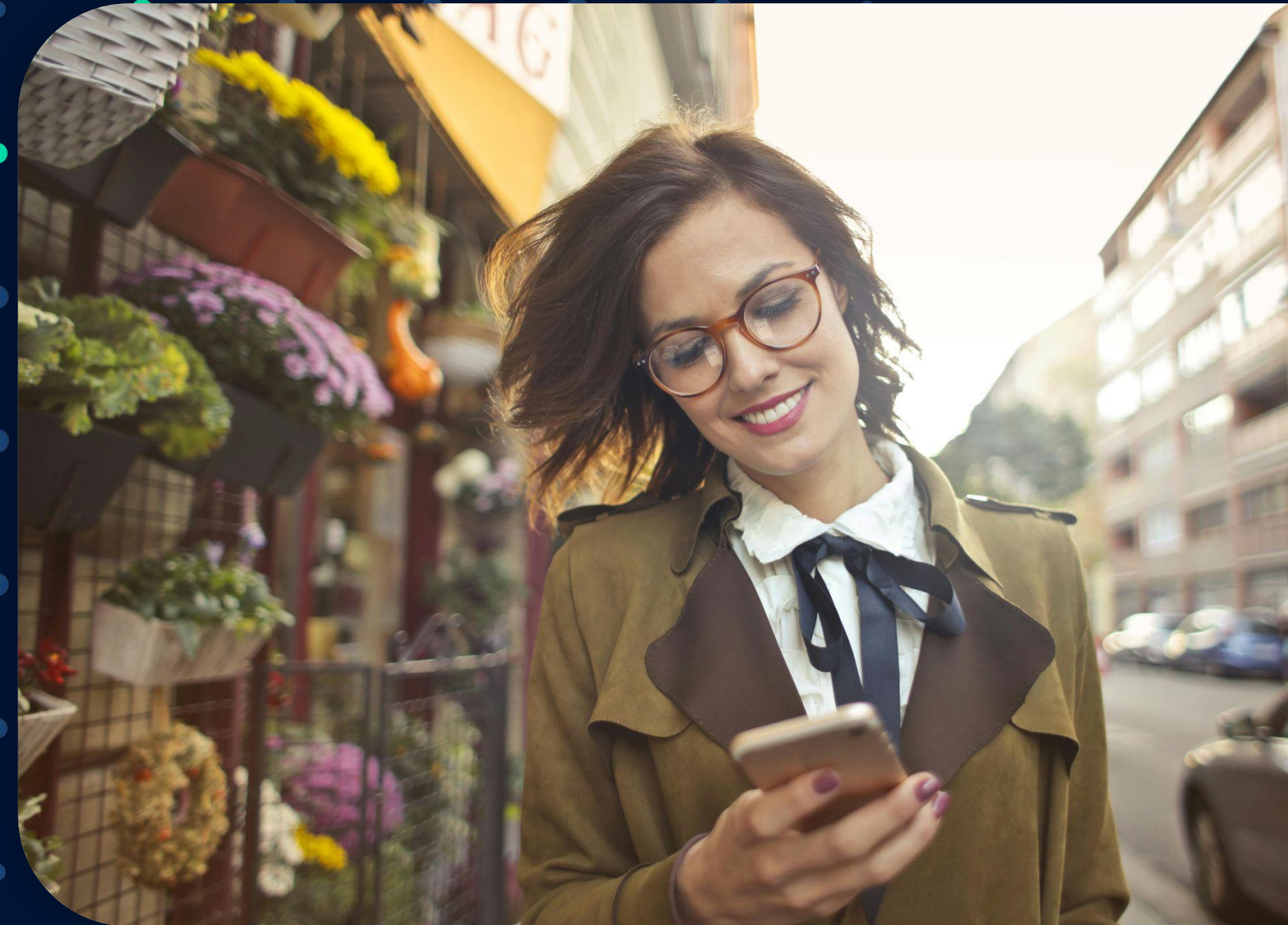
Modern Billing, Better Outcomes Toolkit: Template 1

The Billing Experience Maturity Model: Assess Your Current Experience

About this template

Purpose

This maturity model is a practical self-assessment tool to help organisations benchmark the current state of their bill payment experience through the lens of the customer.

It helps teams identify where they are today across four stages of maturity and align internally on what 'good' looks like.

Use this model to kickstart conversations, uncover gaps, and build a roadmap toward better billing outcomes.

What it includes

- A 4-stage maturity model

- Clear descriptions of the customer and employee experience, and key capabilities at each level

- A framework for internal assessment

- Next-step recommendations and companion tools from the Modern Billing, Better Outcomes series

How to Use This Template

This template is designed to help your team assess the maturity of your current billing and payment experience.

Use it as a workshop tool to benchmark where you are today so you can align across teams, highlight gaps, and shape the next steps.

🛠️ **Instructions for using the model:**

- **Gather key stakeholders:** Involve team members from customer experience, billing, operations, finance, digital, and comms.

- **Review the model:** Read each stage, discussing what it looks like for your customers and what's happening behind the scenes.

- **Assess your current state:** For each capability area, mark the level that best matches your current reality. Use examples where possible.

- **Look for alignment or gaps:** Are scores consistent across the team? Are there different experiences depending on channel?

- **Billing Experience Audit:** Move to the next step in the process where you undertake a more granular audit on your experience to identify key areas for improvement.

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Billing Experience Maturity Model

Assess your billing experience and chart the path to a more modern, scalable approach.

	REACTIVE	TACTICAL	INTEGRATED	PROACTIVE
Customer experience	**"I get a bill… and that's it."** Reminders are basic or missing. I may only get a paper notice or email with no follow-up. I'm expected to log in, find my reference number, and figure it out myself. It feels disconnected and difficult..	**"Sometimes it's easy. Sometimes it's not."** I receive SMS or email reminders, but the tone and timing vary. Some channels feel more helpful than others. Payment might be easy in one instance, clunky in another. There's no consistent experience.	**"It's clear what I owe and easy to take action."** Reminders are timely and clear, no matter the channel. I can pay straight from the message, without logging in. The options I need are there, and the journey feels consistent whether I'm on email, SMS, or speaking to someone.	**"It feels like this company gets me."** I'm reminded at the right time, with flexible support if needed. Messages are helpful, respectful, and easy to act on. Payment is instant and secure. I never feel chased—just supported to stay on track.
Business Experience	**"We're flying blind, and everything is manual."** Teams rely on static systems and batch processing. There's little visibility into what's working or where customers drop off. Most effort goes into reacting—answering support calls, chasing late payments, or manually sending reminders.	**"We've added some tools, but it's still patchy."** The business has introduced new channels like SMS or email reminders, but they operate in silos. Teams use workarounds to bridge gaps. Some customer journeys are smoother, others still break down. It's inconsistent, and reporting is manual or limited.	**"Things are running more smoothly, we can see what's working."** Billing, Ops and CX teams work from shared tools and have visibility into key engagement signals. Channels are more coordinated, and payment options are embedded directly in the flow. Fewer complaints, faster resolution, and better conversion.	**"We're ahead of issues—and scaling without extra effort."** Teams collaborate around real-time insights. Automated journeys adapt to customer behaviour. Escalation paths are clear and built into the flow. Billing runs like a service, not a silo—and teams can focus on improving outcomes, not fixing process gaps.

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Billing Experience: Maturity Level Scoring Guide

There are key capabilities that indicate the maturity level of your billing and payment experience.

Capability Area	REACTIVE	TACTICAL	INTEGRATED	PROACTIVE
	Manual, inconsistent, disconnected experience	Some automation/channels introduced but experience is fragmented	Coordinated journey, embedded tools, visible performance	Real-time, adaptive, customer-first billing experiences
Reminder Strategy	Generic reminders; one-size-fits-all timing	Improved timing or channel selection	Sequenced reminders based on behaviour	Dynamic reminder flows personalised by engagement
Tone and Messaging	Transactional tone and messaging	Some customisation of reminder content	Tone aligned to brand and payment stage	Consistent and helpful tone across journey
Channel Consistency	Inconsistent across email, SMS, paper, and portal	Partial consistency across digital channels	Experience unified across all digital channels	Fully consistent cross-channel experience (incl. contact centre)
Payment Flexibility	Limited options; rigid payment rules	Basic payment plans or extensions offered via manual channels	Flexible options based on customer need	Tailored resolution offers delivered automatically
Use of Behavioural Signals	No ability to track or view customer engagement	Manual review of some email/SMS metrics	Regular review of engagement data	Behavioural insights used to guide support and comms
Overdue Response Design	Escalation used inconsistently or too early	Some structured follow-up before escalation	Clear internal recovery process	Tiered, data-informed escalation strategy

Maturity Level Initial Assessment: Workshop Exercise

Use the Billing Experience Maturity Model to discuss:

→ What stage best reflects your customer experience today?
→ Where are the biggest gaps between current and ideal state?
→ Which capabilities (e.g. reminders, channels, UX) need the most focus?

★ Use the template on the next page to capture inputs from the team.

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Maturity Level Initial Assessment: Workshop

Get people to score the current billing and payment experience. Capture detail on why someone has given a particular score. This is best run as a workshop style activity getting people from across relevant teams to share their perspectives.

Stage	1. REACTIVE	2. TACTICAL	3. INTEGRATED	4. PROACTIVE
Summary	*Manual, inconsistent, disconnected experience*	*Some automation/channels introduced but experience is fragmented*	*Coordinated journey, embedded tools, visible performance*	*Real-time, adaptive, customer-first billing experiences*
Reminder Strategy				
Tone and Messaging				
Channel Consistency				
Payment Flexibility				
Use of Behavioural Signals				
Overdue Response Design				

Capability Area

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Maturity Level Initial Self-Assessment: Results

Capture your score for each capability area to calculate your self-assessment maturity score. The next slide provides an overview of what the scoring results indicate.

Capability Area	Result	Comments
Reminder Strategy	[insert score]	[insert comments and observations]
Tone and Messaging		
Channel Consistency		
Payment Flexibility		
Use of Behavioural Signals		
Overdue Response Design		
OVERALL RESULT		

SCORING KEY:

REACTIVE = 1
TACTICAL = 2
INTEGRATED = 3
PROACTIVE = 4

Billing Experience Maturity: Results Guide

The visual below shows your billing and payment experience maturity level based on your self-assessment scoring results.

Stage	REACTIVE	TACTICAL	INTEGRATED	PROACTIVE
Score	6–9	10–15	16–20	21–24
What this means	Your billing experience is fragmented, manual, and difficult for customers. Most capabilities are under developed and late payments are likely high. Start with foundational improvements like sequencing reminders and reducing login friction.	You've made some improvements (e.g. multichannel reminders, basic automation), but execution is inconsistent. Focus on aligning channels, improving payment UX, and reducing manual follow-up effort.	Core payment experience flows are working well. There's consistency across touchpoints, basic use of behavioural insights, and solid operational visibility. Now you can optimise for efficiency, customer experience, and more proactive design.	You're leading the field. Reminders are adaptive, data is embedded in workflows, and customers are supported in-channel. Focus on continuous improvement, benchmarking, and scaling without cost.

Next Step: Validate your results using our **Billing Experience Audit** template

Once you've discussed your current billing experience and used the self-assessment guide to score where it sits on the maturity scale, the next step is to run a more granular audit.

Use our Payment Experience Audit template to :

- Score your current state across 6 core areas

- Highlight where you are performing well

- Identify key gap areas

- Prepare for creating user journey mapping for your billing experiences

Need Help?

If you want help in using this template, Glider can run a Billing Experience Workshop session for you and your team.

Get in touch to arrange a time.

CONTACT US

This template is part of the *Modern Billing, Better Outcomes Series*: a toolkit designed to help CX, billing, and operations teams modernise billing and reduce overdue payments—without adding complexity.

STEP 1

STEP 2

STEP 3

STEP 4

Evaluate Your Billing Experience

Use our **Billing Experience Maturity Model** to assess where your billing experience sits today and identify likely capability gaps.

Score What's Working (and What's Not)

Run a structured **Billing Experience Audit** across six key capabilities: reminders, tone, channels, payment flexibility, behaviour signals, and overdue handling.

Understand The Customer Journey

Use our **Customer Payment Journey Template** to map the bill-to-pay flow to identify pain points, handoffs, and missed opportunities.

Design Reminders That Actually Work

Use our **Payment Reminder Messaging Guide** to create multi-channel reminders that are timely, actionable, and easy to complete.

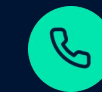👉 **Explore the full toolkit at gliderpay.com/modernbilling**

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Get support from the Glider team

Book a short session with us to explore how Glider helps teams deliver a consistent and effective bill payment experience.

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