

Beyond Bills

Building Citizen-Centric Public Services for Digital India

Roundtable Synthesis Report

WhatsApp Citizen Engagement & Innovation Forum 2026
11 March 2026 | Shangri-La Hotel, New Delhi

This synthesis was prepared under the Chatham House Rule. The views and observations recorded reflect the collective discussion. No statement is attributed to any individual participant or organisation.

Contents

Executive Summary	3
Context and Framing	3
Discussion Themes	
1. The State of Digital Citizen Engagement across DISCOMs.....	4
2. Payment Collection: Has BBPS Solved the Problem?.....	5
3. Smart Meters as a New Engagement Frontier.....	6
4. From Reactive Notifications to Proactive, AI-Driven Engagement.....	7
5. AI for Internal Operations.....	8
5. Cost, Consent and Trust: Structural Barriers to Scale.....	9
6. Global Perspective: Building on Two Unique Rails.....	10
7. The Future of Utilities: Faceless Distribution and Adjacent Business.....	11
Presentation: AI-Powered Chatbot Deployment for Utilities	12
Emerging Consensus and Pathways Forward	14
Closing Note	17
Roundtable Participants	18

Executive Summary

The Beyond Bills: Building Citizen-Centric Public Services for Digital India Roundtable convened senior leaders from India's power distribution sector alongside global energy technology expertise and Meta's WhatsApp for Business team. The discussion examined how conversational platforms, embedded payments and artificial intelligence can transform the way electricity distribution companies (DISCOMs) engage consumers, collect revenue and deliver services.

Participants represented utilities collectively serving over 45 million consumers across Delhi, Mumbai, Uttar Pradesh, Gujarat, Maharashtra and Odisha. The roundtable also drew on comparative insights from energy markets in the United Kingdom, Europe, Japan and the United States.

Several convergent themes emerged. DISCOMs have made significant strides in digitising bill delivery, payment collection and complaint management. However, adoption remains uneven, fragmented across multiple portals and applications and largely limited to outbound communication from utilities to citizens. The group identified an urgent need to move from reactive, notification-based engagement to proactive, conversational and personalised citizen journeys. WhatsApp's reach, familiarity and embedded payment capabilities position it as a compelling channel to close this gap, provided that pricing, consent management and message classification challenges are addressed.

The roundtable also explored the transformative potential of smart meter data, the role of AI in both predictive consumer engagement and internal workforce efficiency and the emerging vision of 'faceless distribution' where all citizen services are accessible without physical visits. A separate presentation demonstrated a live AI-powered chatbot deployment with early results showing strong conversion when bill delivery and payment journeys are embedded within WhatsApp.

Context and Framing

India's digital public infrastructure has reached a global benchmark scale. UPI processes over 20 billion transactions annually and Bharat Bill Payment System (BBPS) has been growing at approximately 75 per cent year on year. Yet citizen experience at the last mile remains fragmented. Consumers still navigate multiple portals, download separate applications for each utility and frequently resort to physical offices or call centres for basic service needs.

The roundtable was framed around a central question: while the digital rails are working well, how can utilities weave the customer experience together so that engagement becomes integrated, proactive and intelligent? The platform lens for this conversation was WhatsApp, which reaches over 600 million users in India and has become, in the words of the group, "a synonym for the mobile phone itself."

A context-setting presentation traced WhatsApp's evolution from a personal messaging platform to a business engagement channel used across the full customer lifecycle. Globally, one billion people message businesses across Meta platforms every week and 80 per cent of adults message a business at least weekly. In India, the platform hosts over 600 million conversations between people and businesses. The presentation highlighted key capabilities: AI-powered business agents that automate responses and product discovery; in-thread payments integrated with existing payment gateways at no incremental cost from Meta; voice calling within chat for seamless escalation to call centres; and multilingual support across 13 to 14 Indian languages through integrations with sovereign AI models such as Bhashini and Sarvam. Commercial deployments were cited to illustrate what is already possible: an eyewear brand using AI agents for assisted selling through product carousels; an airline operating an end-to-end voice-enabled booking bot in vernacular languages and a consumer goods company using the platform for advisory services and scheme awareness. The presentation also introduced the concept of centralised state bots, single WhatsApp numbers aggregating all citizen services for an entire state, with Andhra Pradesh as the first live deployment and Maharashtra ready for launch.

Discussion Themes

1. The State of Digital Citizen Engagement across DISCOMs

Participants shared candid assessments of their organisations' standing on the digital engagement journey. Several common patterns emerged.

Significant digitisation has already occurred. Utilities part of the roundtable have digitised bill delivery, online payments through multiple aggregators, complaint registration, outage notifications and new connection applications. One utility reported sending approximately 40 lakh bills through WhatsApp across its two operating companies. Another reported collecting over 10 lakh in payments within days of rolling out WhatsApp-based bill payment.

Customer experience is a more recent priority. The initial phase of utility transformation in India, particularly for privatised DISCOMs, was focused on reducing aggregate technical and commercial (AT&C) losses, which in some cases exceeded 50 per cent at the time of privatisation. With losses now reduced to single-digit levels in several utilities, the focus is shifting toward competing on service quality with other consumer-facing industries. As the group noted, the aspiration is that citizens should view their utility experience no differently from how they experience any other service provider.

Digital adoption is unevenly distributed. One utility reported that between 40 and 60 per cent of its consumers engage digitally, with wide variation across micro segments defined by geography, tariff band and type of settlement. Even in well-organised urban areas, digital engagement plateaus at around 60 per cent, and the group discussed what would be needed to close the remaining gap. Several

factors were identified: consumers who are already comfortable on a particular payment platform are reluctant to switch; the friction of downloading applications, remembering login credentials and navigating separate portals discourages repeat usage; and in many cases, the continued availability of physical collection options reduces the incentive to explore digital alternatives. One utility shared that it had deliberately scaled down physical interaction points, operating only through smart terminals at select locations across 42 locations in the city and used those touchpoints to promote WhatsApp opt-ins and digital services on the ground. This ground-level campaign, sustained over two years, was credited with meaningfully shifting consumer behaviour toward digital channels.

The channel landscape is crowded and fragmented. Consumers use a mix of web portals, mobile applications, BBPS-enabled platforms such as Paytm and PhonePe, UPI applications and physical collection centres. The group noted that once consumers settle into a payment channel, switching them is difficult. One participant observed that WhatsApp entered the payments space after several aggregators were already established, making user migration a key challenge.

WhatsApp's reach does not automatically translate to opt-in scale. One large state utility reported a WhatsApp user base of 82 lakh against a total consumer base of 3.7 crore, roughly 22 per cent. Growing this opt-in base involves cost: every promotion campaign requires messaging at scale and the utility requested that Meta consider enabling user base growth at reduced or zero cost. The group debated whether Meta's pricing model, designed to prevent spam, inadvertently constrains adoption for essential public services where the goal is not marketing but citizen access.

2. Payment Collection: Has BBPS Solved the Problem?

The roundtable devoted considerable attention to whether existing digital payment infrastructure has fully addressed the collection challenge. The consensus was that while BBPS has transformed the digital payment landscape, structural gaps remain.

BBPS accounts for a large share of digital collections. One large state utility reported collecting approximately INR 5,000 crore per month, of which roughly INR 2,000 crore (about one third) comes through digital channels. Within that digital share, BBPS based platforms account for nearly 50 per cent. WhatsApp based collections, while growing, remain a small fraction of this total.

The e-wallet and agent model remains critical in rural India. In Uttar Pradesh, a parallel collection ecosystem operates through an e-wallet model. Common Service Centres (CSCs), the UP State Rural Livelihood Mission (UP SRLM) and approximately 50,000 Vidyut Sakhis, women agents deployed across the state, collect nearly INR 1,000 crore through a prepaid wallet mechanism. The model works through advance deposits: a CSC loads funds into a wallet, distributes smaller amounts to individual agents and each agent collects payments from rural consumers using that float. This reflects the reality that for the roughly 2.5 to 2.7 crore rural consumers in the state, digital self-service remains nascent and intermediary-based collection is not a legacy

system to be phased out but an active, functioning ecosystem that any digital strategy must complement rather than replace.

In-thread payments on WhatsApp offer a friction-reduction opportunity by allowing the entire journey, from bill notification to payment completion and receipt, to be completed within a single chat without redirecting to external websites or applications. Critically, the system supports all existing payment gateways (PhonePe, Paytm, UPI, credit and debit cards), so consumers are not forced into a new payment method. There is no incremental cost from Meta for payment transactions; charges are limited to WhatsApp messaging fees.

URL tampering and fraud are reduced. Multiple participants raised the issue of payment link fraud in SMS based communications. WhatsApp's encrypted environment eliminates the risk of URL tampering and reduces fraudulent redirects, a persistent issue with SMS payment links.

OCR-based self-meter reading via WhatsApp. One state utility has introduced a feature allowing consumers to photograph their own meter and submit the reading through WhatsApp using optical character recognition. This addresses a persistent operational challenge: when a meter reader has not visited, the consumer previously had no way to contribute an accurate reading. The feature also creates an additional touchpoint that keeps the consumer engaged on the WhatsApp channel.

Embedding payments within journeys is the opportunity. One participant from Mumbai observed that the real opportunity is not to ask consumers to independently migrate to WhatsApp for payments, but to embed payment options within service journeys they are already using on the platform, such as complaint resolution, meter reading or new connection applications. This journey based approach may naturally drive payment adoption. The reasoning is that once consumers become familiar with the format and flow of transactions on WhatsApp, the step from receiving a bill or resolving a complaint to completing a payment within the same thread becomes intuitive rather than forced. Conversely, asking consumers who are already settled on Paytm, PhonePe or Google Pay to voluntarily switch to a new channel for payments alone is unlikely to gain traction, a challenge multiple participants acknowledged from experience.

3. Smart Meters as a New Engagement Frontier

The discussion surfaced an important and somewhat unexpected theme: the smart meter rollout is creating an entirely new set of engagement challenges and opportunities.

Prepaid smart meters are changing consumer behaviour. One participant shared a striking observation: consumers with smart meters are beginning to treat electricity like a DTH (direct-to-home) recharge, making alternate-month payments or recharging small amounts and then reconnecting, because the reconnection process is now invisible and carries no social stigma. "Even the default is convenient now," the participant noted. This creates a new revenue management challenge:

when there is no social stigma to disconnection, no visible physical process and no need to visit an office, the traditional deterrents to non-payment lose their effect. This represents a fundamental shift in how consumers relate to their utility provider.

Smart meters generate data that demands new communication channels. As the smart meter rollout progresses from the installation phase into full operation, consumers will increasingly demand data: consumption trends, billing component breakdowns, tariff comparisons and recharge status. Utilities are already sharing data via APIs with select large consumers. When this scales to millions of residential and small commercial consumers, the need for a familiar, accessible communication channel becomes acute.

Can the smart meter itself become a communication channel? One participant proposed a thought-provoking idea: rather than treating the smart meter purely as metering infrastructure, could it be integrated with WhatsApp so that the platform becomes the interface through which consumers interact with their smart meter data, recharge their prepaid balance and receive alerts? The group saw this as a high-potential use case.

Smart reconnection is a pain point that needs proactive resolution. When smart meters are disconnected for non-payment and subsequently reconnected after payment, the process is often invisible to the consumer. Situations arise where payment has been made but the consumer remains in darkness due to processing delays, creating frustration and call centre load. The group identified this as an area where real-time WhatsApp notifications could significantly improve the experience.

4. From Reactive Notifications to Proactive, AI-Driven Engagement

A recurring theme was the need to move from one-way, broadcast style communication to two way, intelligent and personalised engagement.

Current engagement is largely outbound. Multiple participants acknowledged that today's WhatsApp and SMS usage is predominantly one-directional: bill delivery, payment reminders, outage notifications, government scheme promotions and demand side management messages. Consumer response and interaction remain limited.

WhatsApp demonstrates a measurably higher response rate. Several utilities shared comparative data. One utility running annual customer satisfaction surveys reported a 6 to 7 per cent response rate on WhatsApp versus 2 per cent on SMS. Another utility reported that within three months of deploying a WhatsApp chatbot during a non-peak winter period, 7 per cent of total interactions were occurring end-to-end on WhatsApp, including ticket creation, resolution and feedback, without any redirection to external sites. The utility noted that this was achieved without any active promotion of the channel.

Post-transaction feedback as an engagement tool. One utility has introduced real-time feedback requests after every consumer interaction, modelled on the post-flight survey approach used by airlines. When a consumer completes any

transaction, whether a complaint, a site visit or a payment, a feedback prompt is sent immediately. On SMS, the response rate to these prompts is approximately 2 per cent. On WhatsApp, it rises to 6 to 7 per cent. The group saw this not only as a data collection mechanism but as an engagement habit: consumers who respond to feedback requests are more likely to use the channel for their next transaction.

AI and ML can enable predictive, personalised reminders. Rather than sending blanket reminders to all consumers, one utility is developing an AI/ML model to predict payment default probability and send reminders only to consumers with a high likelihood of missing a payment. This approach respects consumer preferences and avoids the “notification fatigue” that erodes channel effectiveness. A Mumbai-based utility described building a data lake that segments consumers by payment behaviour, default probability and digital engagement propensity to target WhatsApp outreach more precisely.

Voice and vernacular are essential for inclusion. The group emphasised that text-based digital interfaces exclude large segments of the population. India is one of the largest users of voice notes on WhatsApp. Participants highlighted the need for voice-enabled bots in local languages. A utility in Gujarat, serving a diverse base from industrial to tribal consumers, noted that adoption of digital services in tribal areas remains low precisely because the interfaces require text-based interaction in English or Hindi. Voice-based AI in regional languages was identified as a critical enabler. One utility has already begun deploying voice recorders with field agents who visit rural consumers, capturing spoken feedback that is converted to text and analysed using AI to extract structured insights on service quality, payment barriers and supply issues. The group saw this as a model that could be extended to direct consumer interaction on WhatsApp, where a consumer simply speaks their problem and receives a response in the same language.

5. AI for Internal Operations

Beyond consumer-facing applications, the group also discussed the role of AI in internal operations.

AI should serve internal teams, not just consumers. The global energy perspective in the room offered a powerful insight: the most underleveraged use of AI is equipping internal teams. When customer service agents, field engineers and billing staff have AI tools that provide real-time customer context, suggested responses and system integration, they can operate at significantly higher efficiency. For instance, in a global energy company, 40 per cent of customer communications were being handled through AI, either directly or by assisting agents, within months of deploying large language model-based tools.

Chatbots must be connected to a business context to be useful. The group heard a candid caution: a chatbot that cannot read a consumer’s last meter reading, see their payment history, identify which part of the network they are on or take actions in backend systems is essentially useless. The chatbot must be integrated into the

business context with full read and action capabilities. Otherwise, the consumer is better served by a general-purpose AI assistant.

6. Cost, Consent and Trust: Structural Barriers to Scale

The roundtable surfaced three cross-cutting structural challenges that, if unresolved, will constrain the scale of WhatsApp-based citizen engagement.

Messaging cost for utilities. The cost of WhatsApp business messaging was raised as a barrier to scaling citizen engagement. Growing the opt-in base requires campaigns to millions of consumers, each carrying a per-message cost. The group argued that utility messages are essential civic communications, not commercial promotions and merit differentiated pricing. Meta acknowledged this tension but explained that pricing discipline is deliberate: reducing costs would risk WhatsApp becoming as cluttered and ignored as SMS, which would ultimately harm utilities more than the current pricing does. The group urged Meta to explore cost structures that recognise the public service nature of utility communications, particularly for opt-in growth and service notifications.

Message classification penalises utility communications. A separate but related frustration is WhatsApp's automated classification algorithm, which determines whether a message falls under the lower cost 'utility' tier or the higher cost 'marketing' tier. Participants reported that messages such as demand side management advisories, energy saving tips, rooftop solar scheme promotions, appliance rebate programmes and behavioural nudges to shift consumption away from peak hours are being classified as marketing despite serving a public purpose. The cost differential is roughly three times that of utility classified messages. The group urged that the algorithm be refined to recognise civic and utility service messages as a distinct category.

Consent management and identity verification are fragmented. Currently, each utility must independently obtain, manage and renew consumer consent for digital communication and data sharing, creating parallel processes that frustrate consumers and increase operational burden. The problem is compounded by a persistent identity challenge: electricity connections are often registered in the name of a grandparent or a previous owner, while the person paying the bill is a different family member. This means utilities frequently cannot confirm that digital communications reach the actual decision maker. The group proposed that a centralised platform, whether hosted by Meta or a government body, could verify consumer identity and capture consent once, with that verified consent then leveraged across all utilities, water, gas and municipal services. This would simultaneously solve the KYC problem, reduce duplication and create a trusted foundation for personalised engagement at scale.

Data privacy and personal data protection compliance. Participants noted that WhatsApp's end-to-end encryption provides a secure channel, but emphasised that compliance with India's data protection framework, including the Digital Personal Data Protection (DPDP) Act, must be front and centre. The group underscored the

importance of ensuring that data flows between utilities, WhatsApp and implementation partners comply with applicable regulations.

7. Global Perspective: Building on Two Unique Rails

A participant with extensive global energy experience across eight markets offered a perspective that reframed the conversation.

India's structural advantage. Utilities in the United Kingdom, Europe, Japan and the United States deal with fragmented communication channels, fragmented customer interfaces and fragmented payment systems with significant rent extraction at each layer. India uniquely possesses two powerful, integrated rails: a ubiquitous communication rail in WhatsApp and a world-class payment rail in UPI. This means Indian utilities do not need to solve for infrastructure; they can focus on what they do best, providing reliable, affordable electricity and excellent service.

Technology and trust are the two pillars. The global perspective emphasised that successful digital engagement rests on two pillars. First, the technology platform must be properly integrated so that good ideas can actually be executed. Second, customer trust must be earned through relentless focus on outcomes, which means not annual satisfaction surveys but continuous, data-rich feedback loops. At one global energy company, teams scraped reviews from every review platform, analysed text data from every customer communication and built a granular picture of consumer sentiment that was refreshed weekly. When issues surfaced, they were fixed immediately. This level of responsiveness is what builds the trust required to introduce new services and engagement models.

Behavioural nudges and gamification drive engagement. Practical examples from a global energy innovator illustrated how, once the platform and trust foundations are in place, creative engagement becomes possible: lotteries for consumers who submit meter readings, leaderboards for neighbourhoods competing on green energy usage and personalised touches in call centre interactions. At one global utility, a spin-the-wheel mechanic was offered to every consumer who submitted a meter reading and meter reading submission rates increased significantly. The group discussed how similar approaches could drive engagement in India, potentially leveraging cultural moments such as cricket to incentivise timely bill payment.

Prioritise simplicity and affordability over product invention. A cautionary note was offered: do not use AI and smart meters as an excuse to invent entirely new product categories. The priority should be making it easier for consumers to pay their bills and cheaper for them to use electricity. Elaborate smart meter dashboards built at several global utilities were cited as examples of well-intentioned products that saw negligible adoption because they did not address either of these two fundamental needs.

The power of channel migration. One utility that annually communicates security deposit calculations to consumers, previously done through SMS and registered post, switched the communication to WhatsApp this year. The response was immediate

and overwhelming: the message reached consumers far faster, generated significantly higher engagement and escalation requests to the state electricity regulatory commission increased because consumers were actually reading and responding to the information for the first time. The example underscored a broader point: even routine, unglamorous communications can see transformative engagement improvements simply by moving to a channel that consumers actually use.

8. The Future of Utilities: Faceless Distribution and Adjacent Business

The discussion closed with a forward-looking exchange on how the utility sector in India is likely to evolve over the next decade.

Faceless distribution as the north star. One participant recalled a directive from a senior IAS officer two decades ago: “Ensure that consumers never need to come to the office.” Drawing parallels to how banking has become faceless and immigration processes are moving online, the group endorsed the vision of “faceless distribution” where all citizen services, from new connections to complaint resolution to payments, are fully accessible through digital channels. WhatsApp, with its universal reach and low-friction interface, was identified as the most viable channel to realise this vision at scale.

Utilities will enter adjacent businesses. The group noted that Indian utilities are unlikely to remain purely in the electricity distribution business over the next ten years. Several structural shifts are already underway. Distributed generation, where electricity is produced at or near the point of consumption through rooftop solar and similar technologies, is reducing consumer dependence on centrally procured power. Peer-to-peer energy trading, where a consumer with surplus solar generation sells directly to a neighbouring consumer rather than routing it back through the DISCOM, is expected to become a practical reality. Amendments to electricity rules may structurally separate the wires business, the physical infrastructure of poles, cables, transformers and meters, from the services business, the consumer-facing functions of billing, collections, complaint resolution and retail engagement. Technology companies could enter the services side without owning any physical grid, much as telecom saw network infrastructure and retail services unbundled. For utilities, building strong digital relationships with consumers is no longer just about efficiency; it is about staying relevant.

Home automation and time-of-day tariffs will reshape demand. Participants envisaged a near future where AI-powered voice assistants on WhatsApp help consumers programme smart switches and appliances to optimise consumption based on time-of-day tariff structures. The missing piece today is a familiar, accessible interface that ties home automation to utility data and tariff structures. The group saw WhatsApp-based voice control as the natural candidate, allowing a consumer to manage their consumption behaviour through a simple spoken instruction rather than navigating a separate smart home application. Participants

acknowledged that this convergence of conversational AI, smart home technology and utility data has not yet been cracked, but expected it to become a practical reality in the near future. When it does, it would simultaneously reduce consumer bills and improve grid load management, creating an engagement layer that goes well beyond billing and payments.

Network efficiency and asset optimisation through AI. Beyond consumer engagement, the group identified AI-driven network management as a significant opportunity. One participant shared data from a metro city showing that only 25 to 30 per cent of installed distribution capacity is utilised on average, even in areas with high industrial and commercial load. The infrastructure exists, but asset sweating is not happening at the level it should, representing a significant efficiency gap in a capital-intensive sector. The group discussed how AI could address this on multiple fronts: optimising network operations to reduce technical losses, predicting demand patterns to improve load management and identifying underutilised segments of the grid. A related opportunity raised was asset trading at the consumer level. Beyond the familiar concept of selling surplus rooftop solar back to the grid, participants asked whether consumers could monetise their broader electrical assets during periods of non-use, a concept that remains largely unexplored. No utility or technology provider has yet offered a convincing model for how to operationalise this at scale. Participants saw AI as the essential enabler, both for surfacing the insights needed to identify where efficiency is being lost and for recommending actionable interventions. For a sector that is simultaneously expanding capacity to meet rising demand, unlocking even a fraction of this idle infrastructure could have a material impact on both utility economics and national energy security.

Presentation: AI-Powered Chatbot Deployment for Utilities

A separate presentation was delivered by an implementation partner demonstrating a live AI-powered chatbot solution deployed across multiple state utilities. The following summarises the key propositions and early outcomes shared.

Three Gaps in Current Utility Engagement

The presentation framed the challenge around three persistent gaps that remain unresolved despite significant technology investment across DISCOMs.

The consumer gap. Existing digital touchpoints, whether mobile applications or web portals, introduce friction at every step. Applications require downloads and return usage is low. Portals require logins and credentials that consumers do not remember. Approximately 70 per cent of consumers across most DISCOMs are in rural areas, where these barriers are particularly acute.

The revenue realisation gap. Consumers tend to miss payments not out of unwillingness but because they are never prompted at the right moment. SMS reminders are widely ignored, portal payment journeys are abandoned and cash

collection through physical agents remains the default for millions. The presenter highlighted that 70 per cent of consumers contribute only 20 per cent of revenue, yet consume a disproportionate share of the workforce's collection effort.

The workforce gap. Field staff and billing agents spend the majority of their time on low-productivity collection activities in areas with high default rates, rather than being redeployed to higher-value engagement. The presentation argued that conversational AI can address this by automating routine interactions and freeing workforce capacity.

Emerging Consensus and Pathways Forward

Here are a few areas of convergent thinking that emerged that could inform future action.

Theme	Emerging Consensus
Unified State Bots	The centralised state bot model, one WhatsApp number for all citizen services, was endorsed as the right architectural direction. Andhra Pradesh's live deployment spans over 700 services, including temple bookings, bus reservations, education hall tickets and electricity bill payments and has collected over 60 crore in revenue through the chatbot. The model is now live across four states, with Maharashtra ready for launch. The approach eliminates the need for consumers to discover and remember separate bot numbers for each department and allows new services to be added to an existing, familiar channel.
Embedded Payments	In-thread payment journeys that support all existing payment methods, including Paytm, PhonePe, Google Pay, UPI and credit and debit cards and complete the entire cycle within WhatsApp, reduce drop-offs, eliminate URL fraud and carry no incremental payment processing cost from Meta. The utility pays only for WhatsApp messaging. Unlike SMS-based payment links, which are vulnerable to tampering and redirect consumers to external websites, WhatsApp's encrypted environment keeps the entire journey within a single thread from bill notification through payment to receipt. The group saw the real opportunity not in asking consumers to switch payment channels, but in embedding payment options within service journeys they are already using on the platform, such as complaint resolution, meter reading or new connection applications.
Smart Meter Integration	WhatsApp should serve as the primary consumer interface for smart meter data, prepaid recharge and reconnection status, particularly as the rollout moves from installation into active consumer engagement. Utilities already have integrations across multiple Advanced Metering Infrastructure Service Providers and are sharing consumption data via APIs with large consumers. Scaling this to millions of residential users requires a channel that does not depend on application downloads or portal

	logins. Smart reconnection was identified as an immediate pain point: when prepaid meters disconnect for non-payment, the reconnection process is invisible and consumers often remain unaware of whether their payment has been processed, creating frustration and call centre load that real-time WhatsApp notifications could resolve.
AI-Powered Personalisation	Predictive models that target reminders only to consumers likely to miss payment are more effective than messaging everyone and protect WhatsApp from becoming as cluttered and ignored as SMS. The group discussed AI/ML models that analyse consumer behaviour to identify those with a genuinely high likelihood of missing payment, with reminders sent only to that segment. Layering a data lake that segments consumers by payment behaviour, default probability and digital engagement propensity enables targeted outreach to the right consumers at the right time. Meta acknowledged that its pricing is deliberately set to prevent channel degradation and personalised, data-driven outreach aligns with that objective.
Voice and Vernacular	Voice based, multilingual AI is a prerequisite for reaching rural and tribal consumers and should be a design default. Adoption of digital services in tribal and rural areas remains low precisely because existing interfaces require text based interaction in English or Hindi. India's high voice note usage on WhatsApp makes this an immediately viable path and the platform already supports multilingual voice interaction through sovereign AI models across 13 to 14 Indian languages. On the utility side, early experiments with capturing spoken consumer feedback through field agents, converting speech to text and extracting structured insights using AI have shown promise and could be extended to direct consumer interaction on WhatsApp.
Utility Message Classification	WhatsApp's algorithms should distinguish between commercial marketing and civic utility communications. Messages such as demand side management advisories, energy saving tips, rooftop solar scheme promotions, appliance rebate programmes and behavioural nudges to shift consumption away from peak hours are currently classified on the more expensive marketing tier at roughly three times the cost of utility classified messages. The

	<p>group argued that these messages serve a public purpose and should not be priced identically to commercial promotions. While Meta's rationale for pricing discipline was acknowledged, participants urged that the algorithm be refined to create a workable distinction between marketing and civic service communications.</p>
Unified Consent Management	<p>A centralised consent platform, whether built by Meta or a government body, would reduce duplication and significantly improve opt-in rates across all service providers. Currently, each utility must independently obtain, manage and renew consumer consent, creating parallel processes that frustrate consumers and increase operational burden. The problem is compounded by a persistent identity challenge: electricity connections are often registered in the name of a grandparent or previous owner, meaning digital communications may not reach the household's actual decision maker. A single platform that verifies consumer identity and captures consent once, usable across utilities, water, gas and municipal services, would solve both problems simultaneously.</p>
Internal AI for Workforce	<p>AI tools for call centre agents, field staff and billing teams can deliver immediate efficiency gains and deployment should run in parallel with consumer facing initiatives. Globally, utilities that deployed large language model based tools saw up to 40 per cent of customer communications handled through AI within months. In India, utilities are already diverting up to 30 per cent of interactions through automated channels, consolidating call centres from distributed to centralised models and redeploying released staff into customer care roles at the same cost. The group emphasised that an AI agent is only as useful as the business systems it can access: if it cannot read meter data, see payment history or take actions in the billing system, it adds no value over a general purpose AI assistant.</p>
Faceless Distribution	<p>Every investment decision should be evaluated against whether it moves the utility closer to a state where no citizen interaction requires a physical visit. Drawing parallels to how banking has become largely faceless and immigration processes have moved online, the group endorsed this as the north star for the sector. The barriers are well understood: applications require downloads, portals require logins and credentials that consumers do</p>

	not retain and roughly 70 per cent of consumers across most DISCOMs are in rural areas where these barriers are most acute. WhatsApp, requiring no separate download, no login and no new credentials, was seen as the channel most likely to make faceless distribution a reality at scale.
--	--

Closing Note

The Beyond Bills Roundtable marked the inaugural convening of India’s power distribution leaders alongside Meta’s WhatsApp for Business team to examine conversational engagement at scale. The discussion demonstrated both the maturity of India’s digital infrastructure and the significant distance still to be covered in translating that infrastructure into seamless citizen experience.

The participants left with a shared understanding that the next phase of utility transformation will not be defined by the rails, which are world-class, but by what is built on top of them. India has the communication reach through WhatsApp and the payment infrastructure through UPI. The challenge now is to weave these into seamless, intelligent citizen journeys that make it easier and cheaper for consumers to engage with their utility and make it operationally simpler and more cost-effective for utilities to serve them.

Roundtable Participants

Name	Designation	Organisation
Shri Anand Budholia	President of Information Technology and Group CIO	BSES Yamuna & Reliance
Shri Anshuman Sharma	Head of Strategy, Commercial Operations, Customer Experience & Brand	Adani Electricity
Shri David Sykes	Advisor to Startups; Former Global Data Head	Octopus Energy Group
Shri Krushna Dhandhal	DGM IT	Gujarat Electricity (UGVCL)
Shri Praveen Sharma	Chief Revenue Cycle Management, Enforcement & Energy Audit	Tata Power (Orissa)
Shri Rashmikant	General Manager, Commercial (CC, KCG & NBS)	Tata Power (Delhi)
Smt Sayali Javeri	DGM IT	Maha Electricity (MSEDCL)
Shri Sourajit Ghosh	Director IT	UP Electricity (UPPCL)
Shri Anil Daulani	CoFounder	Pelocal Fintech Private Limited
Smt Aditi Mathur (Moderator)	Head, GTM and BD	Payments on WhatsApp India

This synthesis was prepared under the Chatham House Rule. The views and observations recorded reflect the collective discussion. No statement is attributed to any individual participant or organisation.