Five ways to increase conversion and adoption rates

Best practices for your business

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Executive summary

Optimizing your website to deliver a better online experience for your customers is fundamental for increasing revenues, helping ensure customer satisfaction, and retaining a loyal customer base. To jump-start your customer experience efforts, IBM, the leader in online Customer Behavior Analytics software, is recommending five best practices that you can implement today to establish an online customer experience competency within your organization. Our best practices are based on working with more than 450 leading companies across many industries—from financial services, insurance, and travel to retail, communications services, and technology—to help them take a more systematic, quantifiable approach to improving their online customer experience and, in turn, increase revenue.

These best practices provide a way for customer-centric companies to utilize their website optimization tools to create visibility, to gain insights about customer behavior, and most importantly, to find the right answers that enable them to provide more rapid value to their online customers.

The Customer Behavior Analytics best practices for large enterprises include:

- Monitor customer experience key performance indicators (KPIs)
- Proactively examine and respond to known technical issues
- Listen to your customers
- Prioritize customer experience issues based on business impact
- Observe and review actual customer behavior

Introduction

It is very difficult, if not impossible, to build and maintain a dynamic website that works flawlessly each moment of each day for virtually every customer. Between implementing new content, changing technology, managing internal stakeholders, and designing for customers who have different objectives, learning styles, and backgrounds, you could almost never produce a 100 percent error-free site.

And it is no big surprise that there are online customers experiencing problems from time to time. We have virtually all encountered them, whether it is difficulty logging into a frequent-flyer account, adding an item to a shopping cart, completing a financial trade, booking a reservation, navigating through a site, or getting a confusing error message. While more consumers are sharing their positive experiences, they usually tell more people about bad experiences than good ones. And with the proliferation of message boards, blogs, and social networking sites, one poor customer experience can take on a life of its own, potentially damaging your brand, customer loyalty, and bottom line.

In today's economy, your enterprise cannot afford to postpone investing in the online customer experience.

The solution: Optimize the online experience

Improving online customer experience requires companies to have visibility of the online customer and their experiences, as well as utilize a common "view" of the customer when analyzing and optimizing their experiences. An effective Customer Behavior Analytics solution provides that necessary visibility into what each customer sees and does for each visit and each interaction. In doing so, a solution gathers both quantitative and qualitative insight into actual customer and site behavior across multiple site visits—information that is central to effective website optimization.

Often organizations use a customer behavior analytics solution to answer the "why" questions about their websites: Why did so many customers abandon the credit card application on the second step rather than the first step? Why are customers searching for the same product multiple times and not adding it to their shopping carts? The most effective approach is to convert this powerful customer experience data into a common language. Then, use it to create best practices across your enterprise and prioritize site improvements accordingly.

The ultimate reward: A potential multi-million dollar business opportunity

Even in the current economic environment when spending is tight, you should look for practical ways to improve your site and promote a better online experience for your customers—it could be one of your best competitive advantages. However, do not think that you are alone. According to a Forrester Research report, nearly all customer experience decision-makers (93 percent) say that a good customer experience is one of their top strategic priorities, and 75 percent say they want to use customer experience as a competitive differentiator.[1]

Imagine the possibilities if you put strategic energy into customer experience and optimize your website. Here is a snapshot of the anticipated business rewards:

- **Customer experience drives word of mouth**. Word-of-mouth advertising is often the most credible, and inexpensive, form of promotion. However, it can also be your worst enemy as people will complain openly and loudly when they do not receive the level of service they expect. Of users that have a poor experience on a web or mobile site,[2] 63% either leave the site or move to another site offering similar products or content. Even worse, 17% share the bad experience on social media or post a comment on the site.
- **Customer experience builds loyalty**. In the same report,[3] here's what U.S adults do after having an "excellent" experience on a web site or mobile app:
    – 44% report they visit the site or use the app more frequently.
    – 33% say they recommend the site or app to others
    – 14% have posted a positive comment on social media.
- **Customer experience boosts revenue and cost savings**. At the end of the day, your executives and board members want to know the numbers. For users on all devices, about 1 in 10 U.S. adults contact the company directly after a "poor" or "very poor" experience using a web site or mobile app.[4] 87% of the world's poppulation now owns a mobile phone, with 1.2 billion people (17%) using their device to access the internet.[5] There is a $47 billion[6] potential annual incremental business opportunity right now (on North American shopping sites alone) for those companies who put strategic energy into optimizing their websites. In addition, better websites translate to lower contact center expenses as you will get fewer and shorter calls about issues.

Large enterprises need to quickly take steps to help ensure they understand the experience of their customers who are transacting online. Your business can not wait until tomorrow, next month, or the following year. You need to focus on online Customer Behavior Analytics today. After all, a potential multi-billion dollar opportunity awaits.

Best practice #1: Monitor customer experience KPIs

How user friendly is your website?

Often large corporations focus their customer experience efforts on trying to deliver faster online response times and better page performance. Yet site usability is almost always a top priority for online customers, including:

- The ability to compare different products/services
- Straightforward navigation
- Ease of completing the transaction
- Confirmation upon completion of the transaction

While most company executives stress the importance of customer experience to their competitiveness, they are not always measuring up in their customers' eyes. Forrester Research's 2013 Customer Experience Index provides benchmarks of the quality of customer experience for 154 large US brands across 14 industries including retailers, hotels, banks, credit card providers, insurance firms, airlines, wireless service providers, and investment firms. This year, only 8 percent of firms received "excellent" ratings and 61 percent of brands got a rating of OK, poor, or very poor from their customers.[7]

To illustrate, here are documented usability changes and their business results as cited in a different Forrester Report[8] on fixing usability issues:

- Adding a tool to let users browse products by fit increased orders by 160 percent
- Offering the ability to save settings and preferences between sessions increased the goal completion rate by 48 percent and site satisfaction rose by 28 percent
- Moving the "narrow your search" tool to a more prominent place on the page increased the use of the tool by 500 percent, and sales went up 400 percent
- Optimizing the placement of sign-up links, copy, and buttons on the site increased opt-in registrations by 590 percent

- Simplifying the overall site navigation increased product views by 11 percent while page views per visit went up by 18 percent
- Shortening the order process and adding markers to show users where they are in the overall process increased the conversion rate by 20 percent

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Getting started tip

Each company is distinct. Create and monitor customer experience KPIs that are meaningful to your organization. Initially, you may want to review the web stats and performance of other large enterprises that are documented in multiple Forrester Research reports.

With a Customer Behavior Analytics solution, it is easier to establish and track customer experience key performance indicators (KPIs). In general, KPIs serve as a daily baseline and method for setting improvement goals. They are also your daily passing or failing grade with customers. So to help you optimize site usability, you need to determine what customers want from your site.

If customers want an easier way to login to your site, you will need to create a KPI to monitor and score how many customers attempt to login more than once. Or, if they want to more easily complete a specific transaction (e.g., set up a customer account, book a reservation, add items to a shopping cart, save settings/preferences for a future session, check shipping status, etc.), you can set a KPI to track the number of customers who abandon a business process after running into a specific issue, such as abandonment with application errors or abandonment with re-entering key information. Now that your KPIs are set, you can proactively monitor your customer experience score each day. And in return, the better usability of your website can also reduce your contact center expenses, since fewer customers will need to report product or website issue.

Customer Behavior Analytics in action

Company: A leading online retailer of designer brands and fashion trends.

Challenge: In examining shopping cart conversion, the product managers noticed a site usability issue—the majority of customers who had abandoned their purchase had opted to pay with BillMeLater. However, the team had no idea why there was such a strong correlation.

IBM Tealeaf solution: Using an IBM Tealeaf solution, the product managers were able to replay a sample of these abandoned customer sessions in an effort to rapidly identify the potential cause of the problem. As it turned out, a large number of these users had not been able to complete their transactions because they had failed to check a box indicating their agreement with certain terms and conditions. The site typically uses a red exclamation point to alert customers to required input fields, and although that red mark was showing up next to the terms and conditions box, it was appearing in an incorrect and very small font size, which customers were overlooking. The vast majority of customers neglected to check the box and therefore could not complete their transaction. Frustrated, and not able to determine what they were doing wrong, many customers were forced to abandon.

Return on Investment (ROI) benefits:

- Improved conversion rates with the IBM Tealeaf solution by eliminating site obstacles that previously prohibited successful online purchases
- Decreased the stabilization period for its new website by 50 percent
- Dramatically reduced the time required to diagnose and resolve the problems causing failed customer experiences
- Allows dramatically improved expectations with its website, helping ensure continued customer loyalty

Best practice #2: Proactively examine and respond to known technical issues

What common online roadblocks are your customers experiencing today?

Once you have established meaningful KPIs, you need to keep a watchful eye on the known technical issues to better understand why customers succeed or fail.

For example, you can drill down on each page's response times to better understand how it impacts conversion rates. An increase in the time it takes to get general search results from two to three seconds may have no impact on a consumer's purchasing decision, but the same increase in response time for displaying a product's details page could have a huge impact on conversion rates.

Why is this element so critical to your company's revenue stream? Online customers expect your site to work flawlessly. And any technical error will erode their faith in both your online and offline channels. Recall that of users who have a poor experience on a site or mobile, 63% either leave the site or move to another site offering similar products or content. Even worse 17% share the bad experience on social media or post a comment on the site.[9]

Using a Customer Behavior Analytics solution, you can track each of these types of technical issues that may impact customer experience and retention. You can define thresholds for each issue and be alerted via e-mail or by system management consoles when the thresholds are exceeded. You can also base these thresholds on previous site activity so that you are alerted when the percentage of customers getting an error exceeds 10 percent of the optimum percentage in the past month.

Real-time knowledge of technical obstacles allows you to intervene quickly, before a greater number of customers are impacted by a poor experience. By allowing you to replay affected customer visits, a robust Customer Behavior Analytics solution will help you quickly discover and resolve the underlying issues. A Customer Behavior Analytics solution also enables you to better understand the real business impact of the problem and prioritize potential fixes accordingly.

Getting started tip

Do not overlook the known, and obvious, technical issues. In reality, sometimes the low cost fixes will generate the highest value for your customers. There are common technical issues that you should virtually always look for, including:

- Known error pages such as the global error page
- Known application or system messages containing such words as "sorry," "apologize," and "invalid." Even if you think that you know virtually all of these messages, you should work with your development team to verify the list and put a process in place to update the list as the site changes
- Known bad status codes such as a 500 error
- Known slow performance, for example when a page requires more than 10 seconds to be delivered to your customer

Once you start tracking the conditions mentioned above, you should also think about:

- How will IT be notified of the condition, and at what point should someone respond? A single instance of "Sorry, Page Not Found" is probably not worth notifying someone in the middle of the night. You should define thresholds for each issue and set up a way for alerts to go out when the thresholds are exceeded. Often, companies base these thresholds on previous activity, triggering an alert when the percentage of customers getting an error page exceeds 10 percent of the optimum percentage in the past month.
- How will IT diagnose the issue? Sometimes the underlying cause may be clear right away, but other times it may take longer to reproduce. An IBM Tealeaf solution Customer Behavior Analytics tool, can save a lot of time by providing a visual context for exactly where customers are encountering obstacles.

Customer Behavior Analytics in action

Company: One of the world's largest airlines.

Challenge: This airline's online site employs "Remember Me" cookies upon login so frequent site users do not have to reenter their credentials each time they book online. After a recent site release, some customers began reporting that the site was no longer remembering them and they were forced to login each time.

IBM Tealeaf solution: Using IBM Tealeaf solution, this airline was able to search for users who were logging in more than once during the same session on the site. After replaying and analyzing the sessions from this customer segment, the airline was able to pinpoint the problem. As it turned out, on the new site, if a customer changed their default country or language, that action overwrote the previous cookie and the new cookie no longer contained the customer's user ID. Roughly, 5 percent of this airline's international customers were being frustrated by this issue.

ROI benefits:

- Improved adoption of self-service applications, allowing the airline to increase online revenues and reduce activity in higher cost channels
- Deflected calls to customer service—thereby saving money—by staying ahead of site problems which would otherwise have broad customer impact
- Allowed the airline to dramatically reduce the time spent identifying and resolving online customer experience flaws
- Continually delivers a website that exceeds expectations and helps ensure customer loyalty

Best practice #3: Listen to your customers
Do you understand the real story behind your customers' complaints?

Online customer complaints are expressed across many different avenues—through contact centers, site feedback forms, voice-of-the-customer surveys, blogs, social networking sites, and other online public forums. There has almost never been a time when corporations had more information about what their customers think of them, which, in turn, significantly impacts your brand image, and potential revenue opportunities.

When customers complain about their experiences online, do you go beyond the words to understand and validate what really happened? Or, do you take complaints at face value? Or, worse, do you disregard their complaints altogether? According to an IBM 2015 survey, companies need to understand and manage the most difficult parts of the customer journey, including turning past issues into positives. Only a small percentage of the companies is truly engaging with customers that have had issues. Among the 51% of companies that collect data across channels on customers that have had issues, less than half create a separate segment of customers who have experienced a significant issue. The goal after a customer service incident is to build trust and reduce attrition. That isn't accomplished by ignoring the problem.[10]

Customers are often your best source of information as to why your site is not delivering as much value as you (or they) would like. And they are already talking to you. Virtually all you need is a systematic way to listen and turn their feedback into something that is viable. Consider the illustrations below:

- Ten customers submit site feedback forms expressing great concern that your company's most popular, and best-selling product, is "no longer available." Do you simply acknowledge that it is discontinued or backordered, or do you investigate to see if a technical issue is generating an invalid error message?
- Or, think about another scenario where a customer survey shows that on average, your customers think very poorly of your shipping policies. On the surface, your policies appear very similar to your competitors'. Could the low score be attributed to an incorrect shipping calculation? Or, are customers just confused by the information that they received during the checkout process?

Once you identify an issue, you can then move on to refine, quantify, and diagnose that issue. With a Customer Behavior Analytics solution, you can dig beyond the feedback to understand the context in which it was given. By replaying customer sessions from feedback forms and low-scoring respondents, you rapidly get the real stories behind their complaints.

Getting started tip

Take the time to listen to customer feedback that is being captured by your current tools, and use them in combination with a Customer Behavior Analytics solution.

Here are some practical ways to actively listen to your customers right now:

- **Contact centers**: Verify your representatives escalate issues for investigation via trouble tickets, and periodically examine the tickets looking for common issues. Once you have identified a frequent compliant area, use a Customer Behavior Analytics solution to search for related customer sessions and replay the actual customer experience that triggered the complaint.
- **Feedback forms, surveys, blogs, and public forums**: Look for segments of customers associated with interesting freetext responses or low-scores in a particular area. With a Customer Behavior Analytics solution, you can then replay representative sessions and look for customer experience obstacles that can explain the scores or feedback you received. Additionally, be sure to spot virtually any trends in complaints and take advantage of names or e-mail addresses given by customers to track down their session with a Customer Behavior Analytics solution. This will provide visibility into where the customer was on your site, what they did, and what customer experience obstacles they did or did not encounter.

Customer Behavior Analytics in action

Company: A leading distributor of electrical construction products and electrical and industrial maintenance, repair and operating (MRO) supplies.

Challenge: One of this company's customers called to complain about mystery items appearing in his e-commerce cart. Prior to installing the IBM Tealeaf solution, these problems were particularly difficult for analysts to manage. Resolution often required requesting a co-browsing session or the customer's credentials.

IBM Tealeaf solution: By viewing the replay of the customer's session with the IBM Tealeaf solution, the call center analyst was able to spot a user entry error that was processing erroneous items into the e-commerce cart. In less than 30 minutes, the company's analyst was able to achieve resolution, retain the sale, and help the customer toward a better experience. Going forward, their analysts are able to replay customer e-commerce sessions without invasive processes. Additionally, sensitive information can be blocked or destroyed from session replays to help ensure customer privacy.

ROI benefits:

- Provided call center analysts with the insight to resolve most problems within 30 minutes of identification
- Empowers a single person to achieve resolution instead of requiring resources from four different functional teams
- Allows web developers to focus their efforts on strategic business initiatives instead of problem reproduction

Best practice #4: Prioritize customer experience issues based on business impact

What is really at stake for your business?

It is a given that constraints exist on both the time and budget that are available to help optimize your customers' experience. You probably have a long list of issues to address, voices in the room, and possibly even competing interests.

When you discover a customer experience issue, step back and quickly quantify its impact on conversion or revenue. Remember, web problems are business problems. This crucial analysis is often the missing link that prevents companies from prioritizing their most business-critical issues or even addressing some issues at all.

Start answering these bottom-line questions for each issue:

- When did this issue start?
- How many times has a specific customer encountered the same problem?
- How many customers per day experience the problem, and which ones?
- What is the difference in our conversion rates between customers who experience the issue and those who do not?
- How much business is lost each day because of this issue?

While web analytics, system performance reports, and call logs try to answer these questions, they are more adept at answering such questions as, "Which campaign performed best today?" and "Where do visitors drop out of the conversion process?" However, to respond to more probing business questions about customer behavior, you need to incorporate a Customer Behavior Analytics solution that reports each interaction a customer has with your site—what did the customer actually see and do, and why?

Getting started tip

Prioritize only those issues that will improve customer conversion and retention rates; do not waste manpower chasing after inconsequential issues.

Follow these two basic guidelines to help quantify the business impact of customer issues:

- Once a customer experience problem has been identified, use your Customer Behavior Analytics solution to determine the number of visitors impacted and the impact on conversion rates (or task completion rates) for those visitors.
- Monetize the outcome by using a measure for the average value lost by customers not completing this task. The number of customers impacted during a defined time period, the drop in conversion rates based on the issue, and the average value for these lost transactions will enable you to calculate the approximate overall loss for a given period of time because of this issue.

Customer Behavior Analytics in action

Company: A leading provider of personal auto insurance, both direct to customers online and through select online agents.

Challenge: Prior to the IBM Tealeaf solution, this auto insurance provider was often inundated with issues that consumed valuable IT and customer support time, but turned out to have little impact on the site's critical and revenue-generating business processes. Even worse, they found that customers were often encountering problems for which the IT team had no awareness. In one instance, the site was blindly bouncing users back to the home page after customers entered their Vehicle Identification Number (VIN) information. The error handling system and other management tools offered no explanation, and worse, there was no sense of customer or revenue impact.

IBM Tealeaf solution: Using the IBM Tealeaf solution's ability to provide a reproducible recording of user sessions –including the page sequence, form inputs, button selections, and the actual HTML page served to the customer's browser — they quickly identified that this endless loop was triggered by the customer entering an unexpected value for the VIN. Using the IBM Tealeaf solution's search and diagnosis capabilities, they assessed the number of customers impacted and escalated a priority fix.

ROI benefits:

- Achieved 100 percent ROI in three months
- Recovered an average of six policies per day, or over 2,000 policies annually
- Decreased average problem resolution time from up to 24 hours to less than 10 minutes
- Eliminated the need to hire additional staff by scaling current staff's support capacity
- Boosted total customer satisfaction through a higher quality online business experience
- Reduced support and legal costs required to successfully dispute fraudulent customer claims

Best practice #5: Observe and review actual customer behavior

What do you need to do (or not do) next?

One of the best business practices in call centers is ad hoc monitoring and reviewing of customer phone calls. You know the drill, "This phone call may be monitored and recorded for training and quality assurance purposes." What happens next is that representatives from key departments select random calls to analyze from start to finish. Together, they work as a team to glean common insights on how to improve customer service.

Did you know this same business practice can also be applied to your website using a Customer Behavior Analytics solution? There is no better way to understand the challenges that your customers face than by actually watching them use your site. This exercise will also complement usability testing by addressing its key drawbacks, specifically, limited user populations and the lab environment.

You probably have a good understanding of the strengths and weaknesses of your site and have hypotheses about where your organization needs to make improvements. By conducting regular customer experience reviews with key stakeholders across the organization, supported by tools for observing online customer behavior, you are able to test these hypotheses with real-life data.

For example, perhaps you have a hunch that users are experiencing problems with your site's registration process, but are not sure why. During your company's regular customer experience review you decide to evaluate this part of the site. After replaying several abandoned registrations using your Customer Behavior Analytics solution, you may find a common thread: customers are seeing an "invalid e-mail address" message and trying to enter their e-mail addresses in different ways—virtually all to no avail. You then look up some of the e-mail accounts that customers are entering and find that these people already had accounts. Problem solved. Simply by changing the "invalid e-mail address" message to "e-mail already in use" and implementing better processes for existing users to recover their usernames and passwords, you can now drive a significant increase in conversion rates.

Companies that follow this best practice are often able to address suspected problems before they have a major impact on business. And, they have been able to see what is working well so that they can work as a team to leverage successful changes across the site.

Getting started tip

Grab 10 customer visits and see if there is a common thread. Then, work together with your peers to create an optimization action plan.

Here are some suggestions to help you get started:

- Reach across the organization to gather stakeholders from the key departments in a meeting (Remember: customers do not see you as marketing, IT, development, operations, design, or customer support; they view your organization as one company)
- Choose one suspected site trouble spot (e.g., the flight search process, the account creation process, the credit card verification process) to investigate
- Randomly select 10 or so sessions that show customers who visited those pages, and watch these customers interact with your site
- Use this practical insight to evaluate whether a problem exists (or not), and determine where the problem should fit within your site optimization priorities
- And most important, meet frequently, not just once a year, for optimum results

Customer Behavior Analytics in action

Company: A leading airline-owned provider of ticket distribution, as well as reporting and financial settlement services for over 150 air and rail carriers, and more than 20,000 of their own accredited travel agencies and corporate travel departments in the US, Puerto Rico, and the US Virgin Islands.

Challenge: Given the nature of their business, this company is potentially a target for fraudulent activities. Because of this, the company needs to be diligent about tracking who is using their web-enabled systems and where are they located. When ARC determined that more than 25% of ARC users were coming from outside the United States, this immediately raised red flags within the legal and compliance departments. However, because the IBM Tealeaf solution captures each individual session, the company was able to quickly determine that these were in fact genuine customers.

IBM Tealeaf solution: The IBM Tealeaf solution enabled this company to recognize the fact that many of their accredited travel agencies and corporate travel departments were hiring outsourced employees from international locations. The realization that they were truly a global company allowed the organization to make some simple changes to business operations that would allow them to better service their global customer base. Now, this company's product managers and executives regularly use their IBM Tealeaf solution to explore opportunities for improvement and innovation and build better online solutions for their customers. IBM Tealeaf's customer experience data solution has become a common language for this company. From customer service and the development team, to product management and the executive staff, the IBM Tealeaf solution provides a common thread in how they talk about servicing their customers better.

ROI benefits:

- Increased first call resolution rates by 50 percent
- Lowered escalations to production support and development by 50 percent
- Reduced the time to identify, reproduce, and resolve site flaws by more than 50 percent

Summary

Building a successful online customer experience competency is an evolving, incremental process, not a one-time initiative. It can transform how your organization thinks about its online customers, and in return, bring rewarding results. More important, a customer experience competency can unite employees with a common language to talk about customer experience, breaking down department barriers and aligning virtually everyone around a shared goal that can change your business for the better.

Using IBM Tealeaf solutions, leading enterprises are now empowered to:

- Increase revenue through visibility into online customer behavior—see why customers successfully complete or abandon transactions—and its impact on your business
- Improve site usability by eliminating frustrating customer experience obstacles that prevent adoption
- Resolve application problems by reducing the time spent identifying and resolving application issues
- Boost first-call resolution by quickly understanding and effectively responding to online customer issues
- Manage customer disputes by more easily replaying records of actual customer experiences

To date, our Customer Behavior Analytics solutions are used by leading companies, including more than 70 Fortune-class companies. Our customers include eight of the ten largest banks worldwide, as well as numerous other financial services institutions, including brokerages, exchanges, investment banks, and mutual funds; more than 40 property and casualty insurance companies;more than one-third of all online retailers generating more than $100M in annual sales; and many other leading companies in industries such as healthcare and pharmaceuticals, communication services, transportation and logistics, manufacturing, energy and utilities, high-technology, and business-to-business distribution.

Visit ibm.com/customer-analytics to learn more about how you can use advanced analytics to boost conversion.

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