Understanding customers' digital behavior with experience analytics

Clicktale®

DIGITAL IS CHANGING THE FACE OF CUSTOMER EXPERIENCE

Most modern customer-facing organizations are now embracing the basics of digital. Many forward-thinking retailers and financial services providers now offer their customers a mobile app as a first step to engaging with the brand – browsing products, managing accounts, and more – while many more are fully digitizing processes like customer service.

The problem for organizations in every sector, though, is that while doing digital well is a great differentiator, it removes one of the relatively simple ways they used to get to know their customers — face-to-face interaction. In a face-to-face meeting, you can pick up on subtle forms of communication, such as body language, facial expressions and tone of voice. You lose those subtle buying signals when you communicate with customers online, making it harder to accurately recommend products and services.

You may, of course, be able to make recommendations to online customers based on demographic data like their age, gender, location and job title, but studies have shown that these broad brackets are poor at indicating what actually drives behavior.

So, behavior is the area in which we believe businesses ought to focus. But when you start to study customer behavior online, at first glance customers often seem to behave unpredictably. While you might expect them to follow a particular journey, navigating pages logically, carefully and methodically, instead they open one page, scroll halfway down, go back, open a link in a new tab, close down their entire browser and pick things up again later on a different device - all for what appears to be no apparent reason. How can you target them with useful products and services if you don't understand what's driving their behavior?

Enter stage right - “experience analytics”.

EXPERIENCE ANALYTICS - SHARPENING YOUR UNDERSTANDING OF CUSTOMERS

Experience analytics analyzes in intricate detail exactly how your prospects and customers use your website, app and other digital touchpoints by collecting granular data on individual mouse clicks, hovers, app taps, scrolls and more. The technology then aggregates and enriches the data across your different subsets of audiences and enables you to uncover actionable insights.

Once you have that data at your fingertips, which aspects of your digital experience can you improve? This guide will explain the various ways in which you can make the most of rich customer insights, working at any level of your current CX maturity:

Analyze

Providing a deep-dive into what works digitally and what doesn't

Optimize

Fixing those issues that limit the digital experience

Understand

Going beyond 'find and fix' to truly understand customer mindsets

Predict

Using these mindsets to predict future behaviors, intents and needs

Transform

Anticipating customer needs before they even know themselves

ANALYZE

Before you can set out to improve your digital experience, the first step is to understand in depth how your customers engage with your current experience. This understanding comes from knowing how your customers interact with each page on your site, which parts of each page they interact with most, which parts they ignore, and how they interact with each element of a page before moving on to the next page.

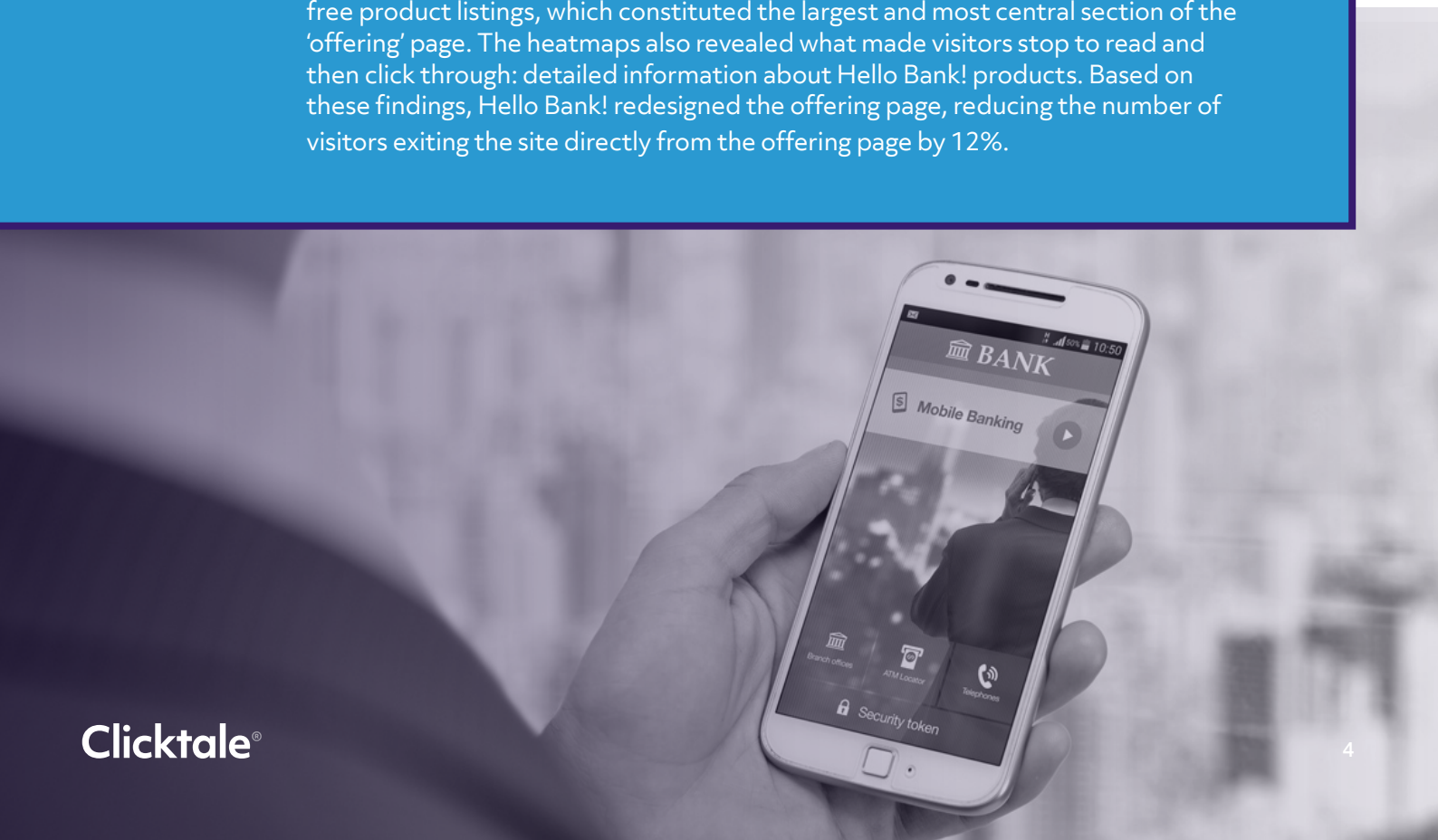
Aggregating your customers' clicks, hovers, taps and scrolls can help you analyze which parts of pages are performing well and which need some work. For example, heatmaps of mouse movements and scrolls across all customers can show you exactly which part of the page customers focus on the most, and which parts they're ignoring, so you can adjust the experience accordingly.

This data represents the first step in getting under the skin of your customers and understanding their intent. Once you have this data, you're in a position to make initial changes, but also to start to build an in-depth profile of your customers' mindsets.

Use case: Hello Bank!

Hello Bank! turned to Clicktale to analyze customer behavior across its site and to work out where customers were dropping off. Using Clicktale's mouse click heatmaps, the bank realized that visitors engaged significantly with the two large call-to-action buttons at the top of the page that list the bank's free offerings.

However, both 'reach' and 'attention' decreased sharply when visitors reached the free product listings, which constituted the largest and most central section of the 'offering' page. The heatmaps also revealed what made visitors stop to read and then click through: detailed information about Hello Bank! products. Based on these findings, Hello Bank! redesigned the offering page, reducing the number of visitors exiting the site directly from the offering page by 12%.



OPTIMIZE

When it comes to optimization, most marketers are now A/B testing tweaks and new features to determine the best digital experiences.

But much of these tests arise from someone within the organization having a hunch — "what if we just tried moving this button here?" or "what about adding this new feature?" They don't know what will work and are blindly testing things over and over again. This cherry-picking style of approach is not only inefficient, it doesn't always lead to the right decisions. And as Giles Richardson, VP Digital Journeys at T-Mobile, said: "80% of everything you do doesn't work in the way you think it would have."

The data from experience analytics completely transforms this process. First, session replays of customers actually navigating your site or app successfully (and unsuccessfully!) can help your UX designers come up with A/B tests that actually matter (because you're basing the test on data rather than a hunch). Secondly, you can analyze the results of the tests much more effectively because you've now got access to supplementary information about the interactions from each of the tests.

In short, experience analytics makes A/B testing more efficient and more effective.

Use case: Multinational credit card company

One multinational credit card company was struggling to drive people to click the "apply now" button on a specific page. So, the company ran an A/B test with different layout options of headlines and images. It found that the original layout distracted the customer from the button because there was a big bold image directly above it. The test that moved the image away from the button saw a significant increase in click-through rates.

A/B testing aside, the same experience analytics enabled the organization to iron out annoying errors that were jarring the customer experience and reducing conversion rates. Clicktale discovered that CTA button clicks were on the decline. Through session replays, Clicktale enabled the company to find out that it was running a rogue A/B test, which displayed pop-up offers to website visitors. The pop-up, though, wouldn't close when customers hit the x in the corner, so customers couldn't hit the "apply now" offer. Visitors exposed to this pop-up had a click-through rate of 2% - way below average of 9%. The organization promptly removed the rogue test and removed any barriers to conversion.

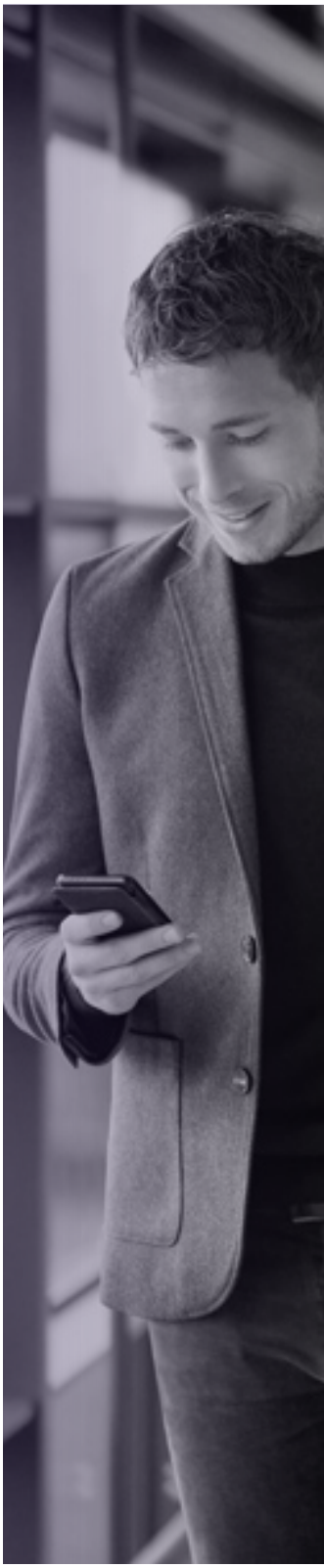
UNDERSTAND

Analytics and A/B testing are the bread and butter of digital experience, but alone they are not enough to provide true insights into customer needs. Countless studies have shown that human behavior is driven primarily by emotion, mindset and intent - much more so than factors like age, gender, location and job title.

Experience analytics helps uncover the emotions, mindsets and intent of customers by applying psychological and behavioral science techniques to the data you've collected on customer mouse clicks, hovers, app taps, scrolls and more. This kind of analysis uncovers what we call a customer's digital body language, giving you an incredible insight into what consumers really want when they interact with your organization.

To illustrate, Clicktale differentiates between six types of emotionally-driven customers based on their digital body language:

1. **Exploring:** These visitors zero in and narrow down their options by investigating the different choices the page has to offer. The mouse moves methodically between different aspects of the page while they scroll surely through content.
2. **Mindful:** These visitors take time to make decisions, invest cognitive resources, pay attention to details and are deeply engaged. Mouse movements and scrolls are slow while they consume content.
3. **Focused:** These are mature visitors who have been to the website before and have pre-filled form details — they're ready to buy. Their mouse movements, scrolls and app taps suggest they know exactly where to find information because they head straight for the parts of the page that matter to the customer.
4. **Lack of interest:** These visitors have a lack of motivation to keep exploring the page or content.
5. **Disoriented:** These visitors are confused and have lost their sense of direction on the page. Their mouse moves around the page seemingly at random, while they scroll continually up and down to make sense of what's on the page.
6. **Annoyed:** These visitors are actively frustrated with your digital experience. They're tapping or clicking repeatedly on things that they mistakenly think are links, their mouse movements move back and forth frantically, and their average time per page is short.



Use case: Allianz Direct

Allianz Direct was seeking a robust behavioral analytics solution that would guide them in tailoring customer experiences. They needed a solution that could reveal the distinct digital body language of profitable and non-profitable customer segments and uncover the intent and mindsets that influence the behavior of each segment.

Digging into the online behavior of each segment on the policy options page with Clicktale, Allianz Direct found that non-profitable customers engaged with prices, payment plans and "free service" options much more than profitable customers, indicating higher price sensitivity.

Based on comparative behavioral and psychological insights into visitors to the Allianz Direct site, the insurance giant improved its customer experience, and increased overall conversions by 3-4% as well as the proportion of profitable customer segments in its portfolio.

PREDICT

By bringing together digital body language data across all customer devices and brand touchpoints, you can start to go way beyond understanding the behavior that customers portray in the present to predicting what behavior customers will exhibit in the future.

For example, during peak sales periods like Christmas, where consumers may be applying for credit cards in anticipation of holiday season shopping, experience analytics can help you bridge the online and offline worlds.

By integrating digital experience analytics with in-branch analytics, you can detect which product or services your customers are considering in a physical branch, and promote those products to the customer online. Moreover, you can start to use digital body language data to target the customers who are most likely to purchase to increase potential conversions.

For example, if you look at the specific aspects of digital body language of your most recent successful customers, you'll start to notice trends. Let's say your most recent new customers tend to type, on average, 15% quicker than those who visited your website without making a purchase. You can then target all those customers who type 15% faster than the average speed with different content or follow-up calls from customer service agents to maximize the chance of conversion.

This sort of approach enables you to allocate resources more efficiently while giving yourself the best chance of securing a sale.

Use case: Spring Venture Group

Spring Venture Group is a holding company that focuses on distributing life insurance products. By combining data from Clicktale with existing machine learning algorithms, Spring Venture Group joined the dots far beyond conversion, building the connection between online and offline behaviors and linking this to lifetime customer value.

By analyzing customer behavior on the page, to reveal in real time how particular groups of behaviors are related to purchase patterns, the company found that customers who typed at five key strokes per second or faster when filling in the web form were 15-20% more likely to purchase a policy over the phone. Spring Venture Group's sales agents used this information to prioritize the leads that were most likely to close in the future.

TRANSFORM

Using these steps, your business can go beyond traditional customer insights, building a full 360-degree view of your customers, their current behaviors and their future needs.

This depth of knowledge analytics stands to benefit the entire organization. By democratizing data across the whole organization, enhancing every department's ability to make decisions, you make it easier for the oganization to collectively improve customer experiences, employee experiences, sales team effectiveness and the abilities of post-sale support staff - including the ability to answer questions from anybody within the business:

- **Marketing:** Which pages and content are encouraging conversion?
- **Product:** How can we alter page design to improve experiences?
- **Apps:** How can we engage and retain customers?
- **Analytics:** Which in-page elements should be our focus for testing efforts to improve application rates?
- **Customer service:** Why are complaints in our call center increasing?
- **Executives:** How much is abandonment costing us?
- **Data science:** Can we benchmark normal behavior to detect fraud?
- **Board:** How can we drive more credit card applications?

Only by democratizing data across the whole organization (and doing so at scale) can a business truly drive "transformational" experience change.

Use case: RBS

RBS is one of the UK's oldest banks. Its primary business objective, set by the CEO, is to become the UK's number-one bank for service, advocacy and trust. The challenge for RBS though is that it manages multiple banking brands like NatWest and Ulster Bank, and those working in digital roles within the each of the banks' teams were making digital decisions without really understanding what was driving customer behavior and intent, which proved inefficient and ineffective.

The resulting digital experience caused friction and often forced customers out entirely because of its inability to deliver what the customer wanted. Through the launching of a digital transformation project with Adobe and Clicktale, RBS was finally able to understand customer mindsets and intent much more clearly. The company then made the insights available to the whole of its business through more than 100 live dashboards for different departments. And within the first week alone, RBS experienced a significant increase in click-through rates and 'agreement-in-principle' rates went up 10%. Since then, RBS claims to have improved more than one million customer journeys.

"It's really important not to reduce your customers to just numbers on a spreadsheet… tools like Clicktale help you get face-to-face with digital customers."

TechStyle Fashion Group, owner of revolutionary fashion retailers JustFab and Shoedazzle

Want to know more about experience analytics?

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About Clicktale:

Clicktale, the leader in Experience Analytics, tells the story of what your digital customers see and do, so you can help them achieve their goals. Our enterprise-class platform and customer experience experts transform millisecond-level behaviors and gestures into meaningful insights. We process large, unpredictable workloads, maintain stringent security and performance requirements, and integrate with over 50 complimentary products, extending the value of your ecosystem. With a powerful combination of rich behavioral data and intuitive visualizations – enriched by layers of human intelligence – the world's most prominent brands rely on Clicktale to drive superior experiences worth millions of dollars.