

# CX circle

POWERED BY  CONTENTSQUARE

## From acquisition to checkout

Reinventing your digital  
customer journeys

Senior Customer Success Manager

Mathilde Soler



Snr. Director of Marketing - APAC

Matthew Robinson



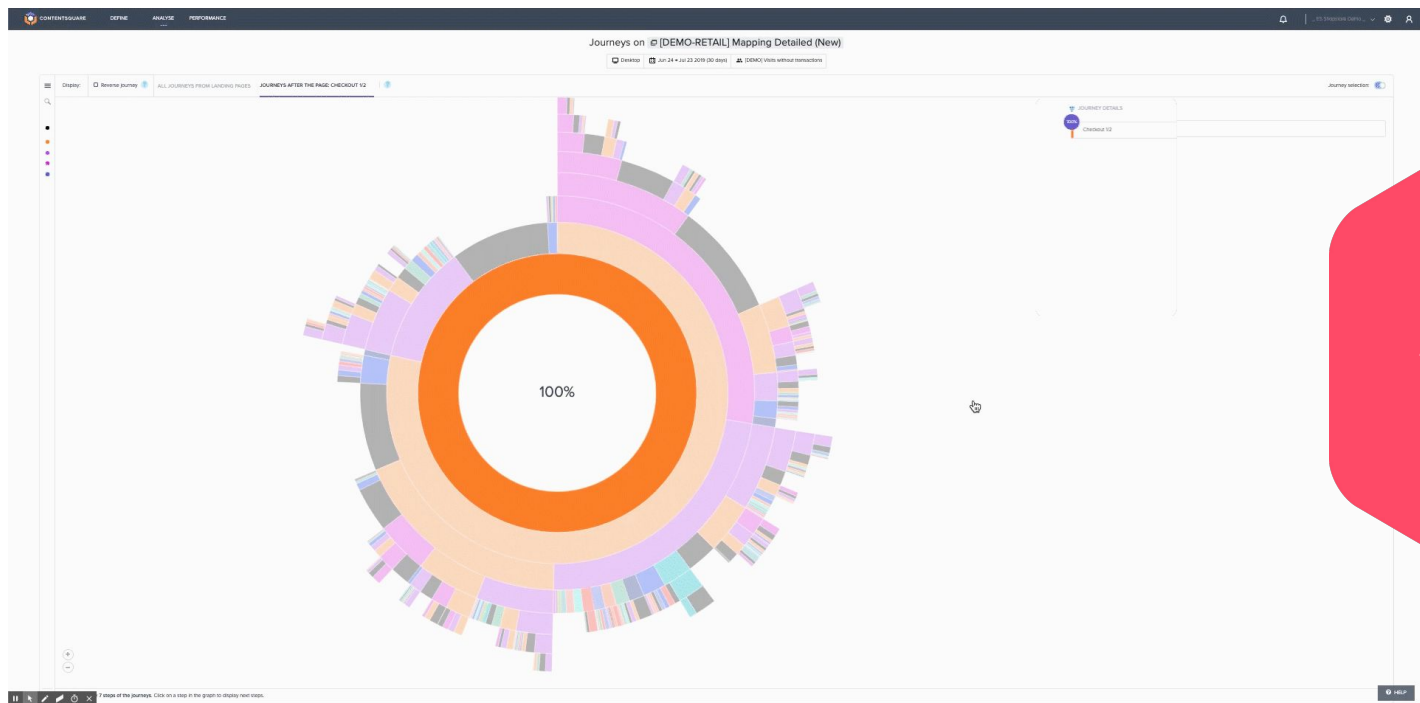
## — Focus for today's presentation

**Three key stats and  
why you should care**

**Showcasing the  
brands delivering great  
customer journeys**

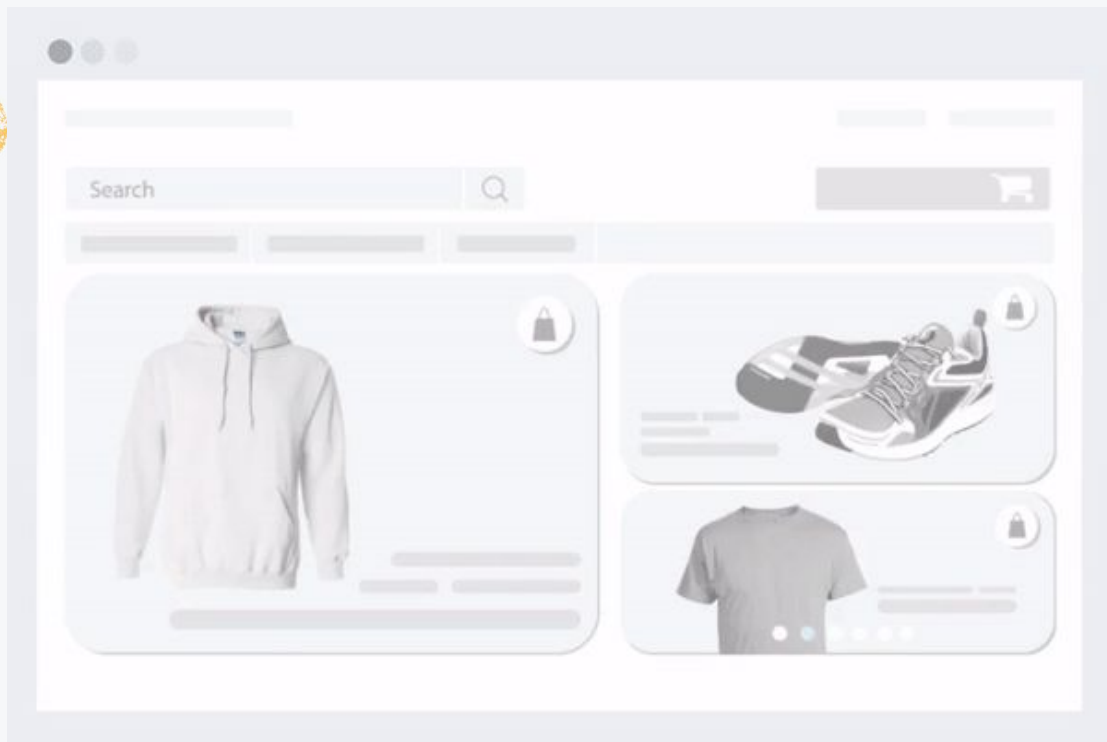
**Five quick fire tips to  
enhance your  
visitor's journeys**

# Visualise customer journeys



Analyse visitor  
journeys for any  
segment, date  
range or device

## — Understand content performance



→ Visualise how visitors interact with each element on your website or app

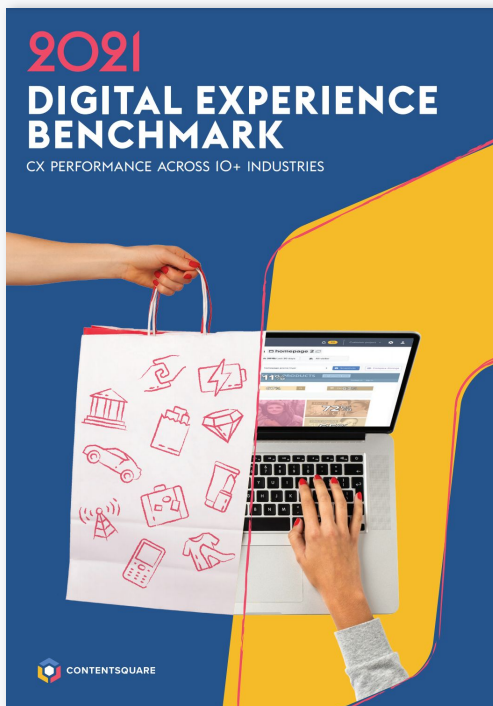


---

# From acquisition to checkout: a look at the data



# The Digital Experience Benchmark Report



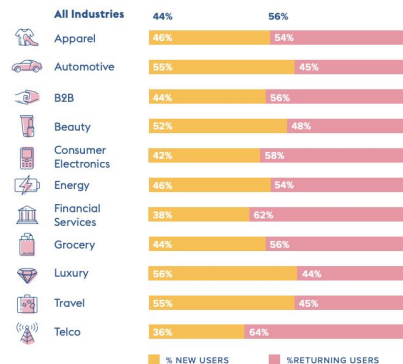
## NEW VS. RETURNING USERS

56%

Returning users  
across all industries

Make new customers, but keep the old. Across all industries, **44%** of traffic was made up of new users last year, meaning every one in two visitors was an existing customer. Even when consumers were trying new online digital experiences in 2020, many remained loyal to brands they know and love. After all, without the ability to walk around a shopping centre and discover new brands in-person, many consumers decided to stick to their tried and true favorites online.

### The Rate of New vs. Returning Users by Industry

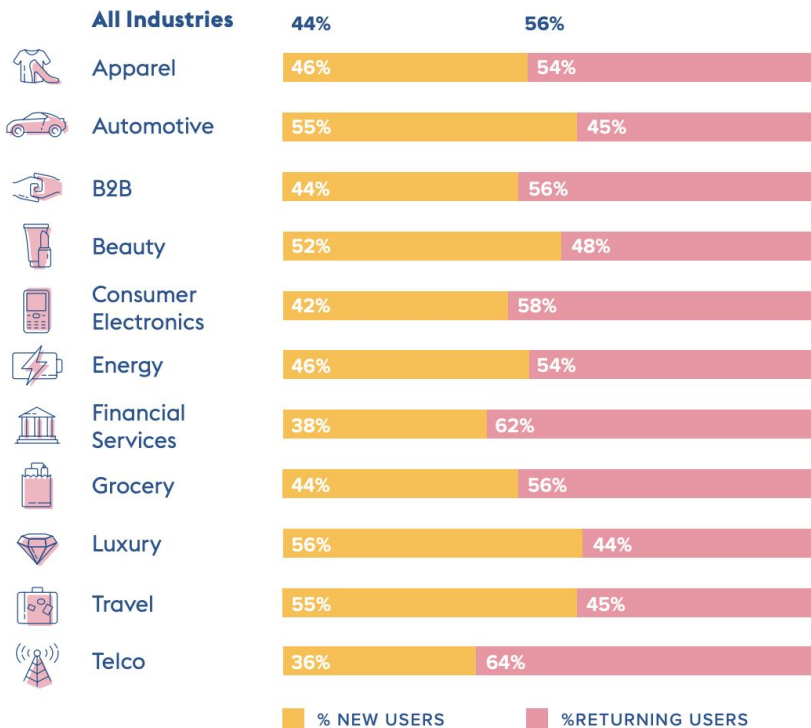


2021 Digital Experience Benchmark — Site entry

8

## — 46% of visitors are new visitors, 56% returning

— The Rate of New vs. Returning Users by Industry

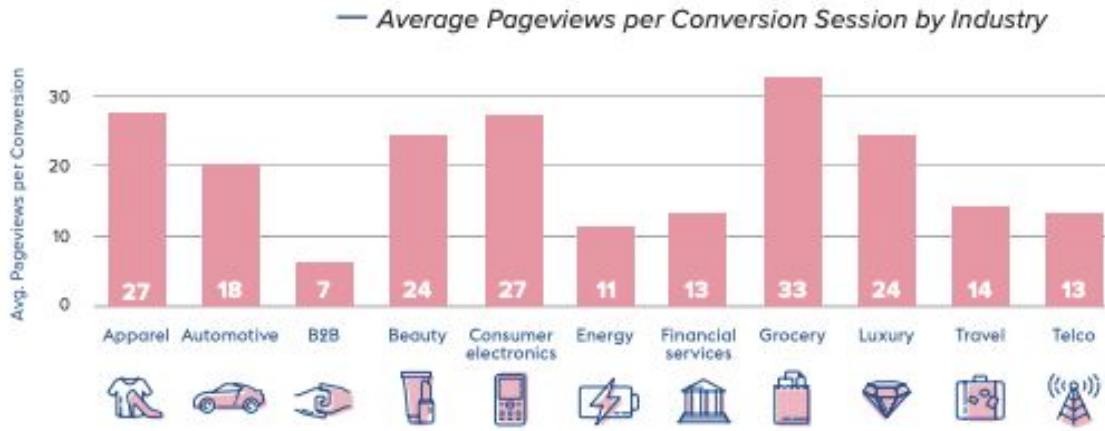


## Questions to ask yourself

- Do your new visitors have a different navigation journey?
- Which parts of your customer journey are visitors dropping off? Why?



# On average, visitors view 26 pages per buying session



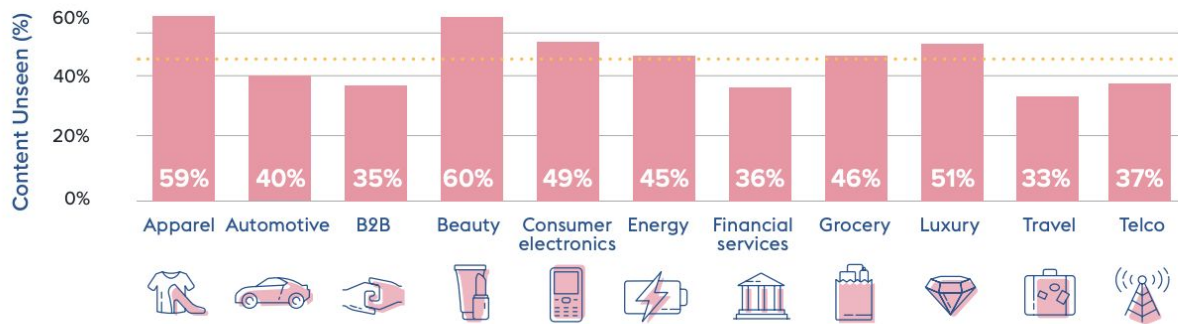
## Questions to ask yourself

- Which pages are viewed the most during a buying session?
- Can you identify any looping behaviour (going back & forth on certain pages)?

# Over 45% of content goes unseen

Percentage of Content Unseen by Industry

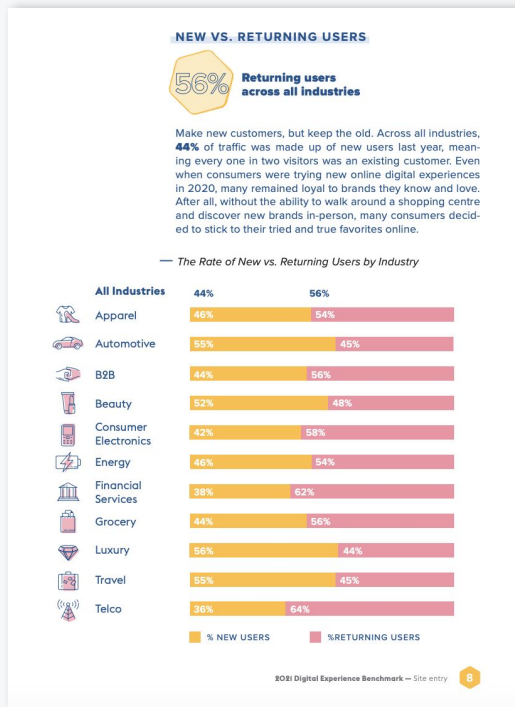
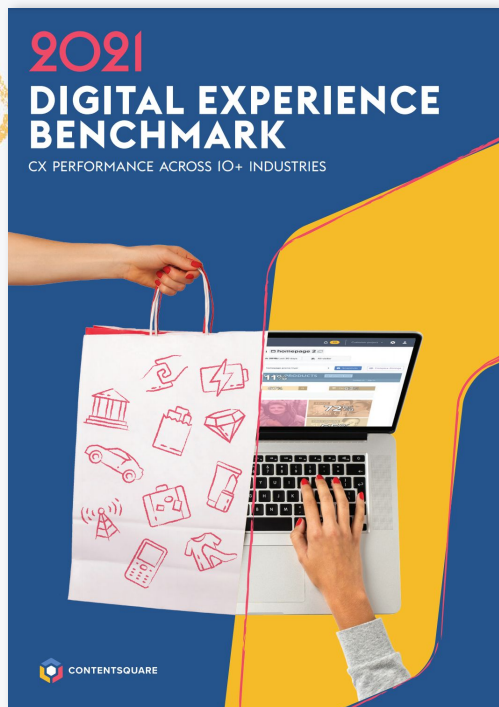
All industries average: 45%



Question to ask yourself

→ Do you know the behaviours each item of content drives?

# The Digital Experience Benchmark Report



Would you like a copy?

Type “Me” in the chat to receive it via email!



# Customer journey wins: from acquisition to checkout

2 examples



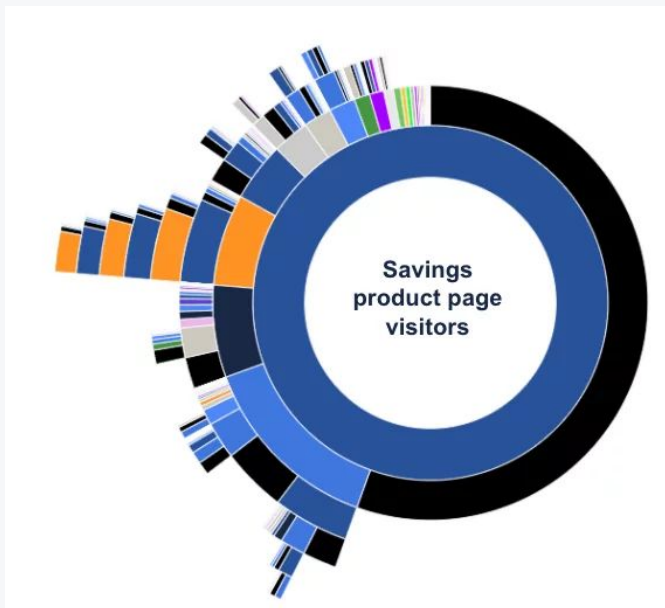
# Leeds Building Society

## USE CASE 1

### Increasing conversion on savings pages (BFSI industry)



## INSIGHT: looping behaviour identified between product page and product homepages



*Journey Analysis shows looping between full savings range (blue) and product pages (orange)*

## Hypothesis

This behaviour was caused by users trying to compare products, so the team looked at journeys of a specific segment: users arriving from comparators

# ANALYSIS: users were spending a long time reading product pages

- That means savings are free from UK Income Tax
- An ISA doesn't count towards your annual Savings Allowance
- You can save between £1 and £20,000 a year
- Easy to apply and manage, either in-branch, online or by post
- All our ISAs allow transfers in of funds from previous tax years

Interested? Then take a look at our range of tax-free ISAs to see which one works best for you. You can find even more information [here](#).

In the event that the balance falls below the minimum operating balance as stated within the relevant product details below, the rate of interest which shall apply is currently 0.05% Tax-Free p.a./AER† (variable). These accounts are not flexible cash ISAs meaning any amount withdrawn cannot be replaced and will count towards your yearly ISA limit.

Limited Issue Online Access Cash ISA (Issue 1A)

Interest Rate: 1.35%

Nativity date of 28 February 2021

Interest paid: On monthly 12th February 2021

Minimum investment & operating balance: £1,000

Maximum investment: The maximum you can invest in the 2019/2020 tax year is £20,000 less any amounts invested in a Stocks and Shares ISA, Innovative Finance ISA or other Lifetime ISA in the same tax year. You must not exceed the ISA limit.

Withdrawals: Withdrawals are permitted to your Nominees (if you have them) or to the account holder. Withdrawals are not permitted to the account holder or to the account holder's nominee(s) if the account is held in the name of a nominee(s) only.

Important: If you have an existing Limited Issue Online Access ISA, you cannot open another one. If you do, you will be able to transfer funds from the existing ISA to the new one.

When money is added to your account, you will be able to withdraw it at any time and without restriction.

Withdrawals to your Nominees' Accounts may be limited.

1 Year Fixed Rate Cash ISA (Issue 130)

Interest Rate: 1.25%

The term is fixed until 28 February 2022

Interest paid: calculated daily and paid periodically 28 February 2022

Minimum investment & operating balance: £1,000

Maximum investment: The maximum you can invest in the 2019/2020 tax year is £20,000 less any amounts invested in a Stocks and Shares ISA, Innovative Finance ISA or other Lifetime ISA in the same tax year. You must not exceed the ISA limit.

Withdrawals: Withdrawals are not permitted, although they will be permitted if the rate of interest on an amount equivalent to the cash withdrawn is transferred. This means you might get back less than you originally deposited.

This account is limited issue. Once opened, you can deposit 2019/2020 funds or transfer in previous ISA funds (including Stocks and Shares ISAs) deposited with another provider. Funds can only be withdrawn from an Innovative Finance ISA on 28 February 2022. After this date, the account may be closed for further deposits at any time and without notice.

2016, 2017 & 2018

Find out more about our awards

Our Savings Accounts	
Cash ISAs	36.7 s
Bonds	37.6 s
Variable Rate Accounts	36.2 s
Children's Savings Accounts	39.5 s
Online Only Accounts	42 s
Full Savings Range	43.6 s

Guides & Tools	
Savings Calculator	52.1 s
Savings Guide	53.7 s
Savings Terms Explained	52.3 s
Useful Videos	53.5 s
Savings Interest & Tax	54.1 s
ISA Transfers	54.2 s
ISAs Explained	55 s

Account Support	
Savings Forms & Documents	>
Dormant/Lost Accounts	>
Closed Issue Accounts (PDF)	>
Savings Terms & Conditions	>
Power of Attorney	>
Let us know about a death	>
Changes to payments	>

Exposure Time on the Cash ISAs page

# ACTION 1: Redesign product homepages

Pre-October page



October



Phase 1 – redesign (Nov)





# ACTION 2: Redesign product detail pages

Leeds Building Society

Help centre Find a branch Contact us Search

Savings Mortgages Life planning Insurance Knowledge Base

Member Log in Your Society

You are here: Home > Savings > Cash ISAs > 1 Year Fixed Rate Access Bond (Issue 382)

## 1 Year Fixed Rate Access Bond (Issue 382)

Look for a straightforward savings account with the security of a fixed rate? The 1 Year Fixed Rate Access Bond (Issue 382) from Leeds Building Society could be just what you need!

**Interest rate:**  
**1.15% Gross p.a. (AER) fixed**  
The term is fixed until 31 March 2021

**Account Name** 1 Year Fixed Rate Access Bond (Issue 382)

**Annual Interest** 1.15% Gross p.a. (AER) fixed until 31 March 2021.

**What is the interest rate?** If the balance falls below £100, the rate of interest that shall apply is 0.05% Gross p.a. (AER) variable. Interest is calculated daily and paid on maturity (31 March 2021). Interest can be credited to the account or transferred to another building society/bank account or to another account held with the Society.

**Can Leeds Building Society change the interest rate?** The interest rate on this account is fixed, this means the interest rate paid on your account won't change during the fixed rate term subject to the minimum balance of £100 being maintained.

**What would the estimated balance be after 12 months based on a £1000 deposit?** Assuming that £1,000 is deposited into the account at the time it is opened and no deposits or withdrawals are made then based on an interest rate of 1.15% you will receive an interest payment of £11.50 at the end of the fixed term (31 March 2021), giving an overall account balance of £1,011.50. This projection is provided for illustrative purposes only and will depend on the individual circumstances of each customer.

**Eligibility:** The account is available to individuals aged 18 or over who are resident in the UK. The account cannot be opened by corporate bodies, trustees, executors, nominees or charities. The account is limited to one account per customer.

**Our Savings Accounts**

- Cash ISAs
- Bonds
- Online Easy Access
- Easy Access
- Children's Savings
- Full Savings Range

**Guides & Tools**

- Savings Calculator
- Savings Guide
- Savings Terms Explained
- Useful Videos
- Savings Interest & Taxation

Before

Leeds Building Society

Help centre Find a branch Contact us Search

Savings Mortgages Life planning Insurance Knowledge Base

Member Log in Your Society

You are here: Home > Savings > Cash ISAs > 1 Year Fixed Rate Cash ISA (Issue 138)

## 1 Year Fixed Rate Cash ISA (Issue 138)

An Individual Savings Account gives you tax-free interest on your savings. This one also comes with the reassurance of a fixed interest rate.

**Interest rate:**  
**0.50%**  
Tax-free p.a. (AER) fixed  
The term is fixed until 05 October 2021

**This might be right for you if...**

- ✓ You'd like a fixed rate of interest
- ✓ You have a lump sum to deposit
- ✓ You want to transfer funds from other ISAs

**Some things to bear in mind...**

- Withdrawals mean a loss of 60 days' interest
- You're unable to make deposits after 30 September 2020
- Up to £20,000 can be paid in this tax year with unlimited transfers from previous years' ISAs

**Ready to apply?**

**Before you apply, please read the Summary Box below.** For more information, take a look at our [Product Terms & Conditions \(PDF\)](#), [General Terms & Conditions \(PDF\)](#) and the [FSCS Information Sheet \(PDF\)](#).

**Summary Box**

Account Name: 1 Year Fixed Rate Cash ISA (Issue 138)

[Start my application](#)

After

## ACTION 3: Introduced a comparison tool

What's my Personal Savings Allowance? ▾

What's a Cash ISA? ▾

What's a Bond? ▾

Do I have other options with Leeds Building Society? ▾

Need some extra help? Take a look at our [Savings Jargon Buster](#).

Here's what we've got for you...

Filter

Sort By

Product Name	Interest Rate ?	Min. to Open ?	Withdrawals	Account Opening
1 Year Fixed Rate Cash ISA (Issue 138)	<b>0.50%</b> Tax-Free p.a./AER Fixed Paid Annually	£100	Yes, but with 60 days' loss of interest	<div> <div>  Branch </div> <div>  Online </div> <div>  Post </div> </div> <div> Get Started </div> <div> More Information </div>
2 Year Fixed Rate Cash ISA (Issue 134)	<b>0.60%</b> Tax-Free p.a./AER Fixed Paid Annually	£100	Yes, but with 150 days' loss of interest	<div> <div>  Branch </div> <div>  Online </div> <div>  Post </div> </div> <div> Get Started </div> <div> More Information </div>

# Results

**40%**

Increase in average  
conversion rate of  
product pages

For some product  
pages, that  
conversion was

**80%**

# NEW LOOK

## USE CASE 2

# Improving basket journeys



CONTENTSSQUARE

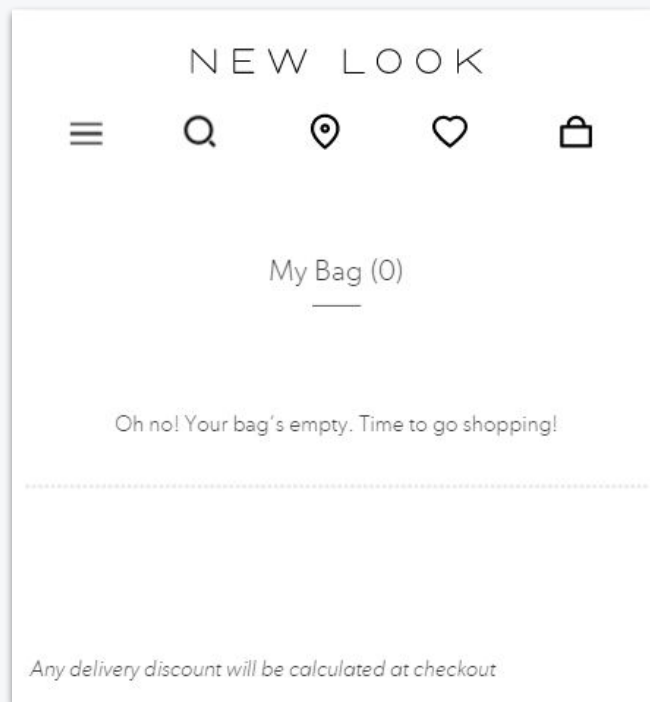
## CONTEXT: Empty basket page design

**New Look** tested a new design on the basket page to prevent users adding to bag from different devices from losing their items.

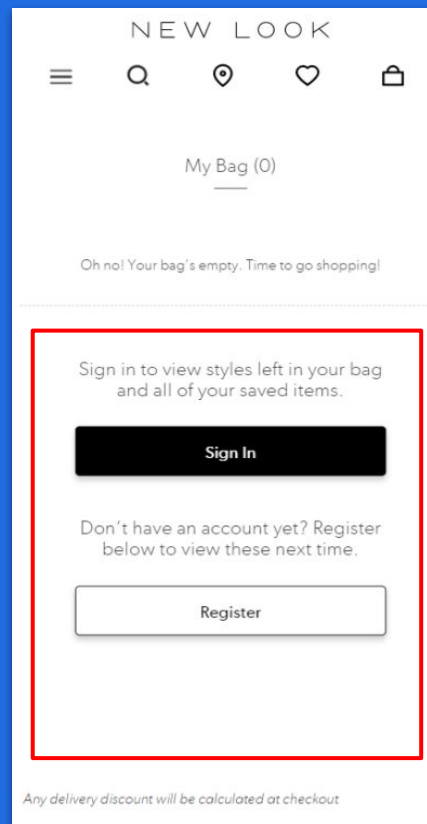
The aim of the test was to join these cross-device journeys up and provide a seamless journey across device, by giving users the option to register for an account after viewing an empty basket page.



## CONTROL



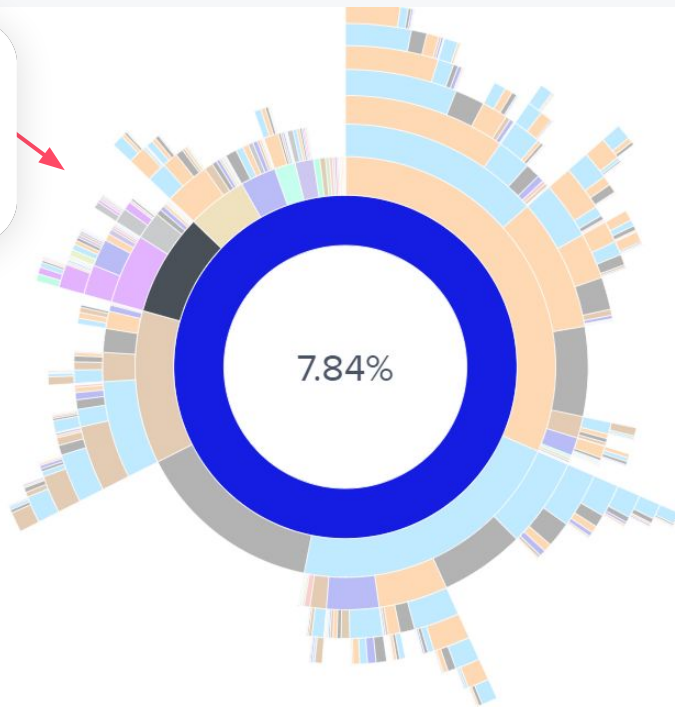
## VARIANT



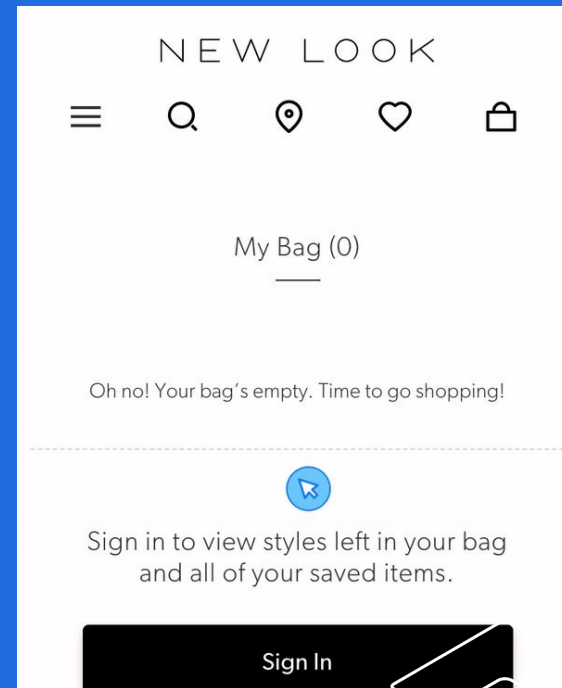


# INSIGHT: More users reached the login page with the variant version

8% of users reached the login page directly from the basket v. 3.5% within the control



See it in action with session replay



# — RESULT: 123% increase in users viewing login



**IMPROVED VISITOR CONVERSION**



**+123% USERS VIEWING LOGIN PAGE AFTER  
EMPTY BASKET**



**+12% LOGGED IN VISITS**

The test ran for 9 days, reaching 99% statistical significance, the variant experience proving to be the winner







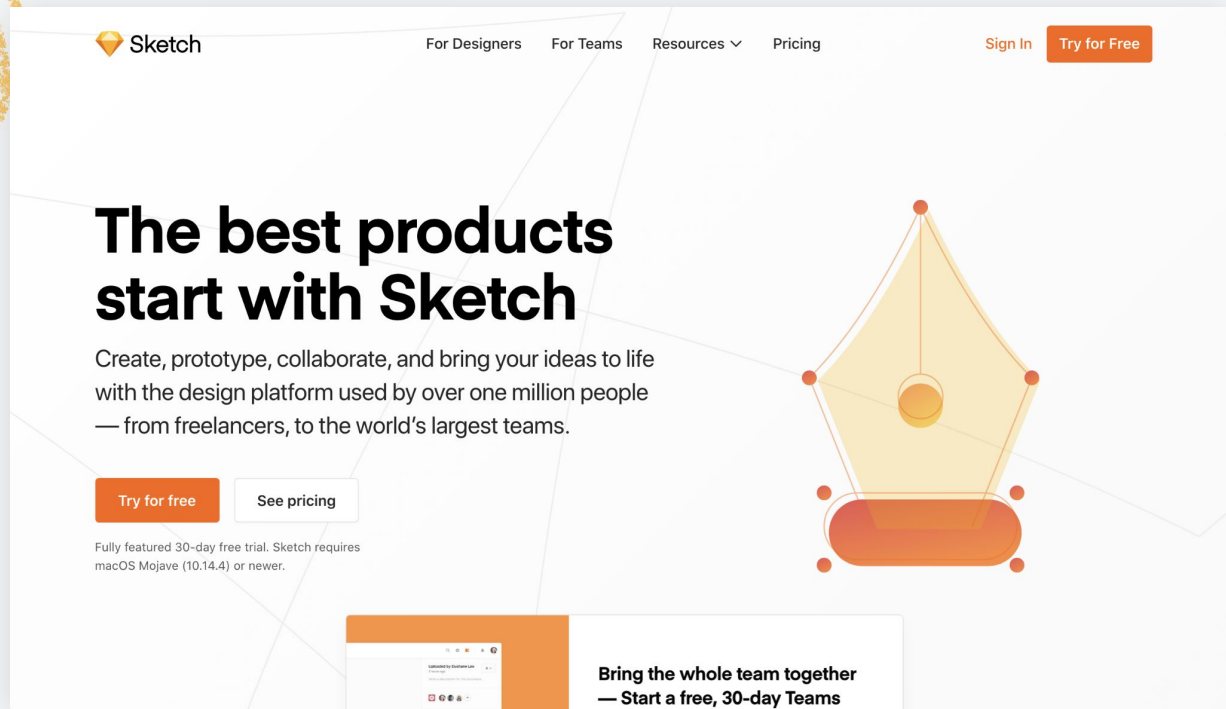
# Improving visitor journeys

## 5 UX quick wins



## Quick win one:

# Primary & secondary CTAs



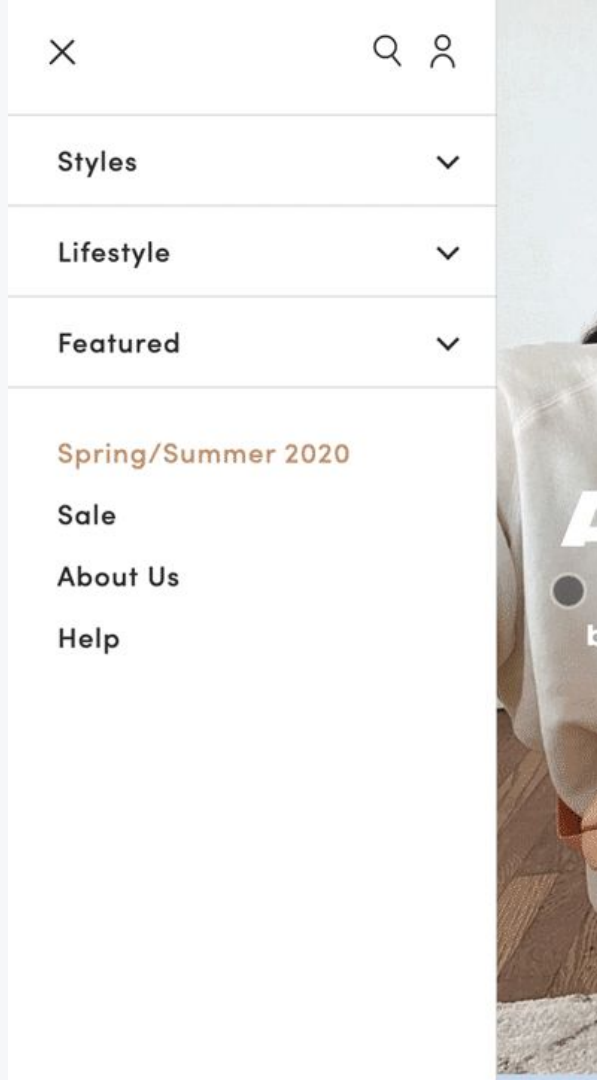
## Common mistake

Not giving visitors the option to explore different CTAs

## Best practice

Put emphasis on the main CTA but give visitors the option to explore other options if they are not ready to commit

## Quick win two: Make menus more visual



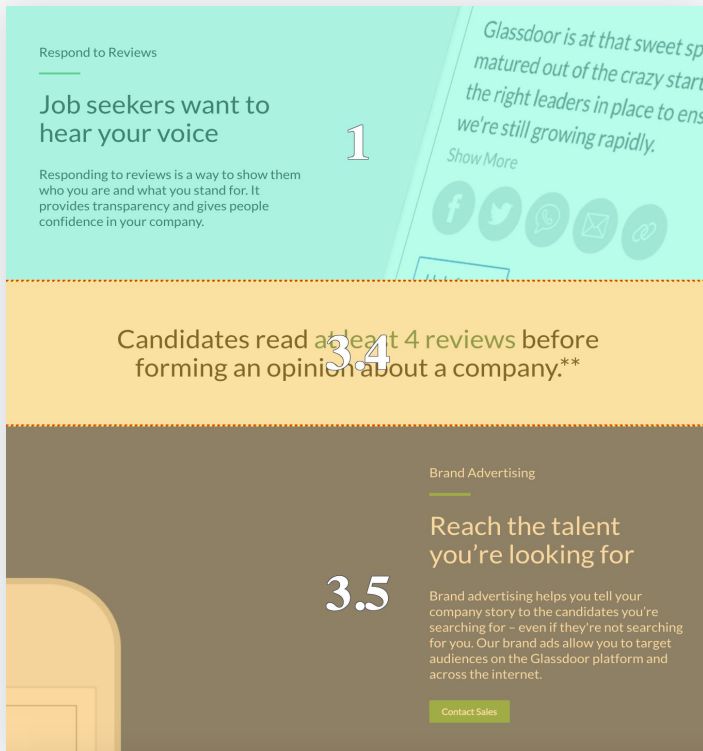
## Common mistake

Overwhelming long lists  
of text for categories

## Best practice

Give context by  
displaying images of  
products

## Quick win three: Review your non-clickables



**3.4**

**click  
recurrence**

**1.63%**

**click rate**

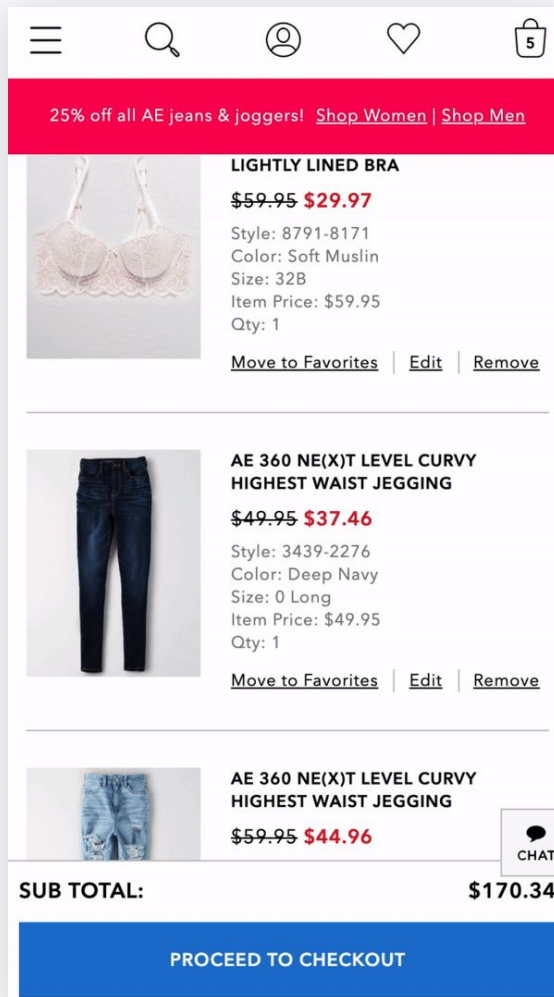
## Common mistake

Having text on page which looks like it's clickable

## Best practice

Ensure you can identify the content that results in 'rage clicks' and make it clickable. It can also inform your content architecture.

# Quick win four: Sticky CTA



## Common mistake

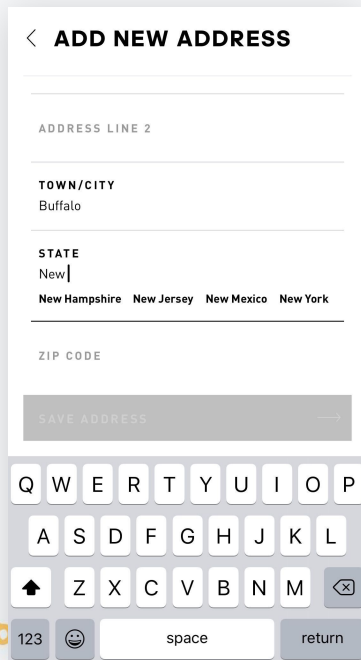
Checkout CTA disappears  
when browsing cart items

## Best practices

Have a CTA which  
remains sticky as users  
scroll through their cart

## Quick win five:

# Make more efficient forms



< **ADD NEW ADDRESS**

ADDRESS LINE 2

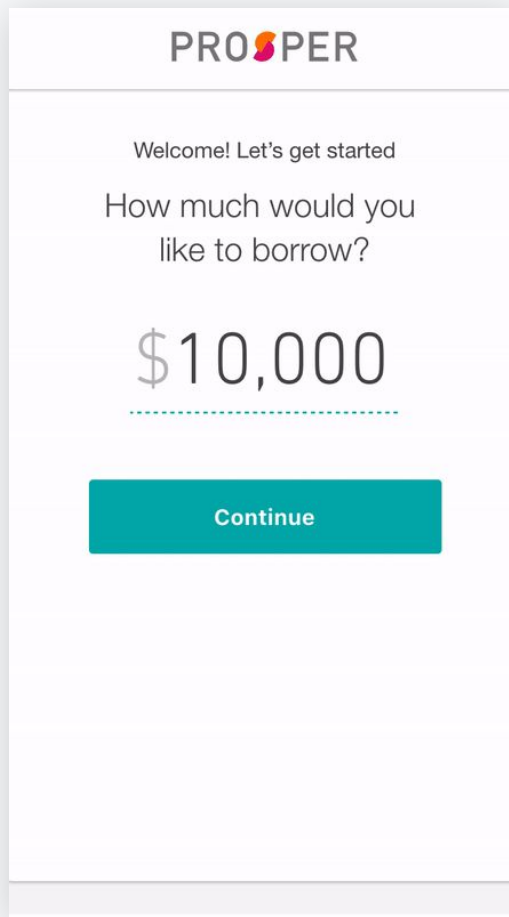
TOWN/CITY  
Buffalo

STATE  
New |  
New Hampshire New Jersey New Mexico New York

ZIP CODE

SAVE ADDRESS

Q W E R T Y U I O P  
A S D F G H J K L  
↑ Z X C V B N M ↵  
123 ☺ space return



PROSPER

Welcome! Let's get started

How much would you like to borrow?

\$10,000

Continue

## Common mistake

Distractions and disruption during form completion

## Best practice

Auto-populate with input suggestions for countries to avoid long drop-downs.

Connect with us on LinkedIn



Senior Customer Success Manager  
**Mathilde Soler**



Snr. Director of Marketing - APAC  
**Matthew Robinson**