

MOBILISING FINANCE

SUPPORTING CUSTOMERS DRIVING SUCCESS



MEANINGFUL IDEAS,
INTELLIGENTLY DELIVERED.

precedent.

Introduction

No one can pretend financial services are the most captivating subject matter, but that's no reason for you to give up on the chance to delight customers.

Heavy regulation set against a backdrop of mistrust and scrutiny mean it's hard for providers to think differently, but financial services have an ally in the well-established mental models of customers – life stages, scenarios and goal setting. They all offer a sound foundation from which to explore the opportunities offered with mobile:

- Thinking content first: Useful, actionable, beyond devices and growing in relevance over time.
- Being context aware: Anything, anywhere, anytime – what part do location, time and people play?
- Beyond a channel: Part of the digital mix, but how can the unique properties of mobile create a genuine digital difference?

What does that mean in real terms?

We will look at key customer journeys from across the sector and explore the pain points and gain points as well as the opportunities to delight the user. On the following pages we'll share our views and understanding on what's out there and examine some typical customer journey experiences in mobile finance.

Following on from our Optimising for Mobile white paper in 2012 and our in depth look at the digital communications of the finance sector in Financial Services: Integration or Isolation in 2011, we're pleased to publish our first white paper looking specifically at the use of mobile in the finance sector.

We have broken the sector down from the customer's perspective and developed a model for considering (and exploring) the typical digital interactions. As ever we have tried to cover a mix of organisations, markets, and of course, the main mobile approaches.

Mobile approaches

Web		App	
Mobi	Responsive	Framework	Native
A website optimised for the small screen. User reach is high, though the UX is usually less rich.	A website that is device neutral by adapting its content flexibly, enabling the potential for an elegant cross device UX.	Making use of many device capabilities, this app enables high reach, although the UX isn't (usually) as satisfying as its native counterpart.	Making full use of the mobile OS, these apps (usually) have a richer UX, although reach is less than its framework counterpart.
Hybrid			

“I just want some information”

Presenting what is typically detailed information on the small screen can be a challenge, but it's just that, a challenge. It's not impossible.

We know that tables, terms & conditions and agreements are some of the most troublesome content items. Are you doing what you can to make them more interesting, clear and simple? Are you delivering them through better suited methods?

Lets get typical

You need to promote three fundamental products such as car insurance, home insurance and life assurance. This information must be easy to find, clearly presented and just a few presses away, otherwise your customer will simply lose interest as it will become too much of a task to find what they are looking for.

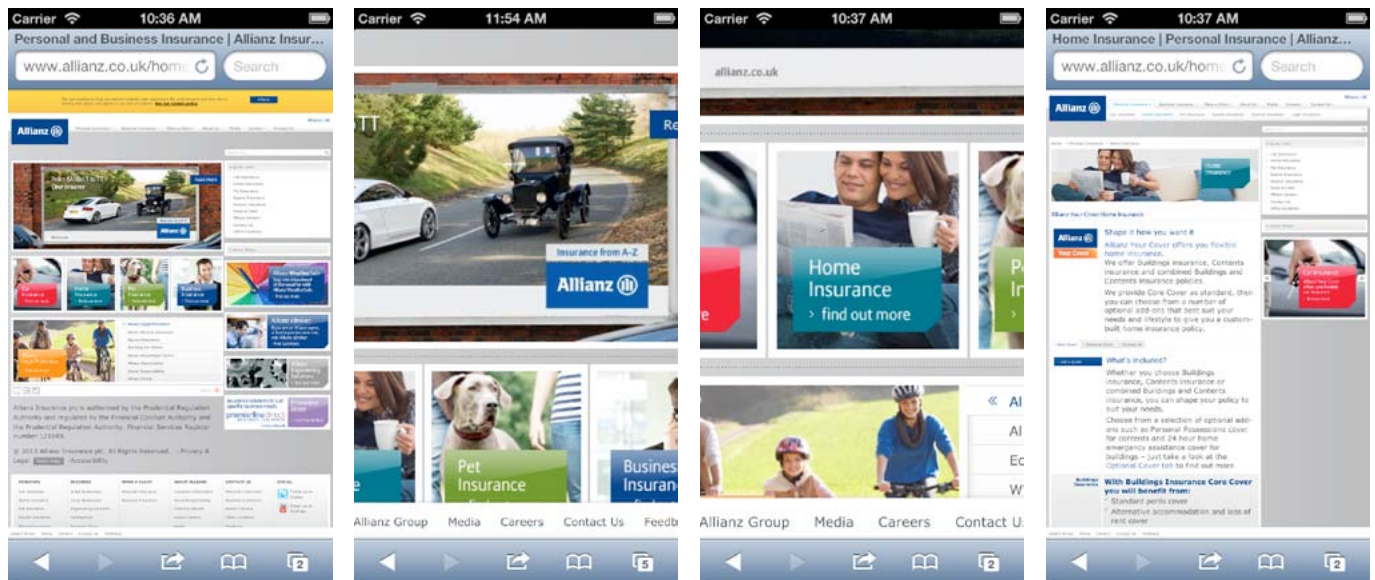
So what are the best digital design techniques to follow in order to achieve this and which solutions work the best? We decided to make a case study to show you what works well.

Home insurance on my mobile

We reviewed three home insurance provider websites against the key criteria of findability, readability and how actionable the content is. Within the mobile context*, our UX consultant has simply asked: “How good is the experience of finding basic product information on home insurance?”

* All websites visited and assessed with an iPhone 5 on 1st August 2013

Allianz.co.uk



Landing screen

I have to “pinch and zoom” to see content



Searching for Home Insurance

Panning the page to find what I need



Link to Home Insurance found

Only after a bit of work do I find it



Home Insurance page found

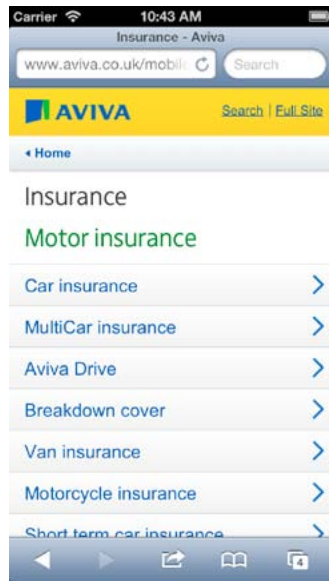
But I can't read it unless I zoom in again – it feels hard work!



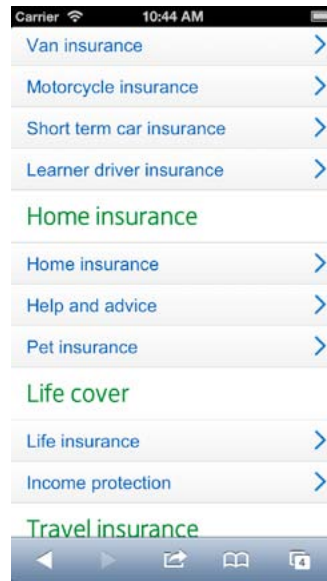
Aviva.co.uk



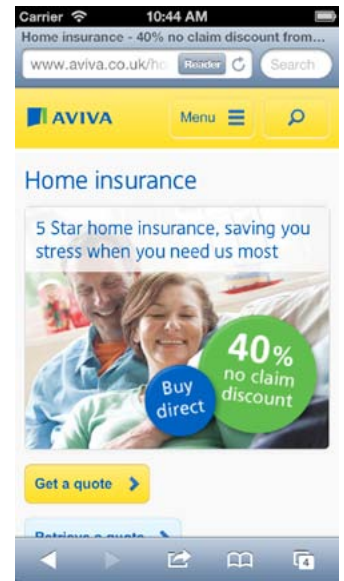
Landing screen
Great, I can see the main Insurance section immediately



Searching for Home Insurance
Scrolling down the page to find what I need



Link to Home Insurance found
Easy to find it!

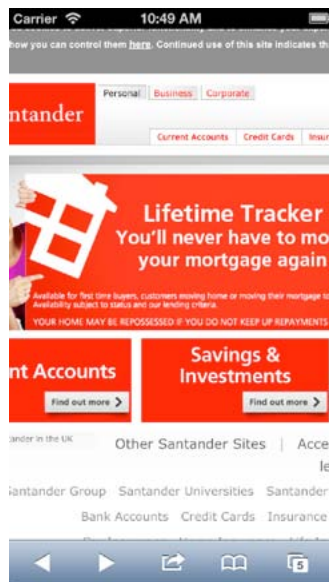


Home Insurance page found
Scrolling down the page comfortably supplies me with the information that I need

Santander.co.uk



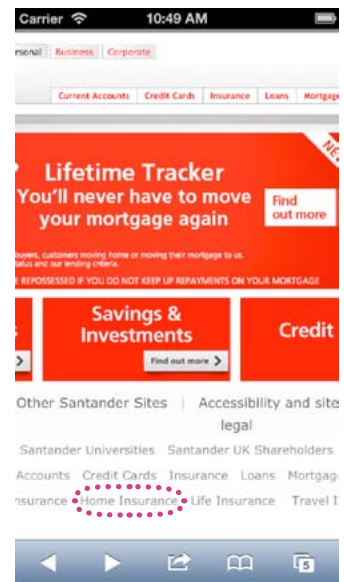
Landing screen
Why is there so much blank space? Is it broken? Zoom in to see...



Searching for Home Insurance
Panning the page to find what I need



Link to Home Insurance found
Still panning the page to find what I need!



Home Insurance page found
Finally, very difficult to find, I don't think they care about home insurance.

We were surprised that the Santander experience really failed. Home Insurance was obscurely hidden away and even after following the link we had to do more “pinch and zoom” work to try and read the text.

The experience from Allianz was okay, it was easier to see and find out about Home Insurance, however, again, with the main bulk of text we had to zoom in to read it and this became a chore.

Aviva was by far the best experience. With a single hand we could comfortably see where we needed to go and were quickly able to read all the information. Crucially, the site had hardly any imagery so it was the fastest to load and, as a result, the quickest to move around. We never needed to pinch zoom and pan to read information unless we chose to follow a link to a PDF of “Product Literature” – this was a document of all the key Home Insurance information. However, because it was labelled as such, the experience of reading the PDF on mobile was expected.

To take away

1. Consider stories to get your point across – make finance feel less complicated.
2. Rethink how you present information – challenge the industry norms.
3. Cover the basics – clear and simple layouts – making a good use of space and considered typography will make a massive difference.
4. Optimise your experience for mobile by designing responsive pages.

Final thoughts

Both Allianz and Santander felt a little like “interactive PDFs” all the way through, with not much consideration for the mobile context. Contrasting this, Aviva have done their homework on mobile and given us an experience which appreciates the customer’s context and rewards them for their participation.

“Help me work out what I need”

Get a little information from the user and give them a better experience. That’s how it works, right?

Great customer experience, especially service-based ones, grow throughout a customer’s lifecycle. Are you building your mobile experiences around the data and insights you are capturing?

Simple uses of a little information

Sometimes you don’t need to ask for the user’s life story – with a few key inputs your web service can provide instant feedback and value. Good examples of this might include currency calculators, credit card APR rates and loan quotes.

Need a quick loan repayment quote?

The HSBC mobile loan repayment calculator is probably the most simple example of how minimum customer information can provide feedback results. As you type you can see the results instantly.

Back to home insurance

Back to the Aviva example and think about a situation where the customer needs to supply some information to get the information they need. Typically this will occur when the customer requires “Get a Quote”. If our customer wanted to go ahead and get a personal quote then they would need to supply more personal information. The important thing for mobile here is to not make this process too arduous. We should ask what is the minimum amount of mandatory information that would be required to supply the customer with a quote?

So, let’s get a quote from Aviva.co.uk on our mobile device.

Repayment Calculator

How much would you like to borrow?
Loan Amount:
Available from £1,000 to £25,000 in £10 increments.
£ 10,000

Over how many months?
Loan Term:
1 to 5 years for £15,000 or under, 1 to 8 years for over £15,000.
38

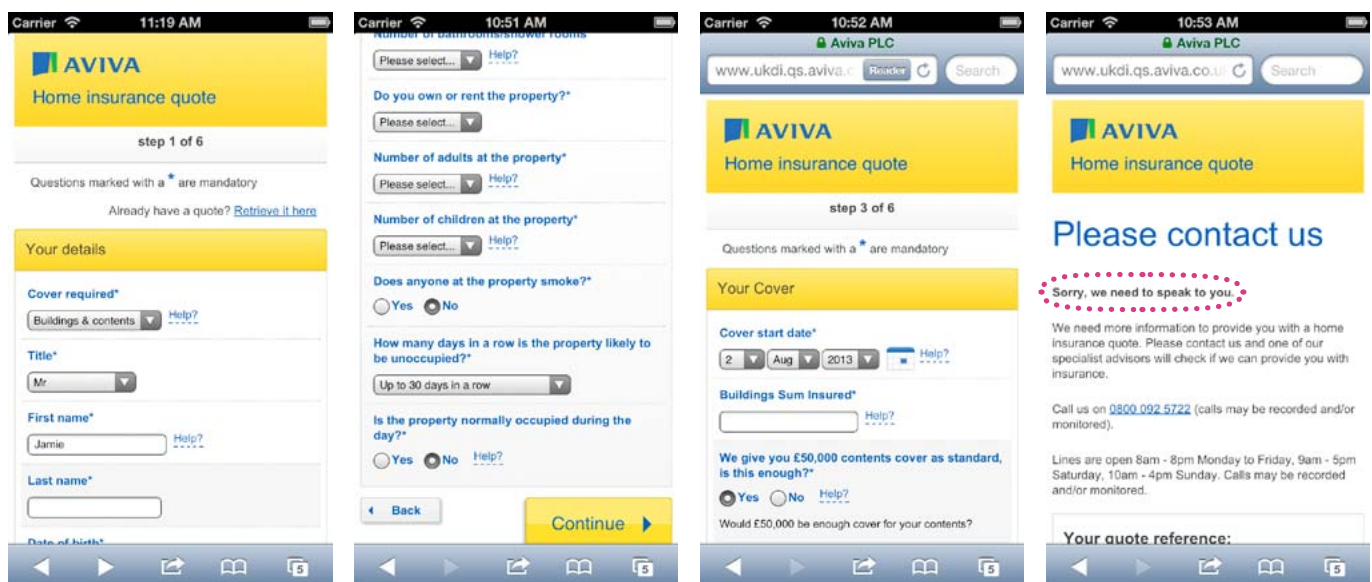
Monthly repayment
£288.45

Based on an interest rate of
5.9% APR representative

Total amount payable
£10,961.25

HSBC mobile loan repayment calculator

Note: the customer does not have to press a “submit” button as the information on the page auto-updates as you enter the figures.



Find a quote – stage 1

Stage 1 of 6, deep breath, let’s go...

Find a quote – stage 2

Form filling on mobile is not fun

Find a quote – stage 3

Are we there yet?

Final stage

What other information did you need from me?!

Remember these are mandatory pieces of information and there are six stages in total to complete the enquiry.

The amount of form filling is a real hindrance to our experience – especially when it ended with a page telling us: “We need more information”. Surely a ballpark option could be made available from the beginning whereby I can enter relatively few details – my postcode and some simple flat details and some preferred (optional) contact information (note : customers don’t always want to have to supply their phone number because they might not want to receive a sales call so making this mandatory, as Aviva has done, will put many people off). With the minimum amount of information required, couldn’t the system then deliver me a ballpark quote? (Critically this is a ballpark quote and can be presented as such, so that it isn’t legally binding).

To take away

1. Users are happy to give a little information so long as they get something back.
2. Consider ballparks and approximations – it might mean the difference between hooking someone in rather than putting them off.
3. Ask only for what is necessary at that stage of the customer journey.
4. Balance the amount of information you need against what the customer is comfortable with giving.

Final thoughts

Page after page of form filling on mobile is simply counter-productive and in this regard Aviva fails to deliver an optimal experience for us. We weren’t applying to purchase home insurance – we just wanted a quote, but it felt like an application process leading up to purchase.

“I’m ready to buy”

As established and understood customer behaviours fade, others adapt or are created as a result of changes in technology, context and cultural norms.

Here are three that span the adoption scale.

The end of cash?

PayTag is an initiative from Barclaycard released in April 2012 which allows their customers to make quick, easy payments by swiping their phone at the checkout. It allows for up to £20 per day to be spent – great for things like a quick coffee, lunch or bus fare.

“I used to use my watch to tell the time, but now I just use my mobile. I expect the same thing to happen to my wallet.”

– David Chan, Chief Executive of Barclaycard Consumer Europe

Certainly at the emerging end of the behaviours scale, PayTag feels like a nice solution for the first stages of a mobile wallet. As the number of PayTag outlets grow and customer awareness and education increases we think it (or something very similar) will become a popular way to make quick, everyday purchases.

Showrooming

With a mobile at hand it is easy for the consumer to find out more about a product, its details; any customer review; and in many cases, whether it’s available at a better price elsewhere. Mobile has fundamentally changed shopping behaviour and increased competition amongst retailers.

“Nearly 50% of consumers believe they are more informed than Store Associates.”

– Retail Touchpoints

Truly at the adoption stage of the behaviours scale, Showrooming is gathering pace and while many high street stores are struggling to keep up, a number are embracing the trend and trying to support customers in store, free WiFi and interactive kiosks being just two examples of supporting (and hopefully, influencing) the buying decision.

QR codes on in-store goods has extended this physical digital interaction, whether telling the story of the product or incentivising through a special offer, the intention is clear, to drive action.



Paytag

“Can I get my PayTag sticker in white?”



Showrooming

“A digitally enhanced shopping experience”

Enhancing online checkouts

Technology continues to change the way customers and merchants interact. Customers are spending more time and money shopping via their mobile devices – mobile commerce transactions have already reached £1 trillion in 2013 and are estimated to reach 1.9 trillion in 2017.¹

With the increasing popularity of mobile shopping, an obvious response is to make sure you have an effective commerce-enabled mobile site or application. But is that good enough?

“eBay reported mobile transaction volume on its platform more than doubled in 2012 to \$13 billion.”

– Yahoo Finance

More than 65% of smartphone and tablet owners have tried to make purchases using their devices.² However, more than half of those customers had problems during the checkout process and abandoned the transaction before it was completed.³ Several different problems caused the customers to give up on the purchase.

More than 45% of the customers gave up on the purchase because the checkout process took too long. According to Marc Barach, Chief Strategy and Marketing Officer at Jumio: “... 41% of consumers failed to complete a purchase because it was too difficult to enter credit card information”. And a surprisingly high 23% of customers could not complete the purchase, which suggests retailers have not tested their systems enough.⁴

So, what can you do to improve your mobile checkout experience?

- Trust should build throughout the site, but make security explicit in the checkout journey.
- Make the checkout steps clear and the current step obvious – this manages expectations and provides reassurance.
- Don't reinvent the wheel. Checkouts are well understood, so try to improve incrementally (using data to drive changes).

1 www.factbrowser.com/facts/12995

2 www.mobilecommercedaily.com/66pc-abandon-mcommerce-purchases-because-of-issues-at-checkout

3 www.jumio.com/2013/05/retailers-listen-up-high-rates-of-mobile-shopping-cart-abandonment-tied-to-poor-customer-experience-pr

4 www.jumio.com

To take away

1. Consider whether new developments or approaches could improve the buying experience and what the impact of that might be.
2. Role-play being a new vs. returning customer. What do the experiences say about you and your brand?
3. Get your data in order – you'll need it when you're exploring changes and improvements.

Final thoughts

The mobile approaches that you choose depend upon your strategy and your customers, but the basic concepts for a good online shopping experience are the same for both desktop and mobile – that is – remember your customer. It should always be easier for a returning customer than a new one and you must recognise that a purchase journey might happen over an extended period of time and that multiple visits to your checkout might take place. With that in mind, help the customer to pick-up the process at any point, anywhere, anytime.

“I need to apply”

From sign up to through to servicing, many customers want to use their mobile to interact with you and all that you do. How can you make life easier for them?

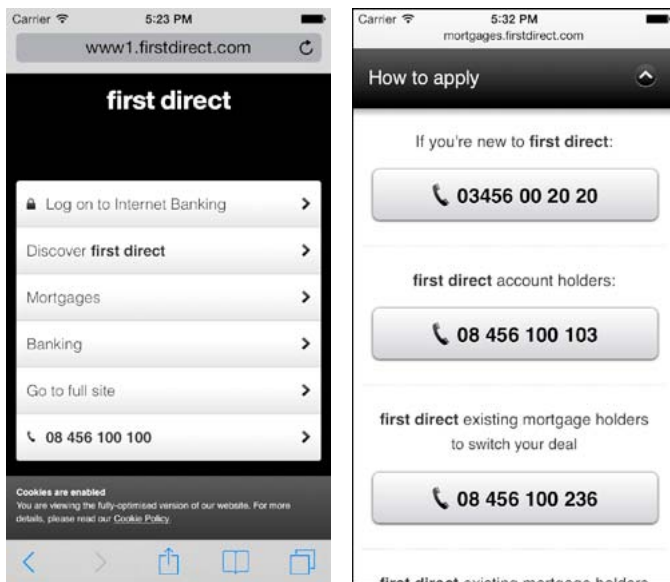
Forms are a key component of online journeys yet they remain one of the biggest pain points for digital customers. If we're really honest, it amazes us how bad the mobile experience can be, at their worst, forms make people give up. At their best, forms can feel effortless (and maybe even put a smile on someones face).

The motivation to complete a form is obviously linked to the importance of what comes at the end of the process, but the importance of the task shouldn't be an easy way out of some considered design.

Give your forms a fighting chance

Do you actually need another form?

Simple purchases or enquiries can sometimes be made without forms, especially on mobile devices where you may already have done the hard work of setting up details such as payment or personal information. An example of this would be an intelligent App which stores & retrieves user information securely from the device. To save your customers from form filling, other methods might include enabling text payment as well as integrating with well established 3rd party providers like PayPal. Consider also that perhaps your user really just prefers to talk to you for their needs. Interestingly First Direct put the effort into information on their mobi site, with one of the main calls to action being to phone them.



First Direct on mobile

Phoning them is encouraged as a priority. However we can't help thinking that they could have done a little more and allowed direct internet application.

Form management

Forms should be in manageable chunks and there are common rules to managing the process:

- Keep customers aware of where they are in the process.
- Consider either shorter forms across more steps or longer forms across less steps.
- Include intelligent error checking – don't allow your customer to enter text where a number is required.
- Use plain English. Too often we have seen forms with overtly technical and/or dry language which can introduce a barrier to entry.
- You should create clear groupings between related information with colour or spacing to minimise missed fields on longer forms.
- Obvious progress indicators tell customers where they are in the process.
- More complex forms can include entire subsets of questions (like adding a second driver to a car insurance form). These sub forms can create rabbit holes, but there's no shortcut if you really require this information, so you should make the additional question sets visible only when the customer has asked for it.

Be consistent

Consider the following:

A customer begins their journey on their mobile, pressing a button and then being faced with having to pinch and zoom their way through a form that was designed for use on a big screen.

Frustrating doesn't even cover it.

Too often on financial websites we have seen a mobile experience start out with the best intentions only to fall down at the last hurdle to re-direct the user to a desktop experience.

Aim to be consistent from the start and keep your user in their mobile context. If you can't commit to that, then make it very clear and offer an alternative. Keep methods of input the same and positive buttons (such as 'next') in the same place and style.

Customers look for consistency and will become tired and disinterested if things move about or if the form feels like hard work.

Ask for less, more meaningfully

Do you really need the customers phone number and email address? It depends on the object being applied for or purchased, so only ask the customer what matters. If the answer to the first three questions of your form means that an application will be declined or rejected, then tell the customer at that point rather than making them fill in the entire application. In this instance, a digital form can have a very big advantage over its paper counterpart.

Design defensively

People will make mistakes, so design to allow for this and make error messaging and feedback as helpful as possible. On a mobile, a colour change of the field in question and an error message below the field provides the clearest and most helpful information to a customer about what went wrong and how to fix it.

Some fields can be tricky to get right, and they are usually the ones that have a lot of options. Take 'employment type' as an example. Most systems need a specific match for a job type, so the user has to pick from a predefined list of jobs, rather than just typing (in the same way they would for their name). The problem is that they have no idea what your system calls their job, so they have to browse a very long list to find the closest match.

To solve the 'employment type' question above, with a defensive design approach in place, we might suggest a short list of sectors in which you might consider to be employed in, e.g. "Education", "Government", "Retail", etc., but then optionally allow the user to type their exact job title (human nature suggests that they will want to tell you).

To take away

1. Make the form easy to read – line up the elements.
2. Keep to one column (studies have shown that fields in the second column are often overlooked).
3. If you need additional information, explain why.
4. Use native controls. The customers are used to them and they've been designed to optimise data entry.
5. Display the correct keyboard at the right time. Smartphones have at least three keyboards alphabetical, numbers & symbols and just numbers. Make sure the correct keyboard is used for the given context.
6. Prevent errors and aid recovery.
7. Use smart default answers when you can.

Final thoughts

Gathering information doesn't have to be brutal or without care. Visually you can give customers clues and rewards like their name appearing on a credit card or a 'sign here' visual.

And remember it's OK to have fun. Getting a small laugh or a smile (during something that is sometimes expected to be arduous or feel like a chore) can really help carry the personality of your brand.

“I need to manage my finances”

Digital growth and mobile opportunities mean historic operational models are becoming obsolete. Are you wedded to delivering services through outmoded mechanisms?

When was the last time you actually went into your bank? A member of our team recently had to pay a cheque in at the bank and got stuck trying to get through a malfunctioning automatic door. The teller even commented, oh, been a while since you were in has it? He banks almost exclusively on his mobile these days, it's "just easier."

What's out there?

Managing finance on mobile devices is dominated by apps (as opposed to mobile websites). That makes sense. Apps earn their place on your phone and tablet by being useful or entertaining – managing your finances obviously qualifies for that. Remember when we had to go find a cash machine to check our balance? Most major banks in the UK have a banking app for their customers, some of which have become central to their marketing campaigns. RBS's emergency cash feature on their app is still a major marketing feature in the bid to prove how helpful banks actually are.

Oddly though, most banks don't have a mobile optimised website. It's about 50/50 across UK banks. The reward of a mobile experience seems to come after you have been set up as a customer. Sign up (presumably on your desktop) and once you're with us, use your mobile. Some notable exceptions being Barclays and First Direct. The US bank, Mint, prompts you to go get the app straight away. But what about other financial institutions? Personal wealth and asset management companies fair even worse when it comes to mobile optimised websites. JP Morgan manage it, but the sheer volume of data on the desktop site is replaced on the mobile site with basic information and simplistic calls to action. Visitors are driven to 'phone up' or to go to the 'full site', which perhaps hints at mobile website problems needing to be solved.

When is it worth making an app not a website?

The complexity of information and controls that customers need to effectively manage their finances is often the problem for a mobile website solution. Apps are generally faster, more secure and allow for more instant complex visualisations – perfect for graphing and spreadsheet data.

Remember, because an app can do so much work offline they trump websites for reliability and speed. Without internet connection an app can provide your customer with information, interactivity and delightful experiences. Just look at the breadth of financial budgeting and savings apps out there which allow people to manage their personal expenditure and set goals all without the need for the internet. Often in a unique, human and quirky manner.

Fun visualizations

It's important to know where your money goes so you can learn to spend on things that really matter. Do that with fun graphs you can play around with.

Toshl Finance

Toshl finance come across as a playful, helpful and a friendly financial planner. Their product is available via both app and web deliveries.

Toshl Finance

Toshl finance even make logging in fun.

So, app or website? The consensus from Precedent is the following: Consider an app solution when you want to provide a large element of offline experience, consider a mobile website if you need to deliver most of your information via internet services, but consider both if you want to accommodate and delight all your potential users and their scenarios.

Breaking down the barriers

Instant access and easy to find information is critical in financial services, so, the stop, start multi-device experience has to be challenged. Users will expect a fluid experience from one device to the next and to deliver this in most cases will mean using cloud technology. A quick solution could be to use Google login and store your web app data with Google. This would enable a user to access their information with you across their devices and always have it to hand. This sort of syncing breaks down barriers to the users personal information access, however your organisation should consider the security and privacy of any cloud system which is used.

To take away

1. Review the content set with the user and context in mind.
2. Consider the design of your information – will it be easily usable on mobile?
3. At the most basic level, support customer acquisition by getting a mobile optimised site up and running.
4. Consider any cloud solutions carefully if you want to provide a more liquid experience – i.e. an experience which flows across platforms and devices.
5. Enhance your brand presence on mobile and don't shy away from being bold.

Final thoughts

Digital solutions for managing your finances have come a long way from online banking to wealth management systems and even personal stock market trading (IG allow individuals to trade and are “dedicated to making financial markets more accessible”, www.ig.com/uk/about-ig).

But can the content still be better overall? What display methods and information can work across all contexts? How does your solution stand out from the crowd? In the next part of this white paper we will move on to look at solutions which get noticed for what they're best at.

Getting noticed

There may be a sea of apps out there so how can you make sure that you stand out from the crowd and get noticed?

Future trends in mobile can keep your solution at the cutting edge and drive interest with novel features. But lets also remember that the best mobile solutions are often great utilities which people grow to depend on and cherish. In the world of finance how do we see the merging of creativity and utility whilst also being realistic about your user's habits and lifestyle?

- What do we find engaging?
- How are they differential?
- Why are they intelligent?

We've taken a look at what we think are three 'stand out' mobile solutions and explain why we think they get noticed.

An engaging idea

iButterfly continues to be a novel, surprising and highly social campaign in Hong Kong. Essentially users can collect 'butterflies' with their phones. These can sometimes also contain vouchers and discount coupons. The technology used is location based software alongside augmented reality (AR) data services. Users of the app are encouraged to catch and collect butterflies (often containing deals) specific to their location.



iButterfly

Unveil fun-filled surprises in some of the 'Butterfly' series that come with a selection of tempting content from shopping vouchers to discount coupons.

✦ ibutterfly.hk

As a popular campaign which really engages the user, we think a concept like iButterfly could potentially really captivate your audience and create buzz. It might seem initially strange but could we imagine buying Life Insurance or perhaps 'catching' a great Pet Insurance deal this way? Through the power of mobile iButterfly demonstrates a popular and engaging platform which could enable this sort of transaction.

A differential system

Bitcoin is a new form of electronic money which is decentralised and regulated by peer-to-peer usage. Through an App, users can trade Bitcoins via NFC. Transactions are typically made face to face between technically savvy enthusiasts. It is an interesting solution as the primary method of exchange is through mobile, therefore in a very real sense it is a currency born in, and for, the mobile era.

There has been much internet hype about Bitcoin in the press and concerns over its regulation and value from legitimate banks are valid. It's success or failure will depend on its users, its security, ability to exchange and ease of uptake. As such it will be interesting to watch and see if Bitcoin payments will take off or not. As a very different financial system we think it's worth looking at and it certainly makes the cut to "getting noticed".

"Bitcoin is still taking its first baby steps; it may go on to do great things but right now it only has something to offer those chasing conceptually interesting projects or bleeding edge technology."

– Bitcoin Wiki

Bitcoin trading centres and exchange rate websites have proliferated on the internet, the most well known one being Mt Gox which handles over 80% of Bitcoin trade.

There is even a Bitcoin cash deposit machine in Canary Wharf where you can purchase Bitcoins with £10 notes.

Whether Bitcoin is here to stay or just a fad, it's worth keeping track of developments in this area. As a new form of digital currency, targeting the mobile era, it has the potential to be transformative.



Bitcoin

An intelligent solution

Mint is an American incentive from Intuit and aims to help you manage your financial life and wealth. The solution works across all platforms including mobile and allows you to see all your balances and transactions together in one handy place. Mint includes intelligent graphing and monitors your spending (including alerting you if there is any unusual spending).



It seems to be an intelligent system which helps you with your wealth management and is a great tool for visualising and understanding your financial situation. Although not available yet in the U.K we can expect this kind of product to arrive sooner rather than later. We anticipate that people will come to expect this degree of intelligence in a financial product and something like Mint may well set the gold standard.

“Your financial situation, in the palm of your hand”

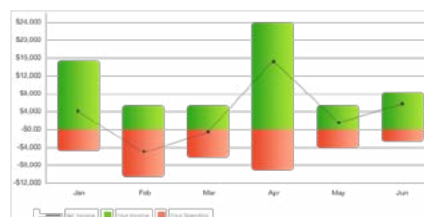
– The New York Times



Mint

No need to forget paying those bills – Mint can be used to alert your mobile at your discretion.

✦ mint.com



Mint

Find out what you are worth from month to month with Mint.

✦ mint.com

To take away

1. You can aim to be unique, but consider utility and usability first.
2. Keep abreast of mobile fashion trends and products.
3. Take a risk in the mobile landscape and believe in your idea – sometimes you don't know if your idea will work unless you try it. The creators of iButterfly couldn't have predicted their level of success, they simply implemented a good idea.

Final thoughts

Throughout this white paper we've looked at customer journeys, techniques for streamlining information and interactions, common mobile issues when presenting financial products and finally some case studies in this area. We've just scratched the surface of many touch points and hope to have broadly painted, with a wide brush stroke, the mobile finance landscape. The next section rounds up some generic conclusions of what you need to keep in mind for optimum success.

Conclusion

We know mobile offers many unique opportunities, but underneath the most effective experiences is sound thinking and consideration. So what are the steps for success?

1. Keep asking yourself the basic questions

Who, what, why, where and when may seem overly simplistic, but repeatedly asking these questions will ensure you set the right direction then stay on course for creating something of worth.

2. Understand the ecosystem

It's important to think about the end to end journey and the ecosystem from the customer's perspective – you know where you want to get them to, but what are the digital and physical touch points; the people, processes and environments they will come into contact with along the way?

Mapping these elements will help you understand the customer experience and, in turn, reduce or minimise pain points and make the most of the opportunities to delight.

We've spent time in this white paper looking at interactive issues on mobile (particularly with respect to form filling and user goals). We've talked about experiences which can suddenly "jump out" to desktop and how this can let us down. We want to encourage you to keep your users in their mobile ecosystem from the beginning to the end of their journey.

3. Apply the right context

Browsing and searching; moving between channels and devices; fact finding, comparing or seeking validation – the customer journey can be long, complex and fragmented – all the more reason to ensure mobile experiences are carefully considered and well executed.

Because mobile 'can be anything, anywhere, anytime', it can be hard to focus on what mobile can and should be in each particular instance. A contextual framework (such as the one below) can be helpful for exploring your mobile experience choices.

	Spatial context	Temporal context	Social context
Questions	How does location affect their information needs? How does location affect the action you want them to take?	How does timing affect what you want them to do? When's the best time for what you want them to do?	What role do other people play in your customers' journey?
Outcomes	Information needs depend on where the customer is.	Reduce the impact of doubt for your customers and think about your timing.	Support the connection points between your customers and other people.

Expanded from Rachel Hinman's Mobile Context Framework

4. Design for action

With some good upfront thinking and time spent exploring the context, it's time to make sure your mobile experience hits the mark:

- Keep it lean: Less is more. Lose anything that doesn't support the primary purpose.
- Design for glance: Help customers by having a clear hierarchy, spacing and breaks.
- Use content to navigate: Space is at a premium so make the content work hard.
- Make it easy pick up: There's nothing worse than having to start from the beginning each time.
- Smooth connection points: If you need someone to call or send a form make the connection to that live (e.g. dialling the number or pre populating the form).

5. Keep an eye on the future

It's not enough to wait and see what the competition is doing and whether a particular trend of development has 'stuck'. The organisations that gain competitive advantage are those trying to lead rather than follow. We've seen previously in "Getting noticed" what some of these initiatives look like. Also look out for some of the following:

- The 4G switchover (end July 2013).
- Mobile subscriptions will (in 2014) overtake the number of people on the planet.
- Digital convergence over next 5 years (no more 'smart tv this' and 'mobile landscape that').

Being truly digital

There are many statistics which can be quoted to emphasise and confirm the business criticality and the imperative need to embrace digital across all areas of your business. Business transformation needs to be an ambition and a company target to ensure that businesses progress smoothly through the ever changing and developing world where users expectations and technology acceptance is increasing.

Do you dare?

You are creating a digital environment for the new group of connected consumers referred to in Brian Solis's book "[What's the future] of Business?" as Generation C. Gen C is not an age group as previously recognised with Gen Y & Z groups. Gen C is a way of life, a digital lifestyle for the consumers. They do not surf the web like other users, they live and breathe in social networks and use mobile as their window to the world. As you develop your digital channel strategy consider the Gen C as your future users.

"A mind that is stretched by a new experience will never go back to its old dimensions."

– Oliver Wendell Holmes Jnr.

A key aspect in the move towards digital transformation is mobile optimisation and the full realisation of the benefit that mobile devices can offer to your organisation. Considering the finance sector, the options and benefits for a truly mobile delivery of your products and proposition are vast, with quick returns on investment obtainable. Your clients will be ready to transact with you on the move, read expert opinion pieces or scroll through your products using their phone and tablet, or just picking up where they left off on a desktop in the office. Delivering an independent, seamless experience across your business and introducing appropriate technology advancements and remembering 'joy of use' in your delivery and designs will enable you to meet the increasing expectations of your mobile users.



Daring to be digital

Our recent report Daring to be Digital shows how digital impacts your business and argues the case for change; a copy can be requested on our website.

➤ www.precedent.com/our-thinking/reports

About Precedent

Precedent is a world class agency delivering an extensive portfolio of digital solutions. We create meaningful ideas that drive real business impacts and enhance customer experiences, and our strategic research and expertise in sectors such as membership, destinations, finance, education, charities and the public sector enables our clients to lead rather than follow. With 25 years of experience and offices across the UK and Asia Pacific, we have a proven track record of intelligent delivery for our clients.

Our work

Digital transformation

Putting digital technology at the heart of all your business processes can empower you to work more efficiently and deliver more innovative products or services. We work with our clients to identify how digital can improve their businesses, and how it can be implemented.

Strategy

We take a strategic approach to all work we do, ensuring we interrogate and understand the drivers behind a project, and what a successful outcome will look like. We help our clients to plan their digital and brand roadmaps, to ensure they are ready for the future changes, this fast moving world.

Brand positioning and design

A clear articulation of vision, mission and values, and a visual style which reflects this across digital and offline is vital to the success of any organisation. Our brand heritage gives us an innate understanding of what makes a successful brand.

User experience design

Good design is as much about usability as it is visual impact. We have a team of talented interface designers who can create unique interfaces for web, mobile and tablets that will reflect your identity and represent the best of user-centred design.

Development and integration

We work across .net and PHP, with a range of leading CMS and systems including eCommerce, events, CRM and community software. Our focus is on creating well integrated technology stacks which will work hard, giving you the flexibility to provide engaging content and functionality.

Mobile enablement

Your audiences are using an ever expanding array of devices so it is vital that you give them an optimised experience wherever they find you, be it smartphone, tablet, laptop or TV. Our mobile specialists work to ensure the user experience and functionality created for a website is tailored for device specific or multi-device use.

Campaigning and optimisation

We conceive and run targeted digital campaigns and effective search engine optimisation to ensure that relevant audience members find and interact with our client's sites, and we help our clients to understand what a successful conversion is, and monitor this through analytics and buzz monitoring tools.

Hosting and support

Load time, up-time and security are the vital unseen elements of a successful website. We supply business hosting services for requirements ranging from small shared hosting websites, to full load balanced, distributed systems. We provide 24 hour support and extensive SLAs.

Some of our clients

- ACI Worldwide
- Baring Asset Management
- Barts Health NHS Trust
- British Heart Foundation
- Circle Housing Group
- CIPFA
- City of Melbourne
- Department of Health
- Institute and Faculty of Actuaries
- Institute of Directors
- J.P. Morgan
- Leeds College of Music
- London School of Economics and Political Science
- Lord's MCC
- Parkinson's UK
- Perth Arena
- The Royal Yacht *Britannia*
- RSPCA Australia
- Sport Wales
- University of Southampton

Our thinking

Our reports

We have been researching and writing reports and white papers such as this for many years. These cover a range of sectors such as communications for membership organisations and the financial services industry, as well as topics such as mobile and accessibility. To find out more and to request your free copies, please get in touch.

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Our seminars

We hold regular free seminars at locations across the UK and Asia Pacific. We will be holding in-depth seminars looking into the findings of this report over the next year. To find out more and to register, please visit our website or get in touch.

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INTELLIGENTLY DELIVERED.**



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