

# 10 ways to provide the best consumer experience for your eCommerce site



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A Trusted LendTech Partner



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# Rise in eCommerce

Ecommerce has seen rapid growth over the last decade, even more so with the global Covid-19 pandemic accelerating the move to the digital.

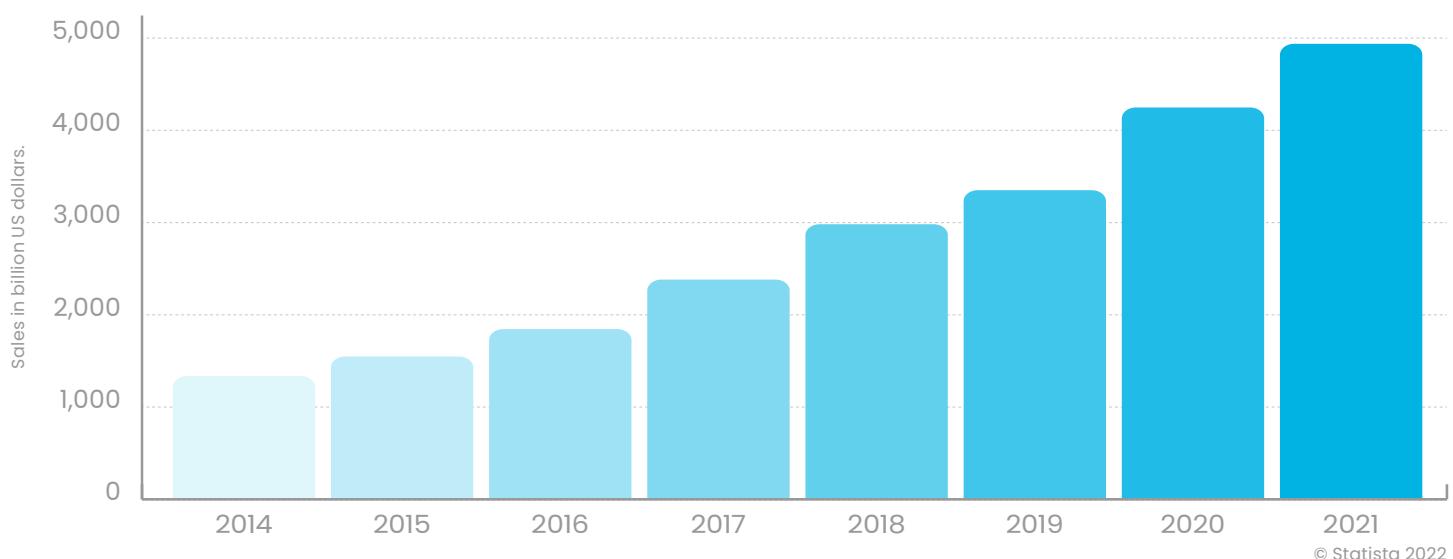
*The growth of online sales as a percentage of all retail sales increased dramatically, reaching highs of 36% in 2020 relative to only 15.4% in 2017. Source: Statista*

The frequent advancements in technology have meant that competition is as fierce as ever – new businesses can enter the marketspace cheaply, and established businesses are able to incorporate cutting-edge technology such as augmented

reality and multi-channel CRM integrations seemingly at the drop of a hat. Gone are the days where a large cash injection was a necessary requirement to start a business.

With such an increase in competition how can you make sure you stay on top?

According to research from PwC, consumers are willing to pay a premium price, as high as 18%, for a luxury consumer service experience. Moreover, consumer experience also influenced on-the-spot purchasing. So, it's to no one's surprise that providing the best eCommerce experience for your consumers will reap great rewards.



*Figure I: Retail eCommerce Sales Worldwide from 2014 to 2021*

# Creating the best eCommerce experience

To stand out against your competitors, it's important to consider what matters to consumers. According to PwC, "nearly 80% of consumers point to speed, convenience, knowledgeable help and friendly service as the most important elements of a positive consumer experience".

The following infographic illustrates what people value most in their overall consumer experience.

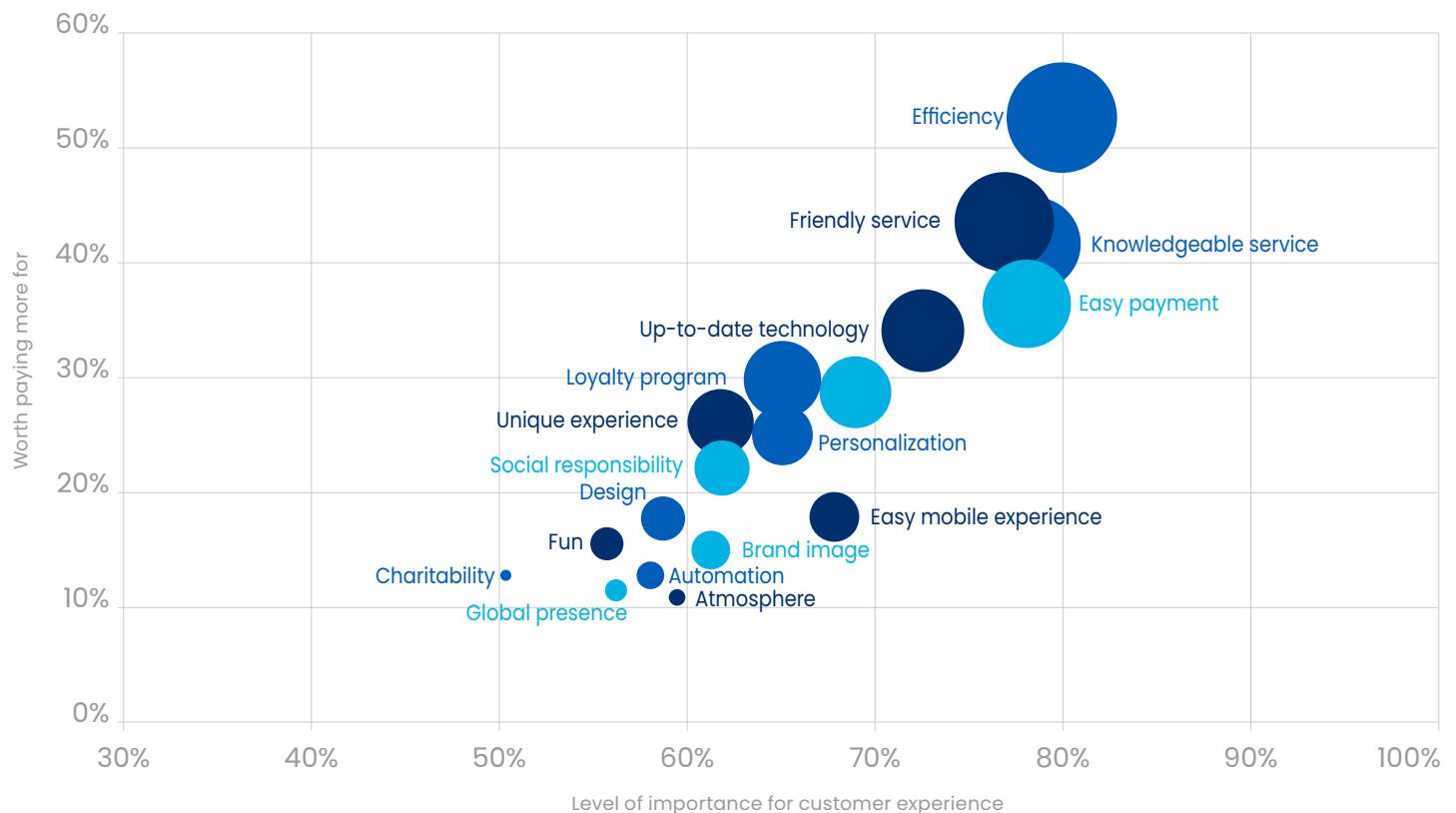


Figure II: What people value most in their consumer experience

This shows that both consumer experience (cx) and user experience (ux) are important during the consumer journey. Let's delve into some of these aspects further to ensure you deliver the best experience on your eCommerce site.

# Consumer Experience or CX best practices

**65%**

A staggering 65% of consumers would instantly leave a company to a competitor after encountering only one bad employee experience

## Consumer Experience (cx)

A consumer experience (CX) strategy aims to develop the overall experience consumers have with your brand. This involves different deliverables aimed at providing a positive experience across all elements the consumer may interact with when visiting your eCommerce site.

Today's consumers have high expectations for brands, requiring them to understand their wants, needs, and pain points.

## Friendly consumer service

Everyone says it, and everyone knows it – good consumer service can make or break your business. But not everyone implements it... bad employee attitudes, unfriendly service, a lack of trust between the company and the consumer. All these reasons are rated highest in impact when considering what drives people away.

In-fact, a staggering 65% of consumers would instantly leave a company to a competitor after encountering only one bad employee experience. For many online businesses, consumer service training for employees isn't a priority as there isn't the same face-to-face contact as in brick-and-mortar stores. However, these statistics show it needs to be a

priority – if you want to keep your consumers, act like it. Make sure any consumer contact is friendly and professional, whether it's through email, social media or online chat.

According to PwC, consumers are more than willing to pay a premium in every type of product if they experienced good consumer service. It's evident that not only is bad consumer service costly due to lost business, but not providing a good consumer service can be an opportunity lost in terms of the premiums that could have otherwise been captured.

## Utilise AI for chatbots

In traditional retail stores, consumers are able to interact directly with another person and get expertise based on their query. But eCommerce doesn't necessarily mean a lack of personalisation. Online stores can provide a sense of emotional investment by the consumer through the use of AI, chatbots and consumer service information.

## What is AI and a Chatbot?

Artificial Intelligence (or AI) is where machines are able to mimic, demonstrate and develop human behaviour and cognition. They are designed to show human features,

# \$281 B

AI market revenues worldwide reached \$281 billion in 2020 and is forecasted to double by 2024

behaviours and capabilities. They can be used in eCommerce to help answer common consumer queries, direct them to further information, or be used at the start of a live-chat function on your online store to ascertain initial information before a real human steps in to help.

When used correctly, artificial intelligence can generate revenues independently. According to [Statista](#), AI market revenues worldwide reached \$281 billion in 2020 and is forecasted to double by 2024. Implementing a small chat box on the right with an AI-powered “business representative” can be a great way to generate sales for your eCommerce website.

This, coupled with [the advantages](#) eCommerce brings to your business in terms of data gathering and analysis, allows personalised recommendations and sales advice directly to your consumers’ needs without requiring the allocation of staff for every single consumer visiting the site.



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### Knowledgeable service – human interaction

Although AI and technology have come a long way, consumers still seem to prefer real human interaction in certain circumstances. This can be implemented to your advantage using various strategies:

- Keeping an open telephone line.
- Allowing real-time chat boxes.
- Ensuring consumers know where to turn to if a problem occurs.

Consumers don’t necessarily need human interaction when following a simple checkout process or looking through your product catalogue, however if something goes wrong, people would rather know that they’ll be met with empathy and support.

# 63%

*63% of individuals found that receiving a discount within an hour of interacting with a brand will drive their loyalty*

## Personalisation

Key considerations for ensuring shoppers turn into repeat consumers involve personalisation and consumer's expectations; whether you are able to meet or exceed consumer expectations ultimately depends upon the consumer and their needs.

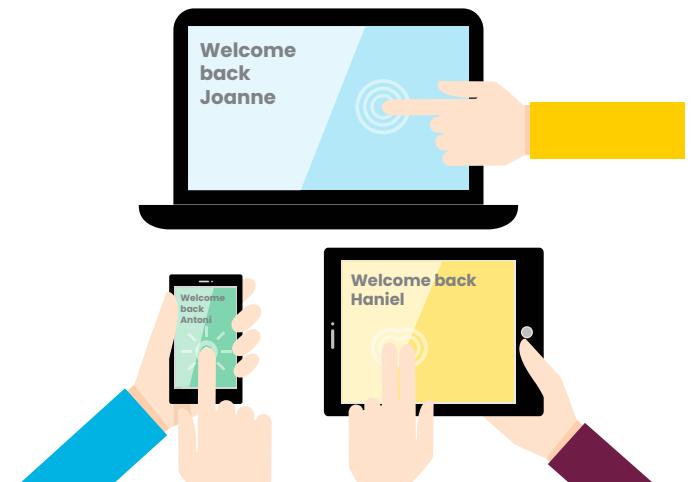
Personalisation is a powerful tool to make sure you exceed every consumers' expectations irrespective of their individual needs. Here are some best practices to consider when determining the level of personalisation you should implement to your store according to Segment.

- Offer a personalised discount right away, such as by signing up for an account or entering their email and receiving a discount soon after. 63% of individuals found that receiving a discount within an hour of interacting with a brand will drive their loyalty.
- Give personal recommendations. 49% of US shoppers said that in the past three months they bought a product solely due to a personalised recommendation.

- Personalise your website with consumer testimonials, blog posts, logos, and call-to-actions. Nearly half (49%) of consumers say a brand's website is the most important channel for personalisation.

Moreover, personalisation can take effect in other forms such as through seamless integration between different channels. Allowing consumers to create accounts and having your website collect data to help you personalise their experiences.

63% of shoppers said they expect a brand's mobile app to "know" what they purchased on the brand's website. This form of personalisation promotes a seamless consumer experience for your eCommerce site.



## Easy payment options

Convenience is key for online shoppers, so making sure you offer multiple payment options is an important part of the experience.

Credit card payment options are a must-have, particularly for high-price items, but you should also consider whether PayPal, Apple Pay and Google Wallet are right for your consumer demographic too.

Research has shown that 44% of UK consumers will stop a purchase if their preferred payment method isn't available, so by offering more payment options this means consumers are less likely to abandon their cart.

It's very important to consider the needs of your consumers. The price of a product plays a large part in consumer decision making. For high-value purchases, like home and garden furnishings, jewellery and specialist equipment, consumers often want the option

# 57%

*57% of online stores offering an interest free credit solution have seen an increase in conversions*

to spread the cost of their purchase - making the decision process easier for them. By enabling consumers to spread the cost of their purchase over several months, they can be in control of their finances and aren't faced with one big up-front cost.

Recent research indicates that 57% of online stores offering an interest free credit solution have seen an increase in conversions since implementing it on their website, while at DivideBuy, our retail partners enjoy average sales conversion increases of around 70%.

That same research also showed 46% of online stores saw an increase in average order value of around 20%-30% after introducing this sort of payment solution to their domain.

The average cart abandonment rate is around 69%, so even making a small improvement on that could make a big difference to your bottom line.

# 70%

*At DivideBuy, our retail partners enjoy average sales conversion increases of around 70%*

# 0% APR

**Adding an interest free credit provider into your checkout process ... can help reduce shopping cart abandonment**

Providing alternative payment methods into your eCommerce business can help increase your market share as they are fast becoming a significant factor in purchasing decisions. Essentially, offering interest free credit can be a great way to:

- Boost sales.
- Increase average basket value.
- Keep consumers happy.
- Increase repeat-consumers.

Adding an interest free credit provider into your checkout process is usually quick, simple to implement and can help reduce shopping cart abandonment. In fact, if your eCommerce site lacks a method of financing which can be appealing to consumers, this can be a big trigger for consumers to move onto competitors.

## Incorporating convenient payment methods into marketing

Alternative payment methods are a great solution for consumers – but as an eCommerce retailer, you need to let consumers know these are available. Being able to provide interest free credit is an effective USP (Unique Selling Point) over competitors. Use tactics such as banner advertising, pop ups, social media and email marketing to let both potential and existing consumers know how they can spread the cost of their purchases and give them a compelling reason to purchase from you over a competitor.

**DivideBuy**  
The smarter way to pay

Order today.  
Spread the cost.  
Interest Free.

**Buy it your way. Today**

# User Experience or UX best practices

**39%**

**39% of people will stop using a website if it's too slow**



User experience is the strategy and principles implemented by design teams to ensure the needs of the consumer are reflected and met throughout a website, app, or other form of interface. In short: UX design ensures users are at the centre of the design process.

A successful UX design can determine whether a browser turns into a consumer, and from there whether they turn into a long-term, repeat consumer. The [infographic we highlighted from PwC](#) (page 3) demonstrates how efficiency and convenience are key factors in overall consumer satisfaction, and the design of your website plays a vital role in achieving these.

Let's look at the 7 main factors of UX design that can enhance the overall consumer experience.

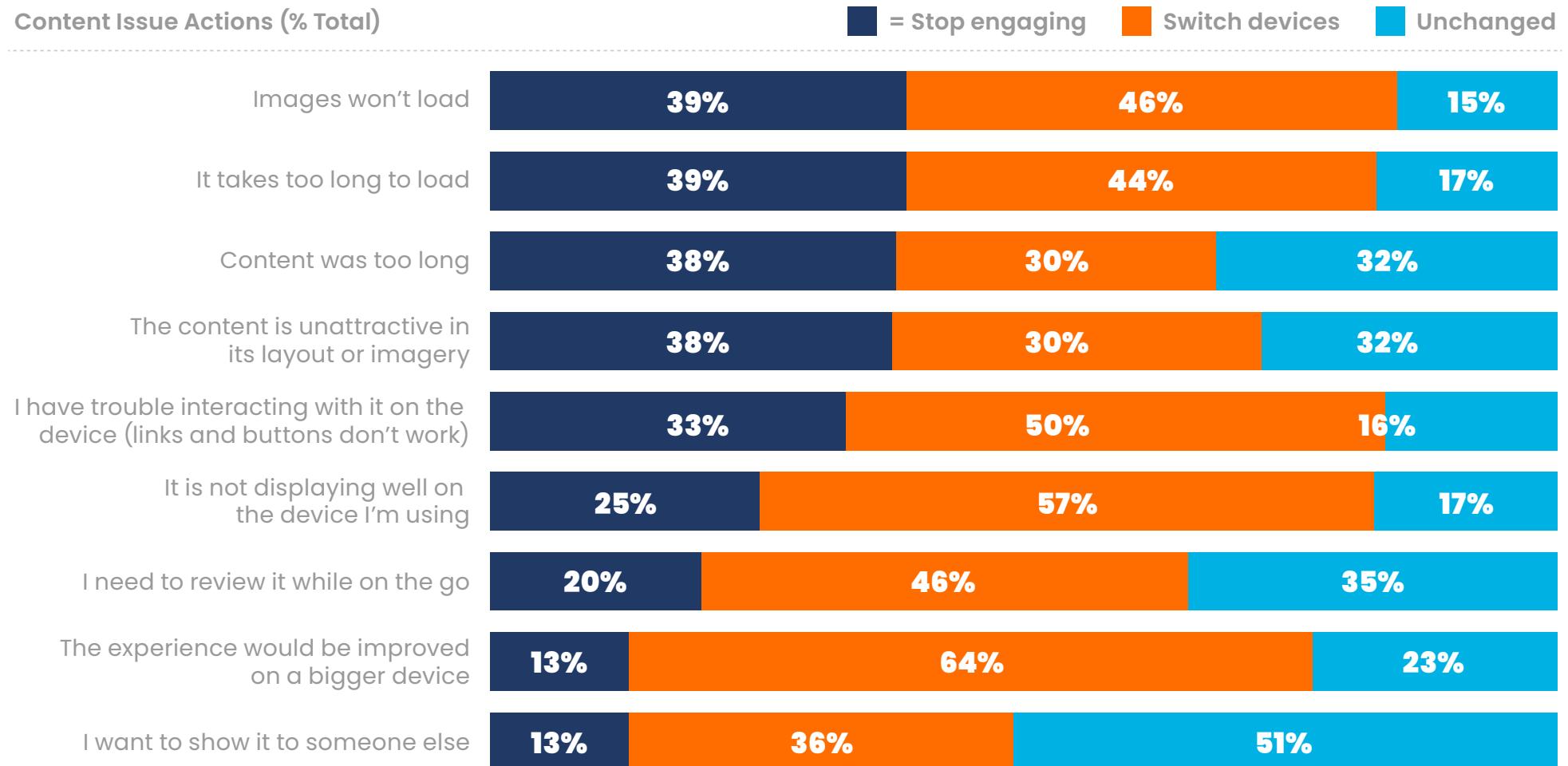
## 1. Usability

Usability considers how well consumers can use your online interface to achieve what they set out to do in an effective, efficient, and satisfactory manner. Essentially, how easy is it for them to find what they're looking for and make a purchase? It takes into account human laziness, emotional intelligence, and cognitive biases as part of the design process.

It's important to consider graphics, colours, designs and processes which may trigger positive reactions with your consumers. For example, users tend to have a preconceived understanding about where certain page elements are likely to be located – for example, they will look for a sign-in button in the upper right corner of the page. A change in the location may cause subtle discomfort or frustration which could otherwise be easily avoided.

User experience is one of the most important aspects of eCommerce and usability is an important factor within this. Here are some key usability statistics every eCommerce business needs to know:

- 39% of people will stop using a website if it's too slow.
- An unclear message could put off 46% of visitors.
- Even if they liked the business, 50% of users will not use a website if it's not mobile-friendly.
- “Ease of use” is cited as the most important quality for mobile apps by 97% of users.



*Figure III: Consumers will switch devices or stop engaging content altogether if the encounter design or display issues*

# 72%

*By 2025, nearly three quarters of the world population (72%) will use only their smartphones to access the internet*



The importance of usability should not be understated, a report published by Adobe discovered that almost 40% of consumers will stop engaging with a site if they encounter design or display issues.

## 2. Mobile-first design

Mobile-first design is exactly what it says on the tin – designing your website for mobile screens and devices first, rather than designing for larger-scale desktop. This ensures that the consumer experience is seamless, efficient and effective.

By 2025, nearly three quarters of the world population ([72%](#)) will use only their [smartphones](#) to access the internet. So, when considering the future trajectory of eCommerce for businesses, it's important to consider mobile-first design as a method of future-proofing your online presence.

Research from [Wolfgang Jaegel](#) showed that 83% of mobile users believe a seamless experience across all devices is important. With a mobile website, companies are able to maintain consistency with their desktop presence, allowing greater cohesion in their online presence.

Mobile-friendly designs not only improve consumer experience but can also drive traffic to your eCommerce store more effectively. This is because having your site as “mobile friendly” is another key ranking signal for search engines – Google gets to know your website by indexing/crawling your website as if it was on a phone.

## Native applications

Many eCommerce retailers have developed their own apps to create an easy mobile shopping experience. The choice of whether to develop a native app will depend entirely on your business model and the audience you are appealing to. For example, if your typical consumer only has a one-time purchasing experience, then a website is most likely more valuable. However, if you are expecting greater repeat purchases with consumers consistently seeking new products from you, then developing a native app is likely to bring a lot of success.

Having consumers download your app will ensure a greater chance of repeated sales as opposed to them visiting the website. Having an app on their phones for the indefinite future can help keep your brand front of mind, and doesn't necessarily require a lot of maintenance.

**The key to sales success  
is ensuring your  
consumers can find  
what they're looking for.  
Are your products easy  
to find?**



Additionally, mobile devices are a huge part of consumer lives – this means there is a large set of valuable and useful data that can be collected based on your consumers actions – this can help you build your audience profiles and increase sales value.

You should make sure your mobile app complements and mirrors your main eCommerce site. This includes the content on the site/app in terms of imagery, structure or architecture of your products and other information such as returns.

### **3. Navigation – helping your consumers find your products**

The key to sales success is ensuring your consumers can find what they're looking for. Are your products easy to find?

Successful navigation throughout your eCommerce site improves the visitor experience, so much so that it should be effortless for them.

There are various key components to break down when considering the navigation of your site: Menu priority, homepage design, search function, logo placement, and overall cohesion.

### **4. Homepage**

The homepage is one of the most visited pages on almost any website. The homepage acts as the first contact between both current and prospect consumers (especially if they're searching for your brand), and so it serves its purpose as an overall representation of the consumer experience.

You have a short amount of time to impress visitors and grab their attention. Consumers need to understand what it is that you offer and whether it's right for them. Clear, simple design is key.

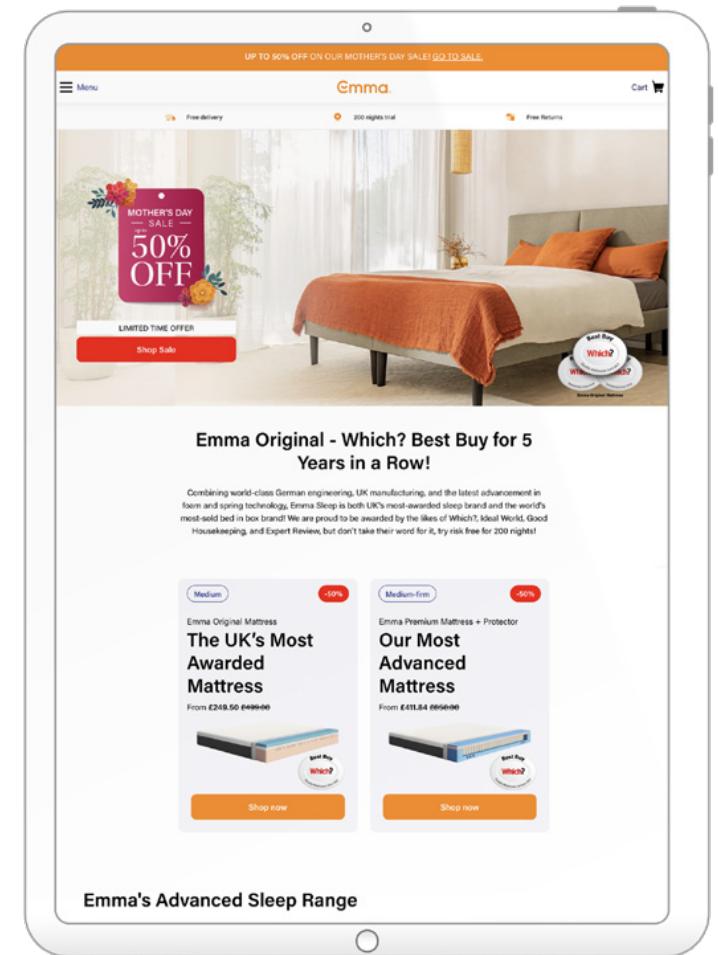
Include a headline on your homepage, which should be bold and cohesive with your brand image. It should illustrate who you are and what value you can bring to consumers. Using personalisation, headlines can also be tailored to the audience, making it even more meaningful to them and deepening their relationship with you.

A good headline catches the readers eye, usually with a slogan or a short sentence that appeals to the majority of targeted consumers.

Following the headline, the description acts as the second step in the consumer experience process when visiting your website. A lot of eCommerce brands tend to focus on the headline primarily and dismiss the descriptive text. Nevertheless, although the headlines act as the main way to capture their attention, the description can be the deciding factor on whether the eCommerce website design collaborates with the consumer's goals or not:

- Your homepage should include a clear description of your target consumers.
- The description should illustrate why consumers need your service.
- Your homepage description shows why your brand is superior, and the value you add.
- The description should be very close to the top of the page, close to the headline, to capture the reader's attention.
- It should be enhanced by keywords that can support your performance on search engines.

**Remember, it's all about making it convenient and efficient for your consumers, to add to their overall experience.**



## 5. Menu

A key part of navigation is your menu. You need to ensure the menu interface is aesthetically appealing whilst maintaining functionality and ease of use, including considerations for people who have visual or hearing difficulties.

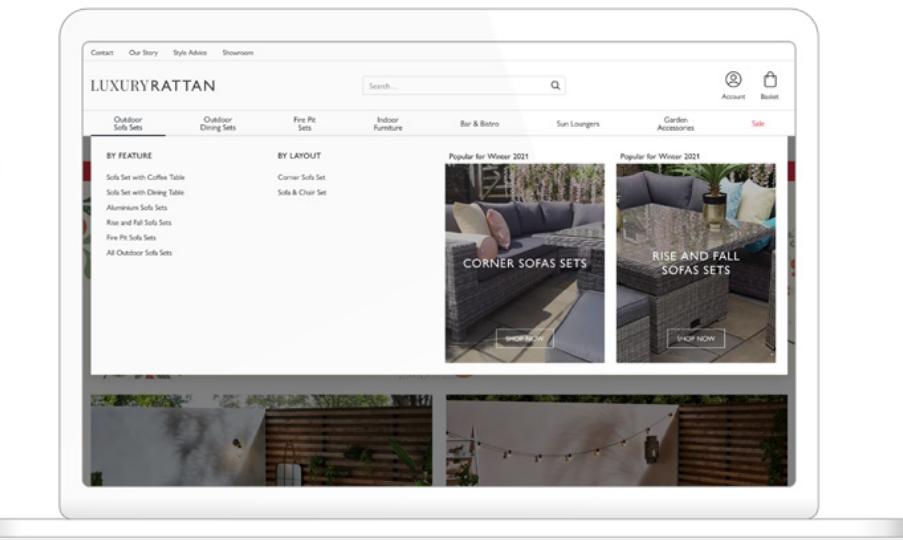
Key factors to consider here should be...

### Logo as your “home” button

The standard of placing the company logo on the top-left of an eCommerce website design has been tested and proven. A July 2016 NNgroup research study titled [“Centered Logos Hurt Website Navigation”](#) found that getting back to the homepage is about six times harder when the logo is placed at the centre of a page compared to the standard of top-left corner.

### Categories and subcategories

Categorisation within the menu and on your home page is essential. This involves primarily top-level, or ‘parent’, categories including “home, product category one, product category two, offers, blog” etc. This will vary depending on the nature of your business and what your products and services are.



Don’t complicate the navigation with too many ‘parent’ categories – simplify this as much as possible, researching competitors and search engine keywords to find the right structure for your users. Subcategories then help your consumers narrow their search.

If you regularly introduce new products, consider including a category specifically for “new arrivals” – most eCommerce platforms can accommodate this feature as standard. This shows that you refresh your inventory on a regular basis and works great for repeat consumers who want to find your latest additions quickly and easily. Similarly, you can do the same for special offers, clearance or seasonal items.

# 80%

**40% to 80% of your online revenue can be generated by these search users**

## 6. Product search box/function

A prominent search bar is one of the more effective, and expected elements for consumers to use to easily navigate around your site.

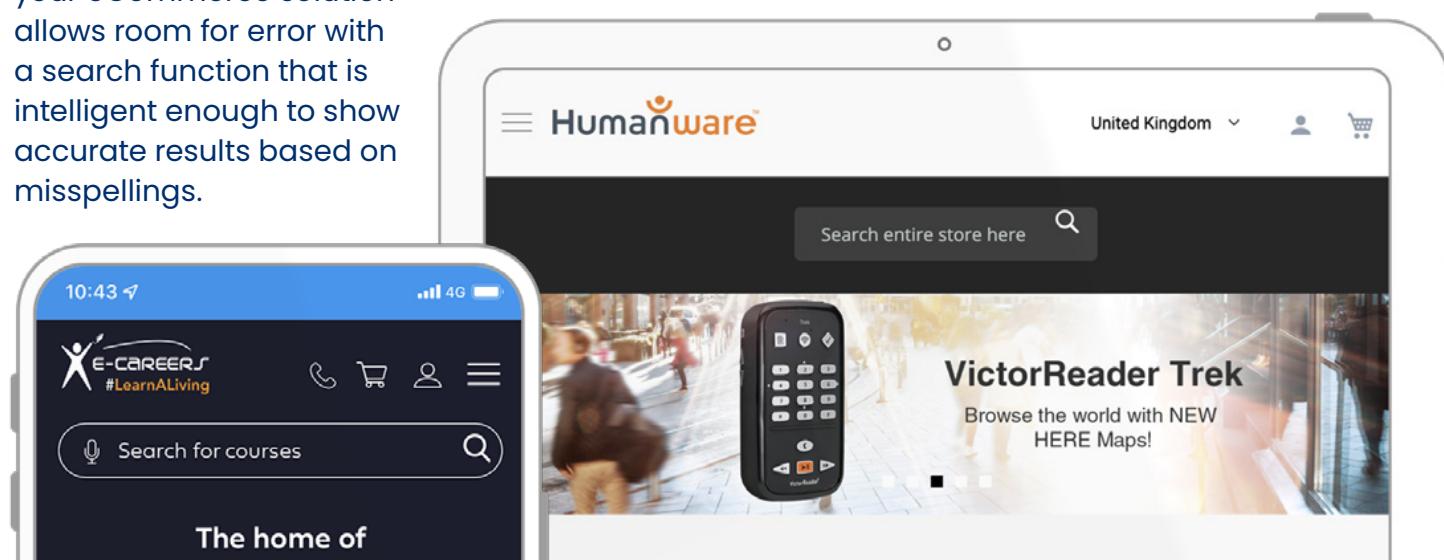
**Search users, on average, are 7-10 times more likely to convert than regular webpage visitors.**

Most importantly, it's estimated that 40% to 80% of your online revenue can be generated by these search users. That's a high number...

Yet, 70% of (desktop) eCommerce search implementations are unable to return results for product-type synonyms. So, ensuring your eCommerce solution allows room for error with a search function that is intelligent enough to show accurate results based on misspellings.

When consumers first reach a homepage, more times than not they have visited the site before and already know what they are looking for. Allowing a bold, clear and coherent search bar allows consumers to quickly use its search function without wasting time.

A key strategy is to encourage visitors on your site to use the search options, to provide them with a seamless, more efficient buying experience. So, make your search bar obvious – a lot of leading eCommerce retailers have this in the header of their website, or in their mobile navigation, to enable consumers to leverage its power whenever needed (and they expect it!).



**A good product description can help improve your conversion rate and increase sales**



## 7. Product pages

Once consumers have navigated through your eCommerce site and have found the potential product they're looking for, you need to make it easy for them to find out everything they want here too.

In data collated by OneSpace, the following were ranked the most influential when considering product pages:

- Product description and specifications (76%)
- Reviews (71%)
- Images (66%)
- Sales information (38%)

### Product description

It goes without saying that your product description is vitally important for anything you're selling online. As well as benefiting your search engine optimisation (SEO) strategy, a good product description can help improve your conversion rate and increase sales.

Make sure to include the basics such as dimensions, weight, materials, product features and cost. But don't forget to highlight the USP's of this product to stand out against your competitors – this can be anything from

value, to special features or quality. Keeping product descriptions unique and authentic to your brand also pays dividends with your consumers, but also with search engines.

### Imagery and video

Visuals such as imagery and video are influential in the decision-making process. In a survey conducted by Salisfy, 60% of digital shoppers said they needed to see an average of three or four images when shopping online.

An image is likely the first thing they'll look at on your product page before reading the product description. Consumers want to see large, high quality, crisp images that they can zoom in on if necessary. If appropriate, showing the product from different angles will also help the consumer decide if this is the right product for them.

In terms of consumer convenience, images are great as they provide browsers with instant information, enabling them to decide whether they want to find out more information or keep scrolling.

Images can also help boost your page's SEO value. By tailoring file names and alt-text, this gives search indexers more information to pull from and can improve your organic search

ranking. But be careful of the image file sizes – your eCommerce solution should be able to optimise imagery, however if left unchecked, it will slow down your website and deeply impact conversions (especially for those browsing on their phones!).

## Reviews

The only way to convince people to believe in your company nowadays is to use other *real* people – and search engines incorporate this into their consideration. If there's one thing that hasn't changed over the past century it's that word of mouth works.

But how can word of mouth travel that much in a predominantly digital environment? Well, for your eCommerce site, reviews are the way to go – people want to hear about experiences with you from other real people because it makes the company feel more personable and trustworthy.

Reviews remain key for companies to sell their product, 90% of consumers read online reviews before visiting a business and 88% of consumers trust online reviews as much as personal recommendations.

In-fact, according to [Review42](#), 45% of consumers are more likely to visit a business if it responds to negative reviews and 80%

believe a business cares about them if it responds to reviews. So, it's important to have a good consumer review strategy, with dedicated resource or time for you to manage them. If you get something negative, it's better to try to resolve it and demonstrate that your company is dedicated to good service – but also thank those who have left a nice one!

## Ratings (Still) Matter

### Looking at the Stars

**80%** of customers have the highest trust in 4, 4.5 and 5 star ratings



**70%** use rating filters, mostly (35%) to see only businesses with 4 star ratings and higher

**80%** of businesses have a star rating between 3 and 4.5 stars.

Figure IV: Ratings (still) matter

# Creating the best consumer experience in eCommerce

The rise of eCommerce is set to continue, putting the consumer first and considering their needs and wants will help to ensure success in this competitive landscape.

By focusing on providing an effortless and enjoyable experience for your consumers, you'll likely encourage loyalty and repeat purchases. Consumers expect good service, convenient and easy payment methods and an efficient shopping process.



# Get in touch

If you need any advice on providing easy payment methods and allowing your consumers to conveniently spread the cost of their purchases, get in touch with us today.

We'll be happy to take you through a 20-minute online demonstration to assess your goals and discuss how we can help you reach them, run through the credit journey your consumers will take, and show you how we'll integrate with your eCommerce website.

**dividebuy.co.uk**

## Appendix

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