5 Simple Things Customers Want from Bank Websites

If a website makes the news, it’s usually for the wrong reasons. For example, Apple’s online store has crashed almost every time the tech leader has launched a new iPhone in recent years. And even President Obama agrees that the HealthCare.gov rollout was anything but smooth. If people are talking about a website, they’re probably complaining.

When websites function as consumers need and want them to, you don’t hear about them. Instead, consumers repeatedly return to those sites and, in so doing, become more loyal customers. What drives repeat visits and customer satisfaction is the ability for people to accomplish their goals quickly and easily.

Simple Websites Sell

According to a recent study by Change Sciences Group, simplicity is what consumers want most from bank websites. Customers are not interested in cool website promotions or out-of-the-ordinary features; they just want to access their accounts, check balances, deposit checks, transfer funds and pay bills in as little time as possible.

Designing a website that meets consumers’ desires for basic functionality is key to keeping online customers happy. But a site’s design is not something you want them to notice; it’s something you want them to use.

In Don Norman’s renowned book, The Psychology of Everyday Things, the world-famous psychologist explains that the best products are easy to use and understand because their designers account for user needs. Take a door, for example. If your natural inclination is to push one open but instead you find yourself nose-to-the-glass because it’s designed to be pulled open, you’re suddenly thinking about that door – and not in a positive way.

Norman says thoughtful, successful designers exploit natural relationships between function and control and make things obvious. The goal is to guide users effortlessly to the right actions and controls at the right time to complete intended tasks.
Unboggle Their Brains

Business in general, and banks in particular, would do well to keep these cognitive science principles, or human factors, in mind as they work to grow revenue. If you have to stop mid-stream while trying to perform basic tasks, your user experience is diminished. In a retail setting, that translates to customer dissatisfaction or worse, customer defection.

Auditing firm giant KPMG reported in late January 2014 that better connectivity with customers will be critical to future growth for banks, as significant earnings improvements from cost reductions and declining expenses for loan losses wane.

Mobile Madness

Connecting with customers, of course, revolves around the ever-soaring popularity of smartphones and tablets. According to Cisco, the worldwide IT leader, there were more mobile devices than people on the planet at the end of 2013. And, Pew Research Center data shows that 91 percent of Americans own a smartphone, and 19 percent of those consumers have used mobile phone banking within the past year. Of those who do not bank from their smartphones, 17 percent say it’s because “it is too difficult to see on my mobile phone's screen.”

In other words, many bank websites score low in the usability department, and they don’t translate well to mobile screens. People today are on the go, and they want to conduct banking and other business with whatever device they have handy. Furthermore, as is often the case with consumers, they want to easily accomplish such activities. They don’t want to have to think too much about what they’re doing; they just want to move through the steps quickly and seamlessly.

If they can get things done with little effort and thought, they won’t notice a site’s design or the technology that fuels it. The design and technology become what banks and any company need them to be – transparent, but powerful. A well-designed, responsive site creates positive experiences and, in turn, happy customers.

Responsive design takes into account the user experience across technology platforms. It’s about enabling people to do what they want to do and how they want to do it.
Top 5 Ways to Improve User Experiences on Your Website

Banks should reach customers where they are and invisibly empower them to conduct business on their terms should worry less about how “cool” their sites look. Instead, they should heed these top five tips for ensuring positive online experiences with their institutions, no matter which devices customers use:

1. **Make it predictable** – Effective responsive web design leverages the learned skills and habits of online users, so they’re not surprised or puzzled by anything on your site. There are elements of core banking actions that are common across the gamut of Internet experiences. As examples, most people understand how menus work, how to make selections from lists and that, generally, you can either commit to or cancel a function.

2. **Anticipate needs** – Make the default experience the primary path, so that the initial configuration makes obvious how to accomplish the most common and important tasks. Save users’ previous input without making them start over after an error.

3. **Maintain context** – Make sure people always know where they are, what their options are and how they got into the current activity. Let them back out, start over and most importantly, provide feedback.

4. **Allow for human error** – People make mistakes, so banks should design sites for error avoidance and recovery. Help users avoid common missteps, and provide clear information about what happened and how to get back on track.

5. **Simplify everything** – Reduce the amount of effort, knowledge and thought it takes to use your site at every opportunity. Make clear what actions are required with familiar language and terms. Design text for scanning, not reading. Ensure that the flow between steps is obvious.

Human nature guides people’s intentions, whether they’re at work or play or perusing the Internet. When they’re visiting a website, they want to do one or all of the following tasks: solve a problem, consume useful information, save time and feel important. They want to be successful, and if you can entertain them along the way – or at least not frustrate them – so much the better for your brand and your firm.

**Invisible Design Drives Business You Can See**

Get your responsive web design right, or people will notice you did it wrong. Make the design invisible so that all customers see is a clear path to whatever they are looking for, and they’ll thank you for it with repeat visits and business. To learn more, visit www.informed-design.com.