

Assess your institution's digital consumer journey.

Have you walked a mile in a consumer's virtual shoes recently?

Consumers are online right this moment. It's crucial that you know what they're experiencing when interacting with your institution digitally.

A seamless digital experience is a must for today's consumer. **79% of consumers find it important to have a complete digital experience when selecting a financial institution**, according to a recent Kasasa survey conducted by The Harris Poll.* That means being able to find products, fund them (or receive funds), and get approved all online — from start to finish, end to end.

Put a checkmark next to each question that you answer "yes" to below. Tally them up at the end to see where your journey lands. 15 or more means a near-seamless experience! Any fewer mean roadblocks that could be costing you new relationships.

DIGITAL ACCOUNT OPENING

- Can consumers open new accounts and loans fully online? Is it truly an end-to-end solution (i.e. they can fill out the application and open the account from their couch)?
- Is digital account opening prominent on your website?
- Is it a simple process? (Hint: three steps are ideal.)
- Can your application pre-fill data based on known data or ID upload?
- Is the application accessible and easy to use on any device?



WEBSITE

- Is your site able to be found on page one of Google results?
Quick tip: Search the terms below to see where your site appears.
 - checking accounts City, STATE
 - free checking account City, STATE
 - auto loan City, STATE
 - mortgage loan City, STATE
 - savings account City, STATE
 - Your Institution Name City, STATE
- Does your site take 4 seconds or less to load?
- Does the site look modern and professional compared to competitors?
- Does the site use space efficiently (i.e. not too cluttered, content is easy to find, etc.)?
- Are products nicely displayed on your homepage and any seasonal content is up to date?
- Do you have a search box so users can type in what they want instead of clicking around?
- Do all your website links work?
- Are the buttons and other site navigation intuitive, letting users easily find the products they're looking for?
- Are the images appropriate (i.e. appropriate setting, variety of images, etc.)?
- Is the website easy for anyone to read (i.e. font, font size, formatting, colors)?
- Is your logo fixed in one position and prominent on the site so the user always knows what site they're on? When clicked, does it link to your homepage?
- Is it easy to find your location, hours, and contact information?
- Can you view the site on any device (i.e. mobile phone, tablet, etc.)?

DIGITAL CONSUMER JOURNEY CHECKLIST



The top 10 must-haves for a seamless digital journey that turns consumers into loyal account holders:

- Fast, end-to-end onboarding process for accounts and loans
- SEO-optimized website
- Prominent callouts to your digital capabilities
- Fast load times
- Attractive design
- Search box
- Working links
- UX-optimized, intuitive navigation
- Diverse, relevant images
- Mobile responsive

*Kasasa survey conducted online by The Harris Poll among 1,045 U.S. adults ages 18+, March 2020
For more info on the survey, please contact mary@williammills.com.