



Komerční banka

New web-based presentation solution for kb.cz

Komerční banka



A comprehensive reworking of the website led to an increase in the number of leads by 84 %, and the number of open Call Me Back forms actually rose by 1,200 %.

Customer:

Komerční banka, a.s.

Period of mutual cooperation:

since the year 2001

Realization:

FG Forrest a.s.

Project:

Realization of a new web-based presentation for Komerční banka, with the objective of increasing the conversion rate and acquiring new contacts.

Completion date:

March 2016

Solution: A website that meets users halfway

The project of Komerční banka's new website brought a comprehensive reworking of the information architecture, design and content, and to a certain extent also functionality. The changes mainly emphasized the **strengthening of the website's** conversion potential, i.e. increasing its importance as a sales channel, and also as a tool for acquiring contact details for further business dealings with the bank's existing and potential clients.

For this purpose, the website's information architecture was fundamentally changed, and the segment navigation was replaced with product navigation, which users understand better and which does not force them to identify themselves with a specific group (segment) immediately after visiting the website.

Shortly after the launch of the new version of the website, **the changes brought demonstrable results:**

- An almost **twofold increase in the total number of leads** from the entire website,
- **As much as twelve times the number of leads from selected product pages,**
- A more than twelvefold increase in views of **key product pages.**

This clearly shows that the new presentation is fulfilling its objectives, and improves communication between Komerční banka and its customers.

Motivation for change

The traffic on Komerční banka's website fluctuates around one million visits per month. **The website fulfils the role of KB's key presentation and communication platform** in the on-line environment and, given its high traffic, the bank places high demands on its functionality and efficiency. The previous major redesign took place in the year 2010 (with subsequent partial changes in the year 2012), and during the year 2013 it became evident that, without a major new improvement in its appearance and structure, the website could not continue to operate. Due to obsolescence, some of the bank's requirements and the expectations of many users (particularly those visiting from mobile devices) gradually stopped being fulfilled.

Objectives:

Thus, in FG Forrest, we defined the basic themes of the planned project and, after discussing them with Komerční banka, we began to realize the **comprehensive generational modification project of the kb.cz website** in summer 2013. The main objectives were as follows:

- Make it easier for target users to **orient themselves** in the bank's (considerably broad and diverse) menu, and simplify the path to specific products or services.
- Support the **on-line** sale of products and services and **acquisition of contacts** via the website.

- Adapt the website's display to the users' target device options, based on the principle of Responsive Web Design – allow **mobile device** users to use the website comfortably.
- Present the key benefits of the bank's products and services to target users in a more comprehensible **and clearer form.**

Before the actual implementation of the changes, we performed a **comprehensive analysis**, which included, among others, user research and tests on a sample of 500 respondents, collection and evaluation of data from the monitoring of the original version of the website using the Webtrekk tool, and also extensive discussion across the bank's individual departments. The thoroughness and extent of the analytical work is evidenced by the fact that we spent over a year working on the project's pre-implementation phase. After its completion, we stipulated 4 basic requirements for the web-based presentation's basic form.

- The website's information architecture and content structure must be reworked. The core idea of this change is represented by the transition from a segment-oriented navigational and structural logic **to a customer (product) logic.**
- We will reinforce the **integration of tools which support sales or help acquire information** for further contact with customers. For example, this involves the placement of direct links on the order form on the website's home page. Or the integration of up to 4 different product ordering options directly on the product pages:

- call back,
- arrangement of a meeting in the branch,
- ordering the product on-line,
- purchasing the product within the direct banking application.
- The website layout and design must be based on the **principles of Responsive Web Design**.
- We rework the content of the product pages so that it corresponds to the principles of **modern website copywriting**. That means that we present the information to customers simply and comprehensibly, while at the same time motivating them to leave their contact details, or respond in another way as required.

Target groups

The website's primary target group is **Komerční banka's existing and potential clients**. Given the wide range of KB's products and services, this is a considerably diverse group of users with 6 main segments, to which the website's segment structure also corresponds: Citizens, Youth and Students, Entrepreneurs and Small-Sized Companies,

Medium-Sized and Large Companies, the Public Sector and Foreign Clients.

Apart from this classification, there are also other specific groups of website users, including **Investors, Job-Seekers and the Media**.

The original website used navigation according to identification with the target group, but the data indicated that customers orient themselves better according to the product or service which they are inquiring about or need to look into. And this was confirmed by hard data. The number of open Call Me Back forms in the key product My Account increased 12x!

Technology

The basic platform for the administration of the website and management of updates consists of the Edee CMS system – an FG Forrest copyright product used daily by thousands of editors for a whole range of various internet projects. The transmission of data between the FG development environment and the KB production environment is ensured by specific migration and synchronization procedures.

At the front-end level, the website utilizes a huge amount of modern technology: HTML5 (generated with the help of Edee CMS), CSS3 (compiled from LESS source files using the Gulp tool, partial use of the Bootstrap framework within the scope of source modules), JavaScript (compiled from source modules using the RequireJS library and the Gulp tool; the jQuery framework, Highslide library, jQuery plug-ins from the Bootstrap framework and other auxiliary libraries such as jQueryUI, Hammer.JS, Picturefill, jQuery.formValidator, jQuery.Swipebox and a number of FG Forrest's own modules are utilized within the scope of the source modules), Font-face icons generated from source SVG format using the Gulp tool, PNG sprites (generated from source PNG formats using the Gulp tool).

The solution also includes custom applications developed in the FG environment (e.g. Exchange Rate Sheet integrated into the bank's internal data sources, Branches and ATMs – also integrated into the bank's internal data sources, full-text search engine, etc.) and transferred to KB's production environment for activation. Utilized technology: Java + some frameworks, Oracle DB.



AWARD

2nd place

in the „Banking, Insurance Industry, Finance“ category in the **IEA15 competition**.



Benefits

The benefit of the redesign manifested itself in the first few weeks after the launch of the new website. After three months, Komerční banka's website showed the following results, among others:



Increase in the number of leads by 84 %

One of the main objectives of the redesign was to increase the number of leads. A characteristic tool for acquiring leads on the KB website is the Call Me Back form, into which users enter their telephone number and have a bank employee call them back. The change in the website's information architecture and design immediately manifested itself in the following results:

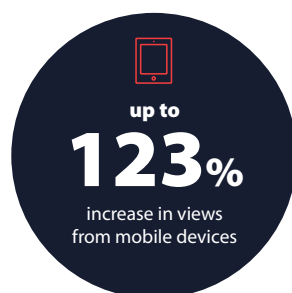
- after the first month from the launch, the number of newly acquired leads increased by 62 %
- after 3 months it even increased by 84 %



Increase in views of core products

The change in information architecture means that users will be able to reach products, which they are interested in much faster. This manifested itself in a significant increase in views of the website's main product pages.

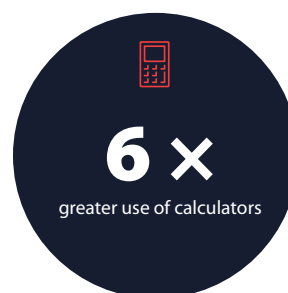
- In the Mortgage Loan product page, the number of views saw a twelvefold month-on-month increase.
- In Personal Loan, the increase was 18 %.
- In the My Account product, the increase in views was 157 %.



Accessibility of the website for mobile device users

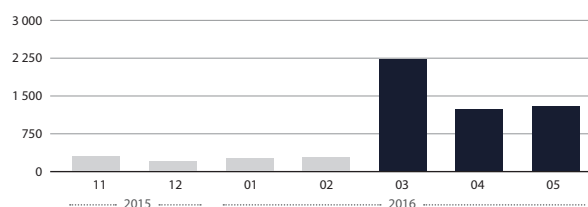
Applying the principles of responsive design improved the website's usability for users accessing it from mobile applications (tablets, smartphones).

- the rate of immediate termination of visits from mobile devices fell by 7 %
- the average time of a visit increased by 9 seconds
- and the number of visited pages increased by 13 %
- The number of mobile visits to product pages increased considerably – at the same rate as traffic from desktops.
- For example, in March, the number of views of the MůjÚčet product page on mobile devices saw a month-on-month increase of 123 %.



Users work with calculators noticeably more on the new website

Calculators represent an important functionality for persons interested in banking services. On the new website, users work with them six times more than on the old website.





96 %

of visitors use product navigation



12 x

greater number of open Call Me Back forms

Users can easily reach the offered products and services

Thanks to the transition from segment to product navigation, users can orient themselves better in the website's structure.

- Only a mere 4 % of visits still use the original segment navigation.
- The remaining 96 % orient themselves in the website using product navigation.
- Thanks to this, for example in the case of the MyAccount product, three times as many users reached the product page than on the old website.

Visitors to the website react better to the presented current menu, and the campaign on the website.

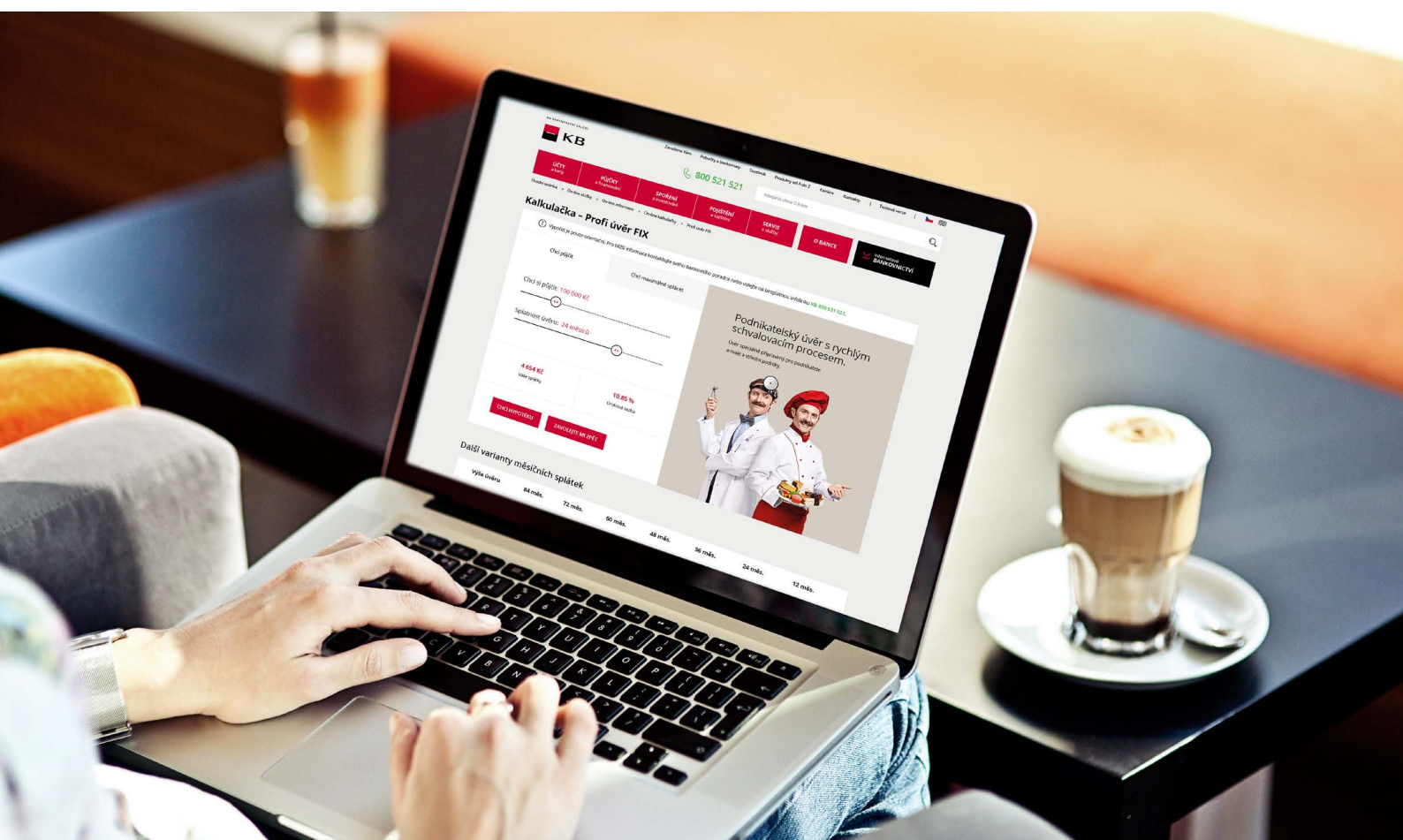
- In Projector (a slider with campaign visuals) the number of clicks-through in March increased by 32 %.
- Clicks-through in the Current Menu (blocks with teasers of the current menu on the home page beside the Projector) actually increased by 57 %.

An extraordinary increase in the number of leads from product pages

The main motor of the overall increase in leads from Call Me Back forms was the placement of highly visible (and also graphically and textually well-prepared) links to these forms in exposed locations on all the product pages. The result was impressive. While on the old website users barely utilized this option at all, on the new website they began to work with it on a massive scale.

- In the MůjÚčet product, the number of open Call Me Back forms saw a twelvefold month-on-month increase after the launch of the new website.
- Just in March 2016, more contact forms were opened from this product page than over the previous 12 months in total!

The benefit for KB is considerable. If the bank's workers know the product page which the lead came from, they can prepare for the conversation better and easily convert it into a business success.



FG Forreest

FG Forreest is a web agency established in the Czech Republic in 1996.

We specialize in technically sophisticated web solutions and produce comprehensive websites, e-shops and intranets. The solutions, though based on precise computer know-how, have a human side. We combine technology with creative and meaningful content. Tailor-made products, professional approach, guaranteed support and monetisation of digital solutions are the reasons why FG Forreest has for a long time worked with CEZ GROUP, Komerční banka, Prague International Marathon, AC Sparta Praha or Fraus Publishing to name a few examples.

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