



A brand new update

Birmingham Midshires, part of Lloyds Banking Group, needed to redesign its website – an established and trusted brand – to appeal to its existing customers as well as to a new, broader audience. During the redesign they took their customers with them on the journey.

The challenge

Any marketer who's embarked on a major site redesign will know that it's a daunting challenge, which involves considerable time, energy and customer insight.

Factor in the need to reposition a trusted, established brand to make it appeal to a broader audience, and strategically move away from 'best buy' table positioning, and you introduce the kind of challenges that can keep you awake at night!

The strategy

When Birmingham Midshires took on this challenge, to redevelop the 'BM Savings' website, we knew that really letting our customer proposition 'where savers come first' live and breathe was critical to delivering a site that would be adopted by our customers, old and new.

So, to achieve our goals of attracting new savers, and increasing loyalty and self-service of existing customers, we designed a project that involved our audience throughout.

Meet Stanley, Dot and Sarah

Market segmentation graphs and tables, useful though they are, can be a bit difficult to relate to. So we set out, with the help of our sales, marketing, operation and product teams, to develop a set of personas to describe our new users. We built these to have 'real' personalities, lifestyles, hang-ups, pets and financial requirements, giving us an insight into their:

- **Attitudes to finance and websites** – how literate were they? Where did they get their advice from?
- **Background** – were they a Radio 1 or a Radio 4 listener? What was their occupation? What did they do in their spare time? Were they an existing Birmingham Midshires customer with a passbook or a new BM Savings customer with an online ISA? Or both?
- **Goals** – what were they saving for? What did they want from their savings provider?
- **Pain points** – what problems could we solve for them?

Consumer insights

Over the weeks and months of the redesign, we got to know Stanley, Dot, Sarah and our other personas like friends and family, and going back time and again to 'ask' them what they thought of development decisions proved to be a key factor in the ultimate success of the website.

We recognised, however, that our personas were, to date, built on the assumptions and experience of our staff and customer profile analysis. So, to test and validate our assumptions, we ran three rounds of independent usability testing as we progressed, with users who matched our target profiles as closely as possible. Dot, Stanley and Sarah had come to life!

The execution

Give 'em what they want

Armed with our personas and panel of testing, we set out to rebuild the site, focusing on four key areas:

- Design
- Navigation
- Content development
- Promoting self-service

First impressions count

We knew both our new and heritage users wanted a modern, clean and simple design. But we also wanted a site that was 'alive', more personal and human when compared to many financial services sites.

We achieved this through three rounds of testing of different 'living images', Harry Potter style, with our personas advising which moving faces they wanted to see. We sourced warm, friendly, diverse faces and people who most closely matched our own personas were rated the highest and therefore adopted.

We tested our homepage savings product panels and ensured that they were not overcrowded with information, carefully ensuring 'scannability', allowing the user to scan quickly across the page for relevant links to the information they needed.

We ensured that the new savings brand was aligned to the Birmingham Midshires heritage but with a modern twist, to appeal to our new customers but also reassure our existing customer base. Our website banner, traditionally a low point for many web consumers, got fantastic unprompted feedback; people really loved the cool sixties vibe as the silhouette shadow man sauntered across the screen.

Navigation and tools

It's no good having great tools and content if your users can't find it. We went through several iterations of site map development, quickly responding to feedback from our personas to ensure that it was sensible and intuitive.

Content Development

We rewrote the web copy from scratch, with every page being audited against the personas' needs and, importantly, the Treating Customers Fairly (TCF) principles. The copy and code was keyword-rich without cramming the copy with SEO terms.

Self-service tools

To improve the customer experience and deliver savings through increased self-service, we developed a set of tools to give customers the information they needed, in the way they wanted to consume it.

The tool which most empowered our personas was 'Find the Perfect Account'. This tool was developed for the less 'savvy' customer who didn't necessarily know which was the best type of account to suit their needs. This tool scores very highly on web metrics reports, unusual in our experience as many web users opt for the 'just show me everything' approach. We like to think that this demonstrates trust in our tools.

Our Guaranteed equity bond/ISA calculator enabled existing customers to see how their product was performing based on the current FTSE 100 reading.

Tables could be filtered. This supported the persona that knows exactly what they are looking for; we made our product results sortable, so customers could rank our products by their own criteria.

My Links is site wide and promotes regular use of the website. For those canny savers who search aggregator sites and competitor websites, we gave them links to these sites, as well as giving them the option to add their own links for BM pages and other sites so that they could start to use www.bmsavings.co.uk as their financial hub.

The site is built to top level technical and accessibility standards. By improving the ease of use, reliability and stability, we improve the customer experience for everyone.

Proof that it worked

We put a number of measures and metrics in place to ensure that we could track the success of the site. These included:

- Usability testing throughout the redevelopment
- Wide involvement of internal stakeholders throughout
- Mystery shopping
- Web analytics
- Independent accessibility auditing



These initiatives, particularly the ongoing usability testing, allowed us to correct our design and development as we proceeded, letting us launch a site we were confident would be well received by our customers.

Value added

And it was well received. Positive comments from our customers included:

- "I like the new website, it's a massive improvement. I particularly like the new fonts, streamlined accounts section and news section"
- "Very easy to navigate, simple to understand and has a nice layout"
- "Very accessible ... it has exceeded my expectations"
- "Easy to use, and the calculator is a good feature"
- "All finance is confusing ... this is as easy as it gets"

Mystery shopping respondents rated our site No.1 overall from a panel of our key competitors sites, particularly praising the perceived accuracy and transparency of our content, the clarity of the design and the ease of use of the site.

Most importantly, it is generating incremental new business. Direct traffic to the site has increased, we are moving up the search engine rankings, and we have more than doubled sales conversions of visitors to the site, from under 1% average in the months prior to the redesign, to over 2.5% in the months following.

Onwards and upwards

Of course, a website is never truly finished. We continue to learn from our customer feedback and site analytics, to identify where further improvements can be made. We plan to apply the same customer-focused approach to continue to develop the site and to redevelop our online application processes to further reduce drop-out and increase conversions.