

# ❤️ #DoingSomethingGreat

## Frictionless Commerce

### THIS MONTH'S NEWS AND UPDATES:

**Building successful  
brands by  
delivering great  
integrated  
customer  
experiences**

## Frictionless Commerce

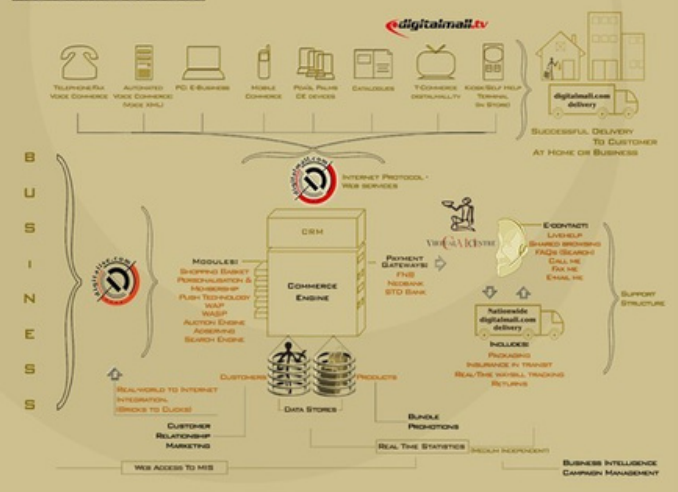
A frictionless experience for your customers, employees, and suppliers is a non-negotiable when looking to succeed in competitive markets. The reason for this is simple: When you remove friction from a process or a system, you give back the one resource no one is able to generate more of...time.

In the past, online shopping was primarily about convenience but according to [Wired](#), this accelerated by 77% just months into the pandemic, progressing innovation and adoption of digital commerce by half a decade.

Shopping, working, and socializing online became mainstream worldwide, because it was the only way to connect with others while staying safe, advancing digital commerce from "a nice to have" to a "necessity".

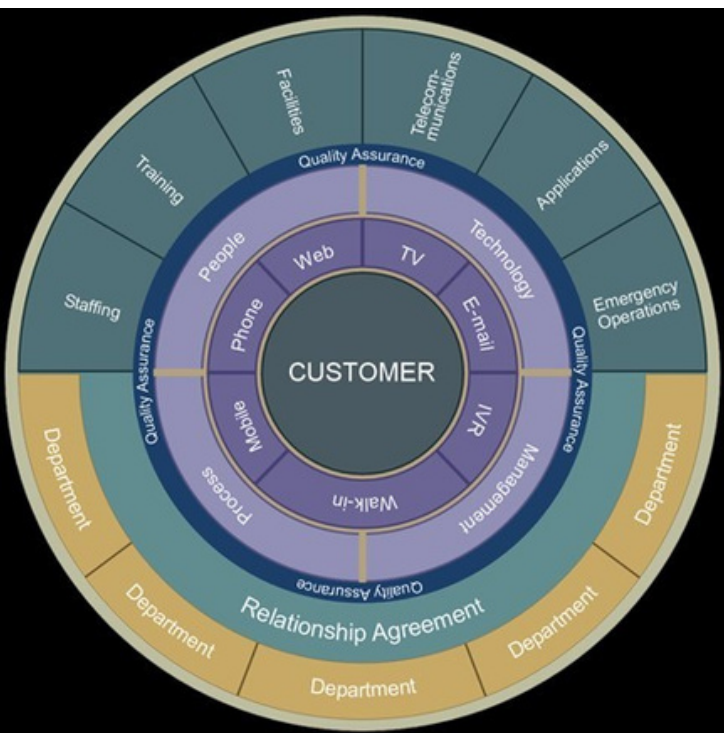
I was showing my team, one of the early high-level architectures & designs we created in the late 90s for omnichannel commerce for [Digitalmall.com](#) as depicted below. It is incredible that it is still relevant today.

While the industry terms may have changed and the technology has evolved, the basics still apply when looking to deliver a superior customer experience together with a robust fulfillment process.



To reduce friction, we look holistically at how data, supply chain, and commerce technology—coupled with digital solutions—can create a frictionless experience for customers.

In future, the most powerful brands will be customer-centric. Successful companies will know their customer and will be the customer's advocates. The below customer-centric model designed in 1998 is still very much relevant today.



We create amazing customer experiences by weaving together digital products with data management, commerce, and supply chain expertise but these days we have more sophisticated tools and more refined processes based on our vast experience.

In the short-term insurance industry, we partner with Zendrive and make use of IoT data from the sensors of the mobile device to observe how people drive and therefore offer them better insurance quotes, tailored to their specific driving behavior.

“

A lot of insurance cost is because insurance companies don't have good information about drivers....



Elon Musk  
CEO, Tesla  
Feb 4, 2020

Consumers, especially those under 30, often pay more even if they are less risky.

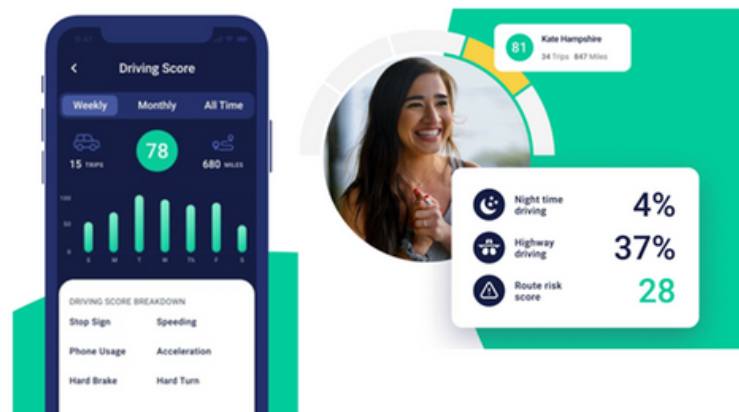
Traditional auto insurance underwriting heavily weighs credit and driving history, so young drivers with lean credit are often unfairly penalised.

Zendrive's 'Insurance Qualified Leads' ( IQL) provides a unique monetization opportunity that helps customers save. We allow consumers to take a “Digital Test Drive” for a short period and then provide them with a personalised quote.

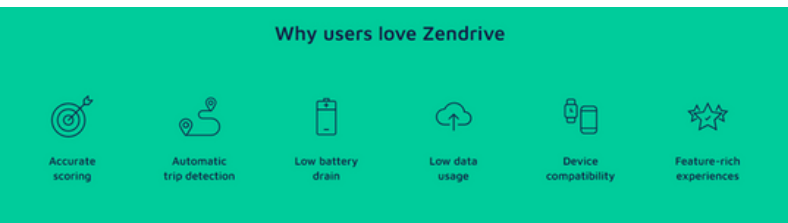
### Typical Business Model



We leverage trust and frequency of communications to create multiple, positive touchpoints during the time that we observe the consumer driving behavior as shown below and consumers can save between 10-40%.



For insurers, it provides a non-comparative and differentiated value proposition that is personalised and therefore helps to convert more leads. The insurer also gets to only quote for their preferred risk and therefore it is more profitable in the long term. The IQL program offers publishers the opportunity to earn high-margin revenue by simply adding the SDK into their app and helping end users save.



Consumers get better-priced policies that match their driving behavior & Insurance companies get efficient acquisition of preferred risk drivers. It is a win-win for everyone.



We combine mobility data with other financial data to segment and target more effectively and we use data and risk scores to create a frictionless commerce experience.

Our design team focuses on the customer journey to ensure customers have all the information they need to find the right product for them.

It requires a foundation of reliable data available everywhere that people browse, and some great technology from partners like [Netcore](#), who provide us with a formidable marketing automation technology that includes "Digital Nudges". The nudges provide contextual relevance and help drive higher conversions at every touchpoint.

The biggest challenge for mobile apps is retention. Getting users to download an app is one thing but bringing them back to the app is another ballgame and continues to be a major hurdle in almost every app's growth journey.

66% of users do not return to the app after a week of installing the application. And, 1 in 2 apps is uninstalled within one month of download.

According to Netcore, these painstakingly awful stats are an outcome of multiple reasons, some (the most significant ones) of which are listed below:

- Poor first-time experiences that lead to higher time-to-value
- Complicated navigation that makes it difficult for users to find the relevant features (low feature discovery)
- Lack of guidance on how to use features (absence of in-app tutorials/guides leading to low feature adoption)
- Intrusive app experience (flashy pop-ups/alerts)
- Too many steps to reach the final conversion point
- The rapid change in the way users interact with apps.

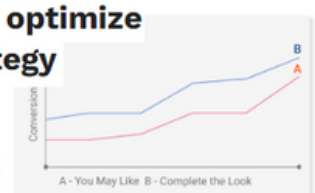
**Onboarding is the stepping stone to get users back to the app beyond day '0'**

**Here are a few nudges you could implement at this stage:**

- Use feature flags to introduce segment-specific features. Further, nudge users to check out those features and see how it enhances the overall app experience.
- Based on the user data (behavior, usage pattern, attribute data) gathered, highlight personalized offers/recommendations/content to users when they launch the app and are idle for 5-10 seconds.
- To deliver user-preferred experiences to every user, conduct low-code A/B testing (based on the nudge types, CTAs, page layout, color, content on nudges, etc.) and further analyse what works better with users.



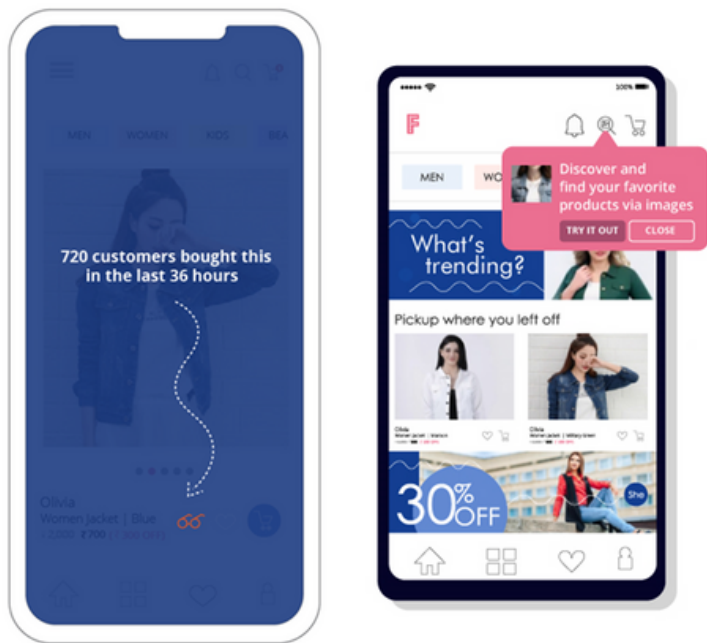
**Test, experience and optimize personalization strategy**



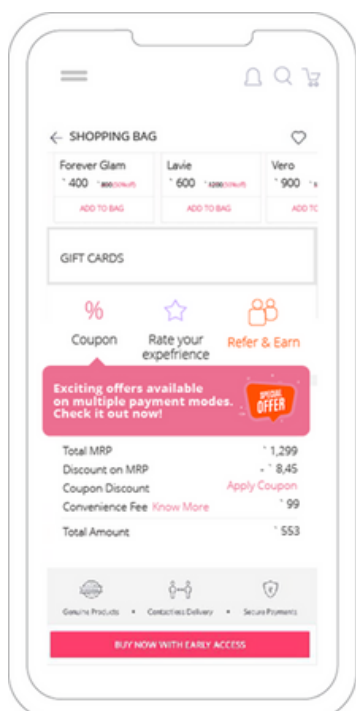


When users are looking at a particular product (or even content) page, use a spotlight nudge (or FOMO tag) to highlight how many users have bought the product or viewed that content.

This is something that almost all industries leverage to drive conversions. Be it Colgate saying 'x out of y dentists recommend Colgate' or George Clooney sipping a Nespresso – social proofing is everywhere.



- Nudge users to select and save their preferred mode of payment for faster checkouts/transactions.
- Nudge users to check out offers on various payment methods when they're about to purchase/complete a transaction.



These simple, no-code nudges go a long way in keeping users engaged. Driving relevant feature discovery increases feature and overall product adoption, increases stickiness, upselling, and overall boosts users' average time on your app.

Digital nudges help improve app experiences with no developer effort and assist marketing teams to convert more in high-intent moments from customers. You can also use them to create a seamless onboarding experience for customers who are using your app for the first time to get faster activation and drive feature discovery and adoption.

Whether your customers buy from their mobile, online, in-store, or through a distributor, the right commerce platform makes the purchase frictionless. When data, supply chain, and commerce technology are seamlessly integrated, buyers experience the widest selection of products, available wherever they want to shop.

Today's shoppers expect a range of options for how to receive the products they buy. Whether they try before they purchase, buy online, pick up in-store, or ship to a locker, customers want to receive their products in a variety of ways.

Your customers want to trust they can find, buy, and get the products they want, every time they shop — as well as trust that businesses will keep their financial and personal data safe and secure.

[hashtag#DoingSomethingGreat](#) is creating frictionless commerce solutions that build long-term relationships with customers built on trust.

