



**WHITE PAPER**

# **BEATING BANNER BLINDNESS**

## **Meeting Customers' Needs with Digital Banking**

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# EXECUTIVE SUMMARY

**With the rapid growth of easily accessible digital banking services for mobile and tablet devices, bank customers are less and less likely to visit bank branches for simple transactions. Rather, they prefer to conduct daily banking activities online**

This means digital marketing is now more important than ever. However, the use of traditional advertisements in digital channels to sell products might not be giving banks the desired results, due to a phenomenon called 'banner blindness'.

Even the most personalised offer is unsuccessful if it is unnoticed by the customer. This white paper explores methods that can be used by banks to grab users' attention and sell products online.

# 01 WHAT IS BANNER BLINDNESS?

## Don't Let Your Banners Be Ignored

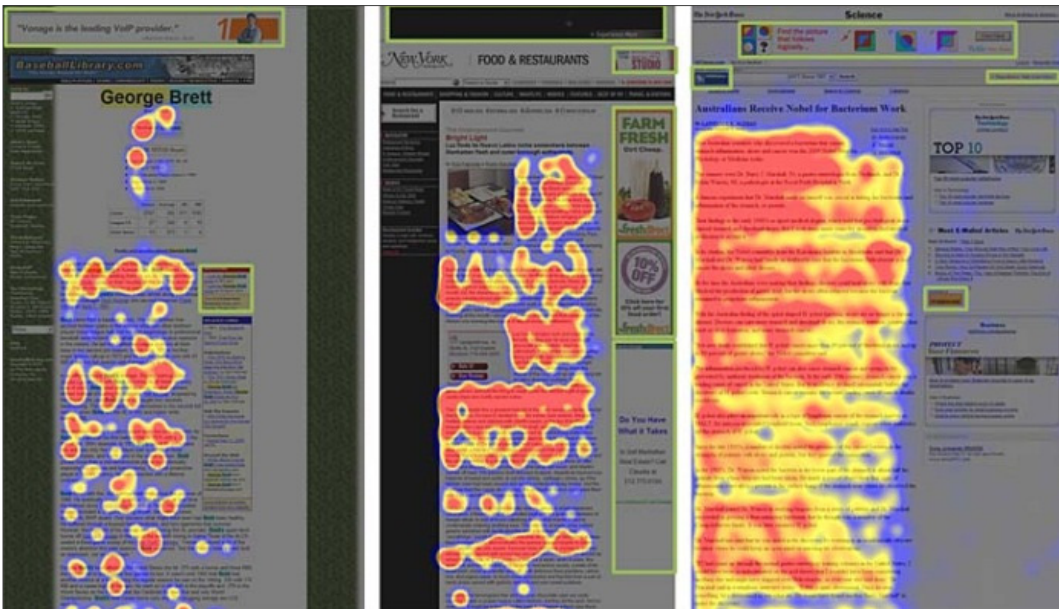
Digital marketing is a key driver of revenue for many websites. Banner adverts are prominent adverts that are typically located across the top or the down the sides of a webpage. They have become a widely-used form of promotion on a website.

Banner blindness, the phenomenon of users consciously or subconsciously ignoring web banner adverts, was reported in the late 1990s, when heatmap studies tracking a user's eye movement over a given area showed that users did not focus on any banners. As the eye movement heatmaps below illustrate, users generally did not focus on the adverts (outlined with green boxes below) at all.

Banner blindness can be so powerful that users tend to ignore all content resembling a banner advertisement—even if it is not an advertisement: heatmaps show how users do not focus within design elements that resemble banner ads, even if they are not ads.<sup>1</sup>

The reason for banner blindness is obvious. Users are bombarded with excessive amounts of advertising on websites. Eventually, they develop indifference towards visual advertisements.

Another study indicates that users have not only developed banner blindness, but they also ignore text-based advertising on websites. The study found that users simply skip the areas of pages that are dedicated for text advertisements.<sup>2</sup>



Heatmaps that show the most viewed part of a webpage, marked in red. Adverts are outlined with green boxes.

1. "Jakob Nielsen: [nngroup.com/articles/banner-blindness-old-and-new-findings/](http://nngroup.com/articles/banner-blindness-old-and-new-findings/)

2. "Journal of Usability Studies: [uxpajournal.org/wp-content/uploads/pdf/JUS\\_Owens\\_May\\_2011.pdf](http://uxpajournal.org/wp-content/uploads/pdf/JUS_Owens_May_2011.pdf)

## 02 HOW TO COMBAT BANNER BLINDNESS?

# Five Strategic 'Must Do'

1. Focus on your customers' needs
2. Use design to attract attention
3. Be relevant
4. Use interactive tools rather than banners
5. Consumers listen to their peers more than their banks

### Focus On your Customers' Needs

To combat banner blindness, many websites and digital banking sites use tools that trick or force users to look at advertisements. Examples include pop-up messages, adverts that cover what the user is trying to see, or automatically playing sounds.

These advertising methods can be effective in combatting banner blindness. However, it is likely that these techniques will also frustrate and/or annoy users. Frustrated customers tend to transfer their negative feelings towards the advertiser,<sup>3</sup> which can result in a lower customer satisfaction score. At its worst, there can even be a reduction in active users. Therefore banks should avoid using these advertising techniques.

Banks have to deliver messages that are relevant for the user. Banks must not offer products to customers who are ineligible or who already hold that product. However, when a bank provides a message that is relevant for a user, e.g. a personalised offer that helps the customer to solve an actual financial problem or pain, banks can actually improve customer satisfaction.

### Use Design to Attract Attention

Rather than tricking or forcing users to look at advertisements, banks should carefully design their online marketing banners. Usability experts must be involved in the design process. It has been proven that certain design elements and images—such as human faces and eyes—attract human attention. These insights can be utilised to gain customer attention towards digital banking advertisements.

Another method to combat banner blindness is to make advertisements less banner-like. The more an advertisement resembles native online or mobile banking page content, the more users will look at it. To make this effect even more powerful, advertisements can seamlessly appear to be the part of the specific page section in which the user is performing their banking activity, for example, one of the customer's debit or credit cards on a card overview page in online banking.

Advertisement messages should be kept simple. When using online or mobile banking, users read very differently than when they are reading a book. When a customer visits the bank's online or mobile banking, they have a certain goal they want to accomplish, such as checking an account balance or making a payment. Until they accomplish their goal or find what they are looking for, users do not read every word. Rather, they scan, looking for keywords. The advertisement may only have a split second to convey its message and draw the user's attention. Therefore short, simple messages and images should be used that do not require any complex interpretation.<sup>4</sup> More complex advertisements and messages could be displayed when the user has accomplished his goal, such as at the end of successful sales processes, customer interactions, or payment process.

As the smallest difference in the advertisement wording or design—such as colour change of a button—can have a huge impact on click-through rates: CareLogger—a health app that allows users to keep track of diabetes—achieved a 34% increase in conversion by changing the colour of their call-to-action button.<sup>5</sup> Banks should use A/B testing to optimise marketing messages: directing traffic between two or more versions of the same marketing offer, and measuring the success of each, using mouse tracking software or counting click-through rates is exceptionally effective at driving enhance revenue.

Certain design elements and images—such as human faces and eyes – attract human attention



3. "Jakob Nielsen: [nngroup.com/articles/most-hated-advertising-techniques/](https://www.nngroup.com/articles/most-hated-advertising-techniques/)

4. " [webcredible.com/blog-reports/web-usability/online-behaviour.shtml](https://www.webcredible.com/blog-reports/web-usability/online-behaviour.shtml)

5. "Business Insider: [businessinsider.com/19-lessons-from-heatmap-tests-2013-9](https://www.businessinsider.com/19-lessons-from-heatmap-tests-2013-9)



**Deliver relevant information through mobile devices and wearables.**

### Be Relevant

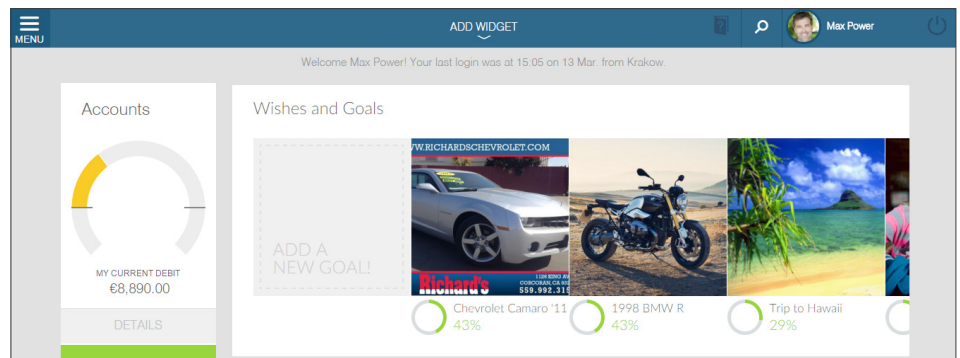
Banks need to make sure they do not spam their customers with advertisements. Rather, it is better to deliver fewer, but more relevant and personalised messages. Banks can use data analytics together with campaign management tools to segment their customers efficiently and deliver relevant messages.

Personal financial management applications or gamification tools that reward consumers for providing details of their financial goals or aspirations—a reward could be a financial incentive, but it could also be a useful budgeting tool or data visualisation—are very helpful in providing valuable customer insight that can be utilised to segment and personalise marketing campaigns. Data, such as customer spending habits, financial wishes and goals, or assets and liabilities held outside the bank can drive personalised campaigns.

Contextual cross-sale links, for example an ‘Upgrade account’ link displayed next to account names, are effective at grabbing the customer’s attention.<sup>6</sup> Users tend to focus on achieving a certain goal when using online or mobile channels and tend to ignore everything else. If an advertisement is relevant to the user’s goal, then the user’s attention is more easily captured.

To improve targeting of marketing offers, banks should also use location-based campaigns and merchant-funded offers that can be delivered through mobile devices and wearables.

**Personal financial management applications which reward consumers for providing their financial goals are very helpful in providing valuable customer insight.**



<sup>6</sup>. Alex Bray: [misy.com/latest-insights/white-papers/fusionbanking-essence-the-digital-dollar/](https://misy.com/latest-insights/white-papers/fusionbanking-essence-the-digital-dollar/)

### Use Interactive Tools Instead of Banners

Banks should also look into the use of interactive tools to deliver marketing messages. They are often more successful in gaining the customer's attention than traditional banners.

Interactive ads can educate customers about products—by using tools such as quizzes, calculators, questionnaires and online chat tools. They will also help banks to understand the customer's financial needs, pains and goals. Banks should position their messages as tips or expert advice rather than advertisements, personalised based on the customer insight collected using interactive tools such as PFM or gamification.

### Use interactive tools such as calculators



The image shows a digital interface for a personal loan calculator. At the top, it features a green headline "Personal Loan for You!" followed by the text "Personal offer according to a pre-qualification process on client data. No approval time." Below this, it states "You could borrow from 2,000 € upto 10,000 €" and "APR: 6,64%". On the right side of the top section is a photograph of a woman with her hand to her chin, appearing thoughtful. The main part of the interface consists of two horizontal sliders. The first slider is titled "HOW MUCH DO YOU NEED TO BORROW?" and has a range from €2,000.00 to €10,000.00, with a current selection of €5,000.00. The second slider is titled "HOW MUCH CAN YOU REPAY MONTHLY?" and has a range from €100.00 to €500.00, with a current selection of €250.00. Both sliders have a blue bar on the left and a grey bar on the right, with a white arrow indicating the current value.

### Consumers Listen to their Peers More than their Banks

Customers pay more attention to the opinions and advice of their friends and peers than advertisements. Banks should motivate and reward customers for recommending products to their friends and family. Digital channels integrated with social media can be a great tool for banks to launch and run such recommendation and incentive programmes.

Digital banking applications should also provide satisfied customers with the facility to share messages and reviews on social media, especially at the end of a successful sales process or customer interaction. Banks can also motivate and reward customers for sharing information on social media with the help of gamification tools—financial tools that use gaming as a medium to motivate certain customer behaviour, for instance offering rewards or loyalty points to customers.

## 03 10 TIPS TO AVOIDING BANNER BLINDNESS

# Simple Rules to Create Outstanding and Relevant Engagement

1

Avoid tools that trick or force users to look at advertisements, such as pop-up messages, adverts that cover what the user is trying to see, or automatically playing sounds.

2

Do not spam customers with advertisements. Deliver fewer, but more relevant and personalized messages.

3

Avoid tools that trick or force users to look at advertisements, such as pop-up messages, adverts that cover what the user is trying to see, or automatically playing sounds.

4

Banks should use A/B testing to optimise marketing messages.

5

Make advertisements look less banner-like.

6

Deliver the right message at the right time: use location-based offers and contextual cross-sale links.

7

Use interactive tools to deliver marketing messages, such as quizzes, calculators, questionnaires and online chat tools.

8

Position marketing messages as tips or expert advice rather than advertisements.

9

Use short, simple messages and images that do not require any complex interpretation.

10

Provide satisfied customers with the facility to share messages and reviews on social media.



## Make advertisements less banner like

The screenshot shows a mobile banking app interface titled "Accounts". At the top, there is a dark blue header with a "MENU" icon on the left, the title "Accounts" in the center, and user information "Weronika Power" on the right. Below the header, there is a notification area with a "Try our iMobile Trading mobile services!" message and a "CREATE ACCOUNT +" button. The main content area displays a list of accounts:

Account Type	Account Number	Balance
My Current	GB29 8434 3087 5567 7193 23	£-387.00
My Saving	GB29 8827 2058 2420 0064 74	£4,284.00
My Personal Loan	GB29 2321 7002 3955 4047 63	£-542.00

Below the account list, there is a promotion banner with a lightbulb icon and the text "Open a PayPal account, send and receive online payments instantly!". The banner is highlighted with a purple border. At the bottom right of the account list, there is a "Total in (€)EUR: €3,355.00" label.

This block shows a close-up of the promotion banner from the screenshot. It features a lightbulb icon on the left, the text "Open a PayPal account, send and receive online payments instantly!" in the center, and the word "Promotion" on the right. The entire banner is enclosed in a purple border.

# CONCLUSION

**For many banks, digital channels may not yet be the primary channel for revenue generation. Today, only 1.1% of banks' sales are made through the mobile channel, and 9.2% in the online channel.<sup>7</sup>**

However, with mobile penetration increasing on every continent, and over three billion internet users in the world, having a basic 'first generation' digital banking platform for customer transactions is no longer good enough.

By addressing banner blindness and carefully understanding customer behaviour on digital banking, banks can gain customers' attention with relevant marketing messages. This will be essential to turn digital banking into a strategic revenue-generating channel and help banks meet customers' needs in an ever-increasing digital world.

1. "Efma Database

## ABOUT THE AUTHORS



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## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today – spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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