

Case study

Frontline optimizes websites to boost ecommerce income



HP Optimost supports £500,000 increase in online sales

Industry

Insurance

Objective

Optimize the ecommerce websites to convert a greater percentage of visitors into firm sales

Approach

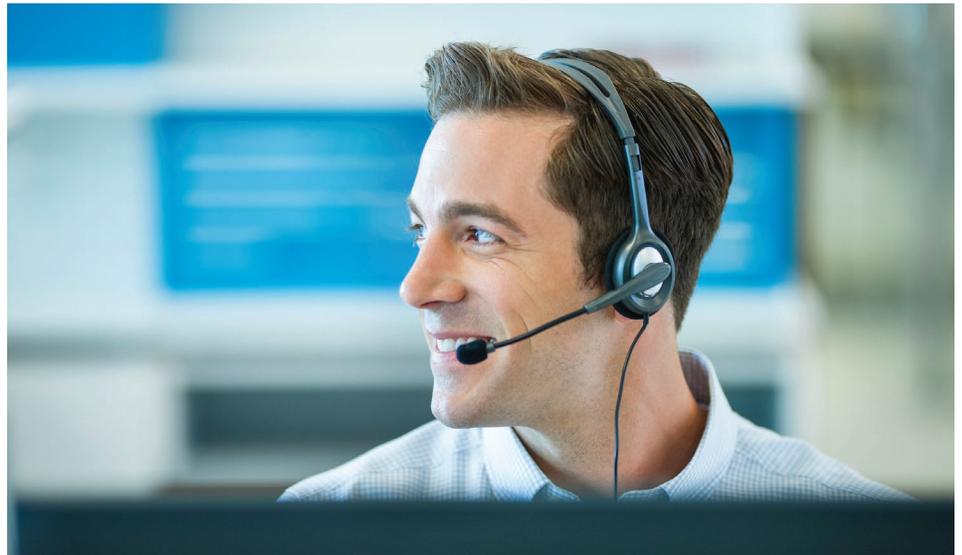
Considered different test solutions and chose the most robust technology

IT matters

- Uses advanced analytics for a deeper understanding of visitor behavior and website performance
- Tests multiple combinations of content, design and layout with real customers
- Enables data-driven optimization that maximizes cross-sell of additional products

Business matters

- Supports increased sales of £500,000
- Increased conversion rates by 40 percent through better web design and functionality
- Delivers Return On Investment equal to five times initial cost



“We trust HP Marketing Optimization enough to get them involved at the commercial coalface of our online business. That underlines how much we value their input.”

– Andrew Mackie, senior ecommerce manager, Frontline

Testing for success

Online sales account for over 80 percent of UK insurance business Frontline’s sales but its sales conversion rates were below average. Frontline was quick to take action with a new optimization strategy that used HP Optimost to test and improve its sites. Its conversion rates have now made it an industry leader.



£500,000 sales increase attributed to HP Optimost

Challenge

Unsatisfactory conversions

Supported by a proliferation of price comparison sites, more people than ever are now buying their insurance online and competition is intense. To increase their market share, insurance providers must ensure that their websites successfully engage with customers and convert visits into sales.

This is of crucial importance to UK business Frontline because 80 percent of its sales are either started or completed online and over 90 percent of all sales touch the online channel at some point.

Part of the BGL Group, Frontline has three brands - Auto & General, Budget Insurance and Dial Direct. They specialize in car, van and home insurance and Frontline also provides its 450,000 customers with a range of additional products such as breakdown cover, legal expenses, vehicle replacement, personal accident and home emergency cover.

“Our online presence is absolutely vital to the company,” says Andrew Mackie, Frontline’s senior ecommerce manager. “Typically, the websites have 120,000 visits a month with 12 percent using phones, 22 percent coming from tablets and the remainder from desktop computers. We rely a lot on people clicking through to our site from price comparison sites which generate over 70 percent of our sales traffic.”

Potential customers have already been ‘warmed up’ by the price comparison sites so Frontline uses up to five customer-facing web pages to convert visits into sales and increase order value by promoting additional products and benefits. Those pages have to deliver maximum performance but they were not previously meeting Frontline’s conversion targets. Analysis showed that Frontline had significant opportunities to improve performance.

“We carried out a lot of industry benchmarking,” explains Mackie. “It revealed that we were not ranking very high for conversion and income generated in the market.”

Frontline was quick to take action. It designed a new optimization strategy and decided to invest in technology that would enable them to test and streamline the website’s capabilities.

Solution

Content and design tests

“The key aim was to provide the new team with a robust solution that could take us forward,” says Mackie. “We didn’t want to do small tests. We wanted to change the online performance of the business and we wanted to gain confidence through talking to people who were technically strong and could share best practices such as Multivariate Testing (MVT). We were fortunate that another part of our business had a relationship with HP Marketing Optimization. When we talked to them about their HP Optimost product it came across very well and we were able to test a dummy system. We saw a couple of other vendors but it was the technical robustness of HP Optimost that impressed us.”



HP Optimost provides an immediate and measurable way to optimize cross-channel marketing. Using advanced analytics, it draws information from across multiple channels to provide a deeper insight into the performance of online marketing initiatives. Intelligent MVT enables users to try multiple combinations of content, design, layout and pricing then test them on real customers to see which work best.

Identifying the most compelling combinations of digital content by both market and customer segment, HP Optimost is designed to deliver greater customer engagement, better conversion rates and increased revenue with maximum Return On Investment (ROI).

HP Marketing Optimization delivers HP Optimost as a managed service. Working jointly, HP and Frontline teams conduct some 30 significant online tests a year, mainly concentrating on content and design for the company's three different brands. Some customers are exposed to the new ideas and some are not. By introducing this control, the team can gauge success by comparing the relative performance of each group against key metrics.

Benefits

Increased sales

With new products and improved services, Frontline's customer program has increased revenue by £1 million a year and it's estimated that £500,000 of that is due to the use of HP Optimost. Frontline has increased its conversion rates by over 40 percent, placing it among the industry leaders, and sales of one key ancillary product have grown by over 50 percent. HP Optimost has also delivered an impressive ROI of five times its initial cost. Importantly the program has also improved customer clarity which has reduced cancellations and improved customer promoter scores, demonstrating that customer-centric optimization can enhance both satisfaction and trading KPIs.

One example of a successful HP Optimost project was the introduction of overlays to remind customers what they could be missing by not choosing ancillary products. The overlays are triggered by the customer's activity on the site and the simple design of this data driven solution was enabled by HP Optimost. Showing customers what is available has resulted in increased order values.

Customer solution at a glance

Software

- HP Optimost

About HP Marketing Optimization

HP Marketing Optimization empowers organizations to understand and engage audiences, reach new customer segments, and deliver dynamic and personal experiences across every channel, including print, web, contact centers, and augmented reality. With a portfolio of industry-leading products, including HP Exstream, HP TeamSite, HP Qfiniti, HP Optimost, and HP Aurasma, marketers can increase revenue, conversion rates, and customer loyalty using the diverse and growing volume of information that powers today's world.

HP Optimost has also supported another important project for the introduction of online video chat where customers can have a face to face conversation with Auto & General's contact center advisors.

"Using HP Optimost to test this new functionality enabled us to go live and see the commercial value very quickly," says Mackie. "This was a customer-centric piece of work and the customer satisfaction was huge. HP Optimost gave us the speed and versatility that are vital for digital businesses but sometimes lacking in the insurance industry. It's one of the best received pieces of work we've done."

As well as the technology, Frontline has also benefited from the experience of people at HP Marketing Optimization. As Mackie explains; "They know what they are doing and provide strong account management. We collaborate by phone and email; have quarterly review meetings and also yearly planning meetings and we value the association so much that we have just renewed the contract.

"HP Optimost gives us the speed and versatility to make changes to our websites and test them very quickly. We can react to trading conditions in a speedy manner and with confidence that things will be implemented and delivered successfully."

– Andrew Mackie, senior ecommerce manager, Frontline

"Testing is an evolving process because we are continually trying to improve our conversion rates and income. Our ideas change and the expectations of the customers change along with design standards and we have to keep moving, keep investing and try to make things better."

Looking to the future, Frontline plans to use HP Optimost to test its online service center, improving the customer experience so they're less likely to go elsewhere.

"The nature of our industry is that after the first year a lot of customers investigate other providers and prices. We want to use HP Optimost to help us retain their business by giving them compelling offers and reminding them of the benefits of continuing to use us," concludes Mackie.

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