

# Survey reveals most consumers have underwhelming digital experiences

Across all industries, at least 84% of consumers say their experiences with using digital tools and services fall short of expectations, according to the Gartner's Digital Consumer Experience Index.



Source: [pixabay.com](https://pixabay.com)

To gauge the current state of consumers' perception of key characteristics of their digital experiences, Gartner conducted an in-depth survey of their engagement with and reactions to common digital use cases across 11 industries.

Those digital use cases included actions such as placing a retail order, submitting a service request to a bank, purchasing life insurance, paying a government bill, and checking the status of healthcare benefits. The specific elements of total digital experience probed were consumers' level of trust, perceived ease of use, and benefits received, such as saving time or money.

"Customer focus is a top business priority for CEOs and subsequently a large investment area for CIOs," said Brad Holmes, managing vice president at Gartner. "Despite these efforts, consumers report significant gaps in enterprises' ability to make digital experiences easy, to earn their trust, and to deliver desirable results."

## All industries show room for improvement

The cross-industry look revealed that most organisations do not meet consumers' expectations. In banking, the best-performing industry, only 16% of respondents rate their digital perceptions in the top quartile of the index. "In fact, among consumers who have used the digital services we asked about, 26% (banking) to 49% (government) rate their perceptions in the lower two quartiles of our index, leaving a lot of room for improvement," Holmes said.

## Millennials use digital services more often but are less satisfied than other generations

Differences in adoption by age or generation are also key insights for experience design. It is no surprise that millennials are in general a lot more engaged digitally than their older peers. The survey found that at least two-thirds of millennials use retailers', manufacturers' and utilities' digital services.

“While millennials are the most frequent users of digital services, they are also the least happy. Out of all generations, they have the lowest opinion of most industries’ digital services,” Holmes said. “This may be because baby boomers and other older generations use over time has made them more immune to poor ease of use, or that they have become resigned to doing what it takes to get value one way or another.”

## **Consumers rate retailer digital experiences as the easiest; governments the most difficult**

Ease of use is a critical element of a positive experience. Online retailers have innovated continuously to reduce the instances of shopping cart abandonment and other blockers to completing a purchase transaction. Banks also have invested in simplifying transactions such as submitting a service request or using chat for support. Those efforts have panned out in relatively higher consumer perception for ease of use. Consumers who are current and past users of governments’ and life insurers’ online services and tools perceive them to be more difficult.

Along with ease of use, trust is a key component of a consumer’s satisfaction with a digital experience. According to the Index, banks enjoy the highest level of trust among consumers. Yet sceptics remain as 18% of those consumers who choose not to use bank’s online services say it’s because they “don’t fully trust them.” Similarly, for governments and retailers, 20% of nonusers point to lack of trust as their reason.

“Given that most industry’s digital experiences don’t perform very well in the eyes of the consumers, this is a wake-up call for all CIOs. They should evaluate the index closely and prioritise IT investments to close critical digital engagement gaps,” said Mr Holmes. “CIOs must get together with their CMO, customer experience, business unit and product leaders to revisit and reset the current digital experience priorities and projects in light of these insights. The path is well paved by best practices of leading retailers, banks and the successful digital natives. Understanding and applying cross-industry best practices in order to re-engineer digital product and service capabilities is the right way to make progress.”

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