



CAL – Israeli Credit Card Company

BACKGROUND:

CAL – Israeli Credit Card Company offers a number of credit cards to business and private customers using their world renowned system. The company launched a new product in January 2015, becoming the first Israeli vendor to offer end-to-end online credit card ordering.



Ofer Goldberg

Head of Digital Services R&D
& Innovation

CAL – Israeli Credit Card Company



▶ THE NEED

To assess its customer needs and trends CAL – Israeli Credit Card Company had previously used a number of tools including Google Analytics, application logs, Business Intelligence (BI) systems and media tools but the company felt these did not give the complete picture.

Key insight areas which CAL – Israeli Credit Card Company wanted to improve upon included:

- General customer behaviour when using the company's ordering system
- Any delays experienced by customers when using the ordering system
- Areas in which customers struggled to reach their goal
- Customer churn and the reasons behind this

▶ THE SOLUTION

To help it better understand the customer experience, CAL – Israeli Credit Card Company turned to digital capturing, recording and analysing specialist Glassbox Digital (www.glassboxdigital.com). The first step was for Glassbox to implement its powerful digital behaviour and customer experience analytics solution, to get a clearer view of the customer perspective when ordering and using the company's credit card products.

CAL – Israeli Credit Card Company was able to watch a representative sample of sessions whereby real customers ordered credit cards. The Glassbox solution created reports about customer behaviour, including session duration and the number of changes in fields that the company suspected were impacting on the amount of customer churn.

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▶ THE SOLUTION (CONTINUED)

Glassbox also produced a click map to give a better understanding of the intentions of the customer, which may not have been apparent at the conclusion of the session. In turn, this information gave CAL – Israeli Credit Card Company a good indication of what was needed to make the process more intuitive and customer-friendly.

In response, CAL – Israeli Credit Card Company embarked on a new project entitled 'Disassemble and Assemble' to look closely at the feedback results and fine tune every stage of the customer ordering process, ensuring it exactly matched the needs of the customer and addressed any areas that were lacking.

Within three weeks the company was able to triple the conversion rate from 19% to 60%.



▶ THE BENEFITS

Ofer Goldberg of CAL – Israeli Credit Card Company commented, "Thanks to Glassbox, we are now able to record each and every customer action from our site. Using analytics, funnels and associated data, we are able to reach intelligent conclusions on customer behaviour and have a continuous improvement action plan in place to ensure this continues to evolve and meet the needs of our customers".

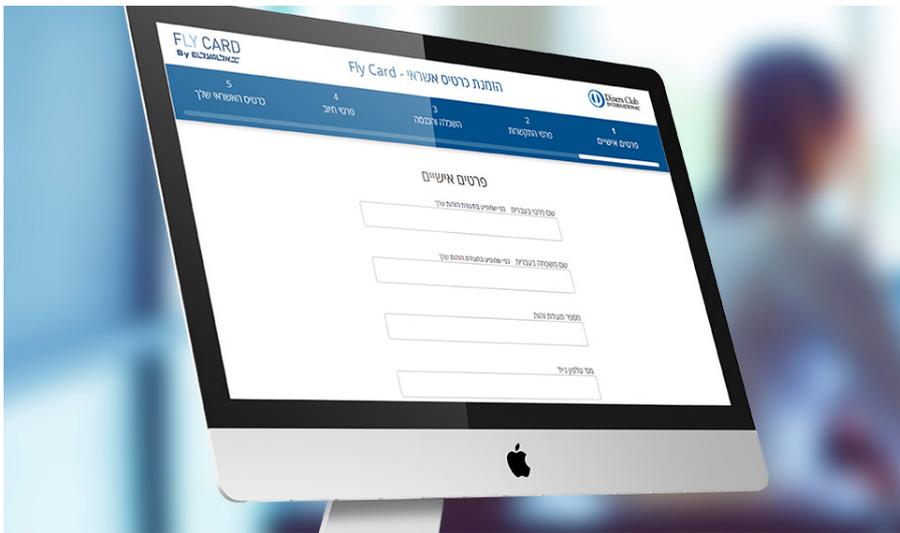
The Glassbox solution has heralded a number of changes to the order process, all of which are designed to make it easier and more intuitive for the customer:

- Unnecessary fields in the order process were removed
- Some specific fields only appear for relevant segments/customers to streamline the process
- Non-mandatory or optional fields have been moved to the end of the process so customers can order what they require, with additional up-sell products/services being available once the order has been confirmed
- Format changes in certain fields which now offer free text instead of just drop-down menus with pre-configured options
- Clearer error messages to avoid customer confusion
- General changes to page structure and design, including column structure and fewer fields per page, to remove potential clutter and to make the process easier for the customer.

▶ ADDITIONAL BENEFITS

There have been a number of specific examples of the Glassbox solution finding and sorting out issues, as Ofer Goldberg commented, "There was a complaint that customers ordering cards online were being ejected at the end of the process when clicking on 'Next'. It did not happen all the time, but it was a concern. The Glassbox solution gave us insight into this and helped us get on the case. Since we introduced a fix, the logs don't reveal any further issues."

Goldberg concluded, "With Glassbox's help, we found the full root cause to the issue, including communication with the server, by reproducing the situation. The customer hadn't properly filled-in the account details page so the client validation didn't work well on that field and it resulted in an unplanned behaviour. The company has proven its value and from my point of view has given us return on investment – Kudos to Glassbox."



▶ ABOUT GLASSBOX

Glassbox empowers organizations to manage and optimize the entire digital lifecycle of their web and mobile Customers. Leveraging unparalleled big data, behavioural analytics, session replay, free-text search and application monitoring capabilities, Glassbox enables enterprises to see not only what online and mobile Customers are doing but also why they are doing it. Most importantly, Glassbox informs and facilitates action based on those insights that can lead to enhanced Customer experience, faster Customer disputes resolution, improved regulatory compliance and agile IT troubleshooting. Glassbox's solutions are used by medium to very large enterprises mostly in the financial services and insurance industries and could cater to the needs of a wide range of verticals including healthcare, telecommunications, travel, hospitality and business services.

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