

How to turn away online business

 By [Marion Scher](#)

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Recently I've been researching effective content writing, which naturally led me to go online and look at various sectors - not just at their websites but also importantly, their mobi sites. Interesting reading...

Starting off in the banking sector here's what I picked up.

Sadly some banks still feel as though their clientele should have Doctoral degrees in English and Economics as in: *'The considerable progress we have made in realigning our available resources and intensifying our focus on the expanding markets on the African continent has delivered an enviable franchise off which the group is able to drive sustainable growth. Competition is high in all the markets we serve and business operating environments remain challenging.'* Enough said...

And staying in Africa - a hot investment topic right now, you'll find buzzwords like: *enabling environment, competitive economic bloc, intellectual rigour*, falling over each other in order to stop the reader reading.

It's a proven fact that each day people are going online to find banking information, whether about investing, saving or getting a home loan. So what should the banks be doing? And are they doing it?

The beauty of PLAIN language

Well without slamming anyone in particular (some are clients) let me just give kudos to one deserving entity - Capitec Bank, whose website is extremely user friendly and more importantly their mobi site cannot only be read without enlarging but easily navigated also. In fact most of the leading banks do have good mobi sites which somehow don't correspond with their websites in terms of ease of use.

Capitec stands out as they literally have sections on: How to get a discount; Think differently about saving; How I'd spend a million; Five money lessons from movies.

Brilliant ideas, simply written in everyday PLAIN language.

Keep it simple... KISS

Some banks try to add value to their content by publishing useful articles but again the language used... *'The growing trend to cohabitate (or live together with a partner), instead of marrying, is steadily gaining pace. Perhaps fuelled by the belief*

that it is easier to walk away if the "union" does not work, or a wedding is a financial expense rather avoided, or the misconception that common law status is achieved after a certain number of years anyway'. This would make Charlotte Bronte proud!

And have you tried to book a flight in a hurry on your phone recently? Well, if you have succeeded you must have very good eyesight and a lot of patience. With kulula, even with slender fingers, you battle to hit the right keys to book dates and times and by the time you bother to 'register' as a mobi user on Mango you've lost interest ...

Questions you should be asking yourself

In fact what my research has thrown out is that a good 90% of South African websites aren't user-friendly in terms of finding information quickly and clearly. And they're not even considering mobi sites at all - they're just using their same website for both purposes.

So what should you be looking at when designing your mobi site in particular? Well firstly understand just what a visitor to your site is looking for? Using a good analysis programme such as Google Analytics or Statcounter check out:

- What search terms visitors use the most to find your site? What are they searching for? Can they find it on your site?
- What path do they follow on your site? Can you guess where they want to go? Are they getting there with relative ease?
- Is the language easy for a 10-year-old to follow?
- Are your headings catchy?
- Are you using one pic instead of 100 words?

Mobi has to be considered completely separately from your website. The latest Nielsen research shows that it's 108% harder to understand information when reading from a mobile screen. They've also found that mobi users are in a hurry. So short is too long for mobile! Ultra short is the golden rule.

And if you doubt how many people are getting their information through their phones just ask yourself when was the last time you Googled something on your phone?

ABOUT MARION SCHER

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