

Capturing customers in the moments that matter (Part 2)



By Bianca Quinn-Diavastos

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In the [first part of this series](#), I looked at what micro-moments are and why they matter to South African marketers - this has been captured effectively in [Google's video](#). I'll consider some practical implications of micro-moments (as defined by Google) in the customer journey.



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As this discussion will show, South African brands need to start thinking explicitly about their interactions with customers in terms of journeys rather than focusing only on campaigns and products. They should harness data to understand customers' behaviour at various points of the journey, and then use it to target consumers with precisely the information or service they need in the micro-moment.

A micro-moment occurs when a consumer wants to know something, go somewhere, do something, or buy something. In these moments, brands have an opportunity to influence consumers to act, but only if they give them the correct information or service they need at that precise second.

Know, go, do and buy

Consider the example of the financial services industry. Most banks and insurers sell products such as bonds, life cover, medical aid funds, current accounts and credit cards, mostly marketing them according to their features and benefits rather than the needs of the customer. Micro-moments are an opportunity to take a more customer-centred approach to marketing.

What if the financial services industry started to think about the various journeys of different segments that their customer base might take? For example, someone resigning from a job and transitioning to running his or her own business might need a range of support and services, from retirement planning to business banking services and tax advice.

Other customer journeys might include a young family that needs help investing for education as well as in choosing the right life insurance policy, or a graduate entering the workforce who needs a transactional bank account and a credit card.

Awareness and consideration

The first obstacle a brand needs to clear on the customer's journey is consideration – putting its offerings on the radar at the customer's "I want to know" or "I want to go" moment. For a financial services company, this might mean becoming visible at the moment a potential customer is researching his or her medical aid options.

Organic and paid search has an important role to play here – it's important to be visible at the moment a customer is looking for answers. But customers are also increasingly tapping into their social networks for help and advice, so it's critical to have some visibility in these environments, too.

Perhaps a young couple will search for home loan information from a smartphone while house-hunting on a Sunday afternoon to understand if they can afford their dream family home. Offering a bond calculator and bond advice could be a good way to catch their eye. To add even more value, why not serve the customer with some data about recent prices for house sales in the area?

Comparison and purchasing

Marketers thus need to understand when and where their customers are looking for information as well as what information they are looking for. To reiterate a point from the earlier article, the goal is to answer the customer's immediate need rather than to hard-sell a product. Content should be snackable, reliable and relevant to the customer's context (time, place, needs and interests).

Other crucial micro-moments are "I want to do" and "I want to buy" – moments that map to conversion in a typical customer journey. At these moments, customers will usually be doing their final research and closing in on a decision.

A customer might be wavering between two or three options, which means the brand needs to close the deal. Otherwise, the consumer might go with a competitor or simply never complete the transaction. Again, contextual and useful content and service is the key.

For someone thinking about buying a retirement fund product, why not present a quick video highlighting the tax benefits of a retirement annuity? Or, for the young professional looking for a bank account, how about some short, sharp tips about building a healthy credit record?

The world is a shop

When the customer decides to make a purchase, it can be done from anywhere; from home, their car, a store aisle or nearly anywhere. Marketers should use customer, location and device data to streamline the conversion process, whether it is completed on the phone, in a store, on an app or through a web browser.

Importantly, they should ensure that buying is as frictionless as possible. This means reducing the steps in the buying process to the minimum, adding functionality for one-click sign-in and purchasing, and reduce the need to type in reams of information. It also involves displaying prominent call to action buttons, and using previous behaviour and login data to

personalise the experience.

Connect the dots

Though smartphones are central in micro-moments, they are not the only channel or device customers use in their purchase journeys. Brands should also track and optimise customer behaviour across mobile and desktop sites, apps, phone calls and store visits. This will paint a picture of how the channels work together to influence customer decisions.

A final point is that conversion isn't the end of the customer journey. Savvy marketers track customer behaviour beyond the purchase to ensure customers are happy and to support them on further purchase journeys with their brands. Although micro-moments are fleeting, they have the potential to ignite good customer relationships which can last for years.

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