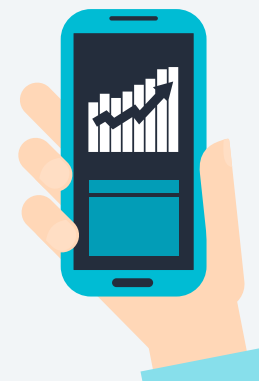


Google's Mobile Site Review

MEET THE MOBILE MASTERS

People increasingly expect mobile sites to be fast and easy to use. To help brands understand the best examples of mobile site usability and speed, Google has reviewed 316 Travel, Retail, and Finance sites across seven European countries to determine who has mastered mobile and who still needs to pick up speed. Here we summarise the findings in **Finance**.



Getting mobile performance right is critical

61% of customers who visit a mobile unfriendly site are likely to go to a competitor's site.¹



30% of consumers expect a one second or less page load, while **18%** expect instant page load.²



45% are less likely to visit a website again after experiencing poor performance.³

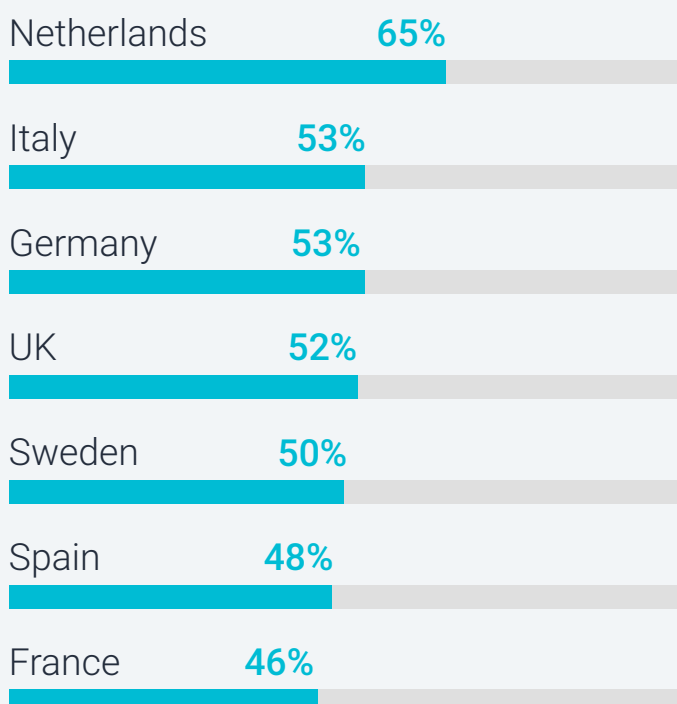


Finance sites in the Netherlands are the most user-friendly and Sweden and France's finance sites are the fastest

USER EXPERIENCE

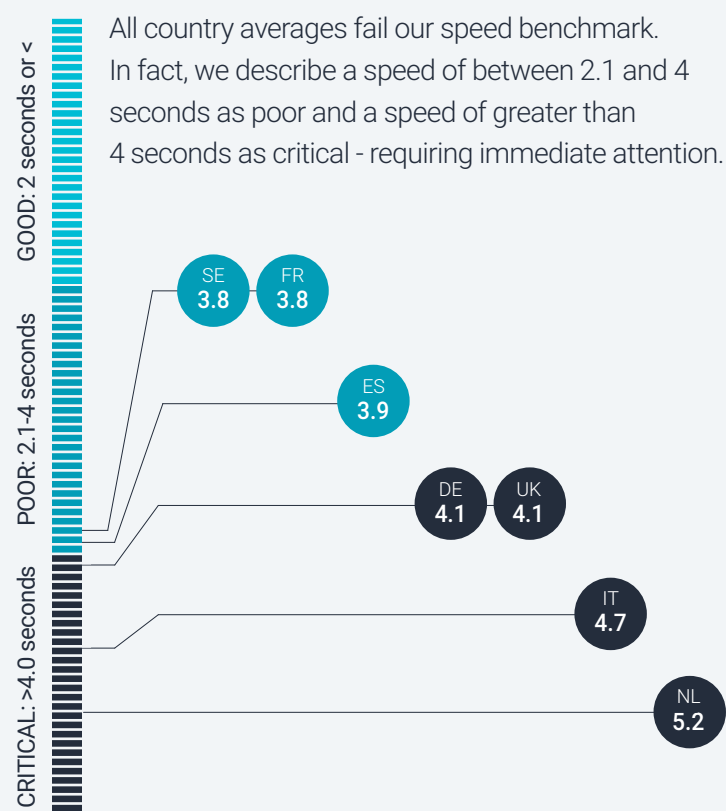
(% of usability principles passed)

The Netherlands is top of the list, although 26% of its sites still delivered desktop pages on mobile devices.



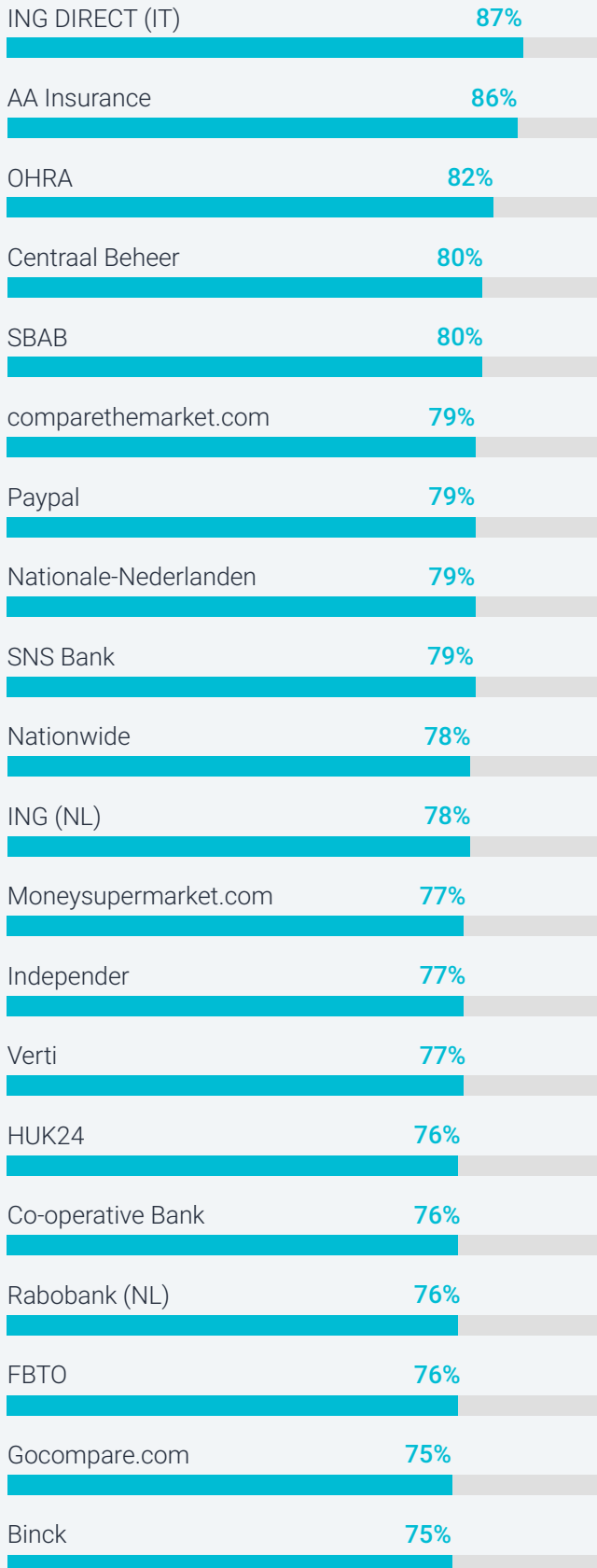
SPEED

Average site speed of all reviewed sites - by country



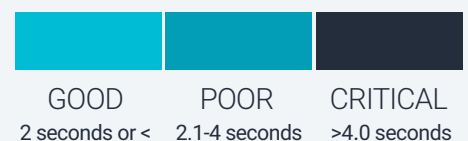
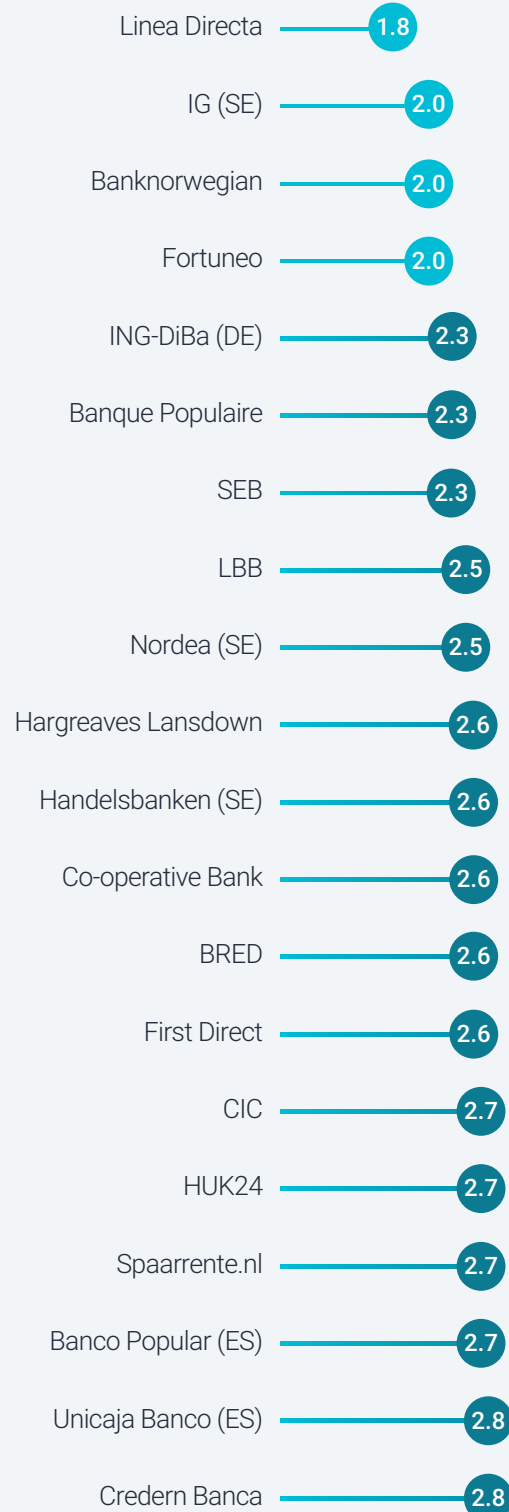
USER EXPERIENCE - European TOP 20

ING Direct (IT) was the most user-friendly mobile site that we tested.



SPEED - European TOP 20

Linea Directa, IG (SE), Bank Norwegian and Fortuneo were the only finance sites we tested that passed our benchmark for good site speed (2 seconds or less).



Find out how companies perform at each stage of the customer journey



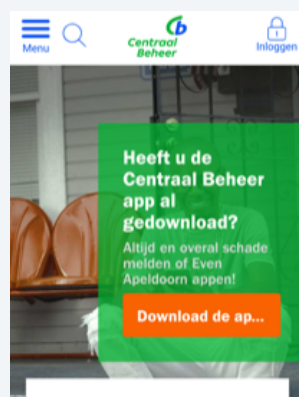
Homepage & Navigation

Sites with 100% scores

AA Insurance Spaarrente.nl
Natwest ING (NL)
Barclays Rabobank (NL)
Crédit du Nord CZ
DAB Bank ICS
HUK24 If
ING DIRECT (IT) Nordea (SE)
Centraal Beheer
comparethemarket.com
Nationale-Nederlanden

Case study

CENTRAAL BEHEER



Centraal Beheer got full marks for its home page.

- The homepage is clean and easy to read.
- The layout guides the user towards the key actions of the site, such as reporting damage, signing in and contacting the bank.
- The number of key actions in the main menu are limited to five items, which makes them easy to scan.

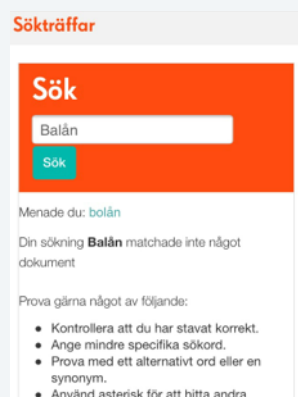


On-site search

No sites achieved 100% in this stage of the customer journey.

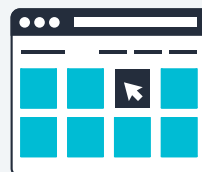
Case study

SBAB (SE)



SBAB received the highest score for its search functionality: 82%.

- The search field is always visible to the user – it is not hidden behind a symbol.
- The first search result is always the most relevant.
- It provides guidance when the user gets no search results.



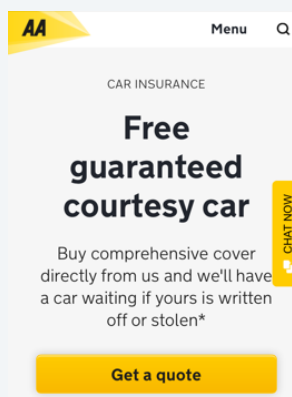
Product pages

Sites with 100% scores

comparethemarket.com
AA Insurance

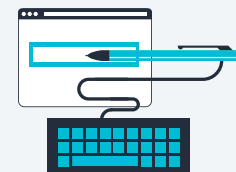
Case study

AA INSURANCE



AA Insurance achieved a 100% score for its Product Pages.

- Information is set out in an easily scannable pattern.
- Unlike many retail product pages where a single CTA is sufficient, the AA provide multiple CTAs throughout the product page.
- Tidy and easy-to-read descriptions with important details clearly presented on screen.



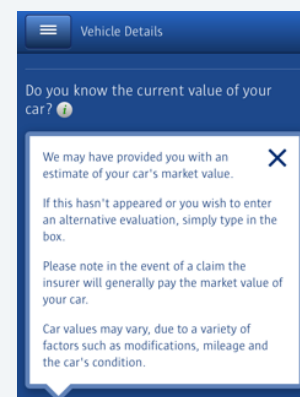
Registration & Conversion

Sites with 100% scores

comparethemarket.com
If

Case study

COMPARETHEMARKET.COM



The comparethemarket.com mobile website scored 100% for registration and conversion.

- Unnecessary content is stripped back.
- Great use of smart defaults to reduce the effort required. Supporting information is easily accessible.
- Fields are designed to minimise the possibility for human error. Feedback is presented quickly and clearly.

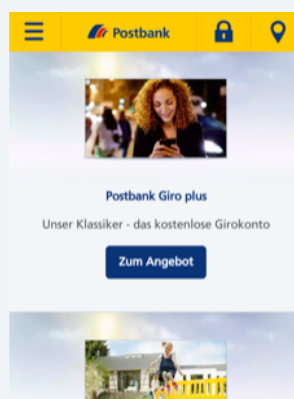


Multi-device and multi-channel

Sites with 100% scores

comparethemarket.com	HUK24
Moneysupermarket.com	ING-DiBa
Paypal	TK
Co-operative Bank	Postbank
ING DIRECT (FR)	Consorsbank
BRED	Barclaycard (DE)
BNP PARIBAS (FR)	EVO Banco

Case study



POSTBANK (DE)

Postbank scored 100% in the category: 'Multi-device and Multichannel'.

- Multichannel functions like the store finder via GPS or the click-to-call service hotline are implemented in an exemplary manner.



Mobile design

Sites with 100% scores

[Co-operative Bank](#)
[Boursorama](#)

Case study



BOURSORAMA

Boursorama was one of the top performers, with a 100% score at this journey stage.

- Navigation icons have text explanations underneath.
- Advantage is taken of auto-fill whenever possible in subscription forms.
- When doing a Search on a site like Google, results for Boursorama lead directly to appropriate content within the mobile site.

Next steps

Could your mobile website be better? The examples above show good mobile website design, which improves the experience for users and increases conversions for brands. To optimise your own mobile website performance, take the following actions:



CONDUCT A USABILITY REVIEW OF YOUR MOBILE WEBSITE

Engage an independent usability agency to review your full conversion funnel, identify issues, provide recommendations, and prioritise what to test. For further reading on UX principles, see www.thinkwithgoogle.com



MEASURE THE SPEED OF YOUR MOBILE WEBSITE

Page speed can be measured using www.webpagetest.org and for a list of elements that can be improved within a page, see testmysite.withgoogle.com

METHODOLOGY

Google commissioned the in-depth review of **316 sites** in seven European countries, across three verticals, to help businesses understand the best examples of usability and speed performance. We then benchmarked and ranked the best performers.

To generate an independent list of websites to be reviewed, Google used **SimilarWeb's** publicly available data to identify the top-20 transactional sites in each country (UK, Germany, France, Netherlands, Spain, Italy and Sweden), and in each vertical (retail, travel, and finance). Google commissioned **cxpartners** (recognised as experts in user experience, design and strategy) and local partners to independently usability review and benchmark all sites.

Google measured mobile website page speed using the publicly available **Web Page Test** tool. Some websites were excluded from the usability benchmarks because they didn't have enough conversion journey stages to review (e.g. those that click-out to third party websites) in order to be compared relative to those that had an end-to-end conversion journey. Due to technical reasons, the page speed of some websites could not be measured through the booking funnel. In this situation we measured the speed of a different but consistent set of pages. But, as these pages were outside of the main booking funnel these websites were excluded from the benchmark. This accounts for the absence of many airline and trainline websites in the benchmarks.

¹ What Users Want Most From Mobile Sites Today, Google (conducted by Sterling Research and SmithGeiger), US, July 2012

² content.akamai.com/PG2920-Performance-Matters.html

³ content.akamai.com/PG2920-Performance-Matters.html