

# Eye Tracking Facilitates Customer Experience Design – A case study of DBS Bank Singapore



## BACKGROUND

Customer experience is a buzzword in the retail arena. The last decade has seen a tremendous change in the way customers interact with services. Ubiquitous technology has empowered the customer to stay connected and informed. This shift of power towards the customer has resulted in higher customer expectations of the retail experiences. Businesses are, therefore, looking at user research to understand their customers and the context of use of their services, and thus design services that provide the enhanced experience the customer is anticipating. Employing eye tracking has become a preferred tool for conducting user research. By incorporating eye tracking in their research, business aim to understand the outreach of their marketing collaterals, physical evidences in their retail outlets and the effectiveness of their service encounters.

The Service Innovation practice of NUS-ISS has been propagating the value of service design and the need to design for a better customer experience. In this context, NUS-ISS partnered with Objective Asia Pte Ltd, an eye tracking consulting company, to conduct customer experience research for the DBS Bank, a major Financial Services Institution incorporated in Singapore that offers retail banking services. The marketing division of DBS, was interested in understanding their customers, their context of use of the bank branch services, and the performance of their products and merchandise in attracting the attention of customers and embedding their brand and products in their minds.



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### EYE TRACKING

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Tobii Eye Tracking Glasses were used in the research to record audio, video and eye gaze position of the person wearing the glasses. In the Tobii Eye Trackers, the tiny infrared image sensors collect visual information of the person and the reflection patterns generated on the cornea using the near infrared diodes. Applying sophisticated image analysis and mathematics on this information, the exact gaze point is calculated every 30th of a second, thus revealing exactly what the person is looking at..

The Eye Tracking glasses provide data in the form of the audio/conversations, video/scene within the field of vision of the user and the gaze point. In addition to this information, it is necessary to also understand the intention behind the attention given to an item of interest. This is done through a retrospective think aloud interview session, where the user watches a play back of the video recorded and voices their intentions as they come across various points of interest. Using this technique we review both their conscious and unconscious experiences to de-code exactly 'why' they behave in a particular way.

### THE RESEARCH

DBS has several branches situated island-wide typically serving customers who work or live in the neighbourhood. The bank branches, like any retail outlet, use its physical venue to display marketing merchandise that promotes the service products offered by the bank. The bank has modelled some of the branches to cater to certain demography of customers, thus, displaying marketing merchandise relevant to that demography.

The objective of this research was to provide an understanding of how all the merchandising are working (or not working) within the branch. The bank had also identified some merchandise as their 'Areas of interest', which

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need to be specifically analysed in this research. By gaining these insights, DBS planned to design their campaigns and services to benefit the customers, marketing teams and branch managers.

Based on the chosen 'Areas of interest' and the objectives of the research, the metrics that needed to be derived were identified. Percentage of participant %, Fixation count and Fixation length were some of the key metrics that were identified to provide insights on the 'Area of Interest' that captures and retains the attention of the bank's customers.

The research was conducted in four bank branches, two typical, one themed on a specific product and one re-modeled with mobile gadgets to cater to digital natives and digital immigrants. The data collection was done over two weeks at these branches. Customers that entered the bank were intercepted and enrolled for the research. The enrolment included the set-up with the Tobii Eye Tracking glasses and a quick calibration procedure. Once enrolled, the participants proceeded to perform their transaction at the teller. The participants had to wait in queues before their turn to be served which allowed for rich data capture. While the participants were wearing the glasses and transacting, they were also passively observed for any specific actions or interventions. On completing of their transaction, the glasses were recovered from the participants and the recording was played back to them for their retrospective think aloud interview. Using a red dot, indicating the exact fixation of the participant, as a cue, participants elaborated on their thought process during the replay of the video. The participants were compensated for their time with an incentive.

The video recording, the gaze point information, the audio, the recording of the retrospective think aloud and notes made by the observer form the volume of data that was later analysed. The qualitative data collected were manually coded against the preset 'Areas of Interest' and statistical data was derived. At the same time, the researchers also used affinity diagramming to synthesize and derive insights from the qualitative data gathered. The results from these derived data were put together and presented to the bank as a baseline for the performance of their various merchandise.

This eye tracking research has provided DBS with findings and evidences that are beneficial in establishing a baseline for their merchandise and strategise their campaigns and services to better serve their purpose.

The results were presented to the bank in two stages. The first presentation was in the form a workshop, with a purpose of providing the wider team with an overview of the methodology and headline findings. During the workshop, the audience were grouped into teams and provided with a sample of issues uncovered in the research, and guided through analysis and brainstorming sessions to identify possible solutions. The second and final presentation was given in the form of a detailed report which presented statistically significant evidences that confirmed or refuted hunches, convert early hypotheses to tenable theories and present new findings that establish a baseline for the marketing merchandise in the context of retail branch banking.

In this study, visual media (TVs in-store) captured the attention of a large percentage of customers and also had the highest dwell time, thus emerging as a clear leader as opposed to print media (brochures, posters etc.) in capturing and retaining attention of customers.

Using the findings from this research, DBS has decided to re-strategise the marketing collateral design and positioning in order to be more effective in the cross-selling of their products. This eye tracking research has provided DBS with findings and evidences that are beneficial in establishing a baseline for their merchandise and strategise their campaigns and services to better serve their purpose.





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### CUSTOMER EXPERIENCE AND EYE TRACKING

It is seen that people choose products and services based on their experiences with them. Such experiences are formed over many touch points or interactions the customers have with an agent or artefact of the service or product. The experience the customers take away is unique and depends on them and their context. Thus, it is essential to understand the profile of the users, their expectations and the various contexts of use of the product or service. Eye tracking is the only fast, cheap and reliable way to uncover unconscious insights about why a consumer behaves in a particular way, in response to services, products and their merchandising.

NUS-ISS's Service Innovation suite of courses advocates designing customer experience, so as to bring about benefit to the customer and ensure a sustainable service business.

For Service design and Customer experience related courses or projects you can contact [Saisudha@nus.edu.sg](mailto:Saisudha@nus.edu.sg)



For more information on eye tracking and customer experience research with Objective Digital please contact [shogan@objectivedigital.com](mailto:shogan@objectivedigital.com) or call us at **1300 85 80 15**