

CLIENT, CONSUMER & AGENT VALIDATION

INTERNAL RESEARCH

Online Insight recently conducted an internal study to evaluate the eMpower Platform from a consumer and sales agent perspective. Based on results of surveys of 2,000 active buyers and 500 sales agents in financial services, real estate and consumer electronics, we found the eMpower Platform provides a superior sales experience, increases customer confidence and drives immediate sales.

Consumer Responses

Easier to find the right product

The eMpower Platform makes it easier for consumers to find the right product, according to:

- 82% of mortgage borrowers
- 84% of credit card purchasers
- 95% of home buyers
- 83% of computer buyers

Increases confidence to buy

- 80% indicated they would follow the recommendations provided
- 85% agree the eMpower Platform recommended the best product
- 81% would use the system online to help them buy

Increases agent effectiveness

- 89% believe the eMpower Platform would make a banker more effective
- 72% said the solution would make brokers/ mortgage loan officers more credible
- 82% would be more likely to buy offline if the system were available

Provides a better buying experience

- 95% Yes
- 5% No

Agent Responses

Enhances consumer experience

- 83% believe the eMpower Platform improves the customers' buying experience
- 3 out of 4 would be likely to use the system to assist with the selling process
- Two-thirds believe the eMpower Platform will help customers obtain the best product

HEALTHCARE CLIENT RESULTS

Individual Enrollment Solution

A large health plan provider using the eMpower Platform as part of an Individual healthcare online enrollment solution across multiple brands is generating unbelievable usage statistics*:

- 98% of individuals who start the Online Insight needs assessment conversation complete the conversation
- 36% execute the initial call to action by creating an account; of these, 94% return to start an application
- 34% execute the final call to action by starting an application.

* These figures include direct and indirect (agent-assisted) transactions and are based on an average across all brands currently utilizing the solution.

Call Center Solution

Another healthcare client who leveraged the eMpower Platform in an outbound call center application experienced the following results:

- 91% of people who started the Online Insight conversation ended the conversation
- 20% of those who completed the conversation started the call to action
- 9% completed the call to action

HOME EQUITY GUIDED SELLING TOOL USABILITY STUDY

An User Centered Design and Research team conducted a usability study to gather feedback from 10 participants asked to use the guided selling tool to find a Home Equity Loan/LOC. The primary goal of this study was to gather customer feedback as they interacted with the tool, as well as their reactions to the end results.

Findings

- Over 75% strongly believed the tool was easy to use and that it was easy to learn how to use the tool
- More than 65% believed the tool would be helpful in finding the best Home Equity product
- 3 out of 4 were very satisfied with the tool and felt the tool had all of the functions and capabilities they expected it to have
- The majority stated they would return to the Guided Selling Home Equity tool if it were live to find the products most suitable to them
- All participants noted that the amount of time required to complete the process was appropriate and helped save them time comparing the products

COMPUCREDIT / ONLINE INSIGHT RESEARCH PROJECT

In 2002, CompuCredit and Online Insight embarked on a research project designed to help CompuCredit more effectively market and sell a new credit protection product offered through Privista. Online Insight developed a unique Collaborative Customer Conversation™ to guide targeted consumers through a series of questions that were designed to help consumers determine whether or not they needed the credit protection product. At the end of the conversation, consumers were invited to visit the Privista website to sign up for the service.

Findings

- CompuCredit customers really liked the sales experience offered by Online Insight.
- 79% of the customers who visited the website containing the OI solution completed the entire conversation
- 68% of those who completed the conversation went on to Privista's sign-up/purchase application
- 2% of those who accessed Privista's site completed a purchase