Xoom **Case Study**
Enabling Seamless Omnichannel Experiences

Overview

Xoom is a leading digital money transfer provider helping consumers to send money to 51 countries from the U.S., as well as pay bay bills and send prepaid mobile phone reloads. Xoom prides itself on secure, fast, cost-effective and customer-friendly service, and has focused its digital strategy on designing a strong omnichannel experience. Initially available only on desktop, Xoom moved early to make its best-in-class money transfer service available to its customers on mobile, aiming to create an efficient experience that streamlines task completion. Over time, Xoom has made consistent enhancements and UX improvements to its mobile website, and added an app.

Context:

In 2011, Xoom looked to expand its services for a growing mobile audience. Xoom wanted to create a streamlined online money transfer process that also reassured customers their accounts were safe and secure. Its major priority was meeting the needs of customers by making it faster and easier to send money online, thereby adding customers, and improving loyalty among returning customers.

The challenge of mobile lay in overcoming security concerns and ensuring that essential services were available in multiple languages in order to reach key markets. With UX-centered design and third-party security software integrated into the experience, Xoom launched its mobile site in partnership with Usablenet, followed by a hybrid mobile app to meet repeat customer needs.

Solution:

Xoom's mobile site streamlined the process for sending money and completing tasks on mobile. The goal was to make transactions on mobile as fast and convenient as technology would allow. Over time, the "money send" flow was expanded as Xoom's global reach grew, allowing mobile users to efficiently send money as well as track statuses and manage their account. In order to ensure a consistently high-performing and usable site, Xoom conducted consistent A/B tests to identify and eliminate UX challenges.

Xoom's mobile site has undergone several evolutions, informed by UX research that identified challenge areas for its users. Version 1 (left) was highly transactional, yet not as engaging, while later versions (Center, Right) included more sophisticated brand features and a more intuitive UI.

By 2013, mobile had amplified Xoom's digital opportunity, making up nearly 40% of all transactions online. The mobile site allowed users to easily and quickly access many key features:

- Quick Send for money transfers (stored information allows repeat transactions to be sent in seconds)

- Fees and currency exchange rates

- Sign Up

- Login in overlay, enabled through Usablenet web services

- Pick Up Options (In-person pickup or Bank Deposit)

- Checkout

Xoom's mobile website offered a variety of features to simplify and streamline task completion. Returning users can use 'quick send' with pre-stored information, view account or transaction history, view scheduled transactions, review currency exchange rates or track current transactions. Users can also schedule transfers for pickup or deposit for recipients.

In 2013, Xoom built a mobile app in-house to complement its mobile website, including additional features that allowed users to check the status of their transfer and to send money more quickly using 'slide-to-send.' The ability to send money via the app is powered in part by mobile web pages built by Usablenet.

Aiming to make mobile site maintenance more cost effective, Xoom began their move to a Responsive website solution in 2014. However, the responsive site proved be more onerous than anticipated. Usablenet supported Xoom's bill payment flow and desktop experience while Xoom internally built out their responsive strategy. Today, Usablenet continues to support the Xoom mobile experience as the RWD strategy is expanded. Xoom's mobile users can move seamlessly between responsive portions of the Xoom site and Usablenet adaptive experiences for mobile, as well as between Usablenet and Xoom pages in-app.
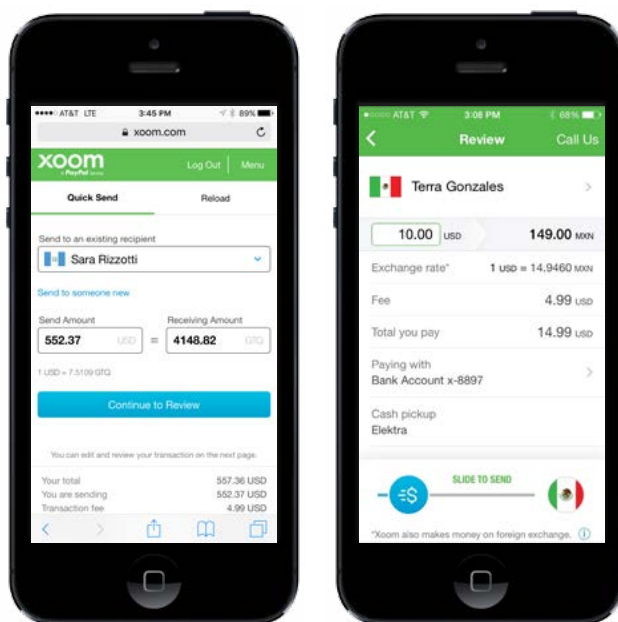
Xoom's Quick Send functionality is available to returning users via mobile web (left) and app (right). To further streamline the app experience, however, Xoom implemented a 'slide to send' feature, improving the speed of sending money.

🔧 Ongoing Post-Launch Support:

Supporting Xoom's mobile experience posed challenges in working with a responsive source, and in supplementing Xoom's in-house app build. However, the success of the Xoom-Usablenet partnership has come from Usablenet's expertise and experience in working with data sources, as well as the proven value-add and a high level of trust built up in the relationship. As the sophistication and complexity of Xoom's mobile strategy grows, there has been a natural evolution of the partnership in support of Xoom's business objectives.

Beyond the initial mobile build, Usablenet has played a key role in making improvements to the Xoom mobile site that have had a positive business impact. For example, Xoom's "Quick Send" feature has been improved more than five times to streamline the money transfer journey.

UI/UX: In addition to the enhancements made to streamline the mobile web experience, Usablenet supports Xoom's mobile app, and has conducted several usability studies to inform Xoom's customer-focused UX improvements. Following years of fully designing the UX and UI for Xoom on mobile, Usablenet now plays a more strategic role, informing design that is tailored to customer needs using usability lab findings. As a result of iterative UX improvements, the mobile site is responsible for over 60% of Xoom's total online revenue.

Performance: Between 2014 and 2015, Xoom's Send Money flow was moved onto Usablenet's U-Experience platform. This had a direct impact on the speed and performance of the primary task available to users. More recently, Usablenet has implemented effective analytics and custom commerce tracking, including sophisticated event markers to track user behavior across site.

Consistency and Security via Web Services: Usablenet's web services enable messaging via U-Control on Xoom's desktop site, and make secure login available from the header banner on mobile. Usablenet uses third-party APIs to protect sensitive data, validate Xoom users and ensure secure login.

Results:

Enhancements to the Xoom mobile experience have focused on best in class UX, along with speed, security and reliability. According to Bobby Aitkenhead, Xoom's VP of Product, "Xoom's mobile platforms are driving customer adoption across the board. For this reason, among many, Xoom will continue to strive towards fully adopting a mobile-first perspective." Xoom simplifies money transfers worldwide, and continues to invest in delivering experiences that are intuitive and satisfactory for users.

UX research since the start of the partnership has contributed to positive changes to conversion rates, visit duration, bounce rate and average transaction value. In 2014, mobile made up half of Xoom transactions: Xoom's mobile enhancements allowed it to surpass 1.5 million active customers in 2016, with 67% coming from mobile. The continued success of mobile has been primarily attributed to the continued ease and convenience of mobile money transfers. Now that Xoom is part of Paypal, the brand is poised to continue due to growing its mobile user experience and delivering on changing customer preferences.

Usablenet

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Email us at Contact@usablenet.com