

# Digital services and solutions... One trend to rule them all

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It feels like 2022 runs on a fibre optic cable. We're all travelling at light speed and everyone's to-do list barely resembles what it did at the start of the year - when inboxes were being overwhelmed with more digital trend reports than ever before. We're already a quarter of a year down the fibre optic cable that is 2022! By now you've ticked all those trend boxes and crossed them off your to-do list. If you're failing to see any positive return on those efforts, read on.



## The problem with trends and predictions

Trends and predictions, particularly in the **digital services and solutions** space, create the impression that implementing the prescribed laundry list will somehow ensure success. At Realm, we have tracked every trend over the years, seen many come and go, and we've seen the data that proves many of them don't necessarily **ensure** success.

However, no matter what your priorities are for 2022 and beyond, there is one meta-trend that can't be ignored. It's one trend to rule them all...

**User experience:** This trend simply has to weave its way through everything you do. One might argue that it has evolved beyond a trend to be a permanent integral consideration for any digital offering.

## Why is user experience so important?

First and foremost, the best technology is the technology that gets used, repeatedly. And if your customers can't access your incredible tech-enabled products and services because of **poor UX**, you won't leave the starting gates.

More than that, with the rapid acceleration of digitalisation over the last two years, which is set to continue exponentially, we are at a pivotal moment where technology needs to fade in and blend seamlessly with our everyday reality...

Everything should just work – as reliably and naturally as your everyday toothbrush!

“Your customers should love your products and services because of what they do, not because they are AI-powered, cloud-enabled, use blockchain, or are being delivered by a robot.” - **Simon Bestbier, CEO at Realm Digital**

## Think UX

Whether you are building on top of existing customer journeys and technology or launching Greenfield Digital Solutions in 2022, whichever of the many trends and opportunities have resonated with your team and your mission, you need to be thinking UX at every point of the process.



Here are Realm Digital's top five UX thought starters for 2022...

### 1. One-click checkouts

With customers demanding one-click checkouts on third-party sites, can you offer this securely? Of equal importance, can you offer it naturally? Or will your customers be disappointed when an ostensibly one-click process includes multiple steps under the hood?

### 2. Mobile-first or mobile-only?

If you've been thinking mobile-first, have you defaulted to thinking mobile-only? Or are you still considering things customers prefer doing on desktop (Like downloading statements)? UX should be consistent across all channels and not be let down on legacy channels like your website.

### 3. Do certain things well, or be everything to everyone

Some apps do certain core things very well, which keeps the majority of customers happy and keeps the UX clean and simple. However, as soon as a customer strays from this course of least resistance, there is nowhere for them to go apart from a frustrating chatbot or a time-consuming call centre. Others put everything including the kitchen sink into a single app that gets increasingly bloated and difficult to navigate for users who only need 90% of its functionality.

### 4. How do you tell your customers about cool stuff?

A related point is telling customers, who are typically in the middle of a transaction they want to get completed, about the cool stuff you are launching – say, paying or being paid by QR code. This is a balancing act between not disrupting the practical task at hand and not being so low key that customers who could benefit never find out about it.

## 5. ew-allet and peer-to-peer payments

The 'e-wallet and peer-to-peer payments' arena needs serious UX attention, especially when paying someone without a bank account. The process is often opaque, non-intuitive, and involves manually sending information. There is too much that can go wrong if either party goes offline and, as payments like these are often just-in-time or in emergencies, the fallout can be significant.

### Bonus thought starter

What are you thinking about in terms of UX for people who are new to your digital services or have outgrown other solutions? This, surely, is going to become an important consideration down the line.

Our team at Realm Digital is here to help you solve problems, unlock value and achieve your user experience vision. [Chat to one of our business analysts](#) to unpack further UX best practices and discover enhancement opportunities.

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Our passionate team's expertise in **creating innovative solutions where human needs and technology intersect** is the backbone of our 20-year success story. If you can imagine it, we can build it... **together**.

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