

L9 and Responsive Web Design for Credit Unions

by Jason Powell, Design Director, L9.com

In the past two to three years, the number of people using devices with small screens to access the internet has skyrocketed. The growth has been more rapid than most of us predicted. In the very near future, the number of internet users with mobile devices, like smart phones and tablets, will surpass the number of people using desktop or laptop computers. We are seeing our Credit Union clients' websites and campaigns receive up to 30% of traffic from mobile devices today. Most websites have not accommodated their audience with an optimized viewing experience. Most web management systems do not accommodate content strategy for mobile devices at all. The need to do so is critical going forward because the way we deliver our content on the web is changing permanently.

"As of June 2012, thirty-one percent of Americans who access the internet from a mobile device say that's the way they always or mostly go online - they rarely or never use a desktop or laptop computer."

- Karen McGrane, author *Content Strategy for Mobile* (<http://bkaprt.com/csm/20>)

Responding to this has been a daunting challenge and many Credit Unions, Banks and even retailers have built unique and separate mobile sites and apps. In addition to the added cost and time required to build and maintain multiple online presences, without vast amounts of resources available to each user experience, these sites often fall short of offering the content the visitor expects leaving them with a negative and frustrating experience. Mobile and tablet specific sites often contain only a small portion of the product and service information available on the standard site.

At L9 we have built many mobile specific sites over the past three years. What we've found is that typically the most commonly used link on the mobile site is "back to full site". We have also found that the bounce rate for visitors using mobile devices is higher than it is for those with a typical PC/web browser combination. That's a sign that users want the full content of any website they choose to visit with a display that is optimized for their screen, and if they don't get that on a site visit, they leave.

Responsive Web Design addresses many of these challenges by allowing a website's display and experience to adapt to a visitor's browser size to present an optimized viewing experience for every page regardless of what screen the visitor uses to access the site. On responsive websites visitors can access 100% of the site content even if the presentation of that content is required to be unique to the screen size.

We have become strong advocates of using responsive design, but we also understand that in today's environment it may be a challenge for some organizations to embrace. Responsive design creates design, implementation and content authoring challenges that don't exist for standard sites. The design process and build phase take longer and there is additional cost because of this. The experience planning and content strategy become more important than the aesthetic determinations and there are project specific implementation decisions and nuances to overcome, however the result is a positive experience for all of your website users, which is the primary thing that the team at L9 strives for.

We believe that the shift to different ways of viewing the web is a natural progression, and that in recent years to come, Responsive Web Design will not be quite as optional as it may be today. We believe it will become the only way websites are built because without accommodating all screens that want to view our content, we are cutting out portions of site visitors that could potentially become customers by using the features and functions intended to reach the audience on the web.

We also believe that it is not logical for us to make Responsive Design inaccessible to some of our customers because of the cost and team initiative involved in going through the appropriate design process that makes a responsive site a success. We have instead become versed in many new methods of implementing design, including responsive and mobile focused practices, so that we can make the best design decisions on behalf of our customers rather than requiring them to make decisions about the best ways to implement designs like we have in the past with standard websites.

What we want our customers to focus on is their content and their brand. Because of this we are finding new and different ways of managing responsive web design projects that allow us to move focus to what's important for our clients' teams, and allows us to take control of what we constantly strive to be the best at. This means that we no longer create interface mockups that represent exact screens as they

would display in the browser. Instead we present wireframes and style choices and make decisions about content priority with clients, and then implement interfaces that we know will work best based on those collaborations. By shifting the priority of steps in our design and implementation process, we allow more time for the additional development and the cost of our responsive implementation is not drastically higher than that of a standard site.

Since early 2011, we have been actively researching Responsive Web Design and the Mobile First/Progressive Enhancement methods and philosophies. We have attended a conference called An Event Apart (<http://aneventapart.com>) where the top innovators in the web development industry shared with us their in-depth perspectives on how the web is evolving and how we can evolve with it. What we took away from that experience was that we were right about 95% of the determinations we had already made about the new directions in web development, and we were right about the implementation direction we were taking. We became confident that Responsive Web Design was not only our path, but that our recent advancements in our web management platform were also aligned with optimal strategies for the mobile web. At that point we began re-shaping our core product and the design process required to implement it.

In an effort to completely understand how our clients' sites adapt to the mobile web, we built test sites, experimented with converting existing desktop sites, and we have implemented a responsive framework that we are building from the ground up into our newest web management platform, VOICE. What we've discovered is that this is an opportunity for us to provide all of our clients with services that expand their reach, streamline their content development and take big interaction and design related decisions out of the process thus making it easier for any team to land on the right solutions for their entire audience.

Another very exciting thing that we have discovered is that by allowing ourselves to be flexible and responsive to our audience, we are also creating an online presentation that requires a segregated content infrastructure. What this means is that each piece of our content is required to not only be concise and very well organized, but independent, flexible with limited formatting upon publishing. This not only has usability and search engine optimization benefits, but it allows us to strictly define a consistent presentation for a wide range of screen sizes and audiences without requiring the content authors to have to worry about design style, layout, alignment, type formatting or static data entry. In fact, we *can't* allow

the content authors to have to worry about any presentation beyond simple formatting because if we do, we are fighting with the presentation framework we have implemented to provide consistency among our own variations. Consistency is the most valuable aspect of presentation on a website, and we have practiced and preached that idea over and over. Finally we are moving to a web that requires consistency, but it also opens up the possibilities for being more flexible than ever before.

At L9, our first goal is to make our clients' users happy. Our second goal is to make our clients' happy. Our third goal is to advance with the technology of the web as it advances, and embrace the methods that will move us forward and help us do more for our clients' audiences. There have been a handful of milestones in the history of the web that have presented us with challenges and opportunities for advancement, and have ultimately defined what the web became. Responsive Web Design is the newest of those milestones. We've learned that if we don't embrace the natural advancement of the web that we are not moving our clients forward. That's why we are embracing Responsive Design.