

DIGITAL MARKETING

# AMERICAN EXPRESS



PROPOSED  
BY ALEX LEVIN  
AND TESSA  
POLLOCK

AMERICAN EXPRESS

# LOOKING AHEAD



Executive Summary

Situational Analysis

SEO Plan

SEM Plan

Content Plan

Social Media Plan

# THE CHALLENGE

FROM  
AMERICAN EXPRESS

Deciding on your first ever credit card can be an extremely overwhelming and terrifying experience. The choices in the market feel never ending, and as much as you attempt to educate yourself on what would be the best option, there is still the paralyzing fear of the unknown.

American Express is a brand and company that promotes value, goodwill, and trust in everything that they do. The company can use these qualities that are in the forefront of people's minds to create more customers.

# ATTRACT, ENGAGE & CONVERT

American Express has set us the challenge of attracting a new target market, engaging this market in a new digital way, and converting them into customers.



# Brand Analysis



American Express is a multinational financial services corporation, best known for the company's service with traveler's cheques, charge cards and credit cards for individuals and businesses ("Recognizing Responsibility: American Express Company 2007/2008 Corporate Citizenship Report").

Founded in 1850, American Express has remained one of the 30 components of the Dow Jones Industrial Average since its inception in 1896 ("Dow Jones Industrial Average"). In 2017, Fortune ranked American Express the 17th most admired company worldwide, 32 spaces above the next consumer credit card and related service company, Visa (Fortune Most Admired Companies #17: American Express).

The company's products and services are sold to diverse customer groups, including consumers, small businesses, mid-sized companies and large corporations. The products and services are sold through channels including online applications, direct mail, in-house teams, third-party vendors and direct response advertising ("American Express Co (AXP) Company Profile").

American Express can be described as a "Ruler brand" which seeks to prevent chaos by taking control. This archetype is motivated by a desire for safety and security. As a result, their products are substantial, timeless, and high quality. American Express speaks to its customers' desire to be important, influential, and successful ("Design - from all angles").

To open themselves up to the millennial market, American Express can use these "Ruler" characteristics to give possible new customers the insight into what American Express can provide for them and that after becoming a loyal member of their brand the customers themselves will become important, influential, and successful.

# Product Analysis

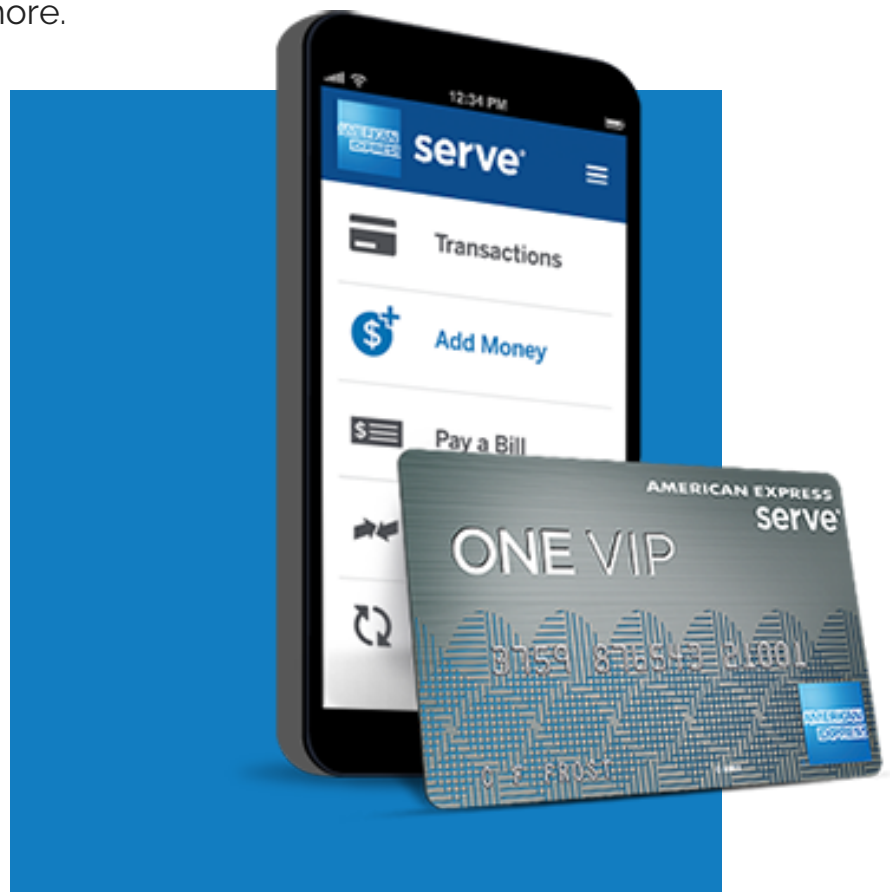
AMERICAN  
EXPRESS



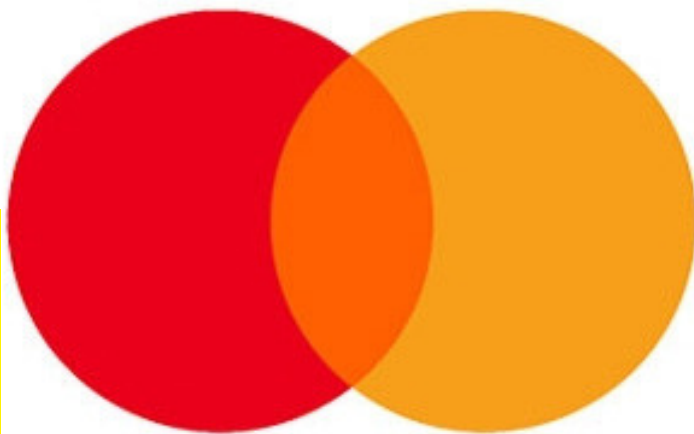
American Express has a range of products and services offered to the company's clients. They offer charge cards, credit cards, travel rewards cards, cash back credit cards, rewards points cards, and no annual fee cards.

American Express also helps with many different travel needs from booking hotels to finding a destination expert for the trip ("American Express Credit Cards, Rewards, Travel and Business Services.").

The biggest product that American Express should expand upon to continue inviting millennials into their brand is customer service. According to Forbes Magazine, millennials prefer to help each other and have crowdsource options for help, but paradoxically also "millennial customers also crave a true, authentic, personalized experience as customers." (Solomon, Micah). Giving millennials this tailored experience to themselves would help the overall challenge of appealing to millennial consumers much more.



# Competitor Analysis



mastercard

**DISCOVER**<sup>®</sup>  
NETWORK

**VISA**



**CHASE**



# Competitor Analysis

Visa, Mastercard, & Chase are AmEx's biggest competitors and those that make up the big 4 of the credit card industry. Local, smaller brands also come into a play based on geographical locations.

Unlike American Express,

"Visa and MasterCard do not issue cards. Rather, they function as intermediary organizations creating networks between financial companies, including major banks and credit unions that issue cards bearing the Visa or MasterCard name, and merchants providing goods and services. The issuer, a term describing the banks, and merchants pay fees to participate in the Visa or MasterCard networks. Visa and MasterCard set and maintain rules governing use of their branded cards" (CreditCards.com).

American Express and Discover run differently, as they are their own one-stop shops. "American Express generally charges merchants a higher fee which may account for its lesser reach than the company's competitors, Visa and MasterCard. However, American Express has its cards accepted in more than 130 countries. Discover on the other hand was introduced in 1985 by retailing giant Sears in its expansion into the financial services industry and in 2008, the company purchased Diner's Club, and in doing so, broadened its acceptance overseas (CreditCards.com).

In terms of inviting more millennial customers to their brand, American Express' biggest customer comes in the form of Chase, which has tailored their brand to that audience. Chase's Sapphire launch directly targeted millennials.

"American Express pioneered the premium card market with its Platinum charge card, which gave it the power to corner the high-end market at the time. In 2014, Citibank targeted AmEx with its Prestige credit card, which offered improved incentives that allowed users to earn rewards faster than ever. With Sapphire Reserve, however, Chase is targeting people who go to great lengths to maximize their rewards, as it offers triple points for dining and travel purchases worldwide." (Mintel, Millennials, 2016).

# Market Shifts

## Social Shifts

Distrust is continually growing with credit card companies. As consumers become more aware of what they are being marketed, the more they no longer trust companies to be telling them the truth and not lying to them to make a profit (Landrum, Sarah).

Millennials are also an extremely socially aware consumer group. "Millennials integrate their beliefs and causes into their choice of companies to support, their purchases and their day-to-day interactions. More than 50% of millennials make an effort to buy products from companies that support the causes they care about, according to research from Barkley, an independent advertising agency." (Solomon, Micah).

When you think about how little money millennials have for trivial purchases, the willingness to buy a more expensive product because they align with a brand is an important concept.

## Technological Shifts

Social media companies enabling payments through the app; increasing payment options for consumers, helping pull in a larger audience that is more comfortable moving towards a paperless world.

Although trust is a priority for younger consumers, American Express and the majority of other credit card companies are not exactly struggling. "Visa, MasterCard, and American Express will continue to be the big winners from one of my favorite themes, the gradual switch from paper to plastic, but this is not a rising-tide-lifts-all-boats situation, because Discover's stock has been left behind..." (Gurdus, Elizabeth).

As technology is advancing more and more rapidly in the world, consumers are sometimes forced to rely on these companies whether they would prefer it that way or not. American Express can further expand their online presence and gain trust on a more digital level to entice younger audiences to the company.



# SWOT

## Strengths

- One of the most valuable brands in the world
- Satisfied employees of the company
- Market capital of \$60 Billion
- Known to be safest card to travel abroad with
- The most trusted credit card brand
- Status symbol to high income clients

## Weaknesses

The company's traveller's cheques business is declining rapidly

Lack of debit cards

Lack of a large product line

Lack of company personality on social media

Although it is the safest to travel with it is not necessarily the best to travel with

Status symbol can turn off younger customers

## Opportunities

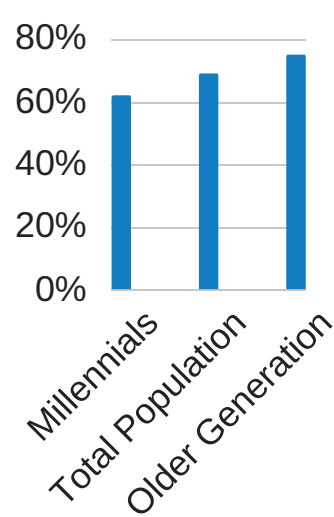
- Global and national expansion
- Increased usage of debit cards
- Leveraging financial brand equity
- Innovative schemes to increase customer base
- Investing time into causes and brands that millennials trust and current customers can also support

## Threats

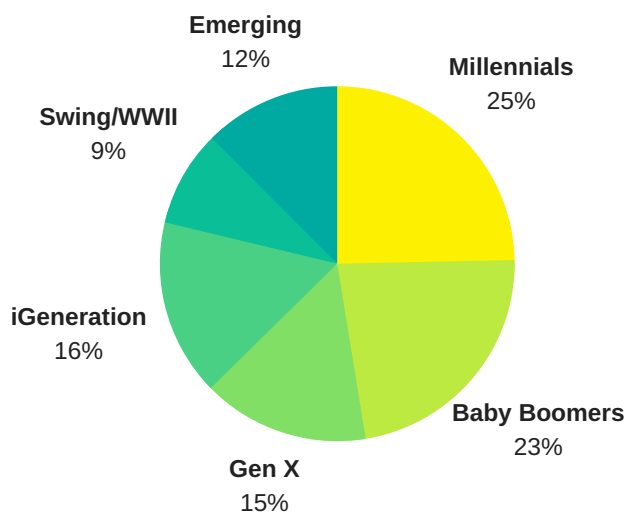
- Rivals; lots of big players who are capturing market share
- Changing economic conditions and financial uncertainties
- Government Regulations
- Competitors like Visa and Mastercard, but especially those targeting millennials such as Chase
- Bad debts

# Consumer Demographics and Psychographics

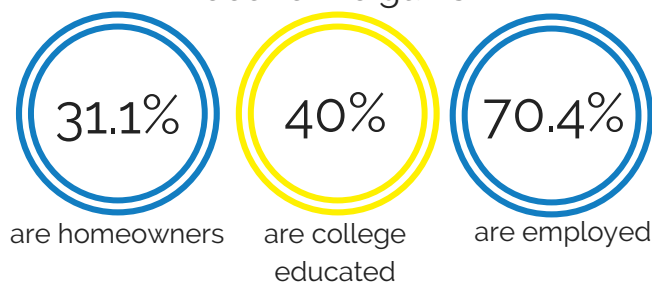
Who has a credit card?



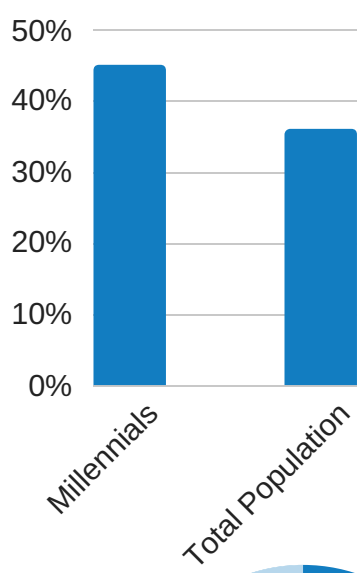
The US Population, 2017



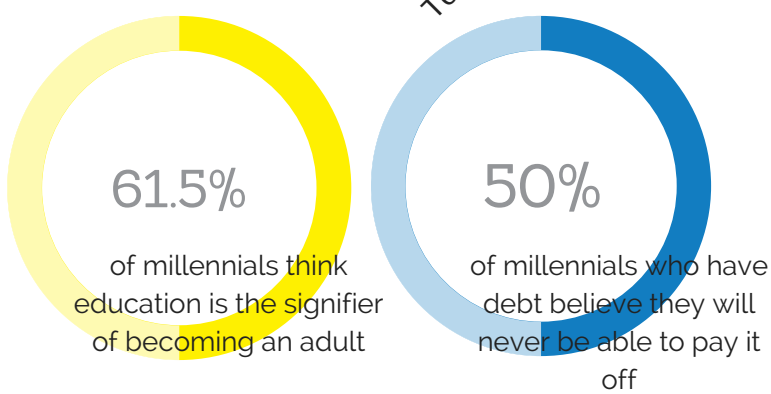
Millennial women are making economic gains



Prefers a credit card with rewards

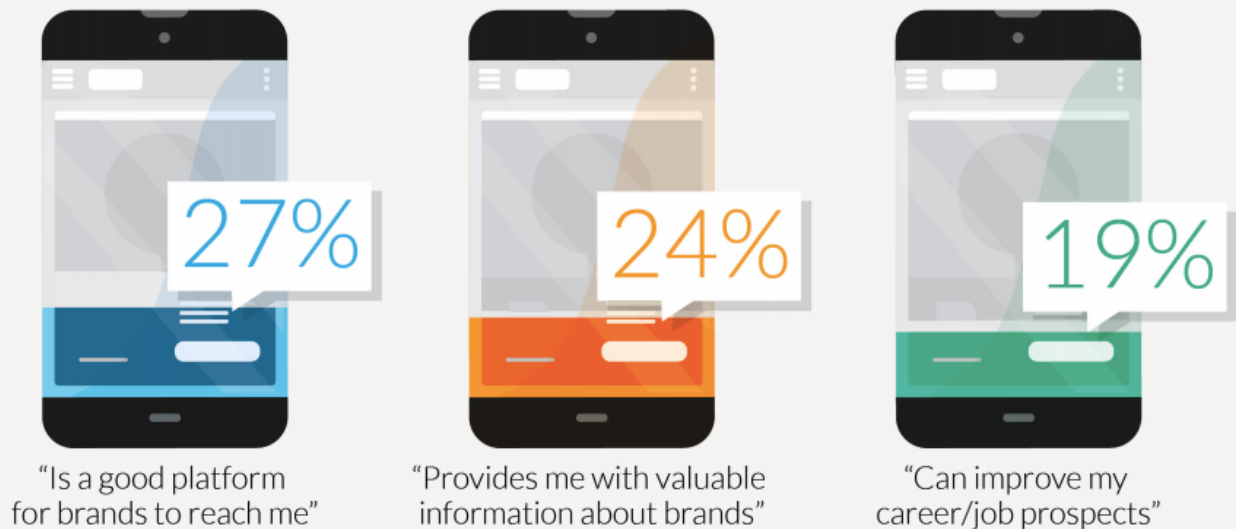


Do millennials feel comfortable buying on credit?



# MILLENNIALS SHOW AN EXPANDED USE OF SOCIAL MEDIA

Millennials are more likely than average to say social media...



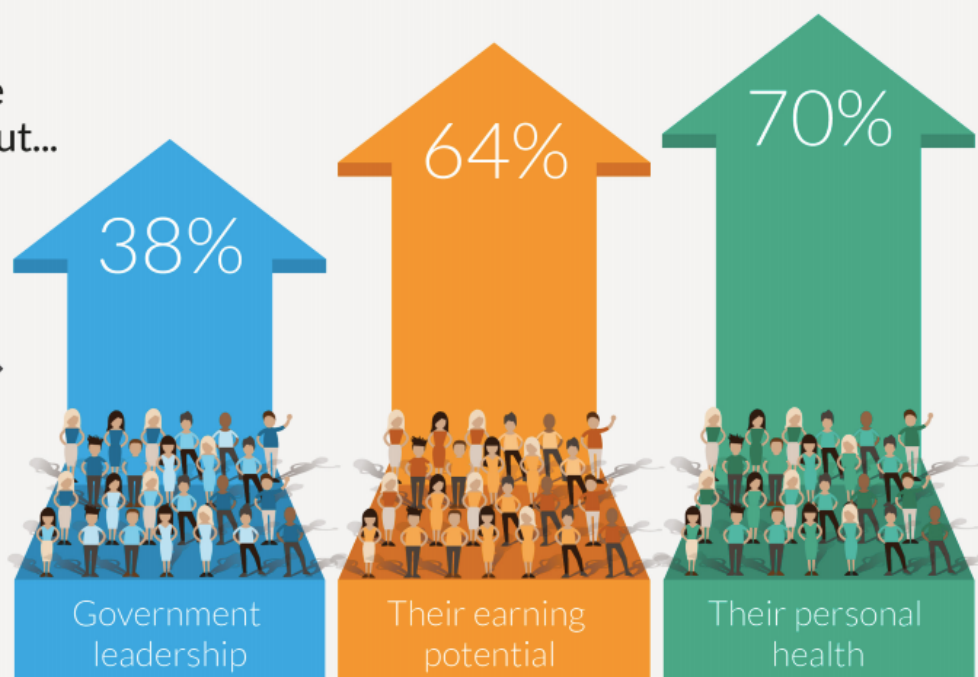
In the hands of Millennials, social platforms provide a variety of functions beyond connecting with friends. Millennials are more likely than the average to use social media to learn about brands and improve their career or job prospects. Younger Millennials (aged 23-30) are the segment driving these behaviors, reflecting a commonality with older members of the iGeneration.

Base: 712 internet users aged 23-40 | Source: Lightspeed/Mintel

# MILLENNIALS OPTIMISTIC ABOUT THEIR PERSONAL FUTURE

Millennials are optimistic about...

Millennials show more optimism about things that are seemingly within their control – for example, their health, their career, and their earning potential. However, their optimism starts to wane on issues that they can't wholly influence, including the US economy, race relations, and government leadership.



Base: 712 internet users aged 23-40 | Source: Lightspeed/Mintel

# SEO Plan

The SEO strategy will focus on increasing exposure of American Express's services to 20-30 year old new millennial customers who are either looking for their first credit card or a switch to a new card/company.

## New Millennial Customers

- More emphasis on those just graduating college/graduate school
- Living in more urban settings nationwide: L.A., Boston, Philadelphia, New York, Miami, Chicago

What they aren't getting and what they need:

- A credit card that doesn't feel scary, intimidating, or "out to get" them
- Customer service that will help and support the customers more fully
- Tangible proof of the success of their cards (points and rewards)
- Gaining knowledge and trust in their company and credit card

We conducted a simple search term analysis for American Express using Google. Below is a list of sequences we searched:

Credit card quick payment?/Credit card convenient pay?/Credit card airline rewards?/Credit card Best Western?/Credit card protection?

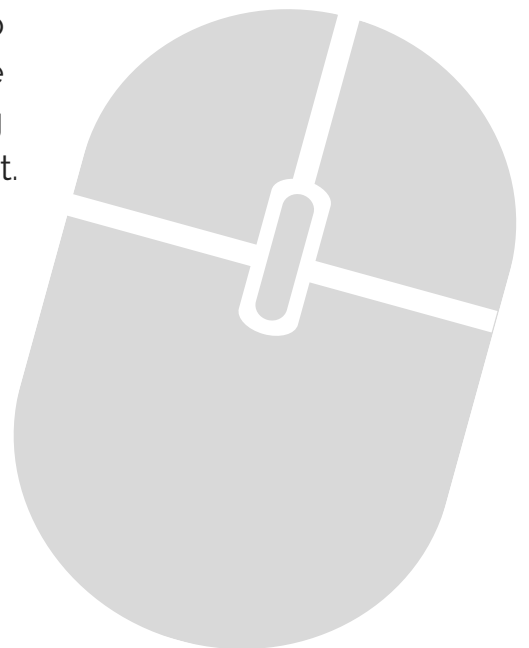
We chose these keywords to attract our new target to American Express's attractive features including speed, convenience, and protection. For search terms around speed we wanted to highlight American Express' contactless payment service which allows the AmEx user to tap their card at popular retail destinations for millennials including Walgreens, Starbucks, Meijer, Best Buy, Chevron Corporation, and McDonald's ("Contactless".) Our target is typically on-the-go and seeking a speedy and convenient merchant experience in these retail encounters. The hope is to yield results around the contactless payment service with this longtail keyword.

# SEO Plan

Our new target also values protection which American Express can offer. AmEx offers cardholders several options for credit card payment protection as well as options for insurance and discounts depending on the card. This would encourage our new target to trust AmEx for large purchases and payments including student loans, rent, etc ("Credit Card Purchase Protection".)

Finally, our new target is intrinsically motivated by rewards and added value both of which AmEx can provide through different card options. The first is the Delta AmEx partnership that exists in the form of the Gold Delta Skymiles Credit Card. With the card, our new target can earn 1 mile per dollar for purchases made with the card including any everyday purchase like gas, groceries, and restaurants, to any monthly purchase like a phone bill. These miles are then redeemable toward travel on Delta and their more than 15 airline partners. ("Gold Delta Skymiles Credit Card".)

For most of these searches, American Express is not yielding results until the second page of searches. This is a problem because most users will not venture to the second pages of search results to find what they are looking for. In order to appear higher on organic search, AmEx needs to optimize their website and keywords better in the hopes of ranking higher for these features that would attract the new target.

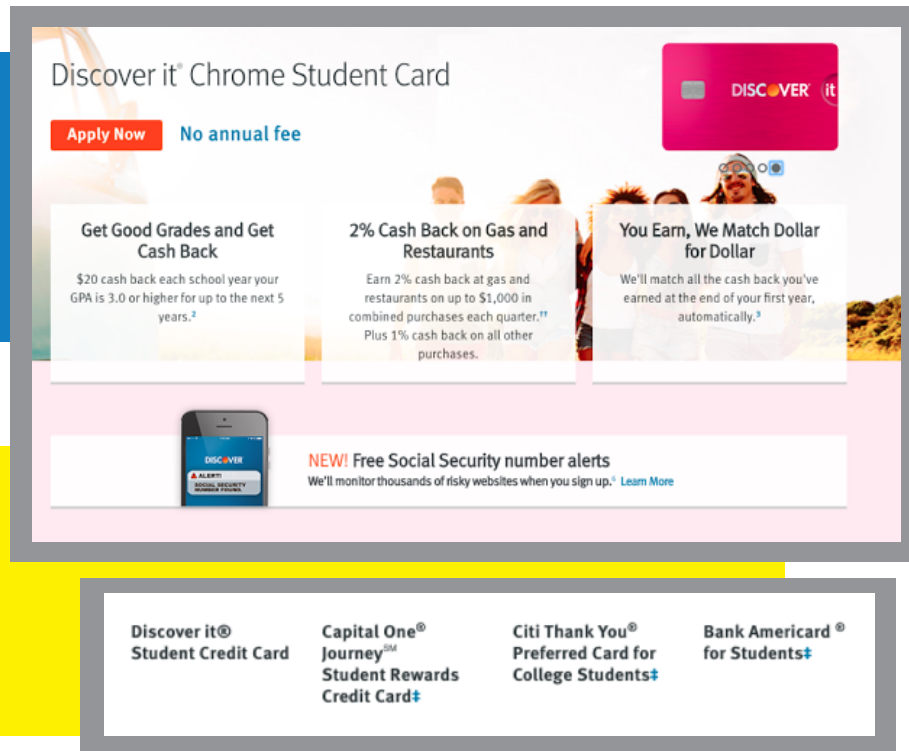


# SEO Plan

The current website lacks engagement and is not very user-friendly. Make the website more clickable and user-friendly with better keywords for the new target market and a new layout altogether, less small text all throughout homepage and additional pages. Additionally, the card selections are not differentiated in any way.

The website should differentiate cards in a new way to make individual credit card/other card options more easily searchable and therefore get a higher search rate.

All current cards have extremely similar names that have nothing to do with what they provide/who they would be the best fit for opposed to their competitors which differentiate their cards by having a stated "student card" or "beginners card."



Also, make new and improved updates within the company more visible on the site to attract the new target market instead of cluttered less important stock images. In this way the images can be tagged and help optimize search results.

The new PayIt PlanIt feature that has just recently been rolled out is perfect for the new target market American Express wants to reach, however it is impossible to find the actual information on this unless you type directly into the search bar, "Pay It Plan It" in order to find the information on it and sign up.

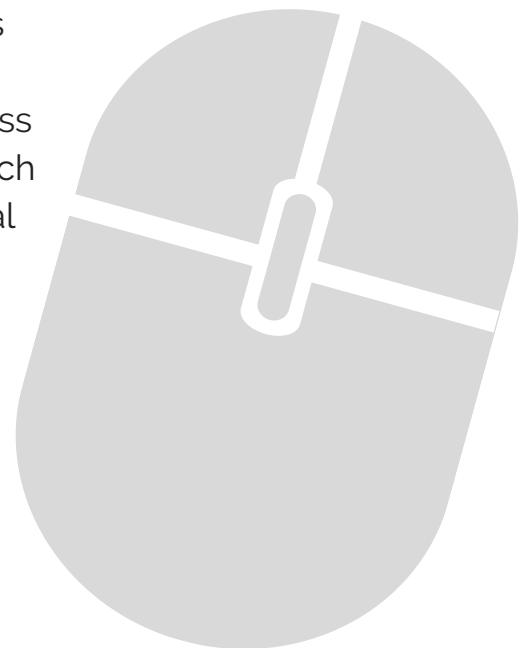


# SEO Plan

To accomplish a link building strategy we recommend a strategy focused on targeted content curation with the emphasis on connecting with the new target. Our research showed us that AmEx's social platforms publish content with the focus being platinum card holders and their stereotypical demographic of wealthy professionals. They must start publishing content that helps young millennials see themselves as a part of the brand. Their posts on the most popular platforms for our new target (Twitter and Instagram) achieve very little engagement which is telling us the content is not connecting with the audience. We recommend initiating this change with a campaign advertising one of their many attractive features for our new target including the Pay It, Plan It option or the Contactless Pay.



Prior to this full implementation, AmEx should reevaluate their social profiles and give them a facelift that would appeal more to the new target that is most active on these platforms. The content and profiles are almost too polished and corporate to appeal to this new target. Companies that are having success with our new target currently are ones that are engaging with their target and related companies through humor and spreadable media. Wendy's, Denny's, and Taco Bell are great examples of this. American Express could benefit from a more relaxed and humorous approach to their social platforms rather than the highly professional and unapproachable feel it currently has.



# SEM Plan

Our target audience is young professional millennials and students who would find many of AmEx's features appealing. AmEx traditionally targets middle-aged and mid to upper-class professionals, however, there is untapped potential in reaching millennials who are trying to become financially stable. Our audience is dealing with recurring large costs like student loans, rent, etc. and want to feel protected by their credit card company. According to the 2011 U.S. Census, in the next four years, millennials will become the customer segment with the greatest personal income, growing to an aggregate \$8.3 USD trillion by 2025. At that time, millennials will represent 75% of the workforce and 46% of total US income. As a result, this growing segment of people aged 19-35 will increase their use of cards and related technologies as they grow older—and their expectations around how card programs should work for them differs from previous generations' expectations.

Many of AmEx's services and cards features fit the needs of our audience and directly solves their pain points. This includes the new "Pay It, Plan It" program with allows cardholders to pick and choose which payments you want to pay off at the end of the month. The Contactless Pay also offers our audience convenience and speed they seek in their day to day lives. Our audience also needs to find trust and financial stability in their credit card company. They are motivated by perks like no annual fees and low interest. The "Pay It, Plan It" serves our audience as it is interest-free, upfront fixed monthly fee, opportunity to earn rewards, and can serve as a stepping stone to becoming more financially competent and personally responsible when it comes to banking and credit cards.

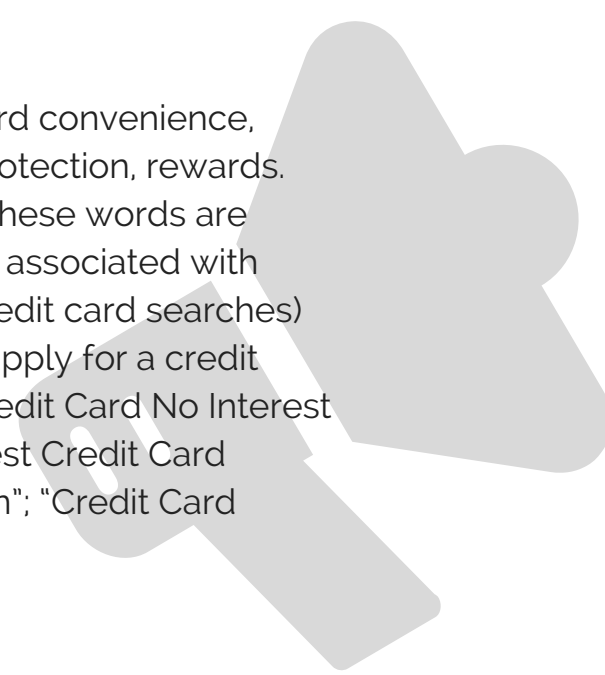


# SEM Plan

AmEx is in a tough position in the marketplace for our audience as many of our competitors like Mastercard, Visa, and Discover all offer student cards and benefits. The challenge will be for AmEx to reach this audience and educate them on the benefits of the Pay It, Plan It offer, rewards cards, Contactless Pay, and other services that are comparable. If they are hoping to gain a larger share of the market, they must work to optimize the landing page for this option and get it in front of millennials. Currently, you can only reach the landing page by searching it on the site. This should live on the homepage in an effort to drive traffic to the offer.

Our goal is to optimize search ranking and rank for more generic credit card searches which we currently do not with paid campaigns. Specifically, drive paid traffic through social media advertisements and AdWords which will be geared towards millennials and on platforms where they can be reached. Through these efforts we will try to redirect users to our "monthly payment plan", Contactless Pay, Delta and/or hotel rewards, or other features.

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S:  
Credit Card convenience,  
speed, protection, rewards.  
(Most of these words are  
generally associated with  
typical credit card searches)  
"How to apply for a credit  
card"; "Credit Card No Interest  
Rate"; "Best Credit Card  
protection"; "Credit Card  
Rewards"



# SEM Plan

## Buyer's Persona

Derek Howell

Age 26

Location: Boston, MA

Married: No

Children: No

Location: Works at a large ad agency but commutes from Brighton

A frequent at the House of Blues in Fenway

Parents recently moved to Florida so he has begun a separate budget to make sure he can visit them from time to time

### Engagement

To educate millennials on how AmEx can protect them and help them achieve financial stability while offering rewards, convenience, and speed

### Conversion

Increase brand awareness through traffic to the website, engagement on social media, and searches

### Awareness

To expose our new audience to AmEx's programs and services that benefit their needs

### Retention

Continually reinforce AmEx's efforts to make their site more user-friendly and interactive as well as informative to the new audience.

### Success!

# SEM Plan

## What are they looking for in terms of keywords?

The consumers are looking for a trustworthy, convenient, and affordable company to help them achieve financial stability.

## What problem are they looking to solve?

A convenient and personalized way to pay off the recurring large costs in their lives like student loans, rent, car payments, etc.

## What things will they search to match their needs?

The consumers will almost certainly search credit card questions or browse credit card company websites to get a vibe from each. Outside of asking friends and families recommendations, they will expect the internet to yield the most helpful results.

## What will they use to compare you to your competitor?

User Interface, Tools available, efficiency, features of services provided by the provider

Testimonials and available resources.

## What sells the product/service to them?

Convenience, cost, and trust.

## What do they do online? Why?

Read reviews from others as millennial tend to trust the opinions of others more than older generations.

| Problem  | Credit Card payment plan          |
|----------|-----------------------------------|
| Research | Monthly payment plan              |
| Compare  | Best monthly payment plan         |
| Buy      | Low-interest monthly payment plan |

| Search Terms  | Websites Visited   |
|---|--|
| Credit card applications; credit card interest comparison; credit card payment plan; credit card protection | Creditcards.com; mastercard.us; cardrates.com; entrepreneur.com; fundera.com |
| Wants   | Needs  |
| Low-interest, rewards, monthly plan   | Convenience, affordable, protection, financial stability                     |

# SEM Plan

|             |                                       |
|-------------|---------------------------------------|
| Ad Format   | Display, online                       |
| Location    | Search engine result pages            |
| Devices     | Desktop, mobile, tablet               |
| Ad Schedule | Daily                                 |
| Keywords    | Monthly payment plan; choose payments |
| Placement   | Social media; google                  |

|                   |  |
|-------------------|--|
| Geography         | Heavy competition in cities                            |
| Keywords          | Crowded field with big 4 credit card companies         |
| Products/Services | Less recognizable services and plans                   |
| Brands            | Brand reputation is mostly negative among new audience |
| Website Structure | Not interactive or user friendly                       |
| Networks          | All  |
| Budget            | \$5,000/day  |

|                        |  |
|------------------------|--|
| Objective and Audience | Increase brand awareness, engage with younger audience |
| Text and Visuals       | Millennials, fun, relatable, humorous                  |
| Ad Idea 1              | Relatable meme about credit card payments              |
| Ad Idea 2              | Clear, concise, visually interesting informative ad    |
| Call to Action 1       | Direct towards Pay It, Plan It landing page on website |
| Call to Action 2       | Register for AmEx card to use Pay It, Plan It program  |

|                |         |                |          |
|----------------|---------|----------------|----------|
| Goal 1         | Goal 2  | Goal 3         | Goal 4   |
| 30% engagement | 10% CTR | 5% conversions | 1% sales |



# Content Plan

| Characteristics   | Goals and Problems  | Desired Change  |
|---|---|---|
| <p>Hates the commute but loves his job</p> <p>Wants to become a home owner in 3-5 years</p> <p>feels like he is finally getting a dent in his student loan payments</p> <p>Is comfortable spending larger amounts of money on experiences</p> | <p>Achieving a healthy credit score for future home</p> <p>Doesn't know which credit cards company to choose</p> <p>Still unsure on whether or not getting a credit card is the right thing while still in debt</p> | <p>Needs to know all options, alternatives, prices, and other considerations in different companies</p> <p>Learn what is involved when opening a serious credit card and what type of dedication it requires, the chances of it becoming a "worth it investment".</p> |

## Steps needed to achieve desired change

Research the success of owning a credit card

Identify time and budget

Explore all card options in terms of companies and separate cards within companies

Figure out how much it would actually cost to own a credit card

Find out what other rewards would be possible for each company/what else he could get

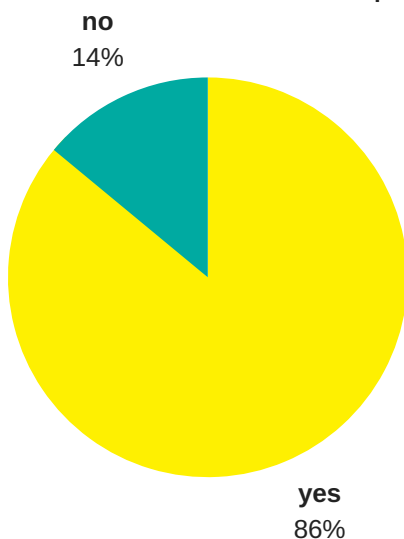
Learn, discuss, decide

# Content Plan

## Message Architecture for American Express

| Simple                          | Inviting and Trusting                           | Successful   |
|---------------------------------|---|--|
| Clean                           | Supportive                                      | will never fail you                                  |
| Streamlined                     | Friendly  | main goal is to have its customers become successful |
| unfussy                         | Relevant  | effective  |
| user-friendly                   | willingness to go above and beyond with helping | prosperous   |
| understandable but not coddling | Unquestioning                                   | profitabke   |
|                                 | Pleasant  |  |

Would you pay more for better customer support?



**“Customers who had the best past experiences spend 140% more compared to those who had the poorest past experience.”**

# SMM Plan

Objectives of using social media:

- Increase brand awareness in a different way
- Create a community with a new target audience

Focus on:



Pin your presale tickets and experiences to the top of page

Cover photo becomes pixelated on mobile

either delete all your "notes" from 2009 or find a way to move them off the top of your mobile page



Promote your @AskAmEx twitter more publically on your main twitter

less text on the video or content heavy tweets, just a hashtag and a tag, let people click on it to figure out what it is

**Heavily promote different things once in a while:**

The traveling photos with the cards front and center aren't bad in any sort of way, but the partnering with Lin Manuel Miranda to help with hurricane relief should have had more than 2 tweets

# SMM Plan

Social Media Influencers/possible  
partnerships:

# BuzzFeed



REFINERY29



Damon and Jo, instagram, 115k  
followers



jackharries

Follow

714 posts

1.7m followers

553 following

Jackson Harries Filmmaker, Photographer, Environmentalist.  
[www.jacksgap.com](http://www.jacksgap.com)



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