

**THE INFLUENCE OF MICRO MOMENTS
ON THE CUSTOMER JOURNEY – AN ANALYSIS OF POTENTIALS**

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1 Introduction

1.1 Problem Definition and Objective

What do you think the thought process is like when a consumer goes and purchases a good or pays for some type of service? Current consumerism is surely different than before due to the increasingly stronger dependence on technology such as the smartphone. The term “micro-moments” was created by Google as an additional approach for marketers to attract and capture the interest of the potential customers using the smartphones (Morrison 2016, p.17). Every time a consumer uses a smartphone or whenever an app is launched, marketers will see this moment as a potential to turn into a micro-moment and push the consumers’ desires towards the direction of buying the product (Huang & Chen 2016). It is called a “micro-moment” because even if a person is just using the phone to check time, this moment can be turned into an action such as an impulse purchase (Neff 2016, p.12). A study in America of 2000 consumers shows that they would do at least three impulse shopping a week, adding up to \$450 a month and around \$5400 annually. When the consumers were asked why they had made such purchases, the most common answer given by 85 percent of the survey respondents was that they were taking advantage of a deal or discount found online or as promotions on their phones (O’Brien, 2018). Data given by the U.S. Bureau of Labor Statistics stated that, the average weekly income of people from 20-24 years old makes about \$525, from age 25-34 makes about \$776, and the age group of 35-44 makes about \$976 (Fontenot, Semega and Kollar, 2018). As impulse shopping takes up a substantial portion of people’s income, this behavior is indeed worth investigating. Charles Jennings, the director of neurotechnology at MIT have stated in an article, “the human brain is composed of around 100 billion nerve cells interconnected by trillions of connections, and these connections can send up to 1000 signals per second”. The article also stated that thoughts are “really just electro-chemical reactions- but the number and complexity of these reactions make them hard to fully understand.” (Dougherty, 2011). If the decision-making processes are indeed complex, then how can people keep making the “mistake” of impulse shopping? Are consumers just that irresponsible or are there some other underlying tactics used by businesses to lure people into a shopping frenzy? Any shopping done with a consumer occurs either with an impulse or this

person is purposefully looking for things to buy. That is how it starts. The aim of this paper will be on two perspectives. First, some human behaviors analysis based on concepts from Microeconomics will be explored to answer the consumer mindset when they are shopping. Then, empirical evidence of tactics used by businesses to attract more customers will be looked at.

What exactly are micro-moments? The process of buying a good can be treated as a journey for a consumer. There are three main components to a consumer's journey. These are the enter/discover, shop/consider, and cart/checkout phases (Glaze, 2016). This journey is further broken into hundreds of smaller decision-making moments. While it is impossible to analyze all of these moments, the four major subgroups are the, "I want to know", "I want to go", "I want to do", and the "I want to buy" moments (thinkwithgoogle, 2016). A decade ago, if people wanted to find out about deals offered in stores, they would have to either wait for the coupon books in the mail or physically go to the store to find out. Nowadays, because of the introduction of smartphones, individuals have access to any type of information right at their fingertips. According to a study done by Columbia University, people are keen to remember where to search for information even when they do not remember the actual information itself (Padala, 2011). Also, from the same study, in a span of just 5 years, 65% of customers now prefer to look up information online than to physically go to a store. These are all amazing news for marketers because there are now more outlets to put ads and discounts on apps and websites to engage and attract customers. They can now connect with the customer's I-want-to-know moment much faster. This is the stage where consumers and businesses will first engage with each other. For the next "I want to go" moment, it can stand as the sequential moment after the "I want to know" moment because naturally, after looking up information on what you want to buy, and if the conditions are right, you would have to go and explore the item in person. Imagine if a person is hungry, the "I want to go" moment will quickly be changed into an "I want to go eat" moment. In fact, the usage of the function "near-me" on Google has double in 2018 compared to when in 2017 (Search Engine Watch, 2018). The "I want to do" moments happens when consumers are seeking for new things to do/buy and how they might go about doing them. Nowadays, with the abundance of DIY (Do-It-Yourself) videos, self-taught cooking and learning videos, consumers are free to explore new activities. In these decision moments, if a customer decides to try

something new, very likely they would need new products and services and therefore companies can again take advantage of these micro-moments (Neuschatz, 2017). Finally, the “I want to buy” moment is when the consumer actually buys a good. However, this is probably the hardest stage to achieve for both consumers and businesses because of factors such as wealth, availability of an item, how the consumer ranks one item versus another etc. As discussed so far, all these micro-moments involve the smartphone in one way or another. Businesses must use this as a tool to connect with the consumers. Because of the abundance of information such as ads and promotions flowing through the users’ smartphones, they are likely to ignore most of them, so therefore marketers would need a winning strategy to attract potential customers (Lawson, 2015). On average, US adults will spend an average of 3.5 hours per day on their mobile devices (Wurmser, 2018). It was also reported that smartphone owners are using over 30 apps per month (Perez, 2016). With mobile device users switching over apps in such a fast rate, marketers only have very little time to capture users’ interest and connect with them via their micro-moments.

1.2 Course of the Investigation

Topic of consumerism is an intersection of several fields. The psychology of human behavior, the business aspect i.e. what companies do to lure people in, the economic aspect that links the human psychology and business together and tries to explain ways of why consumers behave the way they do.

For the paper’s course of investigation, firstly human behavior and strategies used by businesses will be analyzed using concepts from economics. Empirical data will also be offered along the theoretical explanations to reach a more complete understanding of consumer behavior. After that, contemporary consumer behavior will be analyzed along with how it impacts the consumer journey. Several types of micro moments will be discussed along with their importance and potentials, how companies align their strategies along with a few empirical cases of how companies have used them for business growth. Finally, limitations of those will be discussed before the conclusion.

2 Theoretical Background

Companies ultimately would like to connect and convince their potential customers that buying whatever they are selling is the correct decision. However, what constitutes value in the consumers' minds? After all, even if a product is extremely cheap, if it holds no value to a consumer, this item isn't likely to be sold. Therefore, it is important for businesses and marketers to make their potential customers feel like there is value to buying this product during all the micro-moment stages. The study of Microeconomics helps explain how "people make internal choices about the best use of available resources and also the prices that are generated by market exchange." (Salter, 2016). One of the most important concepts in microeconomics is the idea that consumers want to maximize their utility. But before exploring utility, the concept of risk theory will be introduced. According to Nicolas Treich from the Toulouse school of Economics, "risk is a random variable, it is also a probability distribution of outcomes." To buy something is considered taking a risk. To go from never having experienced an item or service and trading in a portion of our wealth in exchange for it almost takes faith, a believe that the transaction is worth it (Bernard, Rheinberger & Treich, 2017). Theoretically, consumers can go and purchase anything they want. For example, if the cup costs a few hundred euros, there is a very low probability that anyone would actually pay for it. If the cup costs less and has a good quality, then it's more likely to be bought. Therefore, products and services are random variables with a probability distribution. Almost all decisions made by consumers involve the future. Any decision a consumer makes is never a stand-alone one (Treich, He, 2017, pp. 1-3). This is because there is a limit on a consumer's wealth. The same exchange that gave this consumer a low utility could give another one a high utility. So, understanding that buying products is comparable to taking risks paves the road to the understanding of how consumers put values in items that they would like to buy. Economists like to use the concept of utility functions 'u' to further explain human behaviors. Utility functions are usually written as $u: X \rightarrow \mathbb{R}$ (Nicholson, 2007, pp. 38-44). This reads as, u is a function such that it takes values from a set (can be anything ranging from various products, services, actions, choices etc.) and assigns these items to a real value, a value of how happy consumers become when they experience this particular item. $u(x)$ can basically be viewed as how much people "like" a good x. And naturally, $u(a) > u(b)$

means a consumer would prefer a to b (Nicholson, 2007, pp. 87-88). A well-known theorem by Debreu states that if preference relation is rational and continuous, i.e. if an item x produces a higher utility than y , it will always produce a higher utility than y and consumers are rational in the sense that they would always choose x over y , then there exists a continuous utility function that represents it (Nicholson, 2007, pp. 87-88). Why is this theorem important? It is because if consumers are rational and acts according logics are satisfied, then they will ultimately choose a transaction that will give them a higher happiness level. This idea can provide businesses the foundation to attract customers. One study shows that returning customers spends 67% more than new customers (Clark, 2017). In fact, this is partially why consumers fall for discounts and discounts. For the same products, if they can get them at a lower price, they will be much happier than getting them at the normal prices (businessblogshub, 2017). Let us see this with a more theoretical perspective. Assume that consumers choose from the bundle of two goods x_1 and x_2 . Also assume that the consumers have only one constraint i.e. their income level, we will call it M . The price of good x_1 is set to be p_1 and the price of good x_2 is equal to p_2 . The consumers can only get the two goods if and only if $p_1x_1 + p_2x_2 \leq M$ because one cannot spend more money than there is. So, combining all of the concepts mentioned above, the problem becomes consumers needing to maximize the function of $u(x_1, x_2)$ with the constraint of $p_1x_1 + p_2x_2 \leq M$. Because these preferences are continuous and complete, by proposition 2.3.9 of the book “The Theory of General Economic Equilibrium: A differentiable Approach” by Andreu Mas-Colell, the utility functions associated with them are differentiable (Mas-Colell, 1990). To see how the maximization function works, first set up a Lagrange multiplier, a strategy for finding local max and min subject to equality constraints (Nicholson, 2007, pp. 36-44). The Lagrange multiplier is called L and in this case $L(x_1, x_2) = u(x_1, x_2) - (\lambda)(p_1x_1 + p_2x_2 - M)$. The first order conditions (first derivative) therefore becomes $u'_i - (\lambda)p_i = 0$ for $i=1,2$ and $p_1x_1 + p_2x_2 - M = 0$. Moving the two terms across and dividing we get $MRS = -p_1/p_2$. Marginal rate of substitution (MRS) is defined as the rate at which a consumer gives up some amount of one good in exchange for another good while maintaining the same level of utility (wikipedia, 2018). So, since in the case of $MRS = -p_1/p_2$, the simple result translates that if the some good is half off for example and let $p_1=1$ and $p_2=.5$. the MSR will be -2. Negative MRS means that the

consumption of one product increases and another one decreases. This means that consumer would need to gain two units of the same product at half price to maintain the same level of happiness. This ultimately means that consumers, in theory, will buy two times as much when there is a sale of 50% off. Here are some empirical evidences to support the theory. In an article it was reported that “more than 165 million Americans shopped in stores and online from Thanksgiving to Cyber Monday, according to the National Retail Federation (NRF).”. Cyber Monday had reached a record \$7.9 billion in 2018 according to the findings by Adobe Analytics. This was an increase of 19.3 percent from 2017. In the same data, the discounts were even lower than in 2017 and the discount periods was longer (Siegel, 2018). In the same article, the author provided data on mobile shopping as well. During Black Friday sale, sales recorded had reached \$2.1 billion from smartphones. This was a 5 percent increase compared to 2017. Lowering prices of goods is definitely one tactic that businesses can use to attract more customers. In terms of micro moments, lower prices will first affect the “I want to know” moment. Lower prices will make the consumers feel like buying something is taking less of a risk. In addition to lower prices, offering the “buy one get one free” is other common tactic that companies will use to affect the “I want to go” moment of consumers. According to the article, “In A Flash: Micro-Moments Can Transform Brands Into Mind Readers”, “instead of offering a discount to a customer, the enticement of an upgrade...may be more powerful” (Holtzclaw 2016). This statement makes sense intuitively. Imagine an avid coffee drinker. Offering this person, a 10% discount may be less enticing to him than a free drink after 10 drinks, because he will get a coffee everyday anyways. On the other hand, knowing that something will be completely free is powerful because this person is driven by his need to get coffee and additionally, fulfilling a short and realistic goal (Holtzclaw, 2016).

Now, expected utility and what tactics businesses are using to affect the micro moments of a consumer will be examined. As stated earlier, all decisions involve the future. Imagine a consumer at time 0 asking the question, “if I get this right now, at time 0, what would my utility be in time 1?” Expected utility (EU) is defined as the summation over all i 's of the product of p_i , U_i , and M_i . In this case, each i is either the i th possible outcome or it can be the i th time, depending on if you're examining the EU of getting multiple items or products or the EU of a

person across some given time period (Nicholson, 2007, pp. 202-209). $U(x_i)$ in this case is the outcome that would have a certain utility and the p is the probability of this case actually happening to the consumer. For example, if an item is outrageously expensive, there will be a very low probability for this consumer to actually buy it. Finally, M is the amount of income available to use to get x_i or how much money a consumer can use at time i . The most important part of this definition is again the utility function. When the second derivative of the utility function is taken, there are a total of three different cases that can happen. First, $U''(x) = 0$ for all x . For example, a utility function like this would be $U(x) = a + bx$. This is a linear function, so the consumer starts with a certain happiness level, called 'a', then depending on the item bought, he will either be more happy (positive b) or he will become less happy (negative b). These consumers are indifferent to uncertainty because regardless of the item they buy, their utility level will only be affected by a fixed amount b . In the second case, the second derivative of the utility function is less than zero. In this case, consumers dislike uncertainty, or in a more formal term found in Economics, this is called risk-averse consumers. A commonly used utility function for risk-averse individuals is $U(x) = \ln(x)$. Here is an example. Let us say a risk-averse individual has one million euros to start with. His starting utility will be $U(x) = \ln(1000000)$, which is approximately 13.82. Now, there is a game where this person will have a chance to win 2 million euros with a throw of a coin. The EU of this game would be $EU = (.5)(0) + (.5)(2000000)$ which is approximately equal to 7.25. For risk-averse individuals, having more will not make them necessarily happier unless there is a high chance of "winning" (Pettinger, 2017). For the final case, $U''(x) > 0$, the consumer likes uncertainty. This case will not be analyzed because businesses will not need to have too many special tactics to attract these individuals. The most difficult type of consumers to sell to are the ones who dislike uncertainty (Nicholson, 2007, pp. 545-551). They are the ones who are the hardest to convince and their "I want to buy" moment is the hardest to get to. What are some of the tactics businesses can use to attract this type of consumers nonetheless? One popular idea is the introduction of some type of insurance. In America and Europe, most goods can be returned within a fixed time period. With this type of insurance, expected utility for any type of consumers will always be greater or equal to zero because if the customer likes the product, then EU for buying this item is positive. On the other

hand, if the consumer does not like the product, it can be returned and there will be no added utility. Another tactic used by companies is a sort of guarantee for future purchases based on how much you buy in present time. According to the article found on the wall street journal website, this type of incentive tactic gives risk-averse consumers an additional sense of control (Lande, 1998). For example, if the customer buys a lot at time 0, he/she will get a larger discount at time 1. This type of program works well because it cuts down the focus of the consumer's I-want-to-know/do moment because a discount for future purchases means the thinking and planning part of buying is already done for the customer and therefore they can focus more on the I-want-to-buy-moment.

One of the most important features of a smartphone is that it's portable. This allows consumers to carry out shopping tasks anywhere they please. However, this also means that retailers can influence each stage within the consumer decision-making process and have large consequences on them anywhere (Gilani, 2011; Shankar, Kleignen, Ramanathan, Rizley, Holland & Morrissey 2016, pp.37-48). In the past, a common marketing strategy for retailers was to send SMS messages to consumers. This was viewed as invasive and had negative influences on the brands (Lee and June 2007, pp. 798-814). Nowadays marketers have adopted the new locational approach to create micro-moments for the consumers. Marketers are sending out personalized, location-based deals and notification from brands that the customers desire. The consequence of this approach is that it makes the consumers feel special and they will be more enticed to engage with the brand (Yang and Kim 2012, pp.778-789). This gives the consumers a sense of empowerment. This feeling of empowerment can then turn into a form of insurance and security (Nicholson 2007, pp. 545-551). This positive emotion can contribute to a purchase decision and can provide a sense of trust to the market because of the transparency of prices (Pescher, Reichhart and Spann 2014, p. 43). As mentioned above, providing future security and discounts can attract even risk-averse consumers. This tactic has large financial gains for retailers because as mentioned above, returning customers tends to spend more. Reaching customers through technology and mobiles are effective and contemporary ways to help build these relationships (Malthouse and Shankar, 2009, pp. 105-107).

3 Analysis/Work on the Problem

To understand holistic overview of underlying impressions of micro-moments, how they are influencing decision-making and where they can be mapped to customer journey, we will first analyze consumer behavior changes in recent times, their effect on consumer journey then we will look at various micro-moments categories and classification basis, some empirical observations when companies were able to influence consumers.

3.1 Recent changes in consumer behavior and their impact on consumer journey

The current consumer has an increasingly strong dependence on technology, which is ingrained into everyday lives, including shopping, changing the retail landscape and consumer behavior (Carlyle et al. 2012; Anuja and Kumar, 2018). Mobile devices have altered user behavior: in the way they interact, socialize, and purchase. (Ghose et al., 2013).

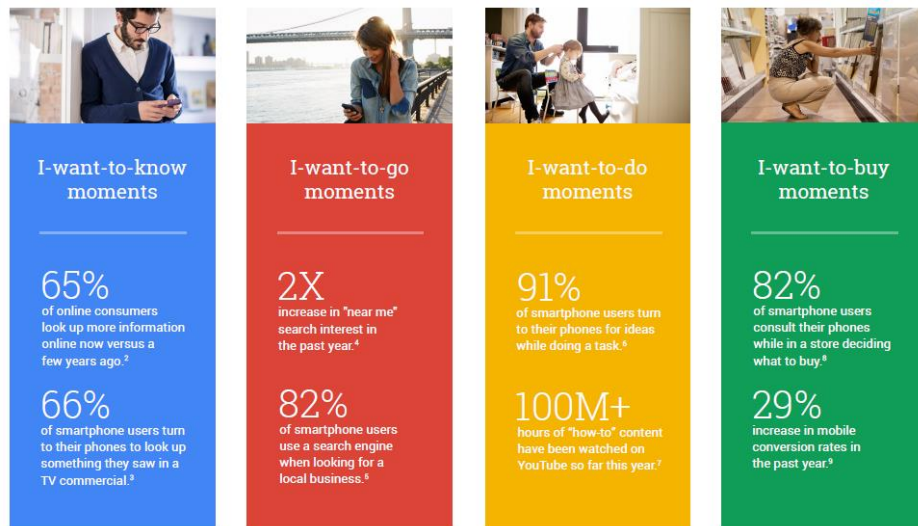
“A simultaneous usage of several media formats and devices is a behavior leading to a ‘glance culture’ where users split their attention among varieties of condensed media forms” (Avci 2013, pp 177-189). This has led to reduction in average attention span of digitized customer to only 8.25 seconds in 2015 from 12 seconds in 2000 (Microsoft Canada 2015). “The decisions are often made in less than five seconds of these moments hence True View has become popular recently, a format that allows the audience to skip the pre-roll after five seconds if they are not interested (Hilker 2017) for instance, a promotion video in the beginning of chosen video on YouTube” (Becker 2018, pp 17).

One of the most important goals is reaching target audience at the moments they are open to be influenced and motivated towards purchase decision (Samarhan 2016; Court et al. 2009). For many years, these moments were understood through a funnel where users evaluate several potential actions and reduce the number of alternatives, choosing one desired action at end (Court et al. 2009). The path of user experience is less linear and far more complicated as it is formed of various micro-moments of user experience (Bilos et al. 2016).

3.2 Micro-moments categories and associated empirical observations

As depicted in below figure, micro-moments which leads to purchase decisions and preference shaping are classified in four broad categories along with associated empirical evidences of consumer behavior in distinct contexts (Ramaswamy April 2015).

4 New Moments Every Marketer Should Know



Source: Thinkwithgoogle 2015, 4 new moments every marketer should know. Available from: https://www.thinkwithgoogle.com/_qs/documents/646/4-new-moments-every-marketer-should-know.pdf

Also, there are some other types of micro-moment, for instance, I-want-to-show moments, based on user-generated content such as social media posts (Jørgensen 2017). This trend has recently been observed that people, when extremely delighted with a product or service offering, want to share it online and like a loyal customer, they often recommend it. Making use of these moments, businesses can save a lot of efforts and costs involved in gaining word-of-mouth publicity. Also, based on media consumption, some other micro-moments are I-want-to-watch or I-want-to-listen moments, when consumers have willingness to watch some movie or video show or to listen to some song or recorded talks/interviews/lectures, in their response to the Fear of Missing Out

(FOMO) effect (Anderson 2011). Showing relevant advertisements to consumers in these moments can have significant impact on business gain because of intensive consumer interests.

Types of search queries can also be used to decide classification of micro moments, for instance, the five auto moments depict how brands need to prepare for the people who want to purchase a new car. These are: which-car-is-best, is-it-right-for-me, can-I-afford-it, where-should-I-buy-it, am-I-getting-a-deal moments (Mogensen 2015). Similarly, four travel moments have been identified, as based on phase of travel: I-want-to-get-away (dreaming), time-to-make-a-plan (planning), let's-book-it (booking), can't-wait-to-explore (experiencing) (thinkwithgoogle 2016).

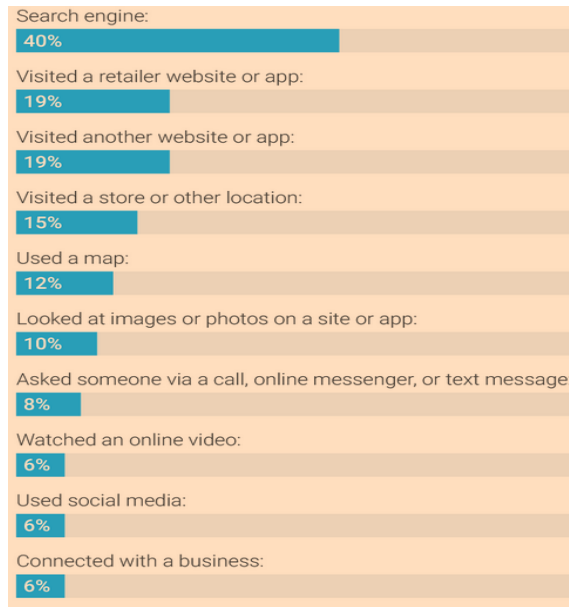
3.3 Why are micro-moments important?

- Tendency of people to reach their phone when in need of something

Because whenever a person needs something at any moment, their first action is to turn to their phone to search information, with 87% of mobile users having this tendency (Gevlber 2016). The brands can make use of search to make an early impression and get into the consideration when people are starting to form opinions (Gevlber 2016).

As demonstrated in below figure, people when in need of anything, reach out to a combination of online platforms such as search engines, websites, applications, maps.

How needs are addressed



Source: Thinkwithgoogle 2016, Mobile has changed search intent and how people get things done: New consumer behavior data, image. Available from:

<https://www.thinkwithgoogle.com/consumer-insights/mobile-search-consumer-behavior-data/>

- Tendency of consumers to remain connected with brands in consumer journey phases Consumers like to stay connected with their brand in all phases of customer journey (Singer 2018). As high as 64% of all in-stores sales are influenced by digital routes, 90% searches for what time does store open/close take place on mobile, and 44% of in-store buyers visited the site within 7 days of purchasing (Insightinnovation 2016).

3.4 Business strategies to optimally utilize the potentials of micro-moments

Even though companies have realized importance of micro-moments, still they are not yet able to optimally use these moments. Only 26 percent of marketers have necessary data to find customers' moments of need, while only 27 percent have a system to effectively deliver advertisements in any identified moment, and just nine percent can measure them. Overall as a whole, only two percent marketers have all the necessary elements to fully take advantage of the micro-moments (Forrester Research, Inc 2015).

Recommended methodologies for brands to be better at using micro-moments:

- To analyze company presence for relevant searches along phases of consumer journey
- A comprehensive yet easy-to-find, easy-to-use and engaging content
- Personalization and customization with optimized digital performance
- To understand buyer personas, customer journeys and be able to anticipate needs

- To analyze company presence for relevant searches along phases of consumer journey
Companies should analyze integrated data from diverse types of category-relevant searches, including search keywords, topics and the most popular questions related to their product and find out their share of intent, i.e. how many times the brand was there as a fraction of all searches (Adams et al. 2015). They can use search engine optimization techniques to increase brand presence and awareness.

- A comprehensive yet easy-to-find, easy-to-use and engaging content
“Consumers gravitate toward brands with snackable, educational content - not brands giving the hard sell.” (Adams et al. 2015). The brand should look if the content is omnichannel and easy-to-consume on mobile and if it answers customer curiosities, and addresses concerns to a good extent by analyzing what consumers want to learn about products (Adams et al. 2015). Also, they can make use of rating the content by actual consumers whether it is useful to regularly create and optimize content. Brands can make use of various technical advanced features such as live-chat, video-chat and chatbots to satisfactorily answer preliminary user concerns. This can help company save efforts and costs involved with solving complaints for trivial issues. Also, whenever user puts up their concerns, they should be quickly able to identify underlying problem and address it fast. When a brand’s site or app makes it easy for a smartphone user to find answers, 69% of those users are more likely to actually buy from them (Adams et al. 2015).

- Personalization and customization with optimized digital performance

Companies must focus on increasing personalization, for instance using location profile of users, which can help users to find nearby stores with in-stock inventory (Adams et al. 2015). 61% of smartphone users are more likely to buy from companies whose mobile sites or apps present location-based content (Adams et al. 2015).

- To understand buyer personas, customer journeys and be able to anticipate needs
Businesses should work to analyze customer data in such a manner that they can bring up useful insights to classify distinct target customer groups and understand customer needs in a better way by inferring the intent and context of how customers are trying to find their product to eventually develop constructs for customer journeys through online as well as in-store consumer surveys and brainstorming to anticipate needs because customer journeys have become non-linear in recent times (Bilos et al. 2016), which has raised the consumer expectations to get the best product in real-time (Adams et al. 2015).

3.5 Empirical evidences from consumer behavior to re-align business strategies

- Be there all the time, internationally with mobile first strategies (Adams et al. 2015).
65% of smartphone users agree when conducting a search, they look for the most relevant information regardless of the company presenting the information (Adams et al. 2015).
Moreover, 90% of smartphone users are not certain of the specific brand they want to buy when they begin looking for information online. (Adams et al. 2015)
- Be useful, offering the right easy-to-consume content for real needs delivered fast, with, optimized services for mobile having inventory available online (Adams et al. 2015).
50% of consumers who conduct a local search on their smartphone visit a store within a day, and 18% of those searches lead to a purchase within a day. (Adams et al. 2015)
- Be quick and frictionless. Testing website speeds to make improvements, eliminating long-winded steps are proven strategies to be quick. (Adams et al. 2015) 60% of users say that they make purchase decisions quicker than earlier. 29% of users immediately switch to another site or app if it does not satisfy their needs (Adams et al. 2015).

- Be accountable, move beyond the last click, measure digital's impact on store visits and sales (Insightinnovation 2016). Companies should attempt to measure impact of their digital services on in-store visits and serve customer in all phases.

3.6 Few case studies of companies leveraging micro-moments

- Automobile industry
- Insurance industry
- FMCG industry
- Travel industry

- Automobile industry

FIAT automobiles deployed online and mobile search ads on category terms like “small car” and “city car” to increase brand awareness to eventually drive sales. On desktop, ads took people to the company's online car configurator, while on mobile, the ads pointed people to the nearest dealership, where they could see and buy the car in person. As tremendous results, 127% increase was observed in unaided recall, which led to 120% year-on-year growth in sales, making FIAT 500 an outstandingly successful car in America (Adams et al. 2015).

- Insurance industry

Progressive Corporation observed a remarkable seven-fold increase in claim submissions and a 35% rise in the start-to-finish rate for claim submissions in the app when they were able to anticipate that filing a claim on mobile was primary need for their consumers and fixing their 24-step long claim filing process to just five screens (Adams et al. 2015).

- FMCG industry

Unilever analyzed search term data with Google to predict hair trends and consumer behaviors. Based on insights, Unilever's “All Things Hair” YouTube channel created new content providing simple, credible answers to consumers in their I-want-to-do hair care moments. As a result, their channel became the #1 hair brand channel on YouTube in just 10

weeks, and within a year, the channel amassed over 50 million YouTube views! Unilever was there fifty million times when people wanted help with their hair (Adams et al. 2015).

- Travel industry

Almost 90,000 U.S. passengers are stranded every day due to flight cancellations and delays. The Red Roof Inn marketing team developed a way to track flight delays in real time and triggered targeted search ads for their hotels near airports, saying message “Stranded at the airport? Come stay with us!” They utilized let’s-book-it moments delivered with high relevance to people’s needs. The result was a remarkable 60% increase in bookings across non-branded search campaigns (Adams et al. 2015).

4 Implications/ Micro moments in Action

4.1 People’s evaluation of their purchase decisions ‘in-the-moment’

Google says that online consumers aged between 18-34 buy more expensive product from the information gathered through browsing. Using mobiles, consumers can search the product and compare it with other products and make a decision based on it([Gavin Llewellyn](#) 30 Jul, 2015).The marketers must utilize these moments by providing timely and relevant information which is product details, reviews and testimonial([Gavin Llewellyn](#) 30 Jul, 2015)

4.2 Problem solving on the spur ‘in-the-moment’

If the consumer needs something in a sudden, they will take their smartphone and start searching for it.Google found something interesting, they search for stuff online in unexpected place- 39% in the kitchen; 28% in the car; 21% in the bathroom. ([Gavin Llewellyn](#) 30 Jul, 2015)

Here search is the key consideration,the marketers must ensure that the user experience a smooth mobile browsing experience during the whole process the customer under goes([Gavin Llewellyn](#) 30 Jul, 2015). The user experience and shopping process must make things easy for the consumer, that means finding product easily and ordering it online([Gavin Llewellyn](#) 30 Jul, 2015)

4.3 Peoples visualization of huge goals within moments

People used to spend dedicated research time for buying technology, car, house etc. These days research conducted found that it is done in stolen moments. For example :during the waiting time in queue, lunch time break or while in bus or train station(Gavin Llewellyn 30 Jul, 2015)

The studies from google found out that the queries using mobile for calculating Mortgage have grown 66% from last year.This increased the demand of research tools such as “on the go”. (Gavin Llewellyn 30 Jul, 2015).As mobile became a part of the body for the majority of population people keep searching for new things .If the marketers are considering the situation as an important opportunity for successful business. The companies should keep thinking what will be the best service they can offer to the consumer which satisfy their needs and they can buy experience it without complication(Gavin Llewellyn 30 Jul, 2015)

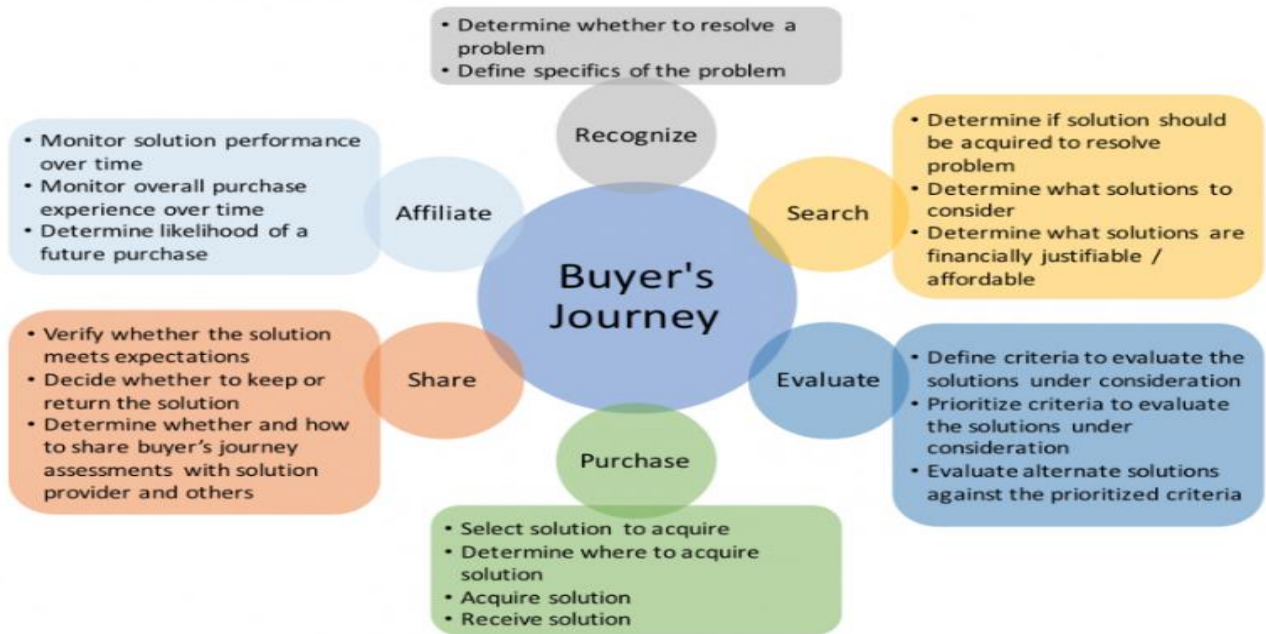
4.4 The micro-moment action plan

For the successful usage of micro moments we need a perfect action plans. Based on the studies done by Google the following are useful action plans:

1. Make a moments map

To map the moments we need to observe the customers journey of purchase. The marketer should identify what made the consumer to visit the site(Arjan Dijk, Tommy Wiles ,August 27).What made him to buy from his website while similar products are available in other markets, What made him to leave the website without purchasing the product? How to hold the customers with company’s journey. Identifying all these points helps to develop a good strategy for success(Arjan Dijk, Tommy Wiles ,August 27).

Mapping of customer's journey



(Source: Frank Grillo, 29-05-2017 Available from

<http://www.marketingjournal.org/rethinking-retail-from-micro-moments-to-mega-experiences-frank-grillo/>

2. Understand customer needs in-the-moment

Some of the customers have the idea about what they want to buy while some others browse through the product and buy it spontaneously. To utilize both situations successfully, the marketer has to think from the customer's side and make all the browsing and ordering experience faster and easier. He should display his product with attractive content and pictures.

3. Use contextual signals to deliver the right experience

Use of contextual signals helps to know about the interest of a customer where he goes for shopping, which websites he goes through and based on his interest, marketers can connect with them and provide customized services (Arjan Dijk, Tommy Wiles ,August 27).People consider the context as very important than past years and they have expectation to receive relevant messages from them. Using contextual signals help to do it better (Arjan Dijk, Tommy Wiles ,August 27).

4.5 Stabilizing micro moments

To mobilize and stabilize the users using micro moments the data displayed should be mobile friendly. Following the guidelines mentioned below gives positive results

- Being there for the users always

Majority of the customers are not committed to branded products. They keep browsing the products and if they find some products interesting they will order the product(Srilakshmi ,05 Jul, 2016). These are the moments the marketers have to use it well by providing most attention seeking content(Srilakshmi ,05 Jul, 2016).Keeping the presence without fading away by using organic and paid methods will bring larger level output. For example the product which is marketed in Facebook have high sales rate as the presence of the product is experienced by the user. Being there when the consumer needs information is assisting them in their decision making process. The mobile friendly websites, landing pages ads and content plays a key role in attracting customer's. (Srilakshmi ,05 Jul, 2016).

2. Providing users the information they need

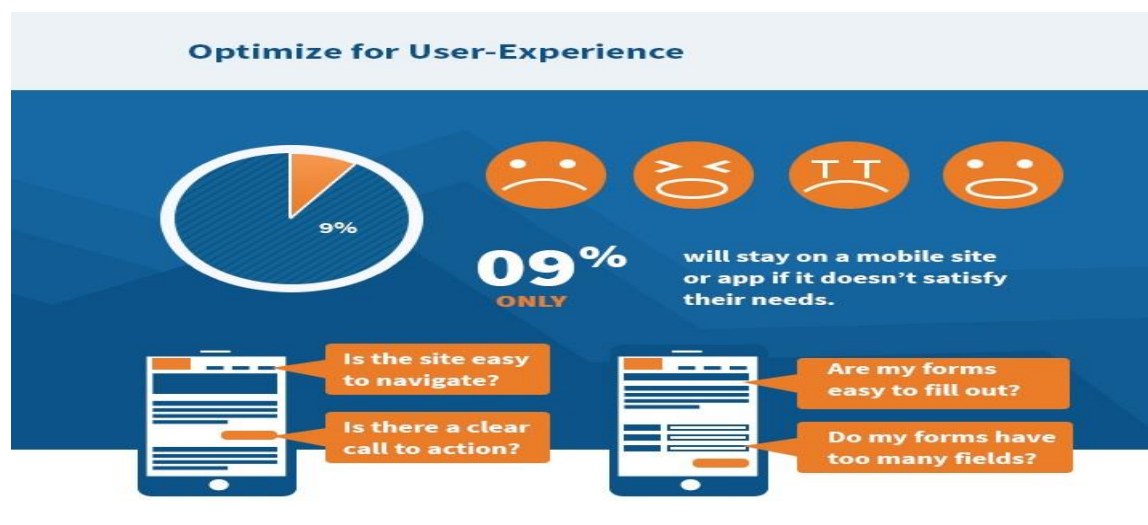
In order to make the users client the marketers have to do creative plans, the users are uninstalling many application and bounce rate of the website is increasing. The reasons for this failure is it doesn't meet the 4 micro moment's ([Srilakshmi](#) ,05 Jul, 2016).Every time when the consumer search for a product and buy it from your site he is picking the brand over other thousand brands. To maintain this do a research of their browsing history, keywords, location and time of search and based on this create a micro moment strategy

3. Catching up with users' speed

The users don't stay longer in the mobile site and application if it takes time to load. The loading speed of the website play an essential role in customer comfort level .Considering the following steps can improve the performance of the website

Keep it simple

Using forms unwantedly and longer steps to finish the activities can be boring for the customer. Instead of making a difficult path for the customer's journey the path should be made simple and interesting. It should be easy to navigate, Putting call option instead of displaying phone numbers, linking address with Google map are few example



Source: Optimization for user easiness ,Advice local

Available from: <https://www.advicelocal.com/blog/mobile-micro-moments-infographic/>

Foresee users' expectations:

Understand the user's needs in advance, add drop down menus to display information, enabling auto fill form save the time of the consumer. Find out the past browsing history and display the product based on the history. All these things provides the user a smooth experience.

- **Making content visible**

People search for a product in search engine and browse the first two or three website and buy the products. They consider the first provided results are relevant information. It's very important to display the company's website in the beginning of search results. Search engine optimization is done to display the website in the beginning of search result (Constant,May 30,2017).

Use all the online tools available to increase the presence. Google provides Google business platform to show the business presence in global level. Collect online reviews for the website. Once a product is delivered to the consumer request him for feedback. His feedback will stay online and website will get good ranking. Monitor the Google analytics to evaluate the outreach of website

- **Test and optimize**

The data collected are used to provide personalized customer experience. Whatever we try we cannot expect 100% results as the behavior of the user is unpredictable. But understanding from the experience and evaluating what worked and what doesn't worked is testing and optimizing. Each and every time the strategy needs to be changed based on the behavioral change of the customer(George Levric,August 17).In the long run

measuring and reviewing micro moment strategy will help to update and change according to the trends.(Constant,may 30,2017)

4.6 Limitation while using Micro moments

Although micro-moments have been useful for both organizations as well as for customers. However, it comes with trade-off of going to a deeper extent in reaching out to customer, which can be concerning for privacy concerns of users. This totally depends on cultural background and personality of users if they accept intrusive marketing by companies wholeheartedly in these moments because many times, consumer can be just collecting information, with having no willingness to buy product immediately or even in near future. Also, collecting too much personal data about customers can lead companies into troubles of data protection and security as not all companies are good enough to deal appropriately with user data because companies share data for marketing purposes. Not all of the customer's don't like to get monitored by someone. It's intruding their privacy. They feel unhappy when the system display the sales message of product he had browsed few days ago.

5 Conclusion

The overall aim of this paper is to explore the influence of Micro moments in customer's journey. This paper helps to have a better understanding of customer's journey and the usage of micro moments for successful business. Two third of world population are using mobile devices, the usage of mobile had influenced human behavior in socializing, finding new data and buying products. In this paper the human behavior and strategies used in business are analyzed using the concepts of economics. The study done here shows micro moments are intent-rich moments which influence the decision making in a customer journey. During this moments the expectation of users are high and those who satisfy their expectation will have successful business (Sridhar Rama swamy/april2015).The paper provides an insight of various studies done on user micro – moments to specify the importance of micro moments in modern marketing. The case studies done during this research shows the tremendous success obtained after utilizing micro-moments. The studies suggest to use the various online tools to increase the online presence which gather

the attention of consumers. Providing them the service without lake of time catalysis their interest towards company. The online reviews collected helps to gather higher number of customers. An attempt is taken to provide an overview of recent studies from various sources about the changes in online user experience.

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Appendix

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2 Theoretical Background.....	Sumnima Tandukar (217203447)
3 Analysis/Work on the Problem.....	Aditya Mehta (218203372)
4 Implications.....	Anish Girijashivaraj (216203710)
5 Conclusion.....	Anish Girijashivaraj (216203710)