

Small changes that win more customers

Digital transformation for small business doesn't need to be complex to be effective. Small improvements to checkout, onboarding, and follow-up can significantly improve customer acquisition and retention.

This guide shows where friction typically occurs, how it impacts customer behaviour, and practical ways to improve performance without overhauling your systems.



Who this guide is for and why it matters

If your business has been operating for several years, growth often looks different.

You likely already have:

- Consistent demand
- Established systems
- Customers moving through your pipeline

The constraint isn't awareness. It's how efficiently your systems convert and support that demand.

Across SMBs:

- Customer acquisition remains a top challenge
- Many businesses want to improve how they use technology, but aren't sure where to start

In this context, small operational improvements can have a disproportionate impact. Not because they change your offering, but because they reduce operational friction where customers hesitate, delay, or drop off.



The misconception: digital transformation equals big change

Digital transformation for small business is often treated as a large, disruptive project.

But in practice, the most impact comes from refining what already exists.

The goal isn't to rebuild your systems. It's to:

- Remove unnecessary steps
- Improve speed and clarity
- Reduce operational friction in everyday processes

This is what makes it easier for customers to move forward, and for your business to scale without adding complexity.

Where friction costs you customers (and what to do about it)

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Discovery: When first impressions create doubt

At this stage, customers are deciding whether your business feels easy to engage with.

Common friction points

- Slow page load speed
- Poor mobile usability
- Unclear pathways to take action

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Why it matters

Research from [Google](#) shows that as page load time increases from 1 to 3 seconds, bounce rates (people dropping off your website) can increase by up to 32%.



Practical steps to improve discovery on your business website

Check your page speed

- ✓ Use: <https://pagespeed.web.dev>
- ✓ Aim for: load time under 3 seconds on mobile

What to fix first

- ✓ Large image sizes → compress images
- ✓ Too many scripts/plugins → remove unused tools
- ✓ Poor hosting performance → review your provider if needed

Mobile-first check

- ✓ Open your site on your phone
- ✓ Can a customer understand what to do within 5 seconds?

These small changes help improve customer acquisition by increasing the number of users who stay and engage. For a broader look at how high-performing businesses optimise their online experience, see our guide to [proven ecommerce strategies that support conversion and growth](#).

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Example: Australian ecommerce brand improving first impressions

Australian jewellery brand Medley upgraded its ecommerce site to improve performance and usability, resulting in a faster and more responsive customer experience.

→ **The result:** A smoother browsing experience made it easier for customers to explore products and progress through the site.

Source: [Swanky](#)

2

Decision: When customers abandon

We've already seen in the discovery stage that friction shows up clearly in bounce rate data. At this stage, it becomes even more visible in conversion behaviour (directly impacting whether customers follow through or drop off).

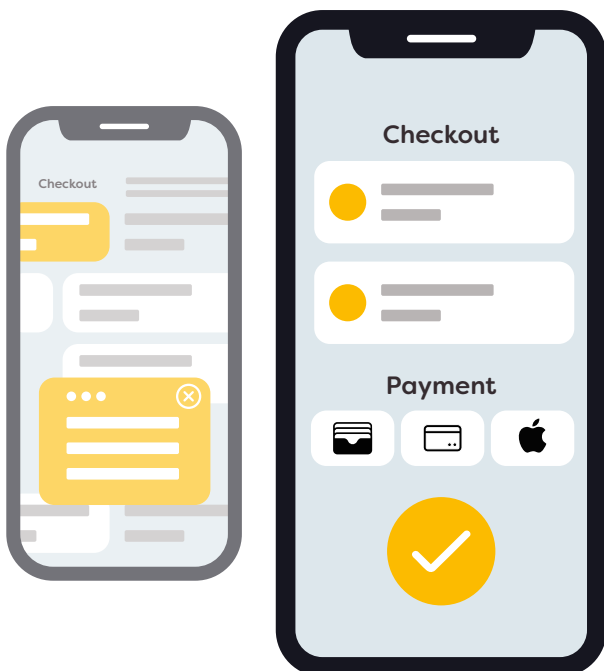
Common friction points

- Complex checkout processes
- Forced account creation
- Limited payment options
- Unexpected costs at checkout



Why it matters

According to the [Baymard Institute](#), average cart abandonment rates sit around 70%, with complexity and friction as leading causes.



Practical steps to to improve checkout on your business website

Reduce steps in checkout

- ✓ Remove unnecessary fields
- ✓ Enable guest checkout

Improve payment experience

- ✓ Offer familiar payment methods customers trust - Visa, Mastercard, Amex, Click to Pay, digital wallets like Apple Pay and Google Pay
- ✓ Use secure, tokenised payment flows so customers don't need to re-enter details

To understand how newer tools are improving security, reducing failed transactions, and streamlining checkout, read our blog on how [payment technologies are making transactions faster, simpler, and more reliable](#).

Make pricing clear upfront

- ✓ Don't introduce fees late in the process

Improving this stage is one of the most direct ways to improve customer acquisition outcomes.



Example: Australian business improving checkout conversion

WA-based vehicle hire company Raw Hire simplified its online booking process, increasing conversion rates from 1.14% to 3.73%.

* **The result:** Fewer drop-offs and more customers completing their booking.

Source: [Scott Shorter](#)

3

Post-signup: Where retention and referrals are shaped

Once a customer commits, the experience immediately after matters more than most businesses expect.

Common friction points

- Manual onboarding steps
- Delayed confirmation
- Inconsistent communication
- Payment processes that require follow-up



Why it matters

Research from PwC shows that 32% of customers would stop doing business with a brand they loved after just one bad experience, making consistency immediately after signup critical.

Practical steps to improve onboarding and retention

Automate confirmation and next steps

- ✓ Send immediate confirmation emails
- ✓ Clearly outline what happens next

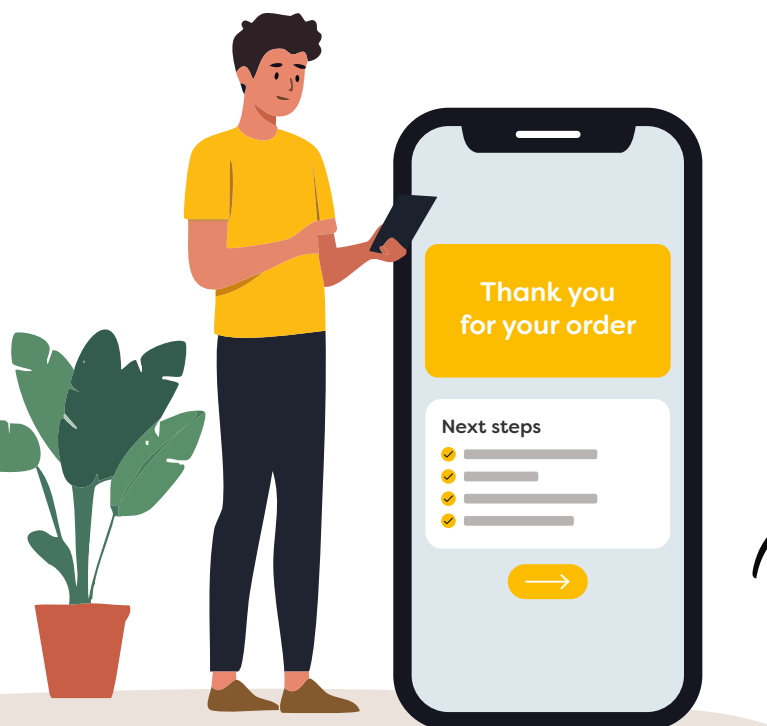
Introduce automation where possible

- ✓ Automated follow-ups
- ✓ [Recurring or scheduled billing](#)

Reduce manual admin

- ✓ Ensure customer data flows between systems (CRM, accounting, payments)

These improvements help reduce operational friction internally while also improving customer acquisition through a smoother experience.



Example: Australian retailer improving customer experience through personalisation

Australian online retailer THE ICONIC improved its customer experience by investing in more personalised communication and engagement across channels.

The result: Increased conversion rates and a reduction in unsubscribes, showing how a more relevant and consistent customer experience supports both acquisition and retention.

Source: [Inside Retail](#)

The role of automation in scaling without more work

As customer volume increases, manual processes start to create bottlenecks.

Automation helps by:

- Reducing operational friction across workflows
- Reducing effort per customer
- Improving consistency across touchpoints
- Allowing staff to focus on higher-value work

This is particularly important for businesses where growth is limited by internal capacity, not demand.



A practical way to approach improvement

Rather than treating this as a transformation project, approach it as a series of small changes.

1

Step 1: Identify friction points

- Where do customers drop off?
- Where does your team spend the most time?

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Step 2: Prioritise high-impact areas

- Checkout
- Onboarding
- Payment collection

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Step 3: Implement one improvement at a time

- Reduce steps
- Introduce automation
- Improve speed

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Step 4: Monitor results

- Conversion rates
- Time to payment
- Customer drop-off points

This approach allows you to gradually reduce operational friction while continuing to improve customer acquisition.



Bringing it together

You don't lose customers because of your product. You lose them in the moments where the process feels harder than it should.

For mature businesses especially, growth is often about removing those moments.

Digital transformation for small business is most effective when it focuses on small, practical improvements that reduce operational friction and improve customer acquisition at scale

Key takeaways

- ✓ Friction, not demand, is often the real growth constraint
- ✓ Faster, simpler experiences directly improve conversion
- ✓ Automation helps reduce operational friction and scale efficiently
- ✓ Checkout and onboarding are the highest-impact areas
- ✓ Small changes can significantly improve customer acquisition

Reflection

Where in your current customer journey do customers slow down or drop off, and what's one step you could remove this month?



Acknowledgement

Eway acknowledges the Traditional Custodians of Country throughout Australia and recognises their continuing connection to land, waters, and community.

We pay our respects to Elders past and present.

About Eway

Established in 1998, Eway is a trusted online payments provider helping over 97,000 businesses across Australia and New Zealand accept and manage payments with confidence. Acquired by Global Payments in 2016, Eway delivers flexible, award-winning solutions that make it easy for businesses to automate payments and integrate seamlessly with their existing systems.

With more than 250 integrations, simple and transparent pricing, and robust cybersecurity and fraud protection tools, Eway enables merchants to offer safe, reliable, and frictionless payment experiences for their clients. Backed by local, practical support, Eway is designed to deliver real value for money while supporting sustainable business growth.

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