



**X L E R A N T**

*Budgeting Brief*

# THE FINANCE EXECUTIVE'S GUIDE TO EASE-OF-USE

*Avoid the blind-spots in budgeting and forecasting software  
selection to ensure high user adoption and long-term utilization*



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## INTRODUCTION

**“If the user can't use it, it doesn't work.”**

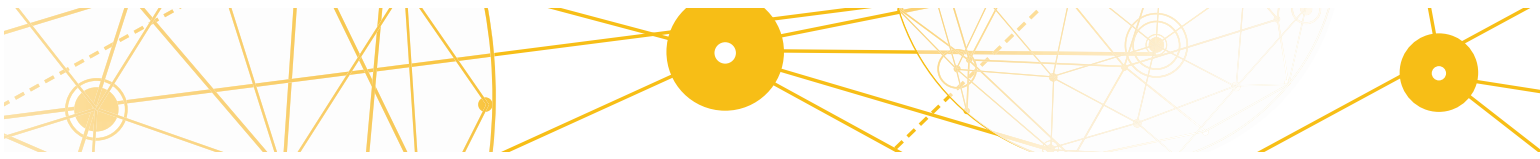
*~Susan Dray Ph.D., President of Dray & Associates, Inc. and recognized leader in usability, human factors, and human-computer interaction*”

Take a quick search around the Internet for articles on corporate budget planning (or take the pulse around your office), and you will quickly discover that the mere thought of budgeting typically evokes feelings of “dread,” “drudgery,” “stress,” “frustration,” and “procrastination.” The problem lies in the process: **it isn't easy**, so people don't want to do it. And finance teams are taking notice.

Earlier this year in [BPM Partners' 2015 BPM Pulse Survey](#), responders in the finance sector were asked to prioritize the importance of several attributes relevant to budgeting software vendor selection. **The top choice across the board? Ease-of-use.** It ranked higher than categories such as finance self-sufficiency, integration with existing systems, price, delivery platform, and vendor size and viability.

Ease-of-use – how usable and accessible a system is, and how well it functions for all users (not just the core finance team) – can have a significant impact on everything from the initial implementation and adoption process to the long-term success of the software.

In this brief, we will review the business value of including ease-of-use in your budgeting software evaluation process and provide strategies to help your organization focus on the most important elements to find a good fit.



## IN SEARCH OF A SOLUTION:

In a study on the process of business [software buying trends](#), [Capterra](#) found that “71% of software buyers turned to their colleagues and peers for recommendations.”<sup>2</sup> So we thought we’d ask some experts too – and brought together a panel of financial leaders to discuss the value of **ease-of-use in budgeting software selection**. This group of experts shared real-world knowledge about their experiences in procuring and implementing easy-to-use budgeting software – and also lessons learned about software options that weren’t quite so user friendly.

As Director of Budgets and Accounting for over 25 years prior to her promotion to Controller at Northwood University, **Cheryl Warner** has extensive experience on the real-world benefits of ease-of-use in budgeting software. Cheryl decided to take on the challenge of finding a better solution for both the finance team and the budgeting managers at Northwood after years of “fighting” the uphill Excel spreadsheet battle:

*“Our CFO didn’t like that it took me so long to compile the budget. It took two weeks just to build the templates. Then I had to email them back and forth; compile the spreadsheets; proof for broken formulas, links, math, and number errors; and finally put them into one master spreadsheet. It was a lot of effort.”*

Cheryl also knew she needed a solution that would work for everyone at Northwood University, including less tech savvy end-users, like athletic coaches.

*“We had to purchase something that would be easy for our athletic coach, and he’s not looking at the computer unless he’s looking at game highlights or game stats. A coach isn’t familiar with Excel, so I knew we had to shy away from Excel look-alike solutions. We needed a system that even our coaches could use with accuracy and ease.”*

**Minden Dickson** has spent most of her career in the real estate industry, with the past 11 years with Hunt Companies, a privately-owned organization focused on development, investment, management, and financing of real estate – where she serves as the Director of Financial Planning & Analysis. Minden acknowledges that keeping employees

involved in the budgeting process has been a struggle. “Nobody at Hunt wanted to do budgets; we needed a solution that would be easy and quick.”

Hunt Companies’ previous software was purchased because it looked like Excel, and the finance team thought it would be a new and improved version of a familiar platform. As it turned out, the implementation was difficult and the software ended up being complicated, especially for end-users who infrequently accessed the system; it was a huge learning curve each and every time they logged in. Minden began her search for an easier solution, this time armed with better knowledge of what she wanted from the software – and also what she didn’t want.

**Craig Schiff, CEO of BPM Partners**, has spent more than 30 years focused on budgeting, forecasting, consolidation, reporting, and analytics. Craig offers this simple tip for weeding out less-than-ideal products in the vendor selection process:

*“When you’re evaluating a system, what is one of the initial ways to tell if it’s going to be easy to use? **Ask to drive the demo.** Good vendors will let you do that, and you’ll be able to see firsthand how user-friendly the system really is. While you are driving, if you are able to move to the next step in the process without significant training or prompting, then you’ll know it’s a fairly easy-to-use system. And your end-users will likely think so too.”*

Of course, budgeting software selection is about more than just ease-of-use – and most finance teams have a long checklist of “must-have” features they would like to see in that demo. So how does ease-of-use stack up in the search for features?

## FEATURES VS FUNCTIONALITY

“Features are meaningless. They mean nothing to users. A coherent product user interface is the product to users.

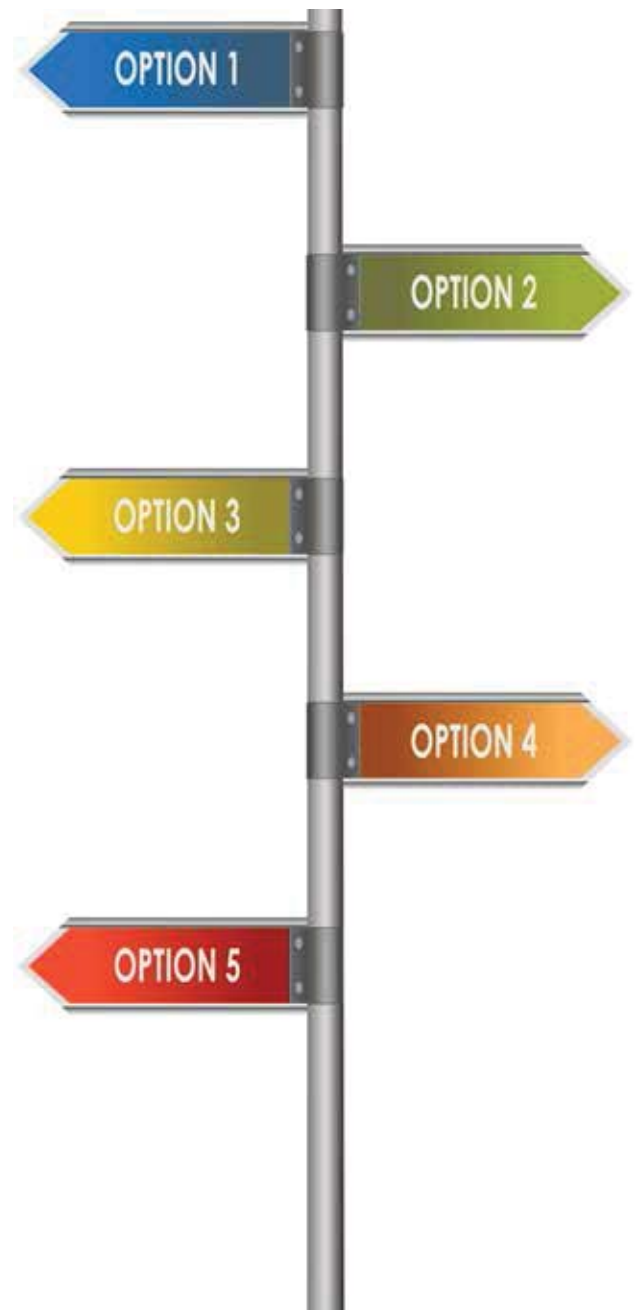
~ Kim Goodwin, Creator of UX teams and author of *Designing for the Digital Age*³

Which is more important: features or functionality? Familiarity or ease-of-use? If one is not well versed in software purchases, it's easy to get caught up in features lists. And some finance teams gravitate toward the familiarity of Excel-like products because that is what they are used to.

Cheryl speaks to her experience: “*You have to look at the whole picture. I think you have to look at what you need it to do, and I think one of the things I preach around here is don't take what you already have and duplicate it. How do you make it better? Don't just duplicate a process. It doesn't get you anywhere. Just because that's the way we've always done it, doesn't mean it's the way we need to do it in the future.*”

Minden reflects on the struggle to find balance: “*Unless you've gone through this process a few times, it's hard. I think people get really hung up on, 'Well, what are the features? What exciting things can it do?' But you have to ask yourself a couple of things: How much do you need that, and how much are the users really going to use it? I compare it to buying a car. You want the moon roof and heated seats (and it can be a beautiful car). But if it's super unreliable and broken down and in the shop all the time, you're not going to want it, no matter how beautiful. That's something you have to think about in software too, like **how often are you going to be on the phone to tech support**... There are some systems out there that are pretty robust and do a whole lot of things, but sometimes you end up with all these features and it's just too hard for people to use.*”

One area all of our panelists agreed on are the “budgeting blind-spots:” key areas which are often not asked about, or not explored enough, before a purchase. Areas that can turn into a nightmare if ease-of-use is not considered...





## AVOIDING BUDGETING SOFTWARE BLIND-SPOTS

### »»» IMPLEMENTATION

- Is the process fully and clearly documented?
- How long does implementation really take?
- Are all costs obvious?
- Who will be doing the implementation, the vendor or an outsourced agency?

Minden explains: *"It's something that you maybe wouldn't think about as you're sitting there in the demo, but you need to ask how hard this thing is going to be to implement. Our implementation experience with our previous vendor was horrible. We sent reams of information, all the accounts and the cost centers, and we had many meetings with these people, and in the end they outsourced the implementation to a third party. So the third party didn't get all the stuff that we had already gone through, and it was a disaster. It took forever. It was a rocky implementation, and that was no fun. I was very, very disappointed, and I felt like they wasted our time."*

### »»» TRAINING

- How long does it take to train finance administrators?
- How long does it take to train end-users?
- Is the training customized for different use cases?
- How easy will it be for you to train new people, or will you always have to contact and pay the vendor to do that?

Craig suggests asking vendors about their training recommendations early on in the procurement process. *"If they tell you that end-users will need three days of training, obviously it's not a very easy-to-use system. On the other hand, it could be a very powerful system with many features, and if you need that, then it's a tradeoff. But for most people who are focusing on budgeting, forecasting, and planning, the training should be very quick."*

Cheryl describes her training process: *"We scheduled four or five training sessions for people to attend. And we let people who didn't know software take it multiple times so they would feel more secure. Since that initial rollout, I do one-on-one trainings with people. It's so simple. A lot of times, they don't even need the training."*

### »»» MAINTENANCE

- How easy will it be for you to maintain the system?
- What are the things that you have to do to keep it running?
- Will you need help from your IT department?
- Will you have to rely on the vendor?

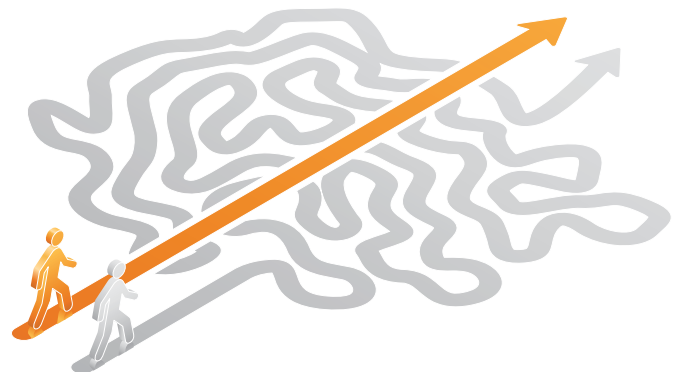
As Minden says, *"I just hate it when you have to wait and wait and wait – when you're relying on somebody else to do everything. It's quicker when you can control the whole thing. You can decide when to do it, what you're doing, the whole bit."*

### »»» HELP AND SUPPORT

- What is the help desk like?
- How quickly can you get an answer?
- How quickly are defects addressed and remedied?

Cheryl notes: *"In terms of help and support, self-service is important. Are there helpful FAQs, or can you get someone on the line to get your problems solved quickly? It's good to ask these sorts of questions in reference checks."*

There are other critical aspects of ease-of-use that are often overlooked during product selection – but once implementation, roll-out, and ongoing maintenance are underway, their importance becomes painfully obvious. Let's take a look at 10 essential points to consider during the search for easy-to-use software, including valuable comments and lessons learned from our panel members.







## 10 ATTRIBUTES TO LOOK FOR IN BUDGETING SOFTWARE SELECTION

### 1. IS IT ENGAGING?

**If we want users to like our software, we should design it to behave like a likeable person.**

~ Alan Cooper, American software designer, programmer, entrepreneur, and author<sup>4</sup>

You want your staff to actually use the software you've purchased for them, right? Offering the promise of a worthwhile, engaging, enjoyable experience (even though it's a required part of their job) does significantly increase engagement. The software you provide should be pleasant and satisfying to use with a well-thought-out visual design. And these qualities must be appropriate to the task at hand, relevant to the individual users, and meaningful in context.

**When budgeting software is engaging, it is much more likely to be used to its full potential,** which means your budgeting process will be better able to help you achieve your organization's goals.

### 2. IS IT EASY TO LEARN?

**It is far better to adapt the technology to the user than to force the user to adapt to the technology.**

~ Larry Marine, user experience strategy, research and design consultant and author<sup>5</sup>

**A good system is one that anyone can pick up and start using with minimal training.** An ideal system will also allow users to build on their knowledge without additional effort. Since users are often in the system infrequently during the budget cycle, the interface should provide guidance and allow them to build upon the patterns that are standard in the industry with consistency and ease.

Learning will go on for the life of a product, so new functionalities must be easily assimilated and allow for expanded scope of work, exploration of new options, and changes in workflow or processes.

Cheryl Warner comments on the quick learning curve of Northwood University's new easy-to-use budgeting system: *"I explain the views - the expenses are organized by category. We haven't needed to create any cheat sheets. Even with our 10% turnover rate, I don't hold training sessions any more. It's intuitive. You can see what you need to do. Teaching someone is very easy. It literally takes a few minutes, and they are off and running."*

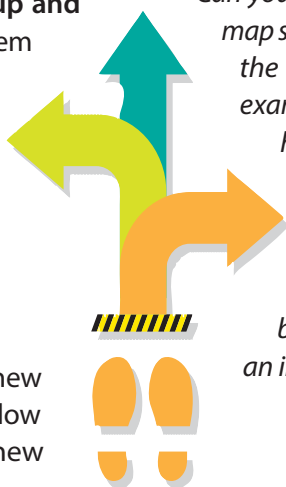
### 3. IS THE INTERFACE EFFECTIVE?

If a system is truly easy-to-use, you really shouldn't be thinking about the system at all. And the more informative the interface, the fewer problems users will have while working within it. Choices should be presented to the user in clearly understandable ways, with task-appropriate terminology stated in familiar language.

Craig Schiff posits: *"Is the interface intuitive? Can you look at it and figure out what's going on and what you need to do next? When you want to look for a piece of data, can you look for 'August sales actuals' versus 'August budget'? Or do you have to look up sales by cell ID, row, and column in particular sheets? I hope not, because that's not the way most people think when they're looking for business information."*

The best software solutions incorporate a task-oriented workflow to help users navigate through the process. Minden Dickson values a system that is logically organized:

*"Can you find what you're looking for? The system's budget map should lay it all out for you. You should be able to have the flexibility to approach it any way you want. For example, it should lead you through the head count and help you think about what you need to do in regards to current staff reviews, new hires, pay increases, and such. I don't want to get phone calls from people saying, 'I hate this system. It doesn't work.' I'd much rather hear, 'You know what? I hate doing budgets, but honestly this system is very easy.' That's an indication of a very smart purchase."*





#### 4. DOES IT CREATE EFFICIENCY?

A well designed interface results in greater efficiency – less time and effort spent on navigation and action choices. **Users will be able to think more about the numbers when they don't have to spend time figuring out how to use the software.**

Cheryl Warner speaks to the efficiency of her new budgeting solution: *"There are users who can sit down and complete a budget in two hours or less because they now have all of the supporting detail right there within the system, without having to search for it."*

Minden Dickson also appreciates the value of efficiency: *"It's great to know that if you just read what's on the screen, you're going to be fine. We are no longer getting calls from people complaining, 'Okay, I'm completely lost.' The system should walk you through exactly what you need to do – if you've got a product that's easy for the users, then, you know, it'll just make their lives (and yours) a lot easier."*

In regards to efficiency, Craig Schiff brings up the issue of **system unification**: *"Most people won't think about this from an ease-of-use perspective, but it is very important: organizations really do need a **single solution for budgeting, planning, modeling, reporting, forecasting.**"*

Why is unification of systems important? If a vendor has multiple modules, they may not look and feel the same, and users will have to work hard to integrate them. For example, to look at actuals versus budget reports, users may have to integrate data from two or three different modules. It ends up becoming an IT implementation, which takes time and effort. In contrast, if there is just one interface to learn, the whole process is streamlined and more efficient.

Craig adds: *"Does the vendor sell modules? Or is it a single solution? Now sometimes they break it up from a pricing standpoint into separate modules, but it is still really a single solution that shares the same database, the same user interface, and that's just fine. **It is important to ask vendors if their modules have been acquired through acquisitions.** When you look at some of the larger vendors, they may have acquired budgeting from here, financial reporting from there, and the modules do not look and feel the same. So it's very important that you evaluate this – the ideal solution is a single unified system."*

#### 5. DOES IT OFFER GUIDED ANALYSIS?

Guided analysis means providing users with appropriate help in understandable language. A system should alert users to the consequences of their actions, such as budget impacts from a new hire or inputting dollar amounts in excess of last year's budget. The intent is to help users think critically about the numbers they are entering.



*"If you're just keying something into a spreadsheet cell," says Minden Dickson, "you don't have any kind of analysis right there to help you decide, 'Is that really what I wanted to do?'. With a system that offers guided analysis, when you key in that you want to add a new hire in June, you will instantly see the impact on your budget and comparisons to your forecasts, and you can make thoughtful adjustments. It gives users a whole lot more information than an Excel type of interface."*

Cheryl Warner agrees. *"Guided analysis allows me to go into a meeting and speak to the numbers with certainty, 'Well, what happens if we don't hire this person until December?' I can show the impact right away. It helps with the prevention of errors because it forces you to stop and think about what you are doing. It makes things much easier."*

**Systems that incorporate guided workflow not only show you where you are, but will also ask you questions that lead you to the right place.** Craig Schiff explains:

*"As you're preparing a budget, the system might ask you how many people you're planning to hire this year, and then it will automatically set up the buckets for you to enter data for those 10 new hires, or whatever it might be; and it will make sure your responses and information are complete by prompting you through that process."*

**Here's a simple test** you can perform when evaluating software systems for guided workflow capabilities: During the demo, are you able to see your status at all times? Does the interface clearly show you where you've come from, where you are, and where you need to go next? If so, you are looking at a system that provides some level of guided analysis.



## 6. IS IT GEARED FOR A RANGE OF USERS?

**The most useful systems are powerful enough for advanced users and easy enough for less sophisticated budget holders.** It's a bit like layers of an onion. The often-used and most required elements of the software sit on the outer skin, where they are quickly found and easily accessible. The more complex functionalities are further down in the layers of the onion, easily available to those who wish to dig deeper.

Cheryl Warner explains how different types of people use Northwood University's budgeting system: *"Some people simply put the numbers in and move on. More sophisticated users are in the system more often, and they make more notes. Some will document everything within the system, which is impressive. They like having the ability to leave a trail – to remind themselves what they were thinking at the time they entered the information. When a product is designed to be easy, users become comfortable with the system and are often inspired to do more with the data."*

Minden Dickson gives examples of the variety of users at Hunt Companies: *"We have people who are budget deputies simply assisting on budgets; we have people who are the budget holders with access to payroll information as well; and then we have people who are doing review and approval. So, if you've got a budget system that looks like Excel with 100 line items arranged down in rows – just because it's easy for finance staff to understand doesn't mean it will be easy for your different types of budget users."*

While Excel does not function well as a stand-alone budgeting solution, Craig Schiff believes in the importance of a system's ability to **leverage Excel's useful features, such as data analysis**, for those individuals in the organization who are familiar with it and comfortable using it.

## 7. IS IT RELIABLE?

Reliability is the next crucial element of great software. A software product can have a great features list, be supported with excellent help, and be easy-to-use – but if it's not reliable, then those benefits become irrelevant. Reliable software is software you can use and know that it isn't going to crash or give you incorrect or invalid information. **The system should be designed to eliminate the possibility of taking incorrect or invalid actions, so you can trust that your numbers are right.**

Cheryl Warner recounts her IT department's hesitation to purchase a new system and how the promise of reliability won them over: *"IT did not want to be involved. They did not want to support another software. They just didn't want us to do it. But when the IT director agreed to test it, and when he couldn't break it, he became fully supportive."*

Cheryl goes on to describe her need for a more reliable system than Excel: *"With Excel things often get overlooked. With 110 users, and that means 110 cost centers, everybody has 40 or 50 account numbers. That adds up to more than 100,000 account numbers I have to review. When you're in Excel, you can make a lot of mistakes."*

Minden Dickson describes the **correlation between reliability, ease-of-use, and confidence**: *"You have reliability in the numbers when you can easily see how they're derived. That's really important. If you have a system that's very complicated and you can't understand how you are arriving at the numbers, then how can you have any confidence in the numbers? When you are thinking about buying software, look for products that will give you confidence in the numbers and the ability to say, 'I know my numbers are because of X, Y, and Z.'"*

## 8. DOES IT PROVIDE TRANSPARENCY?

How is the system using the data and producing the numbers? This is the concept of transparency. People should be able to see as much or as little data as they want and have the ability to dig through the details. **When there is transparency throughout the whole process, people will have all the important pieces right at their fingertips.**

Cheryl loves the transparency and accountability that her budgeting solution provides: *"We know where the numbers come from. We know where they are going. And we know how and where to track them. We can actually look at all the moving parts because it is a totally transparent process. Our budget managers are becoming more sophisticated users who want more data because they understand how to get access to the information they need."*

*"You don't want a system that's trying to be opaque," says Minden Dickson. "It shouldn't have a lot of verbiage that only an IT person can understand. Everyone needs to understand how the system is using the data and how it's producing the numbers."*





## 9. IS IT SELF-SERVICE?

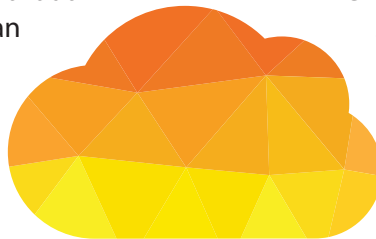
Self-service is an interesting aspect of any type of software. How much can the user do themselves without having to contact finance, and how much can finance do without having to contact IT or the vendor's help desk?

### A good self-service model should do a number of things:

- Users should be able to quickly accomplish tasks with a minimum number of clicks.
- Users should be shielded from underlying complexities unless they want to dig down and perform more complex tasks.
- Users should be able to run instantaneous reports in a format that makes sense.
- Users should be able to perform analysis, data input, and data review through a straightforward, guided process.
- The system should give users enough information to remedy most problems on their own.

*"I hate waiting for IT or for somebody else to fix something," says Minden Dickson. "I would rather fix it myself if at all possible. If there's a problem, if there's an issue, I need the system to tell me exactly what's wrong – not just flash an 'error' message."*

Cheryl Warner notes that a self-service system promotes self-sufficiency: *"Previously, budget managers relied on me for everything. Now I never really have to get involved until it's ready to go at my level. The system allows users to handle all of their tasks very self-sufficiently, and they don't really ask for much help. We may talk technicalities of programs from time to time, but getting the numbers in there is never an issue."*



## 10. DOES IT OFFER THE CONVENIENCE OF THE CLOUD?

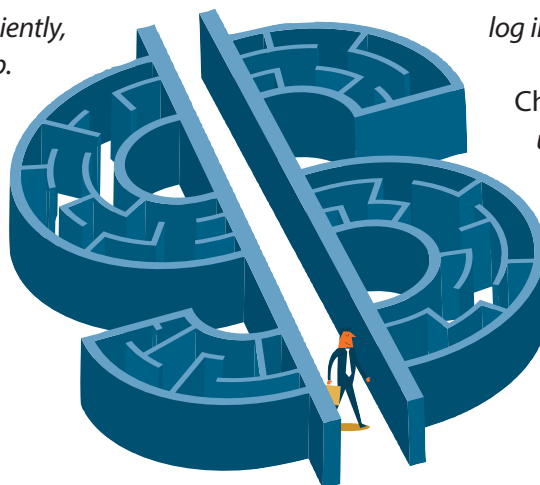
Perhaps the single greatest benefit of cloud-based technology is that it can be accessed **anytime and anywhere**. Software upgrades are provided by the vendor and backups happen automatically in a secure data center, so no involvement is needed from IT staff. And products that are built from the cloud-up (as the saying goes) have a more fluid interface and more modern conventions than older systems.

*"Cloud-based systems are much easier to implement," says Craig Schiff. "It removes the whole step of physically setting up the system on your server, and most importantly of having to keep it up to date every time a new version comes out, putting it on the server and rolling it out to everyone, and so on and so forth. Another benefit of cloud solutions is that they are newer to the market; they've been developed in the past several years, so that means they have a much more modern user interface. They think in terms of consumer applications and things people are used to from their cell phones and tablets, which makes it easier for people to just pick it up and start using it."*

Minden agrees that a cloud-based system is great for her organization: *"People are traveling all the time. This is a real estate development company, so hardly anybody's in the office. In fact, we have people who never work in an office. So the fact that they can log in from anywhere is very helpful. And it makes collaboration easier too. Teams can spontaneously get together in a room and bring it up on the screen and just log in and get started."*

Cheryl adds: *"I love having automatic updates instead of waiting for IT to perform periodic installations."*

Of course no discussion of the value of ease-of-use could be complete without an examination of the bottom-line business benefits of including this criteria in your purchase decision.





## FIVE TOP BENEFITS OF A BUDGETING SOLUTION WITH HIGH EASE-OF-USE

### 1. BETTER THINKING = BETTER BUDGETS

When you have an effective and engaging solution, your users are able to think more deeply and more accurately about their numbers. With detailed, bottom-up thinking and guided analysis, it will be easier to understand the real impact of new revenue streams, the true costs of new initiatives, and the actual effectiveness of your budget.

Craig makes a note about the **importance of collaboration**.

*"If the system facilitates the ability to collaborate, then the whole budgeting process can be better. Say that sales can now collaborate with service and manufacturing as they're planning how many units they're going to sell, as opposed to the heavily manual process that used to take place. If the software enables better thinking through collaboration, that's a huge plus in terms of ease of process for the entire budgeting system."*



### 2. INCREASED OWNERSHIP OF THE OUTCOME

True ownership happens when users can stand by their numbers, and everyone up the line understands where the numbers came from. Research has shown that there is a direct correlation between participation and sense of ownership.<sup>6</sup> With greater participation through self-service budgeting, an individual's thinking and planning will be better, resulting in a stronger sense of ownership of the outcome.

Industry studies over the past five years have shown that **poor user adoption is one of the main reasons why software projects fail**.<sup>7,8</sup> If people find a tool too difficult to use, they'll simply abandon it. In order to achieve high user adoption, with users taking ownership of their numbers and effectively managing their budgets, financial software must adhere to the principles of ease-of-use.

### 3. HONEST DATA

The increased transparency that comes from a solution designed with ease-of-use will cause people to play less games and eliminate the 'that's not my number' excuse. Access to honest data allows for well-informed decisions and the ability to solve problems quickly and based on reality. This makes it easier to adhere to the strategic plan and to perform more accurate planning and forecasting.

### 4. TIME SAVINGS & REDUCED FRUSTRATION

When a system is faster and simpler to implement, you are up and running quickly and can begin to get value for your investment sooner. When a system is easy-to-use, training and re-training due to inevitable staff turnover can be handled by the finance team. When the finance team can control the whole thing, they don't have to wait for anyone to get the information for them, to fix things for them, or to change things for them – they can do it themselves and get on with their jobs.

And since budget season is often not a time that staff looks forward to, a system designed for ease-of-use means less frustration and less time wasted with the mechanics of the tool – so that you can have more time for meaningful conversations about the things that really matter to move your business forward.

### 5. HIGH VALUE FOR DOLLARS INVESTED

A key component of great software is the value you get for your investment. Ease-of-use affects value throughout the process:

- When maintenance is self-serve, the cost of the solution comes down.
- When training is easy and can be accomplished in-house or via a simple cheat sheet, the cost of the solution comes down.
- When you don't have to dedicate a lot of full-time employees in finance and IT to maintaining and overseeing the system, the cost of the solution comes down.
- When you can make changes yourself and not have to contract with the vendor, the cost of the solution comes down.



## ABOUT XLERANT

At XLerant, ease-of-use is one of the core tenets driving all of our development decisions, and we were excited to see ease-of-use called out as a top criterion in the 2015 BPM Pulse Survey.

Our thanks goes out to our panelists for candidly sharing their budgeting software experiences, from past lessons learned to vendor selection tips, and everyday use-case scenarios:

- **Minden Dickson**, Director of Financial Planning & Analysis, Hunt Companies
- **Craig Schiff**, CEO, BPM Partners
- **Cheryl Warner**, Controller, Northwood University

And we both support and aspire to Cheryl's philosophy: *"Users teach me things. They find things I haven't encountered and show them to me, and then I can share them with someone else."*

XLerant provides **cloud-based** budgeting, forecasting and reporting solutions designed with **easy-to-use** interfaces that make a complex process accessible for finance teams and budget managers alike. XLerant's software-as-a-service (SaaS) solutions serve **small to mid-size** enterprises who value **collaborative environments** as an effective way to engage employees and achieve their strategic objectives. The company's premier product, BudgetPak, has been recognized for outstanding usability, **quick implementation** and **exceptional support**.

To learn more about XLerant, visit [www.xlerant.com](http://www.xlerant.com) and follow @XLerant.





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