

PETE WILLIAMS

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SENIOR UX DESIGNER

# USER EXPERIENCE DESIGN PORTFOLIO

August 2017

# ABOUT ME

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I'm an enthusiastic UX designer who specialises in design and research for complex, interactive digital products and services.

My last two projects were a trading platform and HMRC's corporation tax filing system. Those are the scale of problems I like to tackle — Sales and marketing websites aren't really my cup of tea.

This has led me to specialising mostly, but not exclusively, in financial services and the public sector. Working on large projects has given me much experience of working in modern Agile environments, embedded in multidisciplinary Scrum teams.

I consider myself a well-rounded UX designer with ample experience of both research and design — from diary studies and lab-based user research to sketching and developing highly interactive and technical prototypes.

For me, the research side of things is not only crucial but often it's also the most interesting part. I love the thrill of coming up with innovative solutions to a problem, but most of all I like spending time with users and working out what makes them tick.

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CV available at <http://cv.petewilliams.info> (PDF)

# CLIENT LIST

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INCLUDES AGENCY WORK



# DESIGN PROCESS

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The process I follow largely depends on the project at hand and exactly what is required. However at a high level, most projects tend to follow the same design-thinking model.

The model, adapted from The Design Council's Double Diamond model, shows the four key phases of the process — Discover, Define, Develop and Deliver. These activities consist of two different types of thinking - divergent and convergent.

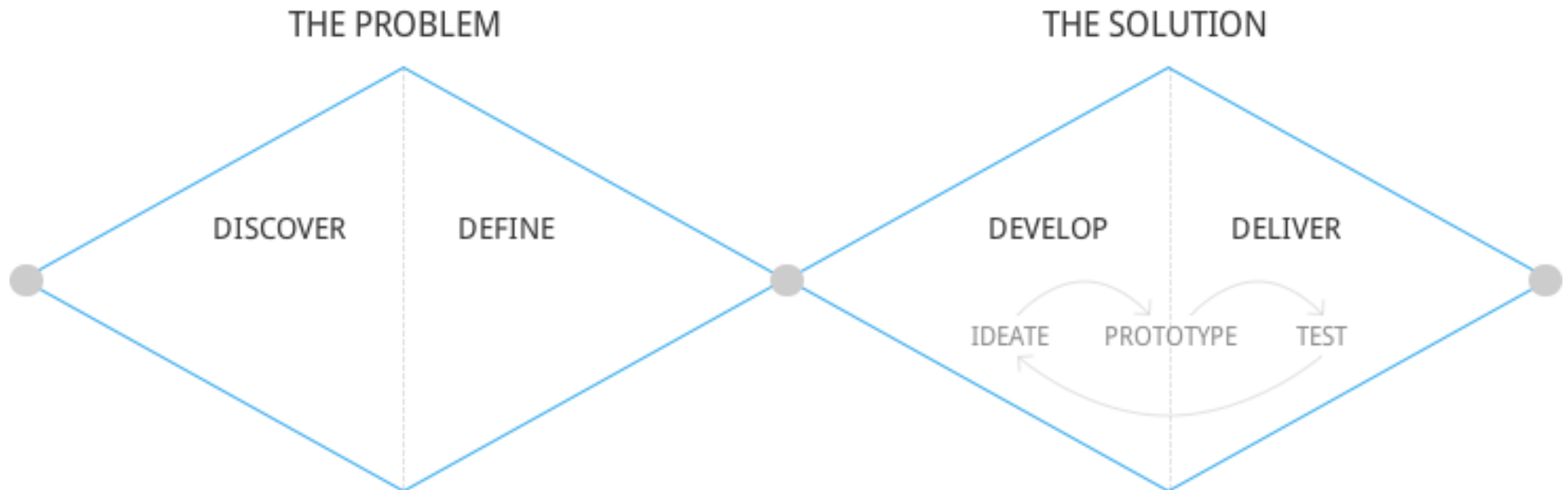
**Discover** - A divergent and exploratory activity which uses research to gain insight into the user and business needs in order to identify a number of opportunities for innovation.

**Define** - A convergent activity which defines exactly which problem(s) we are trying to solve by aligning user needs to the needs of the business and understanding where the greatest value lies.

**Develop** - A second divergent activity in which multiple solutions to the defined problem are developed, prototypes and evaluated.

**Deliver** - Finally converging on the best solution, working out the low-level details and working with the developers to deliver it.

The last two phases typically go through an iterative cycle based on testing.



# CASE STUDIES

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# IG - TRADING PLATFORM

## CASE STUDY

### ABOUT THE PROJECT

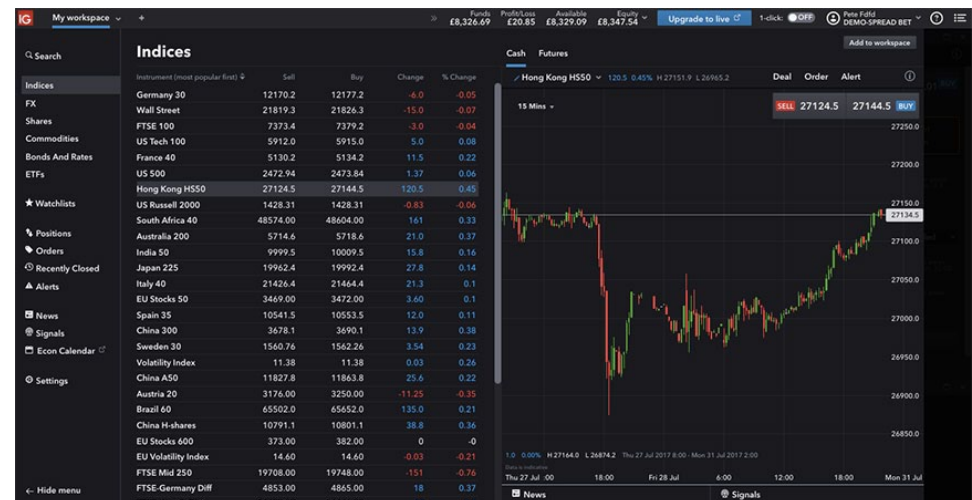
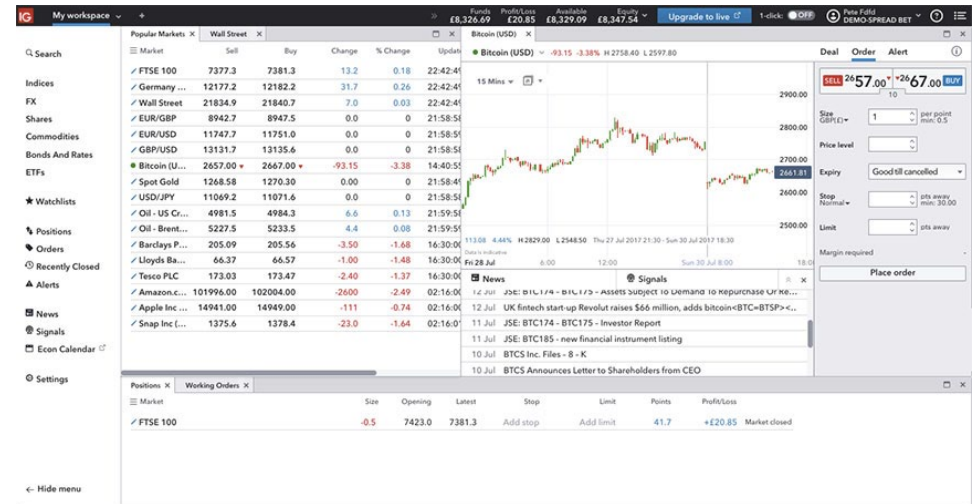
IG are the leading provider of financial spread betting and CFD trading. Their existing web trading platform was starting to show its age and the competition were catching up. IG wanted to solidify their place at the top with a new trading platform more focused around a trader's needs.

I was originally bought onto the project on a 6 month contract to work in a scrum team who were to define the overall paradigm and structure of the platform — would it be a fixed layout or customisable, how would you customise it, how would the navigation work, and so on.

I ended up being promoted to Lead UX and stayed over 2 years, looking after all aspects of the platform. As such, my work involved both developing and maintaining a long-term vision for the future of the platform, along with sprint-based work solving specific user needs with the team.

There were many challenges involved, not least the complex nature of the subject matter and designing for a massively diverse range of users.

Although development continues, the new platform has been released with excellent results — users are trading more and to a higher value.



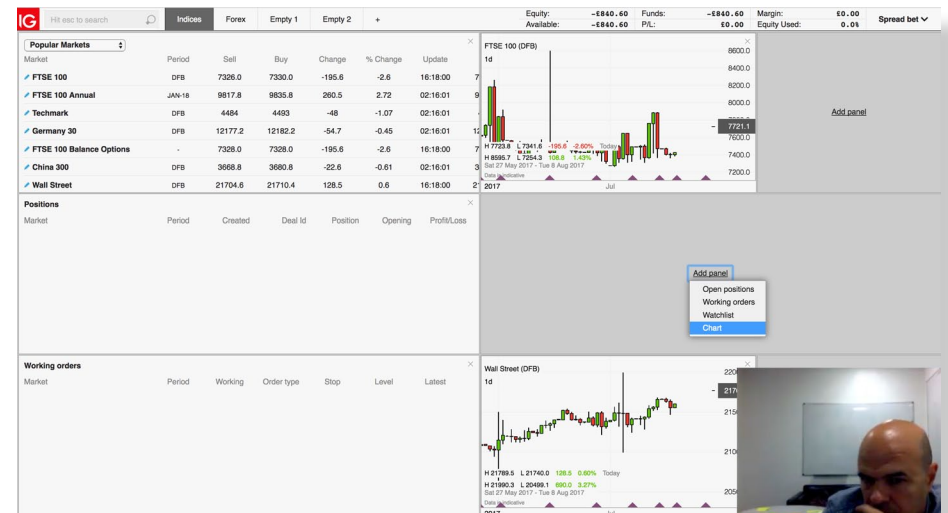
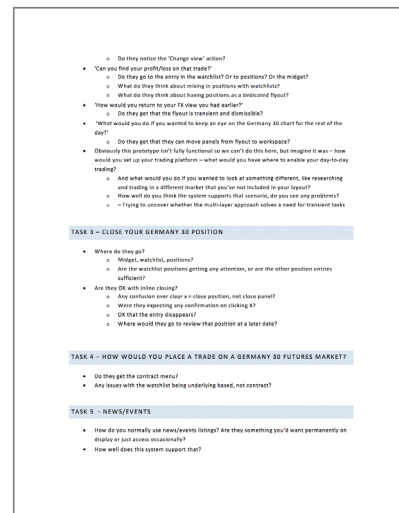
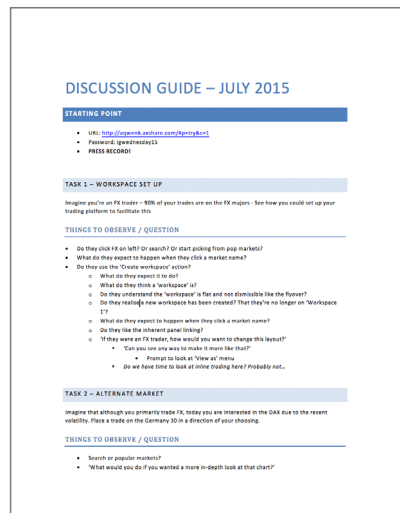
## RESEARCH

I came into the project mid-discovery phase to find an Alpha was under development which was largely based around assumptions rather than research. The project also appeared to lack a long-term vision.

To address this, I organised a user research programme to evaluate the assumptions and their resulting designs and implementations.

The research process involved

- Writing a recruitment brief for our data analysts to find suitable clients
- Creating a screener for an agency to recruit and schedule the clients
- Liaising with legal to produce an NDA
- Producing a discussion guide
- Setting up a test lab and remote viewing facility
- Organising and encouraging viewing by team members and stakeholders
- Analysing the research and presenting findings
- Organising participant payments
- Documenting a detailed process for both remote and in-house research



### DEFINING A PRODUCT VISION

The research found that many of the assumptions made were untrue, and the Alpha platform struggled in testing.

After a series of workshops and sketching sessions, I came up with a new vision for the platform, demonstrated and validated in a pair of prototypes.

The first prototype was built in JavaScript and demonstrated complex concepts and new paradigms to team members and stakeholders in order to gain buy-in to the new vision. The core concept being that the platform should be market-centric rather than the previous UI-centric approach.

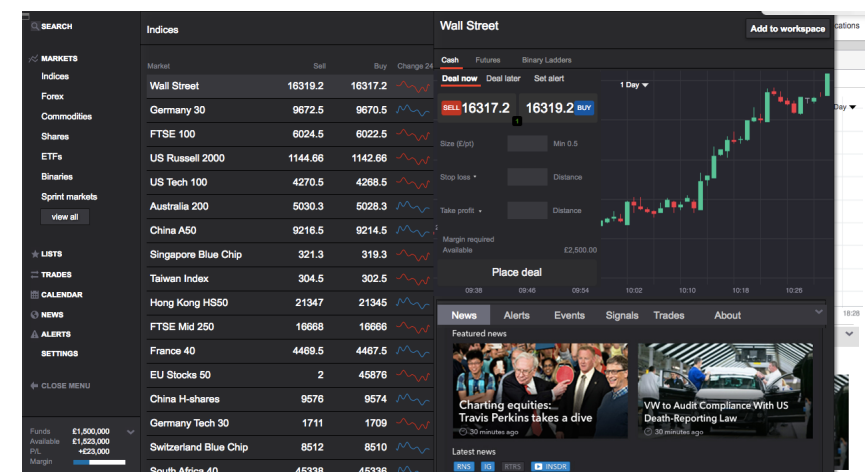
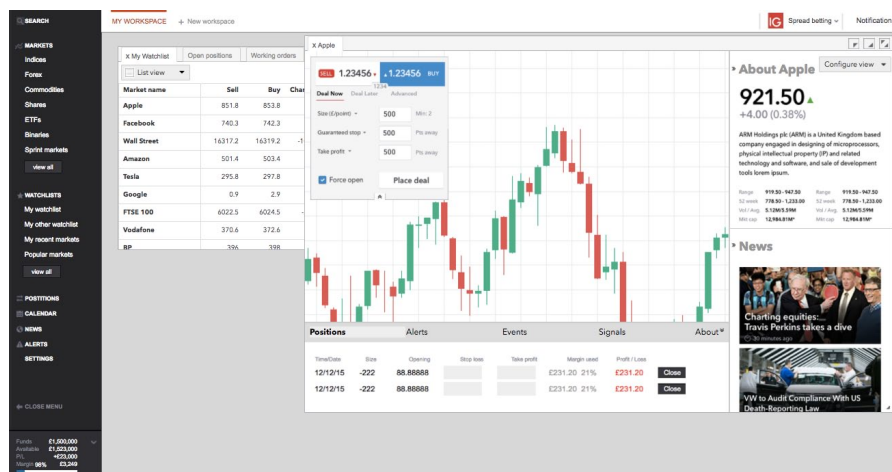
The prototype was very well received by the team and wider stakeholders who were impressed something so complex could be built by a designer.

Having achieved buy-in from senior stakeholders, the next task was to build a lower-level prototype that fleshed out some of the concepts into something we could test with real users.

This was created as a shared Axure RP so that other who were working on, for example, the charts or the deal ticket, could feed into it.

This single-page prototype was highly functional and very much pushed Axure to its limits, but gained invaluable insight from testing. In doing so it helped form a solid product vision.

Both these prototypes are best demonstrated in person, but video demos can be seen at <http://portfolio.petewilliams.info/videos>.





## NEWS & EVENTS - INTRO

As well as maintaining the product vision, much of my work at IG involved working closely with Scrum team in sprints to solve specific problems.

News & Events was one such area.

IG's in-platform news and event coverage had traditionally been quite poorly-regarded and this was something we wanted to address in the new platform. The following outlines key parts of the process that I followed to do this.

### Principles

#### Focus on the right news at the right time

#### Right news

- Be bespoke - Content should focus on the news/markets that matter to that specific user
- Be focused - Support easy filtering between analysis and commentary as they appeal to different types of traders (TA v fundamental)
- Be contextual - Provide news about the market, or group of markets the user is looking at
- Be distinct - Shouldn't dilute the lower-volume, higher-importance notifications such as alerts

#### Right time

- Be responsive - Quickly inform the user of:
- Major events/movements - both expected and unplanned
- Specific news/events the user have declared an interest in
- Be proactive - support common tasks for set times such as pre-opening
- Be timely - Display news relevant to the task the user is doing at that moment

## NEWS & EVENTS - STAKEHOLDER INTERVIEWS

I arranged a series of interviews with stakeholders including our traders, analysts, journalists and customer service staff as well as speaking to some users while testing other work.

This allowed me to agree with stakeholders where we can add the most value for our users. In doing so, I defined key principles for what our news facility should be, along with high-level user needs to target.

### Core user needs

As a trader I need to catch up on what's happened since I last looked, so that I can understand any movements in my markets and consider what might happen next

As a trader I need to see what news/events are expected in the markets today, so that I can plan my trading/focus for the day

As a trader I need to find news and commentary about specific markets, so I can make informed trades

As a trader I need to find news and commentary about the asset classes that interest me, so I can find markets to trade in

As a trader I need to find news and commentary about specific asset classes, so I can find markets to trade in

As a trader I need to see what other people's expectations are and how the markets are moving in the lead up to scheduled events, so I can plan my trading

As a trader I need to be quickly informed of any major breaking news as it unfolds, so that I do not miss any opportunities

As a trader I need to follow what's happening during both scheduled and spontaneous events, so that I can make informed decisions in a fast-moving market

As a trader I need to access expert analysis on markets and levels to watch, so I can get some ideas on what to trade

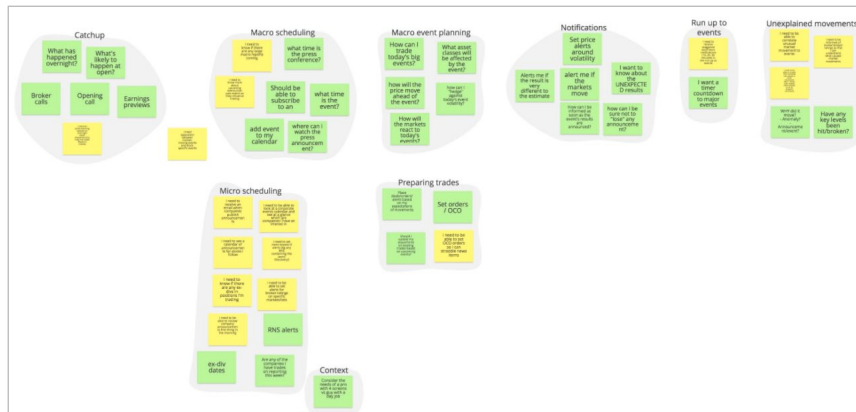
As a trader I need to access asset-class specific news such as RNSs, earnings reports etc, so I have an informed view of that asset class

# IG - TRADING PLATFORM

## CASE STUDY

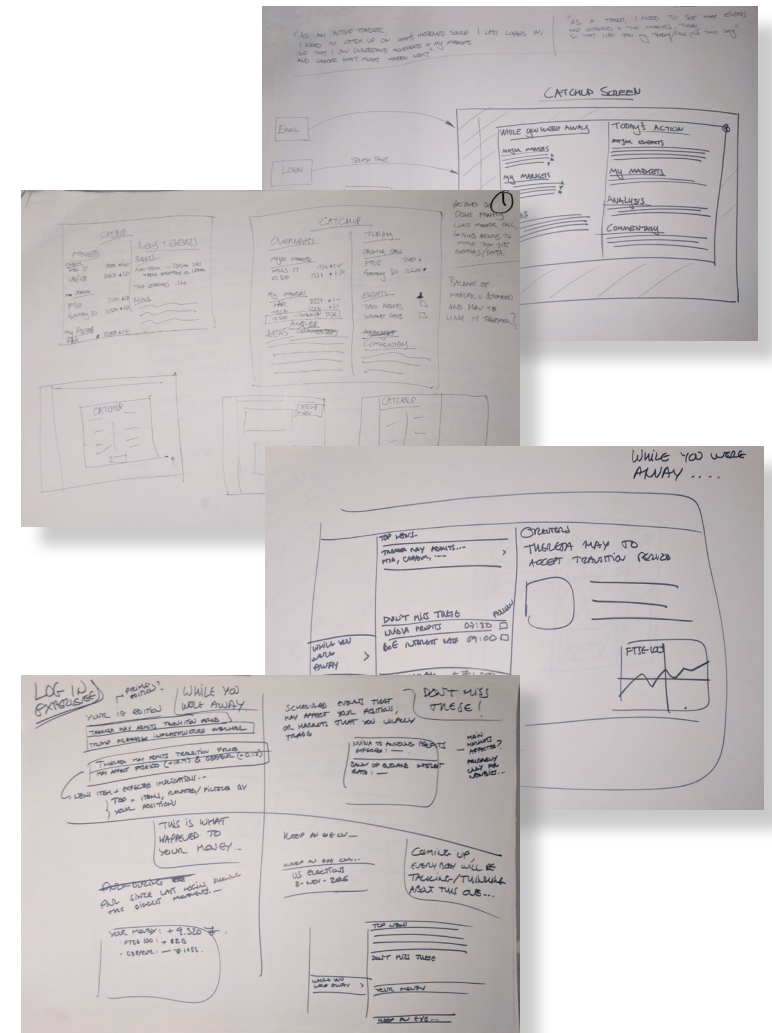
### NEWS & EVENTS - WORKSHOPS

Having agreed on the problems to be solved, I then held workshops with stakeholders to further analyse the problem space. We first generated and grouped low-level user needs before sketching out initial solutions.



Catchup/Pre-open	
User needs	
<b>Catchup</b>	As an active trader... I need to know what happened overnight, so that I can understand any movement in my markets and judge how the markets are likely to open
	I need to know what happened in the Asian session, to help the trade Western indices
	I need to know what happened levels the markets are likely to open at, so that I can understand how my trades are likely to move
	I need to know what happened levels the markets are likely to open at, so I can place trades if I disagree with out-of-hours pricing
	I need to know about any broker calls, as they may affect the movement of the markets
<b>Macro scheduling</b>	As an active trader... I need to know if there are any large macro reports coming, as they may affect my trades and provide opportunities
	I need to know what time the results are announced, so I don't miss it or trade inappropriately around it
	I need to be able to add an event to my calendar, so I don't miss it
	I need to know where I can watch the press conference, so I can see the results live
<b>Micro scheduling</b>	As an active trader... I need to receive an email when companies publish announcements, so I am aware of how the markets might move
	I need to be able to tick at corporate events calendar and see at a glance which companies I have an interest in, so I can see what affects me
	I need to see a calendar of announcements for stocks I follow, so I can see what affects me
	I need to set news keyword alerts (e.g. any RNS containing the word 'discovery'), so I can find potential opportunities
	I need to know if there are any ex-divs in positions I'm trading, as they may affect those markets
	I need to be able to set alerts for broker ratings on specific markets, as they may affect those markets
	I need to be able to review company announcements first thing in the morning, so that I am ready at market open
	I need to receive alerts for RNSs, so I do not miss announcements by companies relevant to me
	I need a calendar that shows me if any of the companies I have trades on are reporting this week, so I can prepare appropriately

Scheduled events	
User needs	
<b>Macro event planning</b>	As an active trader... I need to know how to trade today's big event, so I don't miss out
	I need to know what markets will be affected by today's big event, so that I can be prepared
	I need to know how the markets will react to the possible outcome of the event, so that I can get in a trade quickly
	I need to know how the price will move in the run-up to the event, so that I can trade the market
	I need to know how to hedge against today's event's volatility, so that I am not over-exposed to risk
<b>Preparing trades</b>	As an active trader... I need to place orders/borders and alerts based on my expectations of movements, so that I get in as soon as possible
	I need to be able to place OCO orders, so that I can get middle news items
	I need to update my stops and limits based on upcoming events, so that my trades are protected
<b>In the run up to events</b>	As an active trader... I need to receive staggered reminders of upcoming events (e.g. 30 mins, 15 mins, 5 mins), so that I do not miss the big result
	I need to get a countdown to results being available, so that I do not miss the event
<b>Results</b>	As an active trader... I need to set price alerts around volatility, so that I can be aware of opportunities
	I need to be alerted when an event's result is significantly different to expectations, so that I can get trades in as possible as
	I need to be alerted if a major market suddenly moves, so I know when the volatility is
	I need to be informed of an event's results as soon as they are announced
	I need to ensure I do not miss the announcement, as I won't always be at my computer
	I need to know the results the very moment they are announced, so that I am not caught out
	I need to know, at a glance, whether an event's result was better or worse than expected and how far off it was, so I can predict the
	I need a square around big events, so that I can have the figure as soon as it is available
	I need the ability to see event result data as variables in algo trades
	I need to know what is moving as a result
	I want to experience the drama of a trading floor - I want to feel part of the action

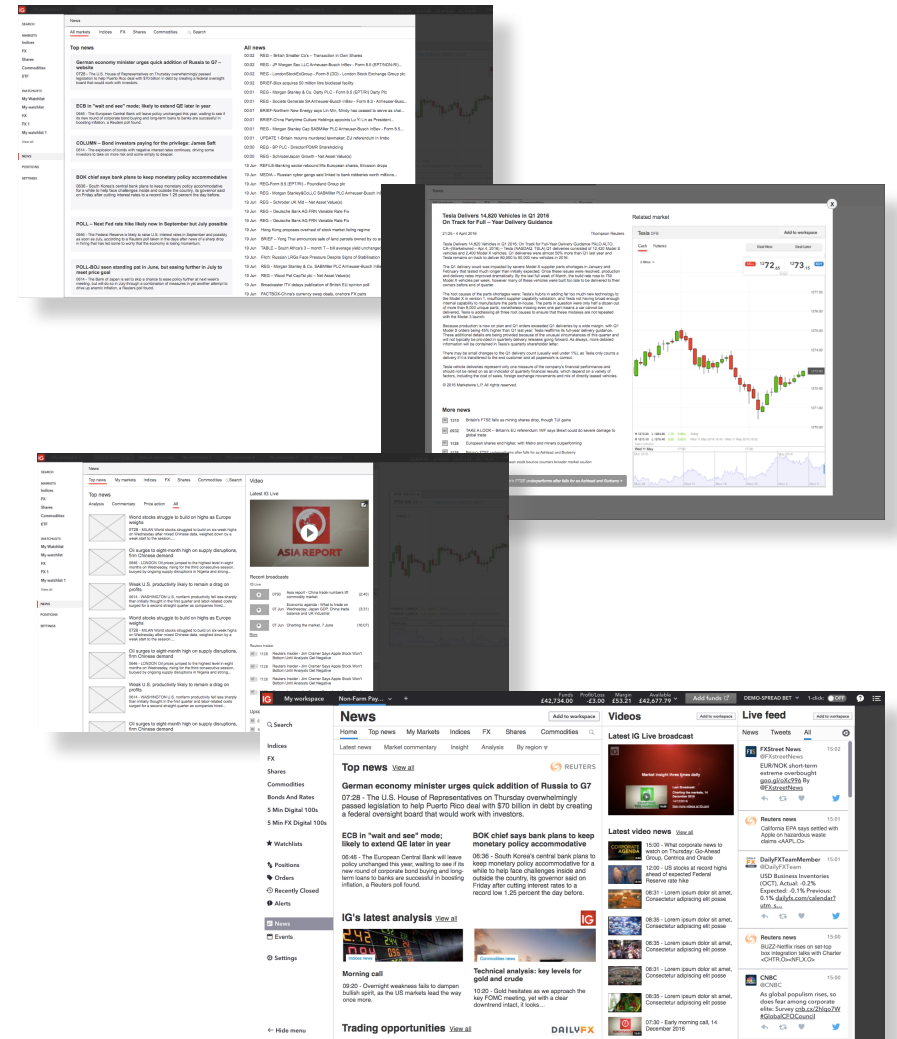
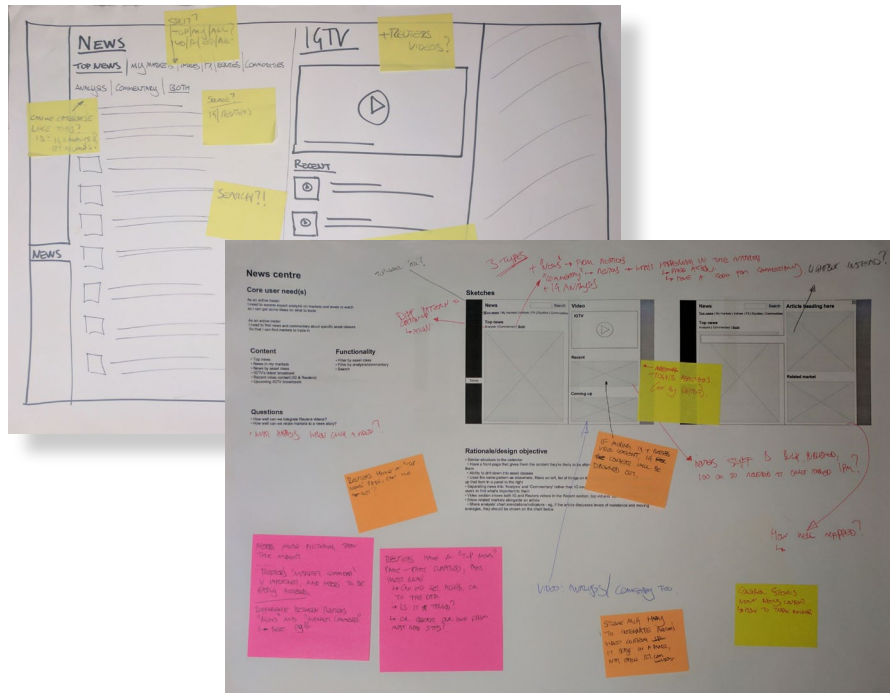


# IG - TRADING PLATFORM

## NEWS & EVENTS - SKETCHES & WIREFRAMES

I starting designing by sketching multiple rough solutions, and iterating on them as I progressed and got feedback from stakeholders and critique from the UX team. I also consulted with both developers and Reuters contacts to understand the constraints of the middleware and the available data.

As I narrowed down potential solutions and iterated upon them, the designs evolved to wireframes of increasing fidelity and where relevant, prototypes.



## NEWS & EVENTS - DESIGN SPECIFICATION

Once the overall news vision was signed off by stakeholders, the relevant stories were put into the backlog. As these were moved into sprints, I specced out the relevant solution in detail for the developers.

News centre 'front page' - MVP

- 1. Default is all markets, Top news - like a sorted front page. Can extend to All news for a stream of everything - via FilterCard. Can also switch to view news just for a specific asset class.
- 2. Top news
  - 1. Top news gets a more editorial look with headlines and intro copy as this is the most important news, and they're more likely to read it first.
  - 2. Headlines can run to two lines if necessary, then truncate with ellipsis.
  - 3. Can we auto cut the POLL/COLUMN etc random prefix and sum it in to something more useful? Is it PROBABLY enough to create a separate option with clearer labels?
- 3. Top news intro copy pulled from body copy by finding the line starting: `<CTTY> -<MONTH> (<P> -<P>)` -<P> WASHINGTON, June 9 (Reuters) -<P> The party should be engaged out from the intro copy. Intro copy truncated after 3 lines (can specify character count once we have full design).
- 4. Can we reliably extract a useful first line of content? Looks like it, having checked <O>. Top News articles, they all follow this pattern. Change leading <A>.

All news

- 1. All news gets a streaming list of headlines.
- 2. Headlines truncated after 1 line (can specify character count once we have full design).

RNS

- 1. Shares section also gets an RNS filter in addition to TOPM.

Market type and skip preference is persistent.  
All watchlists should stream, and use infinite scroll.  
Click to open in lightbox.  
Timecamp for user's self, dashboard for dealer.

- 1. Default news articles used for the first six original articles in the list that you opened the article from in chronological order. Clicking an article will scroll to the same screen.
- 2. The next article in the list is what we call to go deeper.
- 3. They're kept up the previous article (chronologically) in the order list. If there is one, otherwise we default to the newest article would have been loaded in default.
- 4. The article would be set as the content (defaults, but with skip and content control of click).
- 5. The article would be set as the content (defaults, but with skip and content control of click).
- 6. The article and the related copy would scroll up on the page. The article would be set as the content (defaults, but with skip and content control of click).
- 7. The article would be set as the content (defaults, but with skip and content control of click).
- 8. Click the cross on the top background to close the window.

## NEWS & EVENTS - DEVELOPMENT SUPPORT

I worked alongside the developers while the work was in sprint, helping resolve any queries and issues that came up and ensuring the results were as intended.

Once the work went live, we used customer feedback to help prioritise and inform further stories. Although much of the proposed vision is still to be implemented, what has been released has been very well received.

- 1. Default news articles used for the first six original articles in the list that you opened the article from in chronological order. Clicking an article will scroll to the same screen.
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## ABOUT THE PROJECT

Lloyds Banking Group approached us to develop a set of personas for the Lloyds TSB, Halifax and BOS banks. These personas are to be used to inform design decisions across a range of digital projects by the relevant UX, design, marketing, sales and product teams.

One of the unusual challenges of this project was that we had to develop a set of personas that were not specific to a particular project or product, or even a specific brand. They needed to be able to be used by anyone working on any project, for any product, in any of the three companies.

Another issue was that the group has over 30 million customers in the UK, so it was a challenge to work out exactly who were the right customers to speak to for our project.

Fortunately, I had access to a huge amount of information, and a budget which allowed us to carry out the research we needed to create a world-class set of personas.

The final deliverables have recently been sent to the client who is delighted with them and I'm looking forward to hearing how they perform.



# LLOYDS BANKING GROUP - PERSONAS

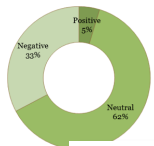
## SECONDARY RESEARCH

As a large corporation, LBG had a huge amount of existing information available to help us to get an initial understanding of their customers. We gathered data from various departments such as marketing, product, strategy and so on. We then analysed this to get an understanding of their customers and how they differed between the three brands.

We also collected our own secondary data, for example analysing Twitter sentiment and conversation topics for each brand.

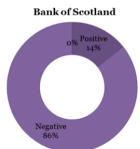
### Social media sentiment

Twitter Halifax Tracker 2013 data



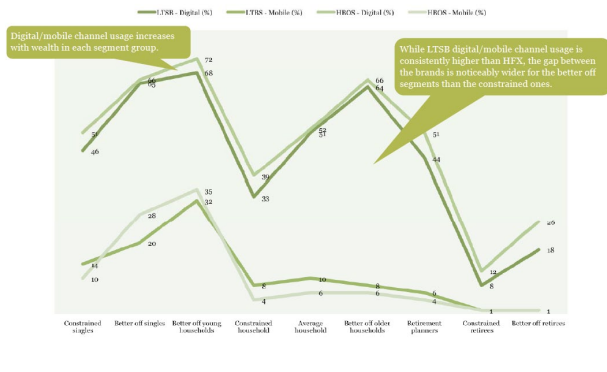
Social media sentiment (twitter data)

Ad hoc, per-br



Source: sentiment.google.com/search?q=per-br&rank=0&sort=

### Channel usage



Digital/mobile channel usage increases with wealth in each segment group.

While LTSB digital/mobile channel usage is consistently higher than HBS, the gap between the brands is noticeably wider for the better off segments than the constrained ones.

## DATA ANALYSIS

I created a spreadsheet which amalgamated the quantitative values from various data sources against each of LBG's existing marketing segments. This served as an initial segmentation hypothesis, which helped drive the recruitment of our research participants.

The primary research would then test these hypotheses and if the data is validated, it would allow us to enrich the personas with this quantitative data on top of our qualitative research.

Customer Segment	Headline	Age	Income	Volume (K)		Channel usage		Product penetration				Total revenue (M)	Profit margin (%)	Marketing spend (M)	Marketing efficiency	Marketing opportunity	Brand perception	
				LTSB	HBS	Digital	Mobile	SA	SA	SA	SA							
Constrained singles	Most interested in helping themselves but supporting other people	18-34	£10-23k	10	15	10	15	10	15	10	15	10	15	10	15	10	15	10
Better off singles	More likely to be looking for help with mortgages/loans	18-34	£17-40k	15	20	15	20	15	20	15	20	15	20	15	20	15	20	15
Better off young households	More likely to be looking for help with mortgages/loans	23-44	£30-50k	20	25	20	25	20	25	20	25	20	25	20	25	20	25	20
Constrained household	Getting by on a tight budget, looking for ways to save	35-44	£10-23k	10	15	10	15	10	15	10	15	10	15	10	15	10	15	10
Average household	Looking to make things simple, not overly interested in finance	35-44	£10-40k	15	20	15	20	15	20	15	20	15	20	15	20	15	20	15
Better off older households	Looking for premium service and expert advice, financially approach conservative	45-54	£30k+	10	15	10	15	10	15	10	15	10	15	10	15	10	15	10
Retirement planners	Looking for premium service and expert advice, financially approach conservative	55-64	£17.5-50k+	10	15	10	15	10	15	10	15	10	15	10	15	10	15	10
Constrained retirees	Very little spare income, very conservative	65+	<£15k	5	10	5	10	5	10	5	10	5	10	5	10	5	10	5
Better off retirees	Enjoying their retirement, but keen to ensure their investments are performing	65+	£30-40k+	10	15	10	15	10	15	10	15	10	15	10	15	10	15	10

## RECRUITMENT SPECIFICATION & DISCUSSION GUIDE

Although the initial segments gave us data on the user groups we needed to recruit, it did not help us work out how many of each we required, because they could be prioritised in several ways — revenue gained, online banking usage, volume of people and so on.

I created a tool to allow LBG to apply a weighting to the different customer attributes which would then tell us how many of our research participants should be from each segment.

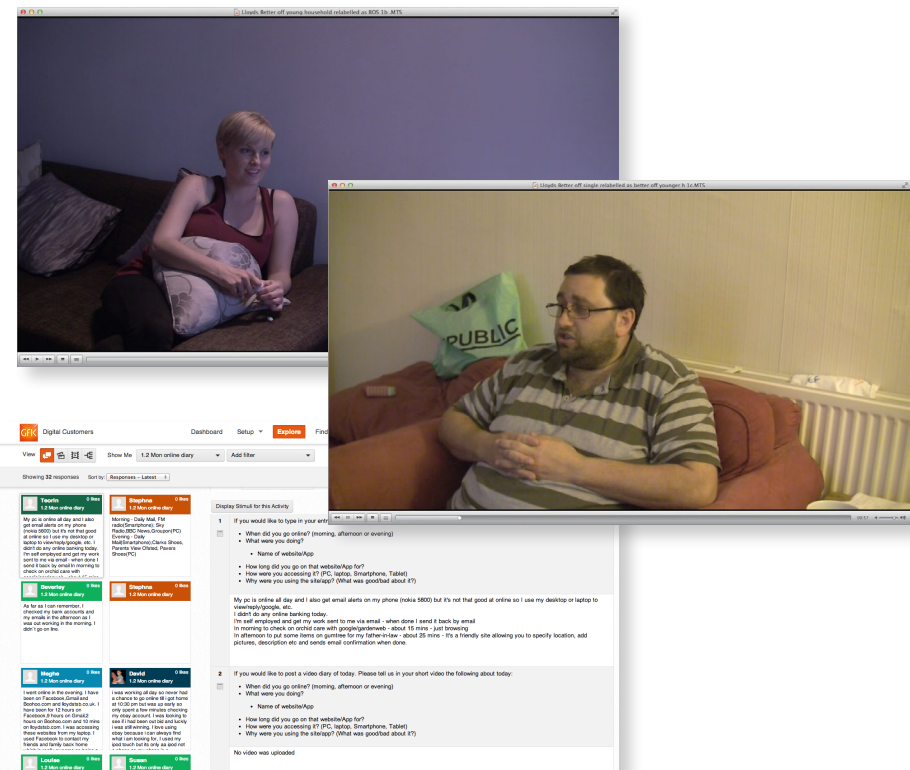
I also spoke to staff from the departments that would use the personas in order to create a well-informed discussion guide that would help gather the information they were looking for.

Customer Segment	Volume (% UK)			Volume (m)			Channel usage				Total revenue (bn)	Weighted average	Rounded
	LTSB	BOS	HIX	LTSB	BOS	HIX	Online Banking	Online Purchase	Comfort	Convenience			
	Digital (%)	Mobile (%)	Digital (%)	Mobile (%)	Digital (%)	Mobile (%)							
Constrained singles	6.1	5.8	5.1	5.2	4.6	5.6	4.7	4.2	5.1	4.6	2.9	5.55	6
Better off singles	7.3	5.4	4.4	4.6	6.5	8.0	6.1	11.8	7.1	5.3	3.8	6.69	7
Better off young households	4.8	6.3	8.9	6.9	6.9	12.8	6.6	14.7	6.8	5.7	9.5	10.21	10
Average household	3.2	2.8	3.2	3.4	5.1	4.0	4.8	2.5	5.0	5.2	2.9	4.39	4
Better off older households	3.6	4.9	6.3	5.6	6.4	3.2	6.1	2.5	5.2	6.5	6.7	7.40	7
Retirement planners	4.0	4.2	3.8	4.5	4.4	2.4	4.7	1.7	4.5	5.7	4.8	5.76	6
<b>Weighting</b>	<b>50</b>	<b>60</b>	<b>10</b>	<b>50</b>	<b>25</b>	<b>10</b>	<b>25</b>	<b>10</b>	<b>25</b>	<b>25</b>	<b>200</b>	<b>Total</b>	<b>40</b>
Number of participants	Note: Yellow cells are for input												

## PRIMARY RESEARCH - INTERVIEWS AND DIARY STUDIES

Although we planned, observed and analysed all of the primary research, due to client politics, we were unfortunately unable to actually facilitate the sessions ourselves, instead they were conducted by another agency.

The research consisted of phone interviews, face-to-face depth interviews and online diary studies.



# LLOYDS BANKING GROUP - PERSONAS

## CASE STUDY

### PRIMARY RESEARCH COMPILATION

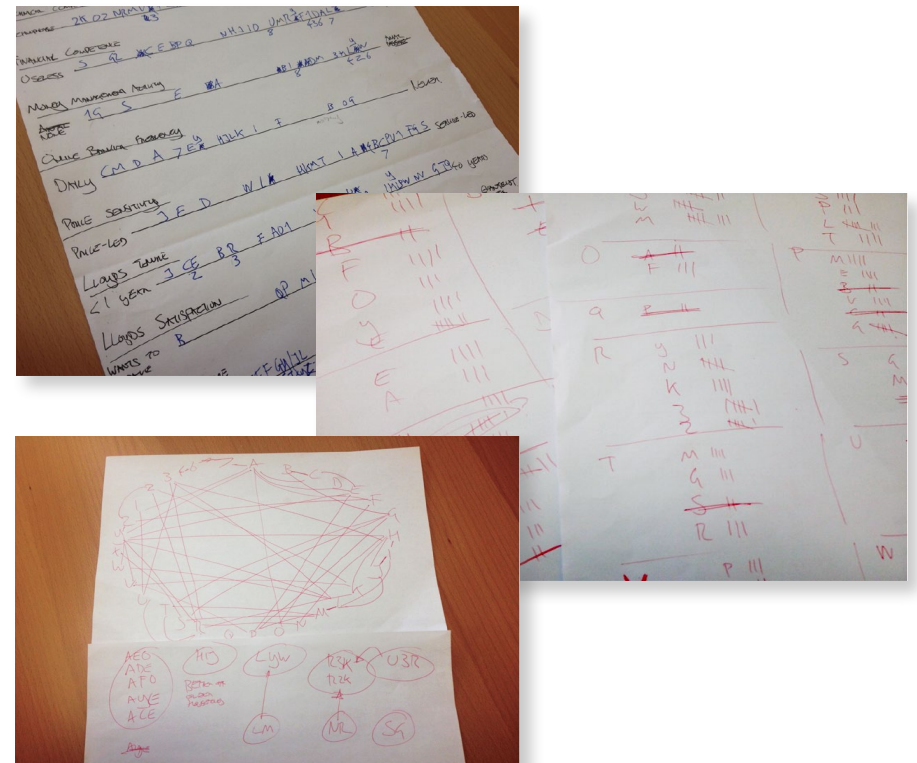
Following the primary research, I had hours of audio and video to review, along with accompanying notes and the full diary study logs.

This allowed me to thoroughly familiarise myself with each participant and create a spreadsheet summarising each participant against an initial set of attributes.

Seg	Name	Age	Home	Family	Job	Interests	Characterist	Tech	Compet	Goals	Motivation	Financial cor	Financial cor	Money man	Biggest spent	Loyals relat	Tenure	Main chann	Products	Likes	Issue						
1	ROS	Kate	32	Houseshare		Soft play with keeping fit, Chatty, organised, confident	Saving deposit	Wants to pre	Comfortable, Keen saver	Sensible with	Rent, food, 1 Loyals	Hago 14 years	Online	AVA, credit	Package	by Deon		Branch	good	USBCA	CC	hard					
2	ROS	Daniel	27	Houseshare	Girlfriend	Drama troupe/Tweet, sport	Ambitious, fit/phone user, Travel more	Like freedom	Fairly control	Not very org	OB + savings	Retn, debts	16/19 years	Online	AVA	Package	by Low										
3	ROS	Sardar	30	Houseshare		Delivery driv	His religion's	Honest, shy, loyal		Study account	Wants to go	Earns OK, Tries to save half		Online	Insuarer	Loyals	Hago 3-4 years										
4	ROS	Mighe	Sharna		Student					Happo go for	Needy, Social networking, online	though	retty good														
5	ROS	Stephan	34	Home owner	Married, 5 ki	Insurance		Sport - watching + competing	Family N	Looking after	Family	Getting by	Not great with money, but bills + gas, eh	LT5B	Happo 4 years	Online		Current	acc	OB + app							
6	ROS	Sarah	31	Retiring	Married + part	Teacher		Not much, cl	Conscientious, loyal, like	Want to buy	Preparing for	Fairly well off, good with money, cautious	Food, petrol	ROS	Mostly	Always	Online		2 + current	Easy to deal with							
7a	AA	Elaine	Poussi	54	Home owner	Boyfriend		PA for law firm	Home riding, Quiet, organised, friendly	Boy a house	Quarter, less in debt, struggle to survive		Bills, cigaret	Loyals	Hago 37 years	Online	State	AVA, CC, Online	Saver, MC	Mifi							
9	SOOH	Nazale	Bake	36	Home owner	Married, 2 kids		On network	OB, gym, not friendly, organised, bossy	Bigger house	Climbing the OK, could be better		Kids + house	work, Satisfie	20 years	Online	USBCA	CC, ISA									
10	SOOH	Jim	Carry	48	Retiring	multi Partner	2, ret	Audio prodn	Enjoyes work	Creative, passionate, poss	Get regular	Stability and	Comfortable	Movers	ISA every year	Online		Current	acc	East to deal + Deon							
11	SOOH	Stoph	50	Home owner	Married, 2 ki	Full time		Theatre, mus	Religious, creative, organ	Career chang	Fulfill her go	Tight shoe	husband's stroke, Reads MS	Mortgage, bi	HFX, Satisfie	2 years	Online	USBCA	ISA	AVA	benefit had						
13	BP	Mary	64	Retn with ex	Widower, 31	Cleaner		Gardening, or	Happy, family-oriented		Give up work	In 5 years	Hard to mouth, in debt		None	10 years	Online	and b	CA, Saver	Good interest	Lack						
15	ROD	Rashida	62	Home owner	Married, 2 ki	Full time		Homecare cc	Puzzles, craft	Cautious, punctual, intro	Saving for son's wedding	Quite good	Sensible with money, built	Mortgage, bi	ROS, Fairly	30 years	Online	and b	CA, CA, Savings	ISA, CC	Gets						
16	ROS	Senia	Arin	44	Retiring	Widow, 2 ad		Finance offi	Church, Lik	Strong beliefs, assertive, d	Domestic	Pay for	disabled, but making ends meet		Food and bill	Loyals	28 years	Online	CA, CC, SA, li	Personal acc	Wes						
17	BP	Ray	62	Home owner	Married, 1 ki	Social work		Travelling	Hard working, ambitious	Self projects	Provide a ret	Owens	multiple properties		Food and bill	Loyals	Satfd 34 years	Online	CA	informal app	Thin						
18	ROD	Carrie	31	Home owner	Single			Care assistn	Theatre, mus	Generous, li	Uses mobile	apps for FB + ABC	Not at all OK, Makes ends meet, No debt	Deon	Bills, DVD +	ROS, Very	14 24 years	Online	USBCA	ISA, No	Service + product						
19	ROD	Raymond	46	Owens ex	Not Separated, 2			Factory work	Caravanning	Hard worker		New house		Not great	Looks for	deals											
20	BP	Mary	Mayke	66	Aband to ret	Retired social	Writing, art,	Homebased	thoughtful, cl	Remary			Isable	Quite	cautious	now after	bad on	bills, food, ac	Loyals	Not	40+ years						
21	RO	Tecrin	61	Home owner	Remarried, 2	Type setter		Music, books	Hard working, easy going,	Retire and live	off investm	Fairly well off, Has invested over the ye	Mortgage	LT5B	10 years	Online	and b	CA, Saver	Good interest	Lack							
22	AA	Loisla	63	Home owner	Remarried, lots	Deak-based		Hot jets, No	Reserve, "hard"	"soft sense of	humour"		Comfortable but not a saver		Food, bills, r	Investy	20 years	Online	CA, CC, loan	mortgage	Misc						
23	ROD	Robert	58	Home owner	Married, kist	deputy head		Washing for	Approachable, trustworth	Retire in next	5 years		Very well off, Good with money		Living expen	ROS, Very	14 38 years	Online	CA, ISA, SA, C	Reliability	Face						
24	BP	Winston	56	Home owner	Married twin	Unemployed	freelancing		Honest, trustworthy		Get back into	work	Good with money but being off	spring	Bills and mot	HFX, Happy	125 years	Online	CA, No	save	Easy access	Relief					
25	AA	Susan	52	Home owner	Widowed, ki	Suppy teach		Volunteering	Family and community	all	Pay off	mortgage	Comfortable but not well off		Bills and hou	LT5B, Happy	35 years	Online	Current	acc	Easy to use	No p					
26	AA	David	52	Home owner	Widow, kids	head of IT		Church, poss	Reserve, co	High, head of IT	Multiplatform	PC, GA	stretchd, N	Sprashsheet to plan the	Mortgage, bi	HFX, Very	14 30 years	Online	CA, CC, loan	Reliable	Poor						
27	AA	Simon	46	Home owner	Single, no	ki	Self-empd	Swimming	cc	Confident in work, less so	Providing for	Doesn't wear	improving	Clearing	divorce	debt		Mortgage +	LT5B, Happy	14 25 years	Online	CA, CC, loan	Reliable				
28	AA	Paul	Woodis	36	Home owner	Married, no	ki	Self-empd	Very sporty, fun, organ	ated, outgoing	Move house	Wants a new	Very comfortable, Wife is good with	money, famli	HFX, fairly	14 20 years	Online	USBCA	CA, li	OB	New						
29	BOY	David	Fairve	35	Home owner	Married, 1 ki	Bullist	exhib	Socialising, w	Lively, bubb	Uses laptop		Have another	Look after th	healthy	finan	Wife is good	None		Entertainm	HFX, Very	14 15 years					
36	ROD	Alice	61	Home owner	Married, no	Retired	legal	Household	Steady, then	Calla herself	Removene	house, prep to	Not much, will impulse	Buy	Spending	dr	Car loan +	cc	ROS, Happy	14 44 years	Online	CA, CC, SA, li	reward for	loy			
38	AA	Beverley	Bro	54	Home owner	Widow, no	ki	Stock take		Little time as	Old	fashione	Doesn't use	l	Playing off	th	Mortgage	is	Managable	Good with	Fi	Uses	book	in	Mortgage, In	HFX, Happy	15 15 years
		Colleen		Home owner	Married			Football, app	Frugal, social	tech savvy	30k, games, shopping	after	Good	income	Good, Quite	Keeps	records, makes	notes, uses	OB	and	checks	statements					
		Deven	Maybe 30?	Retiring		Receptionist				Energetic, ac	Uses	web	throughout	day, Uses	LT5B	Not great	Broke	by	payde	Check	balance	quite	often, Mentally	puts	money	aside	

### PRIMARY RESEARCH ANALYSIS

The next step was to identify patterns between the research participants. I mapped out each participant on linear scales against various behavioural, attitudinal and demographic attributes. I then identified patterns between the participants — i.e. where person A appears at the same point as person B on multiple attribute scales. I then identified groups of similar participants, where there were multiple attributes matches connecting them.





# LLOYDS BANKING GROUP - PERSONAS

## SEGMENTATION

Having identified groups of participants with various attributes in common, I then looked at what made these people similar, which formed the basis of our segmentation. The values of the shared attributes then start to form the core of our personas.

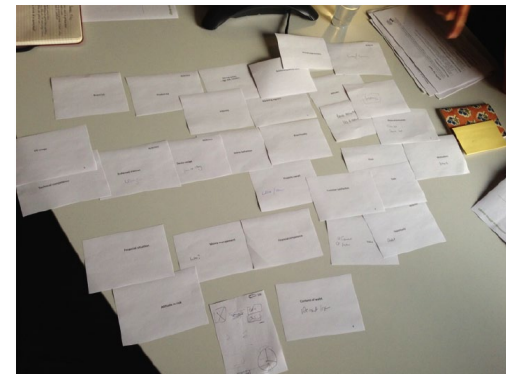
These patterns were then compared to the original marketing segments to see if they validated the data, which they did.

<p><b>"First-time buyer"</b>  <i>A.L.S.G. (All Better off singles)</i>                  Looking at buying first home/settling down                  Early 30s                  Tech-savvy – iPhones, apps, games, social media                  Good money-management skills                  Financially comfortable                  Not been with Lloyds that long                  No kids                  Have ~2 LBG products - AVA/CA + CC/SA                  Products elsewhere - Mostly dormant/unused current accounts or for less serviced products like mortgage/life or rate-based stuff like mortgage/cc</p> <p><b>"Climbing the ladder"</b>  <i>H.L.I. (All Better off older households)</i>                  Looking to buy bigger home, progress their career                  Reasonably financially competent                  Use OB fairly often                  Pretty happy with Lloyds                  Late 40s                  Couple young kids                  Average income                  ~3 LBG products - AVA/CA + CC, SA/ISA                  Products elsewhere - Mortgage, insurance – shop around when deal ends</p> <p><b>"Retirement planners"</b>  <i>(Mostly Retirement planners)</i>                  Looking to retire                  Not very technically competent                  Good with finances</p>	<p>Checks OB couple times a week                  Been with LBG almost 30 years                  Happy with LBG                  Sometimes go in-store                  60ish                  Kids have left home                  ~3 LBG products – CA, Saver, ISA/CC                  Products elsewhere - Mortgage, savings, cc</p> <p><b>"Getting by"</b>  <i>S.G. (Both Average households)</i>                  Reasonably good tech competence                  Low financial competence                  Low/no money management                  Service led, not price led                  Been with LBG for 30+ years                  Pretty happy with LBG                  50ish                  Married, no kids                  Holds 4/5 LBG products – AVA/CA, CC, loan, mortgage</p> <p><b>"Looking after the family"</b>                  L.M.                  Been with Lloyds ~30 years                  Not that happy with Lloyds                  Late 40s                  Grown up kids                  Low tech                  Highly financial competent                  Strong money management                  Regular online banking                  Balanced price/service led</p>
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## ATTRIBUTE DEFINITION

We held a workshop with several LBG stakeholders to identify and prioritise the attributes we wanted to feature in our persona documents.

My participant summary spreadsheet was then updated, highlighting the segments identified and also adding the new attributes and retrieving their values from the research documentation.



Market	Depth	Name	Sex	Age	Home	Family	Job	Interests	Characteristics	Tech competence	Device usage	Online behaviour
A	1	Kate	F	33	Housewife	None	Soft-play manager	Reading, TV, travelling, travel	Charity, organised, sensible	iPhone user, uses apps and FB	PC (morning/afternoon), Phone (during day)	Twitter, Facebook, MyFitnessPal, Last.fm
B	2	Samuel	M	27	Household	None	Charity worker	Travel, sport, cycling	Artistic, thoughtful	iPhone user, uses apps (games, See-PO) as much	None	None
C	2	Samuel	M	30	Household	None	Software engineer	TV, video games, using the UK	None, shy, geek	None	None	None
D	2	Miguel Thomas	M	30	Life with	Single	Student (IT) part time job	None	None	None	None	None
E	1	Samuel	M	34	Home owner Married, 1 child	None	Teacher	None	None	None	None	None
F	8	Samuel	M	31	Home owner Married, 2 kids	None	Teacher	None	None	None	None	None
G	24	Oliver	M	54	Home owner Married	None	Retiree	None	None	None	None	None
H	9	Nadine Baker	F	36	Home owner Married, 2 kids	None	On maternity leave	None	None	None	None	None
I	11	Samuel	M	30	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
J	23	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
K	12	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
L	16	Samuel	M	34	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
M	16	Samuel	M	34	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
N	12	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
O	18	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
P	12	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
Q	20	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
R	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
S	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
T	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
U	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
V	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
W	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
X	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
Y	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None
Z	21	Samuel	M	31	Home owner Married, 2 kids	None	Full time	None	None	None	None	None

# LLOYDS BANKING GROUP - PERSONAS

## CASE STUDY

### PROTO-PERSONAS

Once I had identified our segments and compiled the data for each research participant in those groups, I then needed to consolidate the data from multiple participants into a single entity to form the core dataset for each persona.

Again, this was done in a spreadsheet so I could quickly make changes as the work was iterated following reviews and discussions with the client.

Headline	"Setting down"	"Looking after the family"	"Climbing the ladder"	"Setting by"
Matching segment	Better off singles	Better off younger households	Better off older households	Average households
Goals	Settle down and start a family	Trying to keep the family happy	Climb the social ladder, get a bigger house/better job	Saving for a bigger house
Personal goals	- Saving up a deposit on first home		- Earning more	- Clearing debt
Aspirations goals			fulfilling potential, increasing social status	Financial survival
Motivation	Preparing for family life	Using the good life	Mid 40s	Steady
Age	Early 30s	Sociable, sporty, friendly, enthusiastic	Organised, passionate, busy	Quiet, friendly
Characteristics	Looking to have kids	Married with kids	Committed, maintaining good lifestyle	Married, no kids
Family status	Good. Fairly well off.			Comfortable
Financial comfort	Keen saver. Spends carefully.	High standards with money, tracks spending	Reasonably competent. Generally keep an eye on things	But in debt
Brand expectations	Low interest rates	Lack of discussion given to society	Problems being with 2nd party research	Lack of personal touch. Doesn't like constantly
Financial competence	Very good. High app/OT user	Fairly low. Not that interested in tech	Quite high	Pretty good
Key pain points	Looking for guidance, limited experience but does simple research - comparison	Lock advice from F&A and financial websites like MSE	Does their research or advice, opens accounts at Saver	Does the research or advice, opens accounts at Saver
Technical competence	Strong	Saver. Getting better	Saves a little bit	Strongly service/oriented/used
Self-direction	Strongly more price led	Slightly more price led	Learning towards price led	
Spender/ saver				
How long term/short term	Online	Online	Online	Online
Channel	In-between	Considered	Considered	Impulsive
Impulsiveness	Family day out	Family day out	Family day out	Wine, massages
Report standard	Good. Checks CB regularly	Very good. Some weekends on laptop/Outgoing	Very good. Uses smartphones	Virtualy none
Money management	Facebook - often for keeping in touch with friends. Fond of apps over websites	Money in evening on laptop or laptop. Lots Social Media, BBC Sport/Weather, etc	Daily. Mail, Sun, Express, shopping/research. Laptop in evening, smartphone most	1 Big social media fms. + shopping/research
Device usage	Phone, laptop	Frequent. All devices	Multiplatform. PC, laptop + smartphone	Phone users. Use apps where possible. Use PC
Life satisfaction	Happy customer	Very happy	Very happy	Pretty happy
Attitude to risk	"I - AVIVA - CC/SA"	"I - AA, CC, SA, loan, IVA/mortgage"	"I - AVIVA, CC, IVA/SA"	"I - AA, CC, SA, loan, IVA/mortgage"
Products held	"1 years"	"10 years"	"10 years"	"10 years"
Value to Lloyds	Mainly dormant/unused current accounts or less service products like mortgage	Dormant CA, insurance, mortgage	Mortgage, insurance - shop around when deal ends	Low
Products elsewhere	RBS/HSBC dominant current account, Direct Line/Aviva insurance, Natwest/Barclays	Natwest dominant CA, Nationwide mortgage, M&S/Aviva insurance, Tesco/NISS	Natwest/BSM Savings, Nationwide/Aviva protection, Aviva/More than car insurance, Natwest/Barclays dominant CA, Aviva/AAA car in	NISS, John Lewis, M&S, Sainsbury's, H&M, The Independent, Financial Times, Marks & Spencer, Primark, Matala, Aldi, Lidl
Opportunity	ASDA, Lloyds	ASDA, Lloyds	ASDA, Lloyds	ASDA, Lloyds
Financial brands				
Life style brands				
Media brands				
Matching participants				
Narrative summary	Early 30s, looking at settling down and buying a first home and having kids. Limited research on mortgage products but does simple research - comparison	Married with young kids, looking to enjoy family life and ensure the family are well. "I want to move to a bigger house and a nice area as the kids will be going to school. It's important that they have a good education"	Looking to increase their social standing by moving up property/career ladder. Financially struggling with finances and do little to manage them. "I've not bought anything different either"	3rd party research used to find deal and they want to go out for bargains and buy in batches. E.g. buy a 10kg bag of onions rather than a small bag
Key quotes	"I don't go anywhere without my phone, can't get through a day at work without a computer and the first thing I do when I come home is onto the internet"	"I want to ensure my kids have a good start in life and that people respect them"	"I intend to go back and take on a senior role like a head of department"	

### PERSONA WIREFRAMES

Along with the data to populate the personas, I produced the wireframe designs for the persona documents themselves. These started out as basic block-level layouts to discuss and agree the content hierarchy in the various different document formats we looked to produce. I then iterated through several versions of increasingly-detailed low-fidelity wireframes which were used to brief the visual designers for production.

## FINAL DESIGNS

The final visual designs were produced by a colleague who was briefed and overseen by myself. I was also responsible for most of the image sourcing as getting the right photograph was key to bringing the personas to life.

We produced the personas in various formats for maximum penetration and engagement; This included A1 posters and thousands of paper cups for the LBG offices.

## PERSONA PRIORITISATION MATRIX & USAGE GUIDE

One of the complications on this project was that the client wanted a single set of personas which could be used on any LBG digital project — across three brands and numerous products. As such, I created a prioritisation matrix for each brand, showing which were the primary personas for each product for that specific brand.

As the personas were to be used in various departments throughout LBG, not all of their users would have used personas before, so I created a usage guide that explained what they were and how to use them.

### CHRIS, 31 Settingt down

Teacher - £34k (Household income £60k)  
Lives in a rented flat on the outskirts of the city  
Works within walking distance of home

**FINANCIAL STATUS**  
Stretched

**DISPOSABLE INCOME**  
Low

**FINANCIAL PRODUCTS USED**  
Current account: £3,335  
Savings/ISA: £1,462

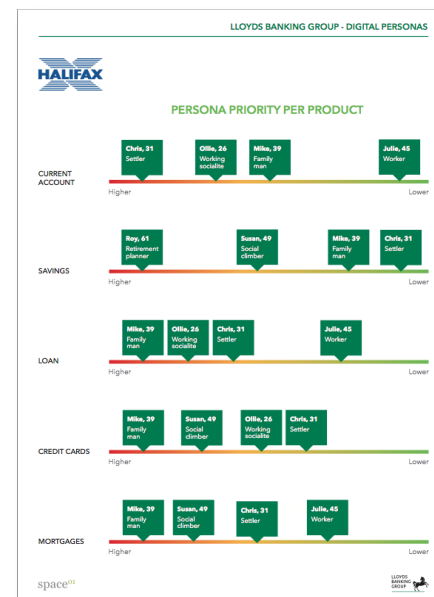
**FINANCIAL BEHAVIOUR**  
Self-research: Sparrow, Price-led, Face-to-face, Impulsive, Cautious

**GOALS**  
PERSONAL: Settle down, Buy a house  
FINANCIAL: Save mortgage deposit, Put money away for a holiday, Increase financial responsibility  
EXPERIENCE: Feel supported

**WHEN IT COMES TO BANKING**  
I expect: Good value packaged accounts, access to credit and friendly service.  
What upsets me: Low savings rates, charges and errors, inconvenient opening hours.

**WHEN IT COMES TO ME**  
Financially: I'm a keen saver who's good with money.  
Technologically: I'm pretty good. I use lots of apps, buy online at Amazon and keep in touch via Facebook and Skype.

**DOES AND DON'TS**  
Do help me plan my future.  
Don't charge me unreasonable fees.



### LLOYDS BANKING GROUP - DIGITAL PERSONAS

#### WHAT ARE PERSONAS?

When designing, it's important to understand as much as you can about your user so you can tailor your approach to their specific needs, goals and attitudes.

In an organisation like ours with tens of millions of customers, it's easy to think that your target user could be anyone, but realistically, different products and channels are likely to appeal to different people. Furthermore, many people could be working on different parts of the same customer journey and may have different preconceptions about who our users are. Without a defined target audience, the user's journey could be confusing as the approach changes from screen to screen.

The best way to understand who your users are is to go out and talk to them, but as that's not always possible on every project, we've done it for you. The personas are the embodiment of this user research - they are a set of characters, each representing a group of real customers we spoke to in our research.

The personas documents tell you about each character, giving a bit of background about them and what they do and more importantly, what their goals, behaviour, expectations and financial situation are like.

They will keep you connected to your real-world users when stuck in the office, enabling you to design user-centred solutions that meet real needs, and help you avoid projecting your own views onto the users.

#### HOW TO USE THE PERSONAS

As mentioned, different personas are more relevant to some products and brands than others. As such, the Brand Matrix can be used to select which are the most appropriate personas to a given project.

First, select the appropriate Brand Matrix for the brand you are working on, and then look at the row for the product you are working on. The row then shows the top four personas relevant to that product for that brand. The placement on the line represents how important each persona is for that product. This is to show that, for instance, one product may have one very important persona and three low-priority ones, while another has three very important ones and one low-priority.

The personas themselves come in two formats, containing the following information:

**AS SINGLE SIDED**

- Demographics
- Financial situation
- Products held
- Narrative
- Goals
- Attitudes
- Financial Behaviour

**AS DOUBLE SIDED**

As per AS, plus:

- Key quotes
- Customer relationship info
- To do list
- Preferred brands
- Financial products elsewhere
- Day in the life chart

#### DAY IN THE LIFE CHARTS

The Day in the Life chart on the reverse of the A1 allows you to see how the persona interacts with technology over the course of a typical day, in different environments. The higher the line is plotted, the happier the user was with that interaction. Icons show which device was used for each interaction and correspond to the key above.

#### PEN PORTRAITS

While the personas give you a specific person to relate to, they each belong to a specific market segment that represents a wider group with shared characteristics. More detail on these segments can be found in the Pen Portrait documents at the end of this pack.

# RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

## ABOUT THE PROJECT

RIAS, a general insurer operating in the over-50s sector, became aware through an industry-wide benchmarking report, that their conversion rates were well below industry averages for both their home and motor quote-and-apply journeys.

They asked us to look into what issues could be causing this and how we could go about designing a simplified user journey which would lead to more conversions.

As Lead UX, I was fully responsible for the research, design, testing and analysis, along with presenting the work to RIAS' board.

Designing for an older audience presented an enjoyable challenge with an increased focus on simplicity and accessibility.

The system is currently under development and although the work has not yet gone live, it has been very well received in testing and by the client.

The screenshot displays the RIAS website's quote and apply interface for home insurance. At the top, a navigation bar includes links for Home, Contact, Making a claim, FAQs, About, and Jobs. A progress indicator shows eight steps: 1. Your cover, 2. Your home, 3. Your contents, 4. Security, 5. About you, 6. Claims, 7. Your quote, and 8. Buy. The main content area is titled 'Your home insurance quote' and features a prominent monthly payment of £23.07\* (plus a deposit of £18.67 for a total of £286.13) or a yearly payment of £248.96. A 'What's included?' section lists benefits such as £1,000,000 buildings cover, £50,000 contents cover, and new-for-old replacement. A 'Why RIAS?' section highlights features like accidental damage cover and identity theft assistance. Below this, users can 'Add an enhanced cover package' from various extras like legal cover, garden cover, and broken bones. A table compares three package options: Plus (£5.34/month), Advanced (£6.51/month), and All-inclusive (£15.44/month). The total monthly cost is shown as £23.07\* with a 'Buy now' button. The interface also includes a 'Call us' section with the number 0800 183 9200, a 'Quote ref: ABC123456', and a 'Cover summary' section detailing policyholder information (Joe Bloggs, 02/09/1952, Retired) and cover details (3 bed semi, 57 Old Farm Road, GU1 1QP, £50,000 contents cover, 1 x bicycle).

Extras ?	Plus	Advanced	All-inclusive	Pick your own extras
▶ Legal cover	✓	✓	✓	<input type="checkbox"/>
▶ Garden cover	✓	✓	✓	<input type="checkbox"/>
▶ Key and lock protection	-	✓	✓	<input type="checkbox"/>
▶ Broken bones - policyholder	-	-	✓	<input type="checkbox"/>
▶ Broken bones - spouse/partner	-	-	✓	<input type="checkbox"/>
<b>Accidental damage ?</b>				
▶ Basic buildings accidental damage	✓	✓	✓	✓
▶ Basic contents accidental	✓	✓	✓	✓
▶ Full buildings accidental	-	-	✓	<input type="checkbox"/>
▶ Full contents accidental damage	-	-	✓	<input type="checkbox"/>
Compare basic and full accidental damage cover >	£5.34/month	£6.51/month	£15.44/month	Select individual extras above
	Add >	Add >	Add >	

# RIAS - GENERAL INSURANCE QUOTE AND APPLY

## HEURISTIC EVALUATION

I started off by reviewing RIAS' current system to identify what existing issues could be causing the substandard conversation rates. This also allowed me to gain a thorough understanding of the system.

**Car Insurance**  
Your Car page

**Pressing enter on Car Registration field should 'get car details', not try and submit the form**

**Automatically retrieved details should be separated from those still needing to be input**

**Save unnecessary clicks by having an 'Add another security device' button rather than always asking if they have any more.**

**If you go to the next page and then come back to this one, the car registration is lost.**

## LITERATURE REVIEW

I asked RIAS to supply me with existing information about their brand, products and customers. They provided personas, strategy documents, brand guidelines, tone of voice documents, quote analytics and more — allowing me to make better informed designs.

**Online customer journey scope RIAS**

**Cover Details page:**

- 21% of visitors opened the assumptions page

**#Abandoned fields**

Browsers	Percentage	Description
476	40.0%	Back button
131	11.0%	captcha/textbox
69	5.8%	How many flats are there in your block?

**#Most shown validation errors:**

Validation error	Page views	Percentage
Please read and understand the assumption document;	2,373	57.0%
Please enter the characters shown on the image;	399	9.6%
No match on occupation;	227	5.5%

**RIAS' personality, values and benefits**

The essence of the RIAS brand is *personalised insurance for the over 50s*. With tailored insurance we listen to our customers, understand their needs, provide choices around their cover, respect them as people and offer premiums and products that are value for money.

**The RIAS personality:**

- Is open, honest and transparent.
- Is adult to adult (person to person).
- Does not hide behind jargon.
- Is personal and not overly corporate.
- Is supporting and offers guidance.
- Is experienced when dealing with insurance and over 50s customers.
- Comes across as modern and active.

**The RIAS values are therefore:**

- Controlled – Doing exactly what we promise, when we promise to do it.
- Accountable – Taking ownership for the experience our customers have with us.
- Respectful – Our customers think insurance is important and have life experience that we acknowledge and value.
- Expertise – Demonstrating to the customer why we are a top specialist over 50s insurance provider.

Therefore at RIAS we CARE for our customers.

That is why RIAS' strapline is: Where insurance gets better with age.

And the [specific] benefits of the RIAS brand are about...

- delivering on our promises.
- getting it right first time.
- listening to our customers' needs.
- being accountable for the whole customer service experience.
- simple and straightforward communications.
- approaching each customer as an individual.
- having a 2-way conversation.

**RIAS Personas** twentysix | life online

**Second Lifers (62-69 years)**

**About**

- Retired
- Married
- Living off pension
- Owns flats
- On a budget

**Goals**

- Confident
- Like value for money & good service

**RIAS CASTLE COVER**

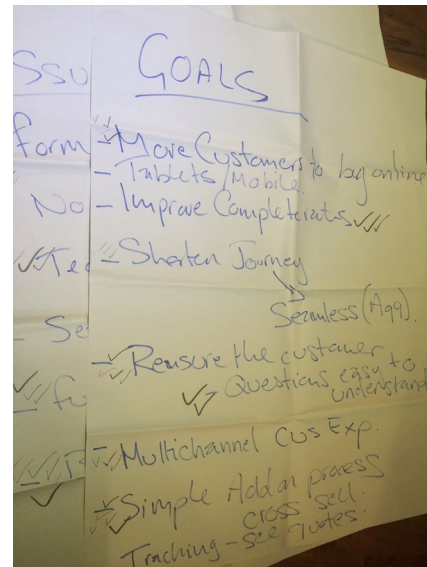
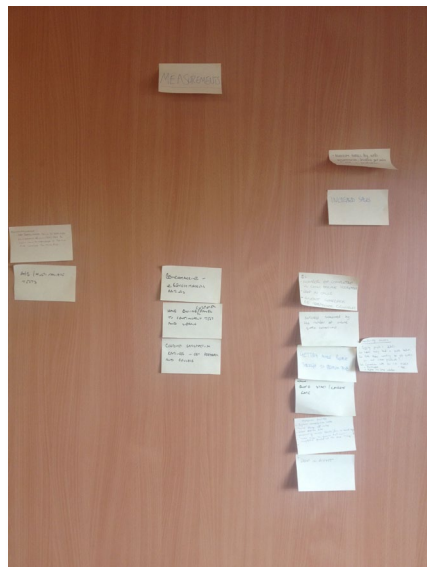
# RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

## STAKEHOLDER WORKSHOP

I gathered various project stakeholders from different departments to hold an initial workshop to gather insight and refine the project requirements. In the workshop we collaboratively agreed and prioritised project goals and success criteria, and discussed existing issues and pain points.

I also used this opportunity to identify the purpose and owner of every question in the existing quote process. This allowed me to challenge the necessity and value of each question in order to streamline the process.



## COMPETITOR ANALYSIS

As there were many competitors with better-performing quote processes, a competitor review was a highly efficient way of evaluating alternative concepts.

This helped provide inspiration and points of discussion for the stakeholder team, with everything from user journeys and interface design to product structure up for debate.

**More Than**

- Clean and spacious layout – good use of whitespace
- Standard inclusions clearly explained
- Very clear and transparent about pre-selected extras
- Nice succinct explanations of the added extras
- Lots of useful content to review (and edit) down right hand side – but does not dominate the page

**MORE TH>N** CAR INSURANCE QUOTE

1 About You & Your Car 2 Your Quote 3 Additional Info 4 Payment 5 Complete

Quote Reference: C271301100

Annual Premium: **£464.46**

Included as standard:

- Free courtesy car
- 24 hour windscreen replacement and repair
- The option of a Personal Customer Manager just for you
- Exclusive discounts on big name brands via MORE 4 ME

Select your additional cover options or Return to bundle options

- Legal Assistance Plan £25.00 per year  
Up to £50,000 protection from unexpected legal costs
- Travel Accident Plan £25.00 per year  
£40,000 cover, if you are fatally injured in a travel-related accident

Select a breakdown level: 20% discount if you buy today

- Breakdown Level 1 £27.21 per year  
Roadside cover
- Breakdown Level 2 £42.31 per year  
Roadside & Homecall cover
- Breakdown Level 3 £48.55 per year  
Roadside & Recovery cover
- Breakdown Level 4 £65.19 per year  
Roadside & Recovery cover (UK & Europe)

Would you like to protect your car to Claims Discount?  Yes  No

Total Annual Premium: **£489.46**

Buy Now >

Documents to read: View / Print full quote, Policy Summary, Policy Booklet, Eligibility Conditions

Useful links: Exit quote, Exit my car

Your quote has been saved

Check your details:

Your Cover Details | Change

Cover start date: 16/05/2012  
Renewal date: 16/05/2013  
Vehicle use for: Social, Domestic and Pleasure  
Comprehensive: Included  
Legal Assistance: Included  
Travel Accident: Not Included  
Breakdown Cover: Not Included  
Maximum no claims bonus for life protection: Not Included

Your Excess Details | Change

Accidental damage excess: £200.00 excess (Laura Williams)  
Fire and theft excess: £200.00 excess (Peter Williams)  
This includes: Voluntary excess of £200.00, Compulsory excess of £50.00, Windscreens excess of £75.00 excess

Your Car | Change

Registration number: RENAULT GRAND MEGANE 1500cc SC  
Make/Model/Engine Size: D182C V0T 5dr Standard 2006

Your Details | Change

Name: Mrs Laura Williams  
Date of birth: 28/01/1983  
Contact phone No: None  
No. claims: 0 years

# RIAS - GENERAL INSURANCE QUOTE AND APPLY

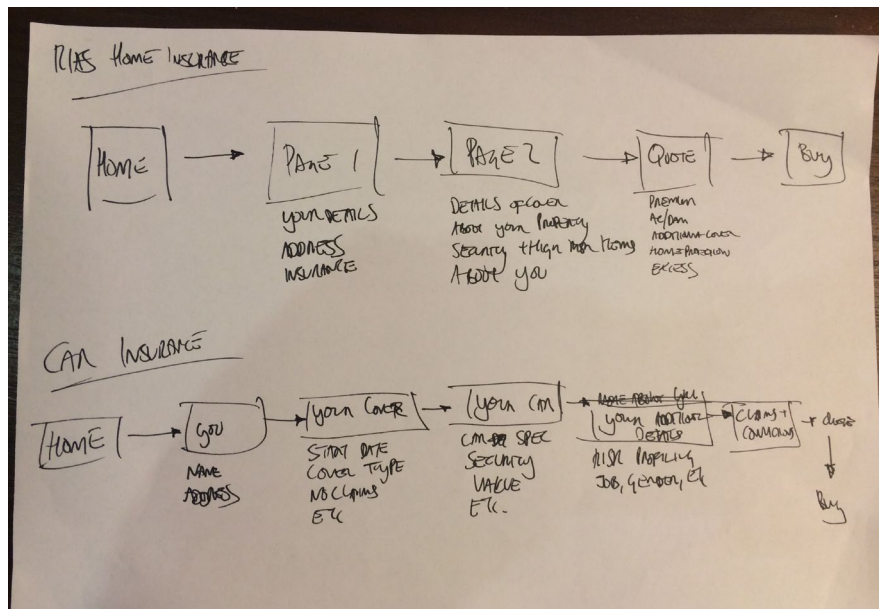
CASE STUDY

## USER JOURNEYS & CONTENT INVENTORY

After a number of high-level sketches to determine the approximate user flow, I somewhat surprisingly found Excel to be the best tool to flesh out the details of both the journeys and the content/question-set.

Working in a spreadsheet allowed me to quickly specify the structure of the process — in terms of the pages and sections the questions were spit up into.

This also allowed me to define the question text, field types, default values, placeholders, validation rules, help text, and so on, and then quickly iterate and progress the core form design without fiddling with layout.



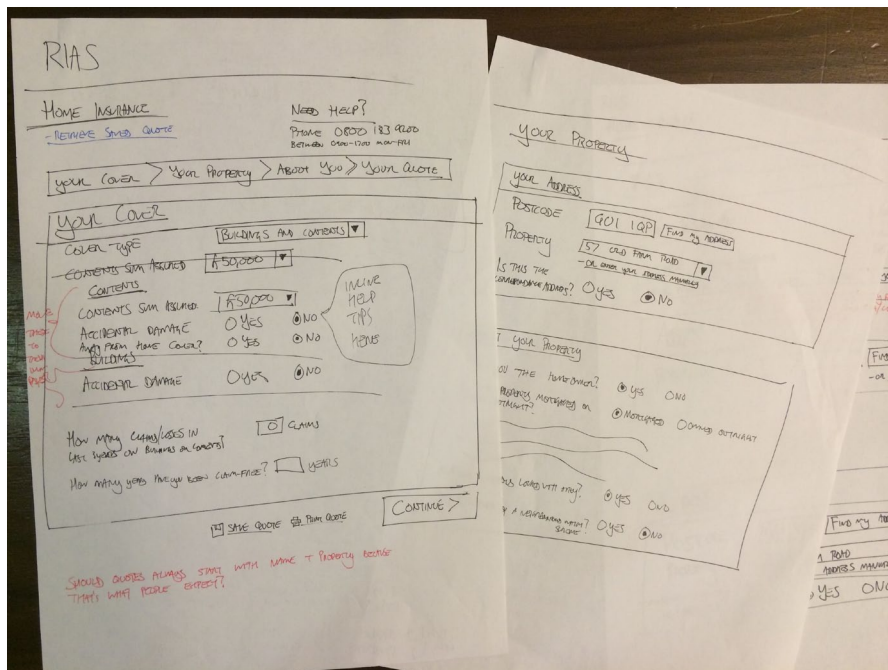
Page	Section	Field label	Input type	Options	Default	Placeholder	Inline validation	Show if...	Help text	Notes
6	Your car	Registration number	Textbox				Pattern match			Consider having this on the homepage/funding page above the quote. Retreives data and displays (non-editable) for confirmation, however...
7		Find my car	Button							
8		Registration/unknown	Link							
9		Make	Autocomplete selection				Match found?	Clicked 'unknown registration'		Use something like http://hmvesting.github.com/hmvester/
10		Model	Radio	Make, Automatic			Match found?	Clicked 'unknown registration'		Use something like http://hmvesting.github.com/hmvester/
11		Fuel type	Radio	Petrol, Diesel, LPG, Electric						
12		Transmission	Radio	Manual, Automatic						Clicked 'unknown reg' Semi-automatic and register gearboxes are classed as automatic.
13		Vehicle	Table/List	edition, engine, doors, year, body, seats						Clicked 'unknown reg' Select the option which matches your automatically populated based on the above fields. Start populating...
14		Registration date	Date picker			Work out first possible year/month from reg	Check not future. Val	Clicked 'unknown registration'		Can this be retrieved from DB? Google de
15		Left or right hand drive	Radio	Left, Right						Can this be retrieved from DB? Or what? Google de
16		Purchase date	Date picker			Today				You can find this on your V5 logbook. Can we get this from a DB? Google de
17		Value	Textbox			Retrieved estimate from third party				This should be the car's estimated cur profit. It should be as flexible as possible with the data it can get. To the nearest thousand. Check your traffic. miles. Any help to calculate annual mileage? Calculator
18		Annual mileage	Textbox							Numerical plus £/ / only
19										Numerical plus / only
20										
21	Security	Where is the car parked overnight?	Two selections			In a [Driveaway] at Home				Only select garage if your car is garage Answer formed by two dropdowns: in a [Garage] at Home
22		Non-standard security devices - Add a non	Button							including alarms, immobilisers and try Allow them to add a maximum of three security devices
23		Security device manufacturer	Autocomplete select	As per						Match found? Only if additional area if you're not sure of the make and model, try looking in the instruction manual, or if visible, on the device
24		Security device model	Autocomplete select	Dynamic						Match found? Only if additional security selected
25										Populated once manufacturer selected
26	Modifications	Aftermarket modifications - Add a modific	Radio							Match found? These are any changes made after the vehicle is manufactured, excluding additional security. View full
27		Modification	Autocomplete select	Existing options, but grouped logically						in the vehicle modified? These are any changes made after the Group in option group (e.g. Performance, Styling, Accessibility, etc)
28		Required for medical reasons?	Radio	Yes, No						Check if medically val
29										Was the vehicle modified to help spec only show if the modification could be for a medical condition
30	Your cover	Cover type	Selection	Comprehensive, Comprehensive						Compare cover types
31		Vehicle use	Radio	Social only, Social only						Business use is restricted to use by the policyholder only.
32		Start date	Date picker			(Next day)				You cover can start any day from tomorrow to 30/09/2006
33		Years no claims bonus	Numeric			0				This should be on your previous insurer's renewal notice, or you can ask them. We offer up to 5 years!
34		No claims protection	Radio	Yes, No						This would prevent your NCB from being lost in the event of a claim. It may not be available if you have
35		Voluntary excess	Selection	As per		£100				Cover types = Comp
36		Payment	Radio	Monthly by direct Monthly						This is how much you are willing to pay £100 is most common option
37										
38	About You	First name	Textbox							
39		Last name	Textbox							
40		Date of birth	Date fields			dd, mm, yyyy				Under 40 (i.e. yyyy < current year - 40), invalid/Uniform (i.e. Date < today)
41		Phone number	Textbox							Pattern match, check domain
42		Email address	Textbox							Validation should be forgiving - ie, allow spaces, brackets, hyphens
43		Postcode	Textbox							Validate with https://github.com/ckissner/matchcheck
44		Look up address	Button							Pattern match/DB lookup
45		Enter address manually	Link							
46		Address line 1	Textbox							Look up address/enter address manually clicked
47		Address line 2	Textbox							Look up address/enter address manually clicked
48		Town/City	Textbox							Look up address/enter address manually clicked
49		County	Textbox							Look up address/enter address manually clicked
50										Postcode moved to at below when this expands

# RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

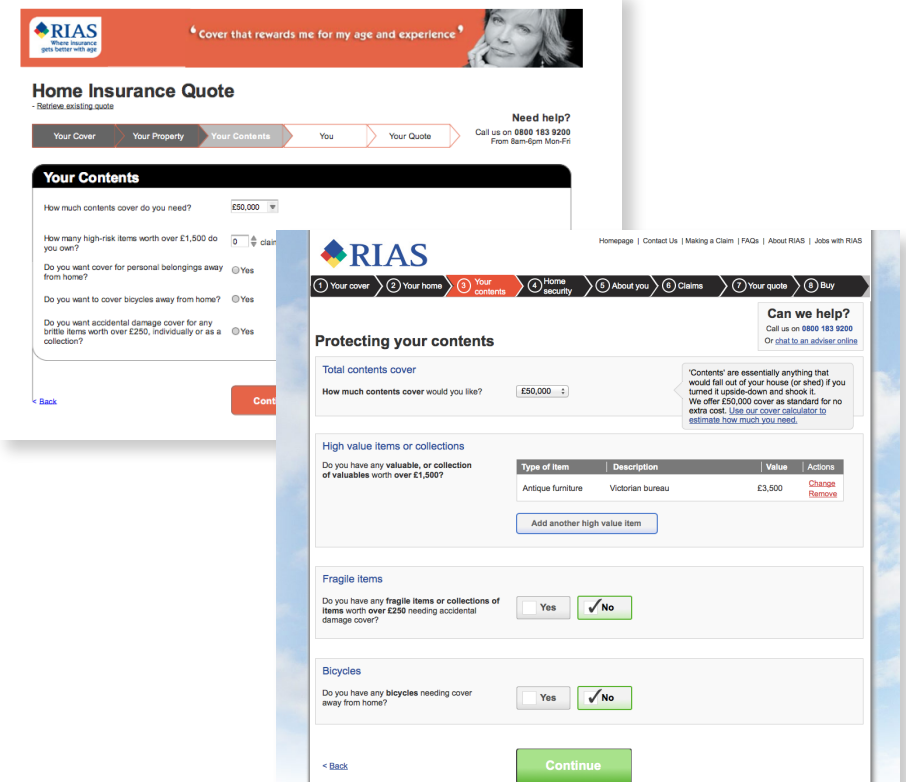
## SKETCHES

I produced a range of quick, throwaway sketches, iterating through ideas to develop layout concepts and a form framework. I also started to explore the interactions required for the dynamic parts of the quotation system.



## PROTOTYPES & MICROCOPY

Having already designed the content and the structure of the forms, it was quite straight-forward to create a medium-fidelity interactive prototype with Axure. I also worked on refining the microcopy to increase usability and to follow a consistent tone of voice. The prototype was then refined over several iterations following workshops and rounds of usability testing.





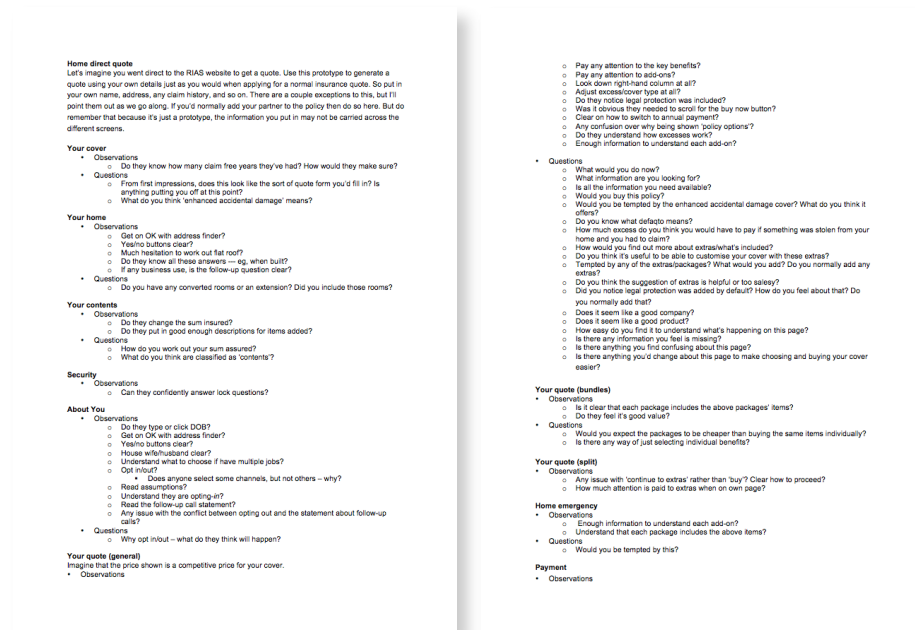
# RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

## RECRUITMENT BRIEF & DISCUSSION GUIDE

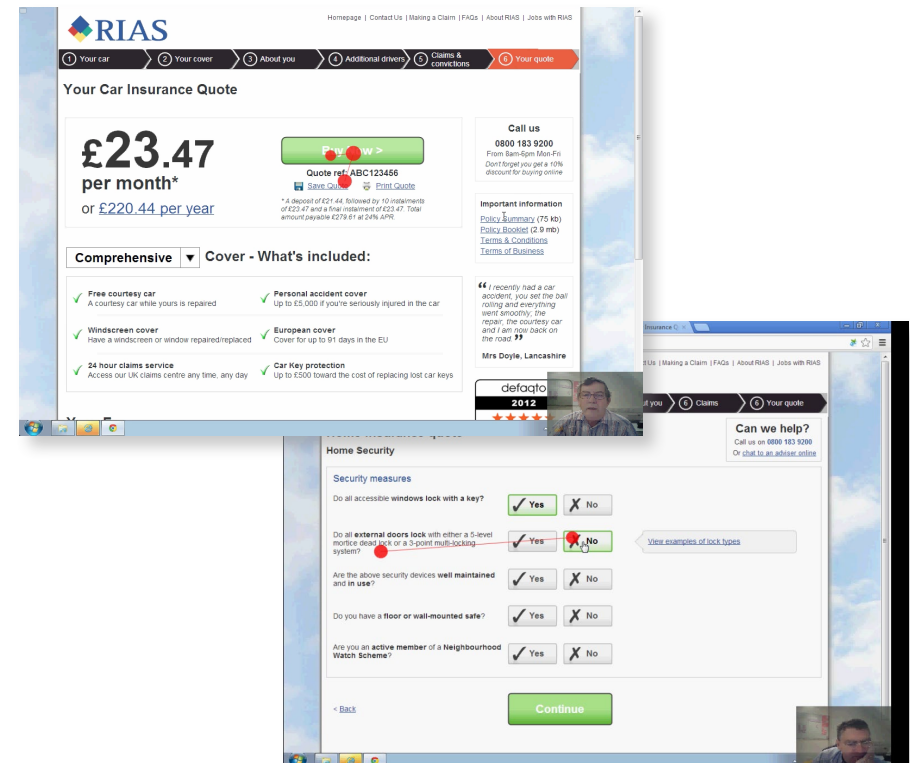
Designing for an audience of 50–80 year old online buyers created a challenge to find suitable research participants — especially as RIAS' customers are not typically based in London. As such I created a recruitment brief and found a recruitment agency who fulfilled it.

I also put together a discussion guide to provide scenarios for the usability tests and some questions to help better understand our users.



## USABILITY TESTING

I planned, facilitated and analysed three rounds of lab-based usability testing, using eye-tracking systems. This was observed by a group of stakeholders and colleagues in another room with whom I agreed quick changes to the prototype between test sessions.



## RECOMMENDATIONS REPORTS

In an effort to concentrate on outcomes rather than outputs — and to speed up the rate at which we iterated the prototype — I created a simple report with categorised lists of observations and recommended actions. As the client had observed the testing sessions themselves, more comprehensive documentation was not required. The recommendations were then discussed with the client before being implemented and re-tested.

### RIAS test session 3 observations

#### Home

**Observation:** Accidental damage popup took a moment to digest.  
**Recommendation:** Make 'standard/enhanced' bold in the popup

**Observation:** One thought paperwork didn't count as business use.  
**Recommendation:** Add help text saying 'This includes just for paperwork'

**Observation:** Split page not popular as with the additional home protection page it just seemed to drag on. Comments: 'more bloody extras', 'a bit much now'  
**Recommendation:** Concentrate on standard one-page price+extras.

**Observation:** Split page also had the problem that people couldn't compare what's included with the extras - eg, some confusion over courtesy car v replacement car. Also meant they couldn't get a one page overview of what's included to compare with current cover  
**Recommendation:** Concentrate on standard one-page price+extras.

**Observation:** Home emergency/bundles - some not clear each included the above  
**Recommendation:** Put 'and the above' in bold. Higher-fidelity visual design should also help clarify.

**Observation:** Some confusion on home emergency page as to whether these were included with the standard cover or not.  
**Recommendation:** Add 'optional' before 'home emergency cover' as there was some confusion over it.

**Observation:** Security measures - confusion over well-maintained question.  
**Recommendation:** Move above the alarm question as it only applies to the locks. Change 'security devices' to locks.

**Observation:** Some people expect accidental damage to be included  
**Recommendation:** See if this can be made any clearer.

**Observation:** Most people unclear over how excesses work - that you have to pay compulsory and mandatory.  
**Recommendation:** Try a new interface that shows totals.

**Observation:** Defacto - not heard of, would be good to expand on what it is  
**Recommendation:** Consider a caption alongside the image - 'independently rated 5 stars' or similar.

## A/B TESTING PLAN

With the prototype finalised, I provided a selection of A/B test variants to evaluate when going live. These included strategic product structure options that I devised during design, but required quantitative testing, rather than the qualitative testing we had conducted to date.

