



Kotak Life Insurance - Usability test

Kotak came to us when they were in the middle of a site redesign. They wanted to ensure if their redesign meets their users expectations, business goals and marketing communication goals.

We helped them by conducting a usability test on their redesigned site's prototype including the following:

- recruiting participants
- refining the test protocol
- moderating Usability Testing sessions
- documenting user sessions
- interpreting data using post-it analysis
- Presenting the findings and guiding Kotak with future directions for their website

Following is a part of the final presentation made to the Kotak team.



Usability test

Kotak Life Insurance

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1. Objective
2. Methodology
3. Detailed Findings
 1. Users' attention flow
 2. Scenario 1:
Finding a plan best suited for your child
 3. Scenarios 2A-2E
 4. BERT analysis

Objective

The objective of the Usability Test was to understand the following from the Target User Audience of Kotak Life Insurance

- What are the users' reactions and perception when they look at the Kotak Life Insurance website.
- What is the brand perception of the Kotak as compared to the (Competitor 1) and (Competitor 2).
- To observe users' reaction for the homepage of the Kotak Life Insurance on the (Competitor 1) and (Competitor 2) website?
- Do the users feel that their needs are comprehensively covered on the website?
- Does the "needs tool" adequately cover all the needs of the user?
- Are users able to comprehend all the information presented on the website?
- Are users able to find information and help easily on the website?

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Methodology

Step 1: Preparation of User Profile

| | Light Internet Users | Medium Internet Users |
|--------------------------|----------------------|-----------------------|
| Invited participants | 6 | 8 |
| Participants interviewed | 6 | 8 |

Methodology

Step 2: Test Protocol was prepared to ensure that adequate representative feedback is gathered from participants.

Kotak Website Prototype Protocol

Participant's name : _____

Orientation

Thanks for taking out time today. I am a User Experience Designer and I'm conducting a study on a new Kotak Life Insurance site.

We have invited you here today to understand and see how you would go about doing various tasks on this site. We are trying to see if the site matches your expectations and how do you feel about using this site.

I would ask you to do something to see how well they fit the way you go about doing something. The entire exercise would take almost 30-40 minutes.

I want to remind you that we are not testing you, we are testing the website, so if you are not able to do something, please be candid about it and let me know so that I can give that feedback to the concerned people involved in designing this website.

As this website is still a **work in progress**, you may come across pages that may look a bit plain but are in working order. There are however some pages that **have not been built** which will be indicated with a prompt that you can ignore.

I will also be taking some notes during the session to remember your comments and whatever you tell me. This is for research purpose only.

At any point, if you feel uncomfortable or you want to take a break, please let me know. You can also leave at any point.

Before we start, do you have any questions to ask?

Tasks

Objective: How are the web pages in general perceived by the users – i.e. look, feel, design and layout. What are the positives and the negatives?
We can conduct a bi-polar emotional response test. It requires users to rate (on a scale of 7) the design on the scale of opposite attributes. Below is the suggested list.

Scale: 1 – Amateur / 7 – Professional

This same test will also be done on 2 other competitor sites.

<http://www.tata-aii.com/>

<http://www.icicirlife.com/public/default.htm>

Table below will need to be filled for all three sites

| | | | | | | | | |
|--------------------|---|---|---|---|---|---|---|------------------------|
| Amateur | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Professional |
| Warm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Cold |
| Calm | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Busy |
| Visually appealing | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Visually not appealing |
| Confusing | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Simple |
| Impersonal | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Friendly |

Objective: Is there consonance between the elements which we want to give due prominence to and what in actual is perceived to be prominent by the users?

1. Please rank what you see first
 - a. Needs list
 - b. Insurance banners
 - c. Footer
 - d. Top navigation

Methodology

Step 3: Techved Design UX team hired 14 participants and the Usability test was conducted in the Techved Design UT Lab.



Sessions being observed from the observation room.



The moderator conducting a Usability test.

Methodology

Step 4: Conducting Usability Study

- Techved Design moderator led the test session asking each participant to perform task in accordance with the test protocol.
- Techved Design team observed sessions and watched participant's reactions and feedback on the website.

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Findings Index



Serious error. Delayed users in their use of the website



Minor error. Caused users to hesitate for a few seconds



Good. This approach is recommendable



Highlighted comments are recommendations



Comments given by users

What is the context in which users use the website?



When asked about their current source of insurance information, most users said that they use agents to find more information and make decisions.

WHY?

- It's easier to understand the information if it is explained by someone rather than reading the text.
- The information presented on the website is technical, vast and complex.

If the website aims to be used by agents, consider having a separate area for agents.
Eg. Consider having a separate agents login section.

What is the context in which users use the website?

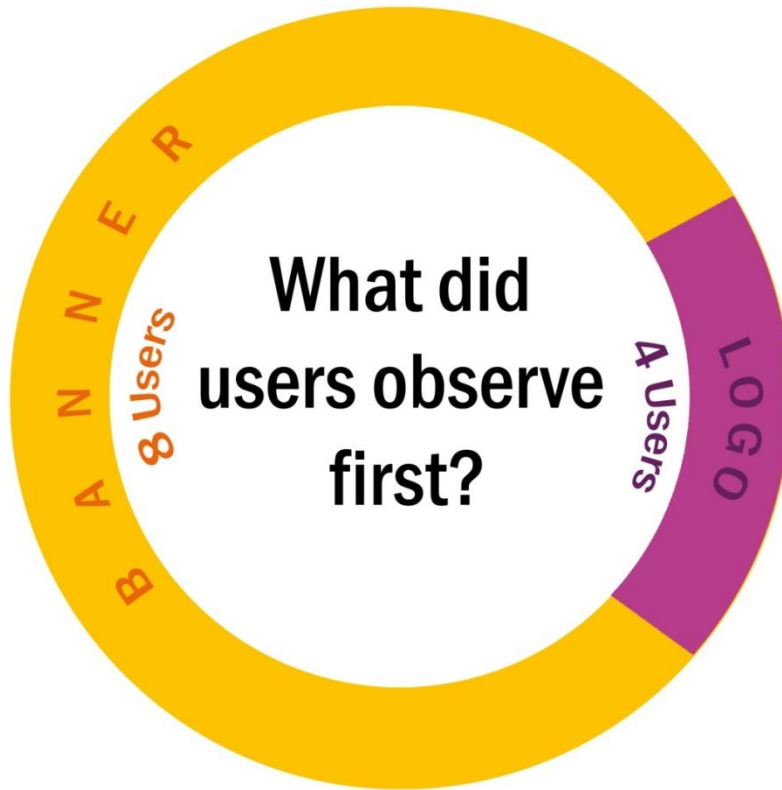


- Whenever the users got stuck while trying to get specific information, most of them said that they would directly Request for a Life Advisor instead of spending too much time searching for information.



What was observed first?

Users were first shown the website and asked what they saw first.
Most of them were immediately drawn to the pictures in the Banner.



A JOINT VENTURE WITH  OLD MUTUAL

Were users able to locate their needs easily?

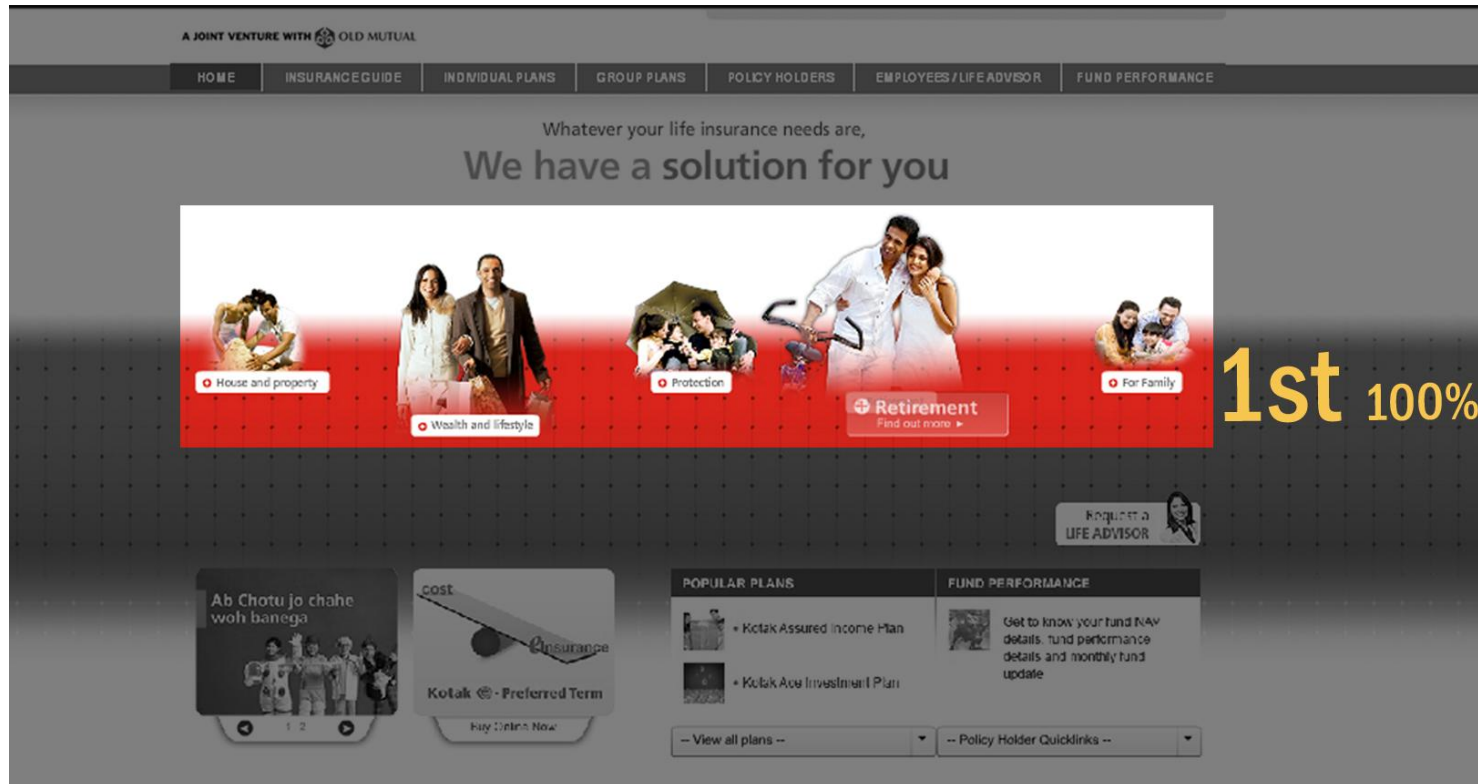


- Each user had a separate concern at each stage of their life.
- They felt that all their needs were adequately covered on the website.



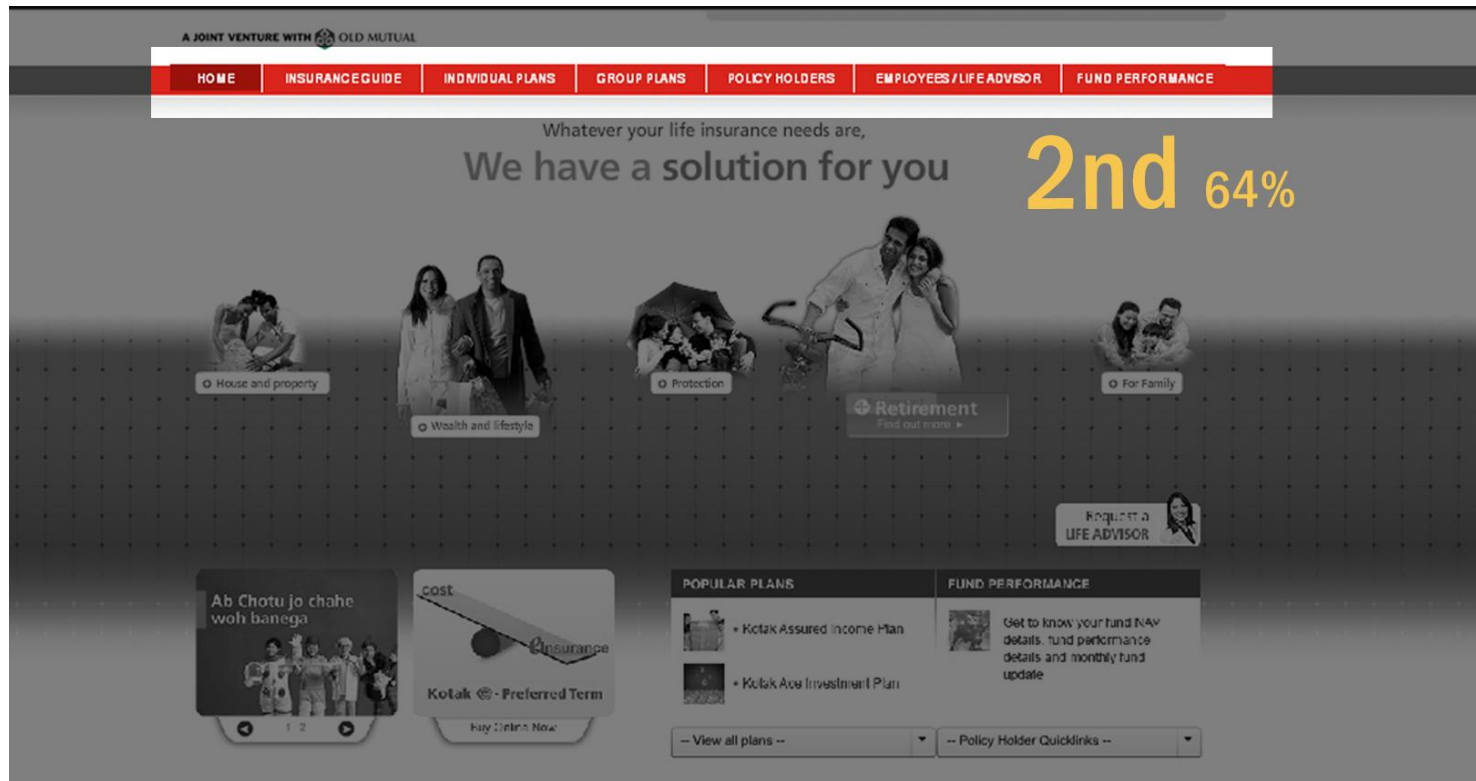
"I am only getting older. I am very concerned about retirement. I can simply click this link and it will give me all the information about the retirement plans."

How did their attention flow across the homepage?



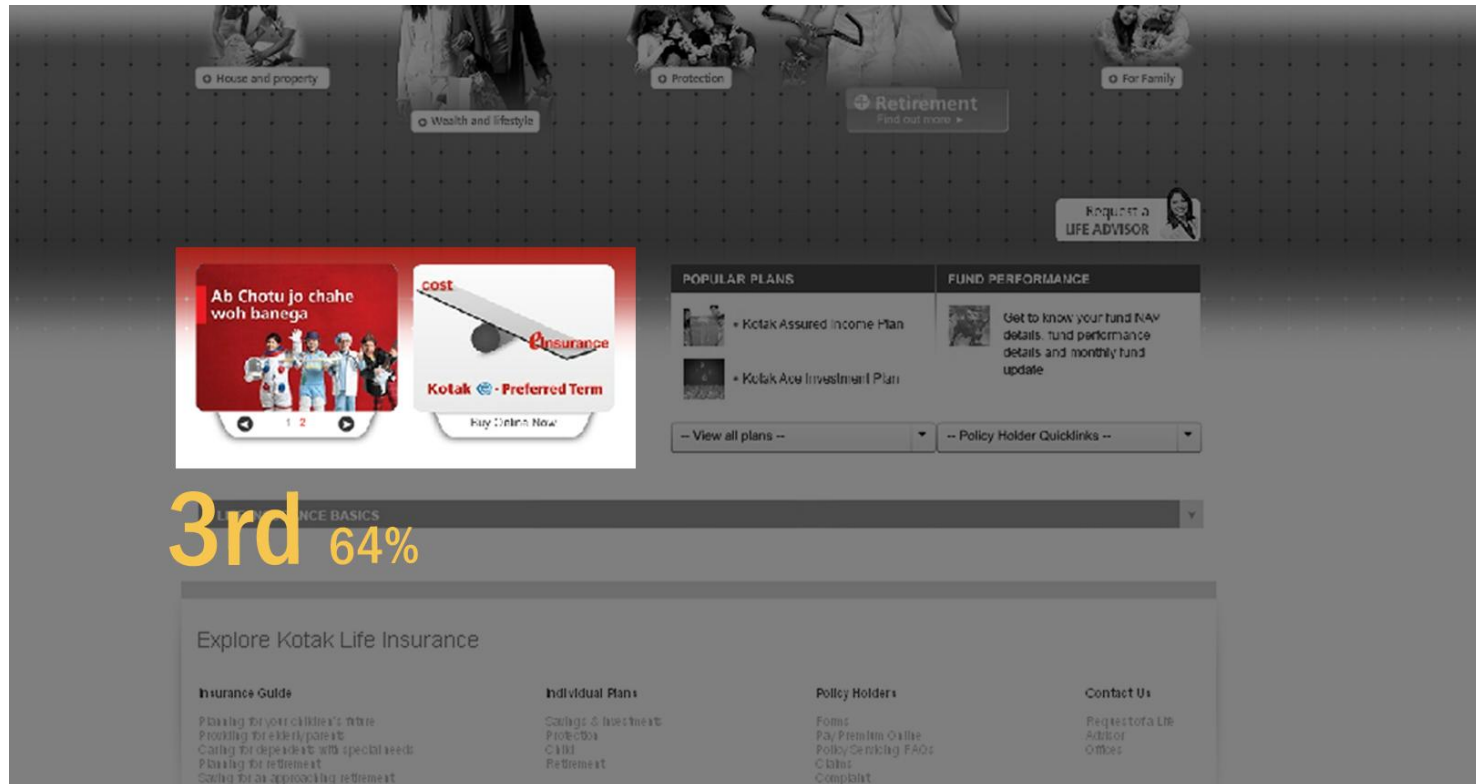
1st 2nd 3rd 4th

How did their attention flow across the homepage?



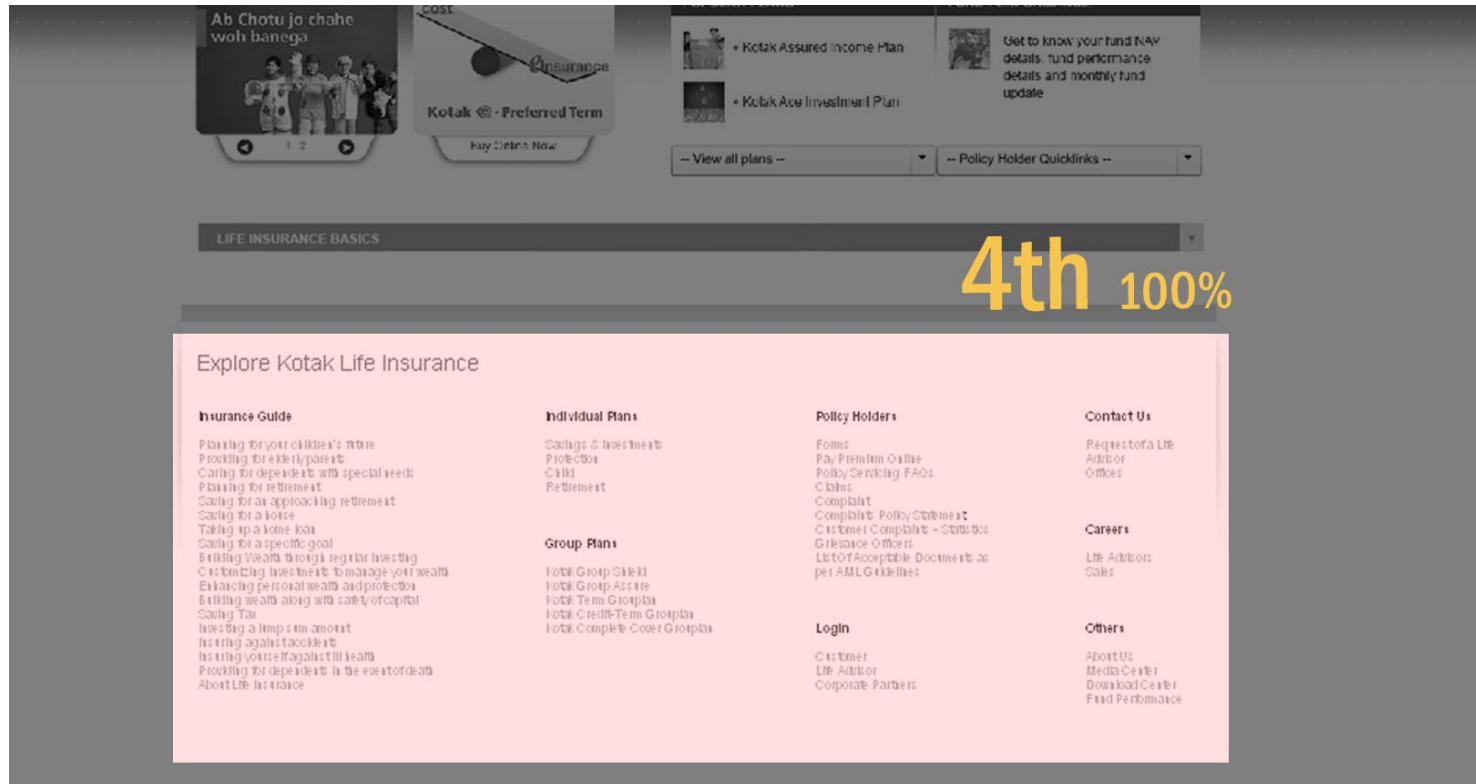
1st 2nd 3rd 4th

How did their attention flow across the homepage?



1st 2nd 3rd 4th

How did their attention flow across the homepage?

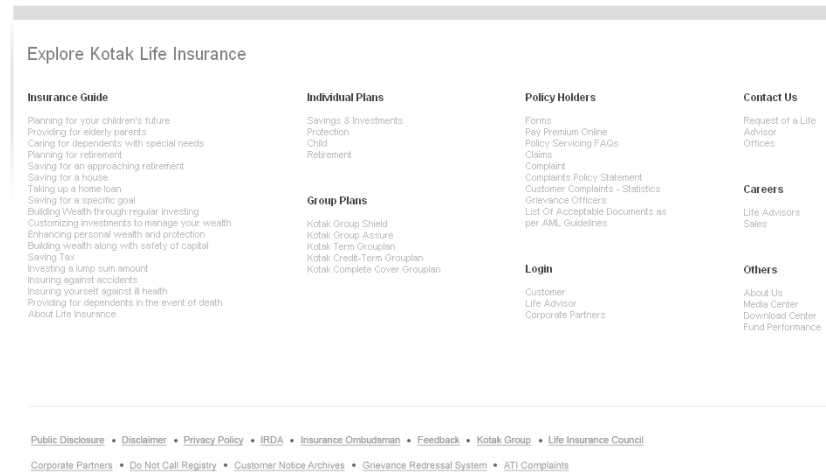


1st 2nd 3rd 4th

Attention flow: Footer



- When the users were asked to freely explore the homepage, footer did not catch their attention.
- They found the footer visually dull because
 - the font-color was too dull
 - the text size was too small



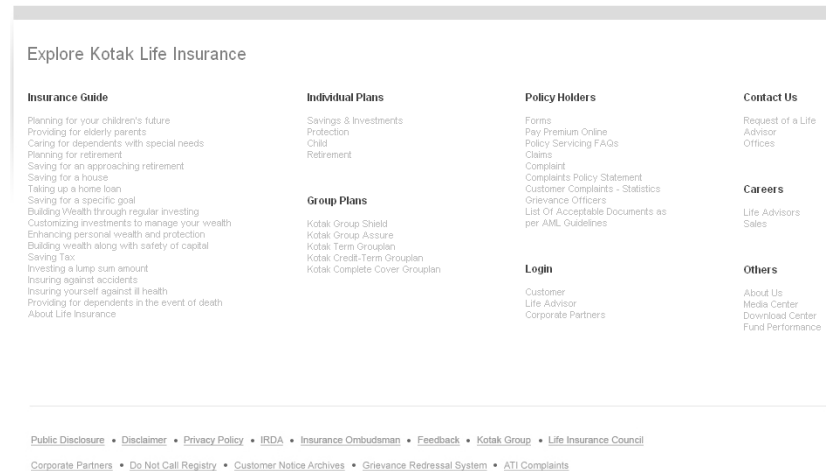
*"The text is too small to read.
I can barely read what is written here."*

Increase text-contrast by increasing the text size and choosing a more contrasting color

Attention flow: Footer



- When users were directed to the footer, they had problems finding specific information.
- This was mainly because the footer had very poor legibility.



Make the footer content more reader friendly by making the links easy to scan through

How did users interact with the Banner?



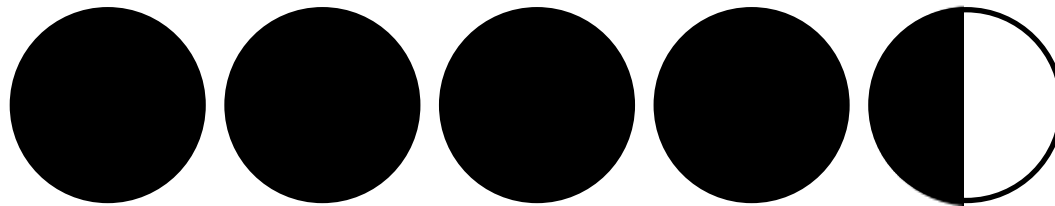
- The images portrayed an affordance of being clickable.
- The users were confused when they clicked the image and it didn't open as per their expectations.



Make the image clickable instead of expecting people to click “find out more”.

Scenario 1: Ease of understanding information

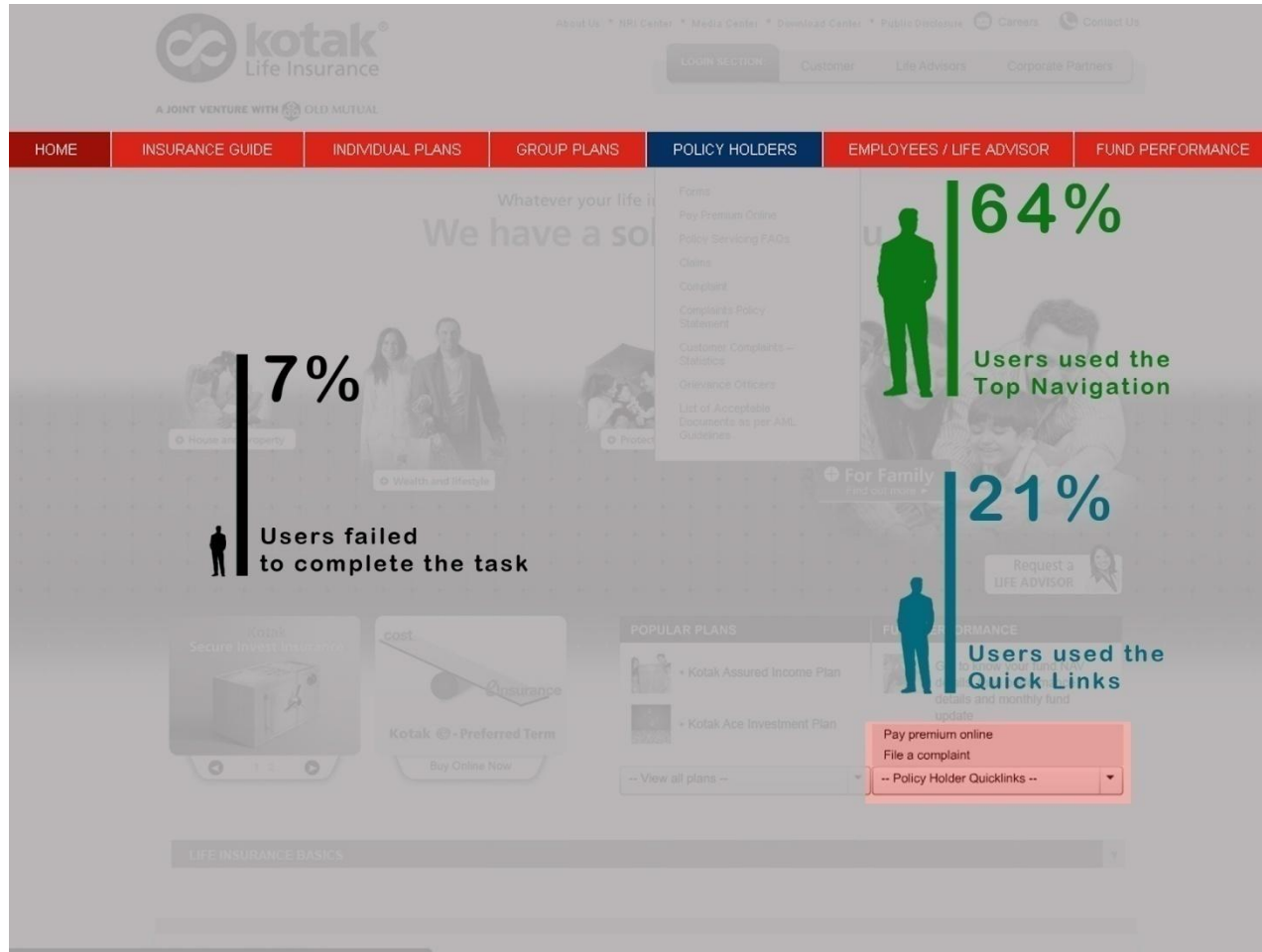
Finding a plan best suited to your child's needs



4.41 is the average user rating for
Ease of Understanding information.

Scenario 2A: Route taken to complete the task

Paying insurance premium online



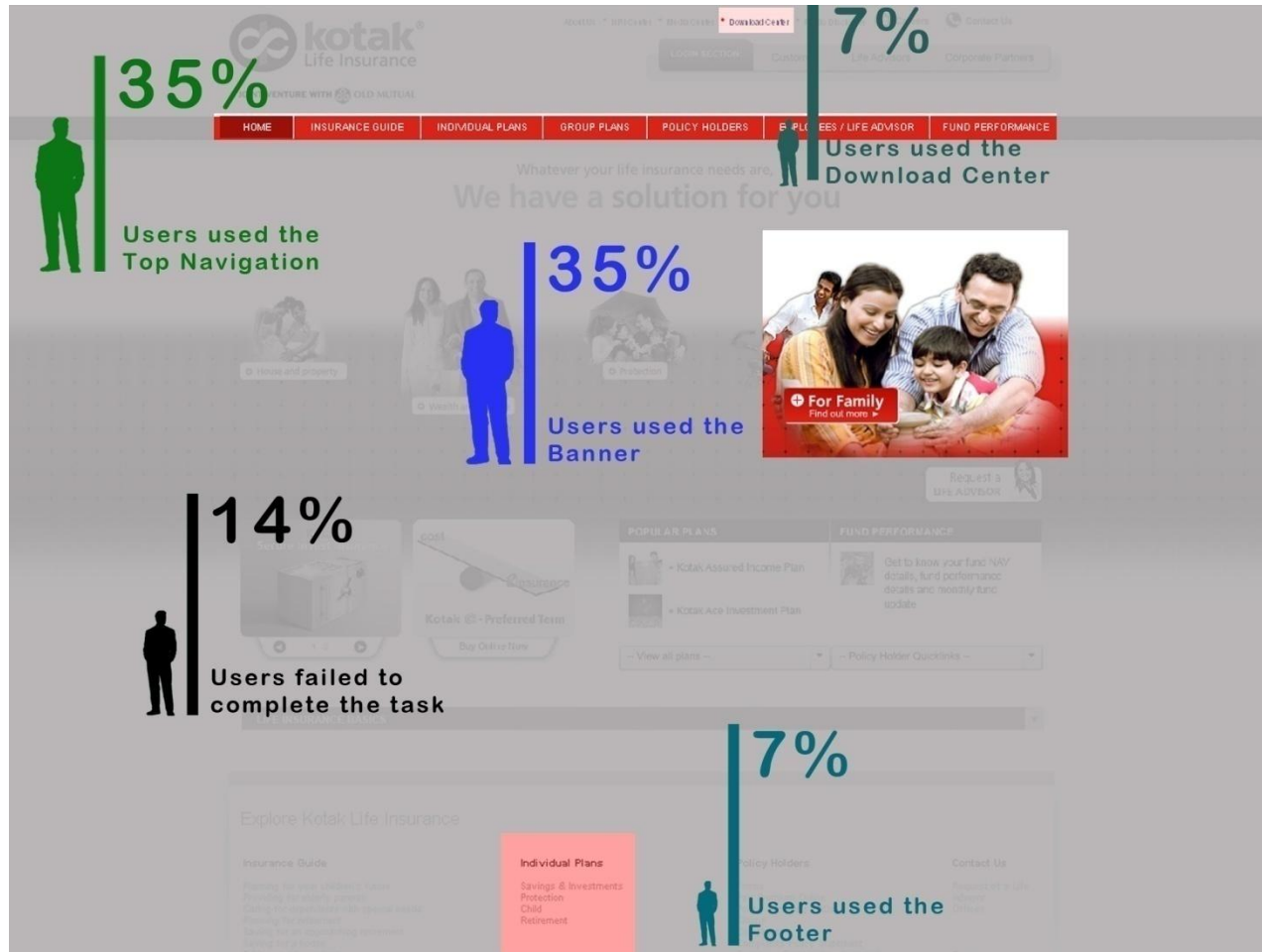
Scenario 2B: Route taken to complete the task

Finding contact information for Kotak Life Insurance



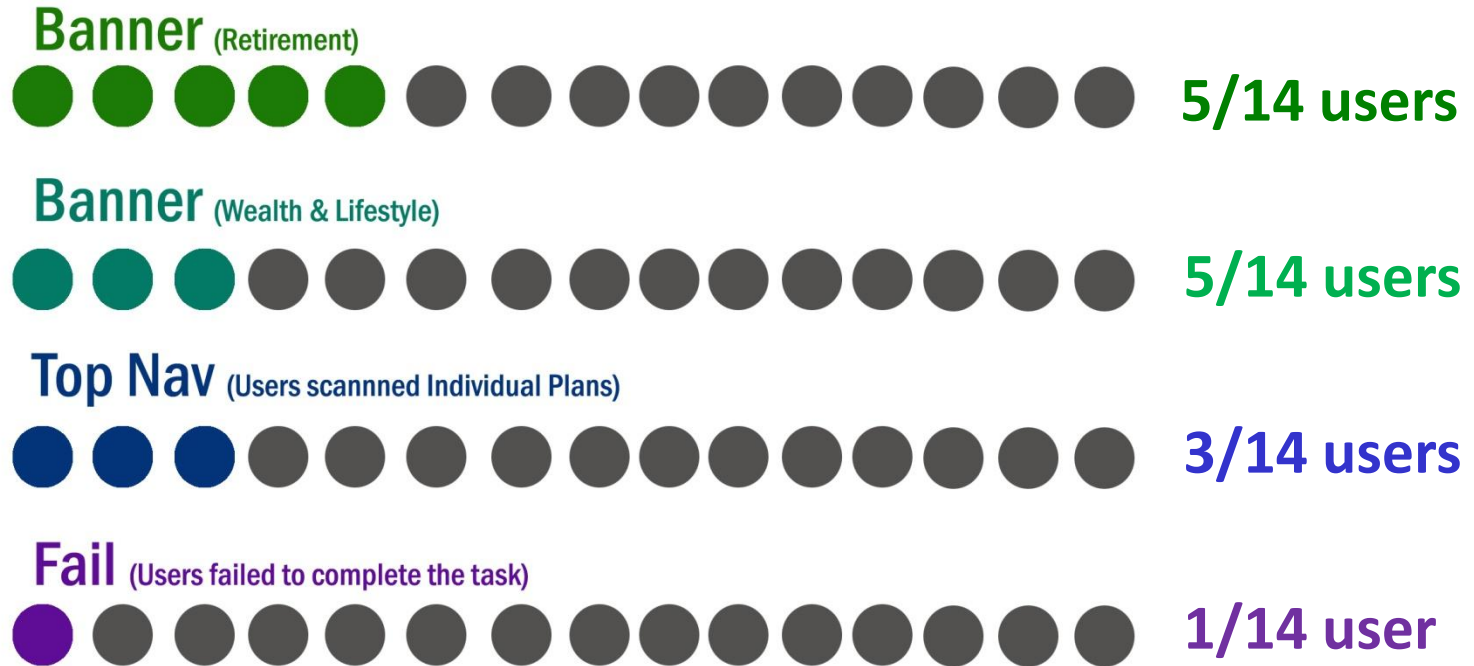
Scenario 2C: Route taken to complete the task

Download brochure for Kotak Headstart Child Assure Plan



Scenario 2D: Route taken to complete the task

Investing systematically to build a lump sum for the future



Most users used the Banner route for this task.
Almost equal number of users went through the Retirement
and Wealth & Lifestyle route.

Scenario 2E: Route taken to complete the task

Protecting your family in event of your death

Banner (Protection)



Top Navigation (Users scanned Individual Plans)



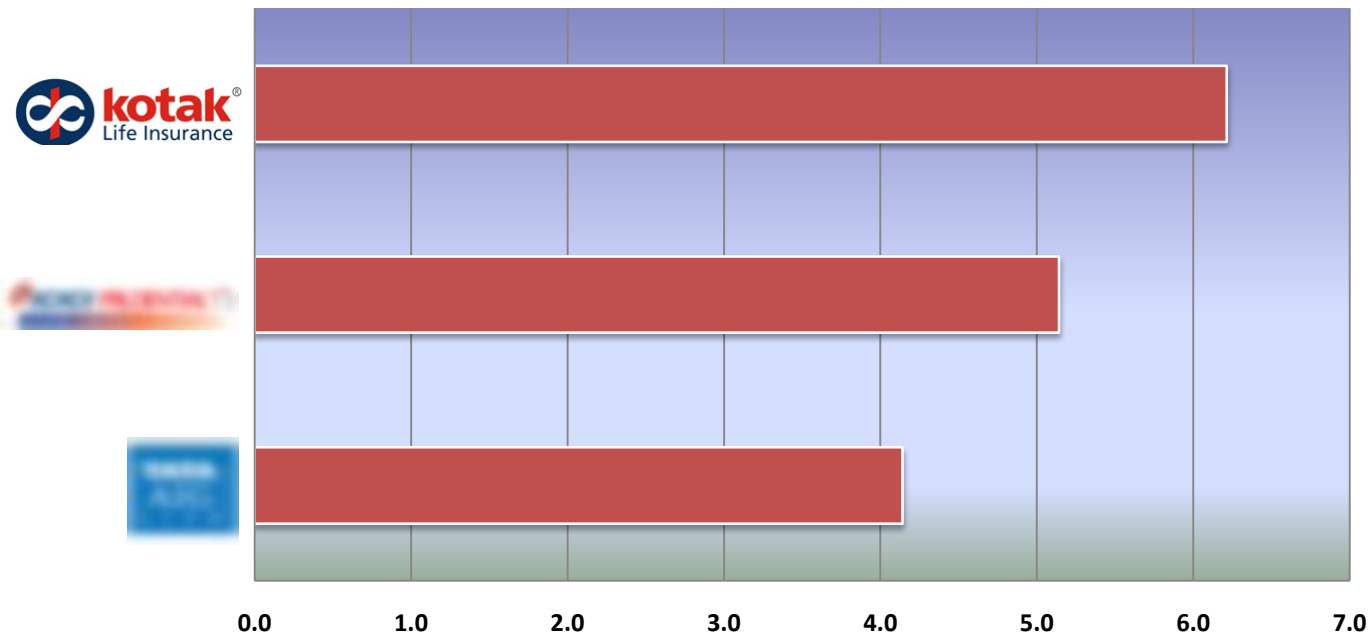
Fail (Users failed to complete the task)



Most users used the Banner route for completing this task.

Bipolar Emotional Response Test (BERT)

How *Professional* was the homepage?

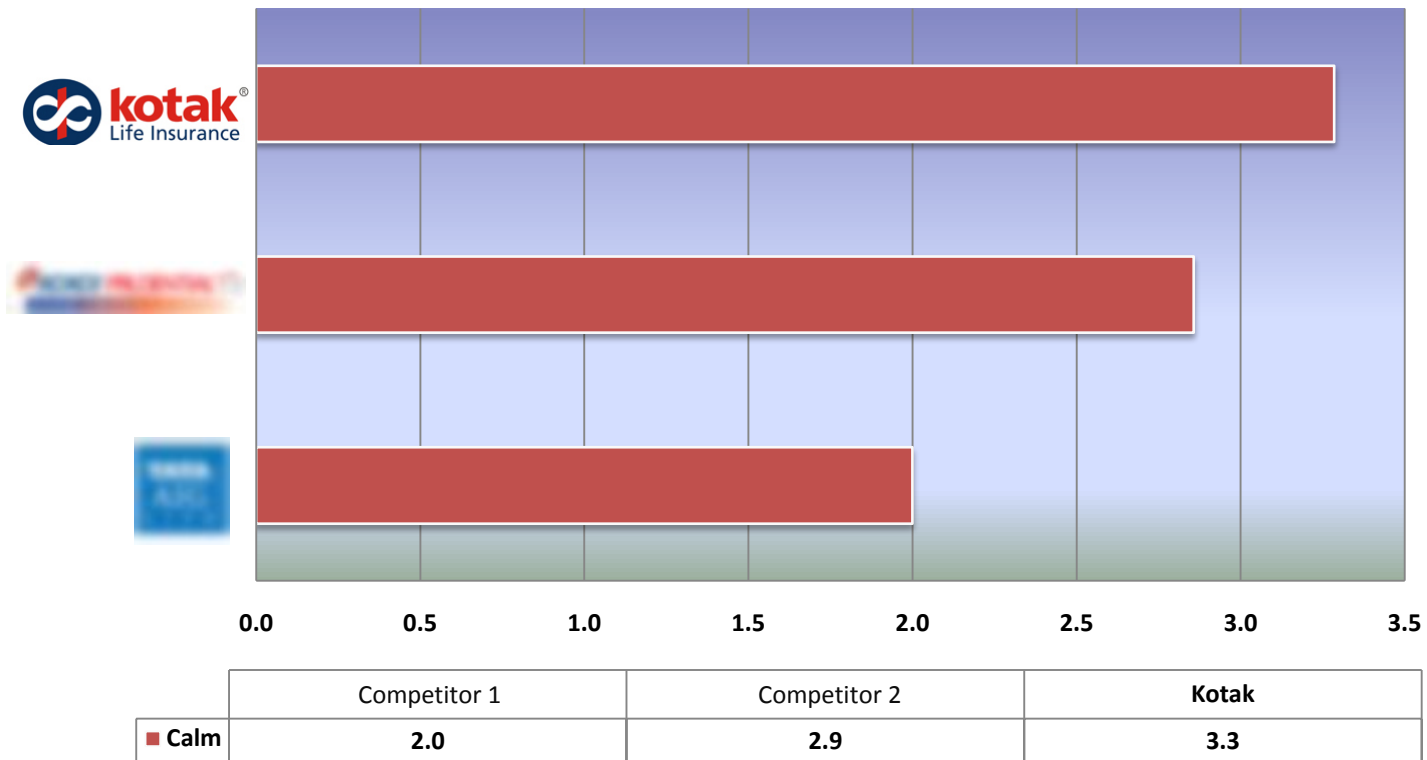


| | Competitor 1 | Competitor 2 | Kotak |
|----------------|--------------|--------------|-------|
| ■ Professional | 4.1 | 5.1 | 6.2 |

Majority of the users found Kotak Life Insurance to be the most professional looking website.






















Bipolar Emotional Response Test (BERT)

How *Calm* was the homepage?



Majority of the users found Kotak Life Insurance to be the most calm looking website.

Bipolar Emotional Response Test (BERT): Summary

| Summary: BERT |  |  |  |
|--------------------|--|---|---|
| Professional |  |  |  |
| Warm |  |  |  |
| Calm |  |  |  |
| Visually Appealing |  |  |  |
| Simple |  |  |  |
| Friendly |  |  |  |

Thank You



Business Consulting | User Experience Design | Technology Development | Usability Workshops

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