

heathwallace

POSSible Holistic User Experience Review

Final Report
25 September 2015
Version 1.1

Contents

1	Introduction	3
2	Executive Summary	8
3	Methodology	21
4	Findings	32
5	Appendix: Issues Inventory	37

Introduction

History of POSSible

Manulife Asia's Regional Point Of Sale Solution program – **POSSible** – originated in late 2013 as a question: *“Can a single POS solution meet the needs of all markets in Asia?”*

In an initial Discovery phase, a small team comprised of Manulife Regional Operations (Reg Ops) and HeathWallace (HW) staff audited high-level sales processes across the region and hypothesized that a single core solution was feasible. Based on the findings, the new solution was conceived as three basic modules of functionality mirroring the common sales journey: Meet & Refine, Propose & Apply.

To gather grass-roots support and feedback and build momentum around the region, initial requirements and wireframes were ideated by HW to serve as a starting point to approach local stakeholders. Starting in 2014 in Hong Kong, the wireframes iteratively evolved as various business requirements from Hong Kong (Meet & Refine), Japan (Apply) and Singapore (Propose) were captured and documented.

In 2015, with an expanded team of business analysts and project managers, a more rigorous approach to business requirements gathering and definition was implemented.

Where We Are Today

- Internal POSSible program 're-boot' is underway to ensure alignment with wider corporate initiatives, such as Mission Extraordinary (MX). A new program plan and governance / working model are part of this 're-boot' effort.
- Meet & Refine Beta version, aligned with the MX recommended flow, is planned to go live in Hong Kong by end-2015.
- Regional and local market formalized capture, documentation, and sign-off of comprehensive Business Requirements Documents (BRDs) is still in progress and nearing completion.
- The POSSible team now have a wide-ranging, though not comprehensive, view of business requirements across the solution and across markets.
- The current situation – and the attendant pause in HW activities – has presented an ideal opportunity to conduct a retrospective review of our earlier design concepts for robustness. Any interface design patterns found to be less than efficient at this stage are much easier to rectify than at a later stage in the project.



Why a Holistic Review?

HeathWallace's commitment to providing the optimal user experience means we are constantly reviewing the quality of our designs. The POSSible program is no different.

Current Risk

Various factors mandated that that HW design a system based on a very limited set of requirements from Meet & Refine (Hong Kong):

- Organic program growth
- Staggered local and module-by-module requirements capture & launch plan

These circumstances pose the risk that early design patterns can not seamlessly accommodate all new requirements, especially for complex Propose & Apply processes.

Objectives

- To ensure overall quality and consistency of the user experience *across all three modules*
- To make improvements at a point in the process that will have minimal impact on downstream design, development and implementation

Benefits

A seamless and well-designed user experience will minimize risk to overall program success by:

- Increasing the likelihood of user adoption
- Reducing training and support costs
- Generating enthusiasm from user base and internal stakeholders
- Enabling the benefits of technology investments to be realized



About this Report

Purpose	Inputs	Findings
<p>This report identifies key usability and interface issues that impact the overall user experience of the regional POS solution, as well as HW's recommendations.</p> <p>It should inform:</p> <ul style="list-style-type: none">• Immediate next steps for interface (re-) design, and• Future program planning	<p>Source materials reviewed to prepare this report include:</p> <ul style="list-style-type: none">• Meet & Refine UIFSD* v.4.0 (11 Mar 2015)• Propose UIFSD v.6.0 (05 May 2015)• Apply UIFSD v.5.0 (12 May 2015)• UX Guidelines, v. 3.1 (27 Jan 2015)• HK M&R UAT Build, v.00.21.00	<p>Key findings, recommendations, and illustrative screen shots are presented in the Executive Summary.</p> <p>Examples of specific issues for each review criteria are included.</p> <p>Individual issues are inventoried categorized, assigned severity ratings and described with recommendations for resolution.</p>

* UIFSDs document the interface design screen-by-screen based on business requirements. UX Guidelines document the interactions and visual design of common elements, or building blocks, of the interface.

Executive Summary



4 Key Areas of Opportunity

The holistic review identified many issues, ranging in severity and effort to resolve. The individual issues contribute to larger issues with the overall User Experience.

In the context of the POSSible program re-boot, HeathWallace believe now is the ideal time to ensure the new program plan enables Reg Ops and HW to address issues with the current design and ensure the integrity of the the overall solution.

The following slides provide examples for each of the key areas below:

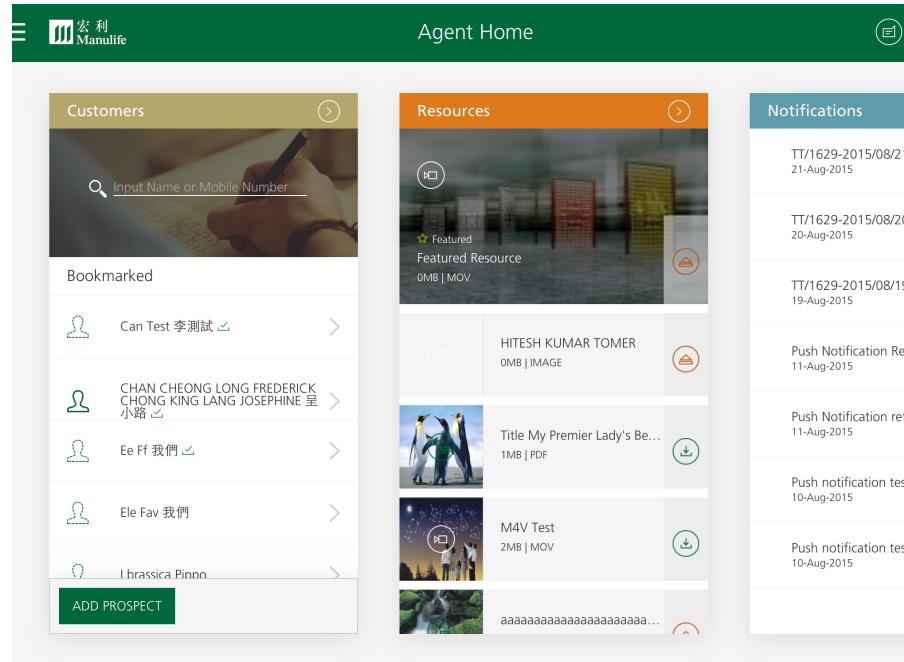
- ① Motion Design
- ② Pattern Consistency & Standards
- ③ Structural Framework
- ④ Persistent Customer Story

① Motion Design

Issue: Discrepancy between what was designed and what was built.

Example: “Flip” transition meant to cue a change from Agent / Customer mode has not been implemented.

- ◆ *HW should work closely with front-end development team and be informed of instances where defined motion design can not be implemented, with time to revisit the UI and apply other static cues.*



Sample ‘Flip’ transition visible in PPT Show mode

① Motion Design

Recommendation: Design transitions, animations and choreography to support the user's comprehension of the system's organization and how it works.

During UAT of the Hong Kong Meet & Refine alpha version, HW noted that many of the originally defined transitions have not been implemented.

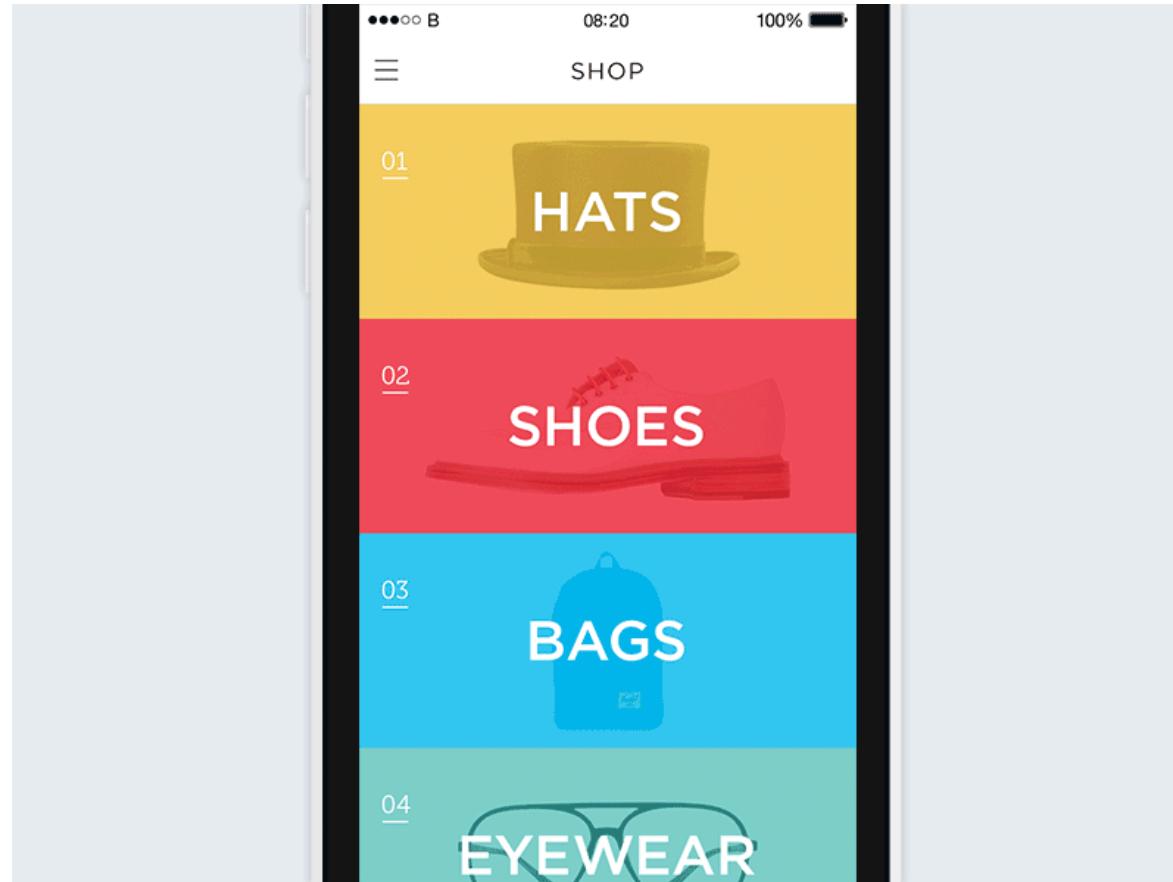
While possibly considered 'nice to haves' from a development standpoint, from a user experience perspective, these animations are specifically designed to help the user understand how the system works, and enhance the experience. Animations have the added benefit of creating 'delight', making the system more enjoyable to use for advisors and to view for customers.

Examples of functional motion design that provides useful feedback to the user:

- Loading animations such as a spinning circle or clock indicate to the user that a requested action is in progress.
- Animating a new screen to slide in from the direction of a swipe gesture to 'cover' an existing screen matches real world expectations, and gives the user progress and navigation cues (e.g. a reverse swipe will slide the new screen away and uncover the previous screen).

① Motion Design (Best in Class Example)

Transitions, animations and choreography to support the user's comprehension of the system's organization and how it works.

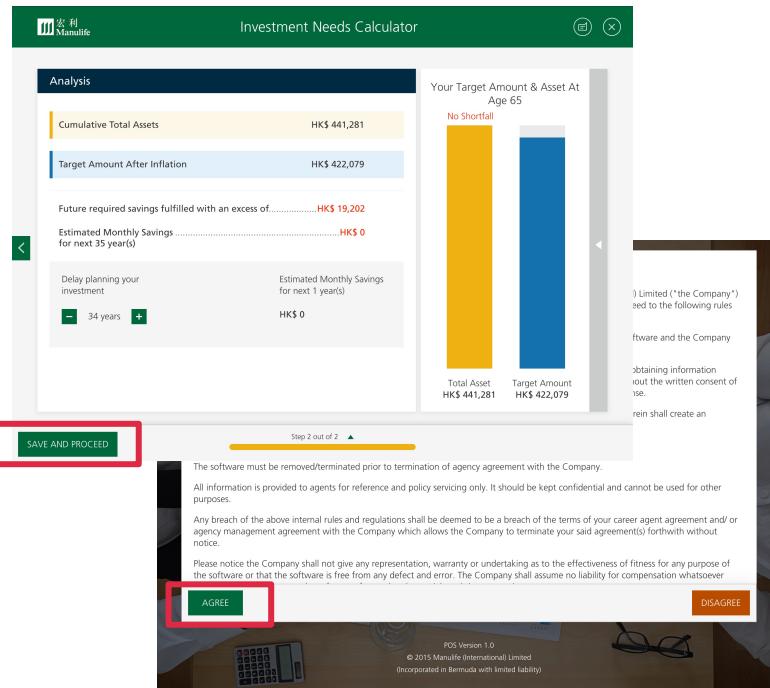


Sample animation visible in PPT Show mode (plays at slow speed)

② Pattern Consistency & Standards

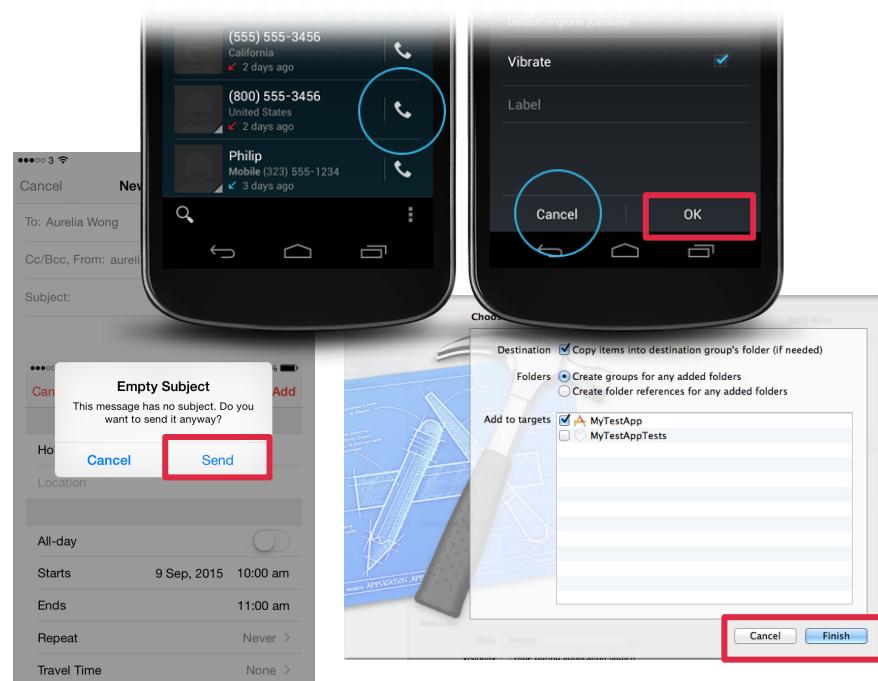
Issue: Some POS patterns do not follow common established standards.

Example: Positive / Negative action button placement does not meet standards – due to legacy decisions made under time-pressure.



Buttons to proceed or complete actions are found at left

- ◆ *HW and Manulife should work together to re-visit legacy decisions and refine the designs to fully leverage established standards.*



Android, iOS and Apple position positive actions at right



② Pattern Consistency & Standards

Recommendation: Refine or create new design and interaction patterns to ensure that similar tasks across modules entail similar user actions, and fully leverage established patterns.

The key activities to be conducted and/or portions of the user interface that will be impacted include:

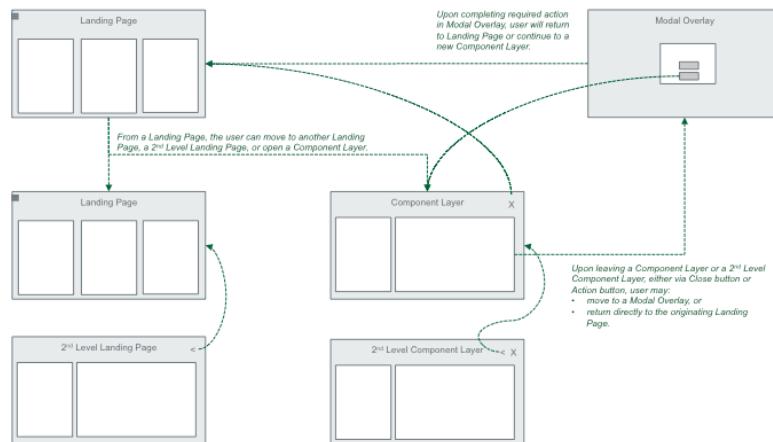
- Ensure the interactions required for user input forms are consistent from data gathering and fact finding through plan creation, customization and application and medical underwriting completion
- Amend the placement of positive and negative action buttons to better align with established conventions

③ Structural Framework

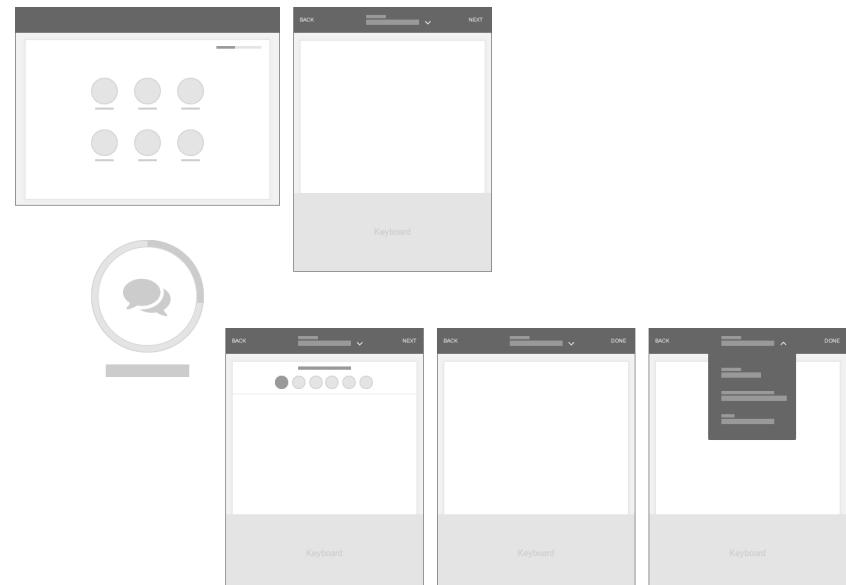
Issue: The Interaction Model created for Meet & Refine needs enhancement to accommodate much more complex Proposal and Application business processes.

Example: Meet & Refine requirements did not include complex business processes; a simple 2-level interaction model was adequate.

- ◆ Now that a significant portion of requirements for Propose & Apply have been documented, the model should be refined and stress-tested against the real final requirements. HW have begun this process.



Original Interaction Model



WIP for Multi-step within Step Model

③ Structural Framework

Recommendation: Refine the system architecture, navigation, and interaction model to ensure these can accommodate the requirements of all modules to provide a unified experience.

The key activities to be conducted and/or portions of the user interface that will be impacted include:

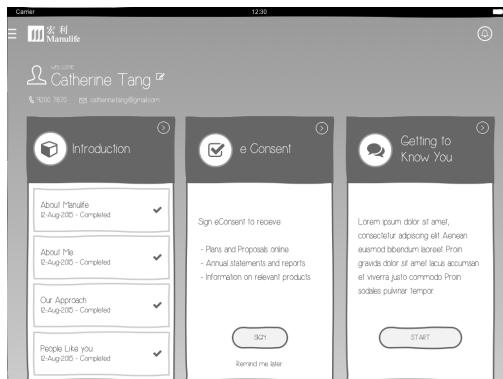
- Explore seamless integration of processes, worklists and dashboards (particularly for Propose & Apply modules) in Customer Mode
- Redefine the use of the [X] and / or [<] buttons on Component Layers to simplify navigation and wayfinding
- Define a flexible and robust framework for complex multi step-within-step processes (such as Propose & Apply)
- Redefine the main menu options available in Agent & Customer Modes to align with a new structural framework
- And stress-testing the solution against all *known requirements*

④ Persistent Customer Story

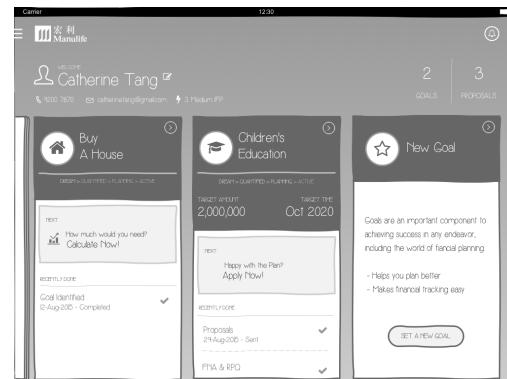
Issue: Currently, POS does not provide a persistent customer story of what has been done, what should be done next, and how the relationship with Manulife is progressing and performing.

Example: Mission Extraordinary's current conceptual framework seems to be: Goals > Needs > Plan > Products.

- ◆ *With MX now developing a strong CX narrative that the local countries must follow, there is an opportunity for POS to align and reflect the narrative consistently.*



Client Introduction Workflow



Goal Setting



Tracking vs. Goals



④ Persistent Customer Story

Recommendation: Enable the system to eventually present a persistent and consistent story when in Customer Mode, about what the customer has done, what needs to be done next, and how her relationship with Manulife is progressing and performing.

This will be an exercise in:

- Understanding current business requirements across all three modules, and what features are included in upcoming releases
- Understanding Mission Extraordinary's eventual narrative and framework
- Combining the above with the forward-thinking currently in progress for Customer Map & End-state Vision conceptualization

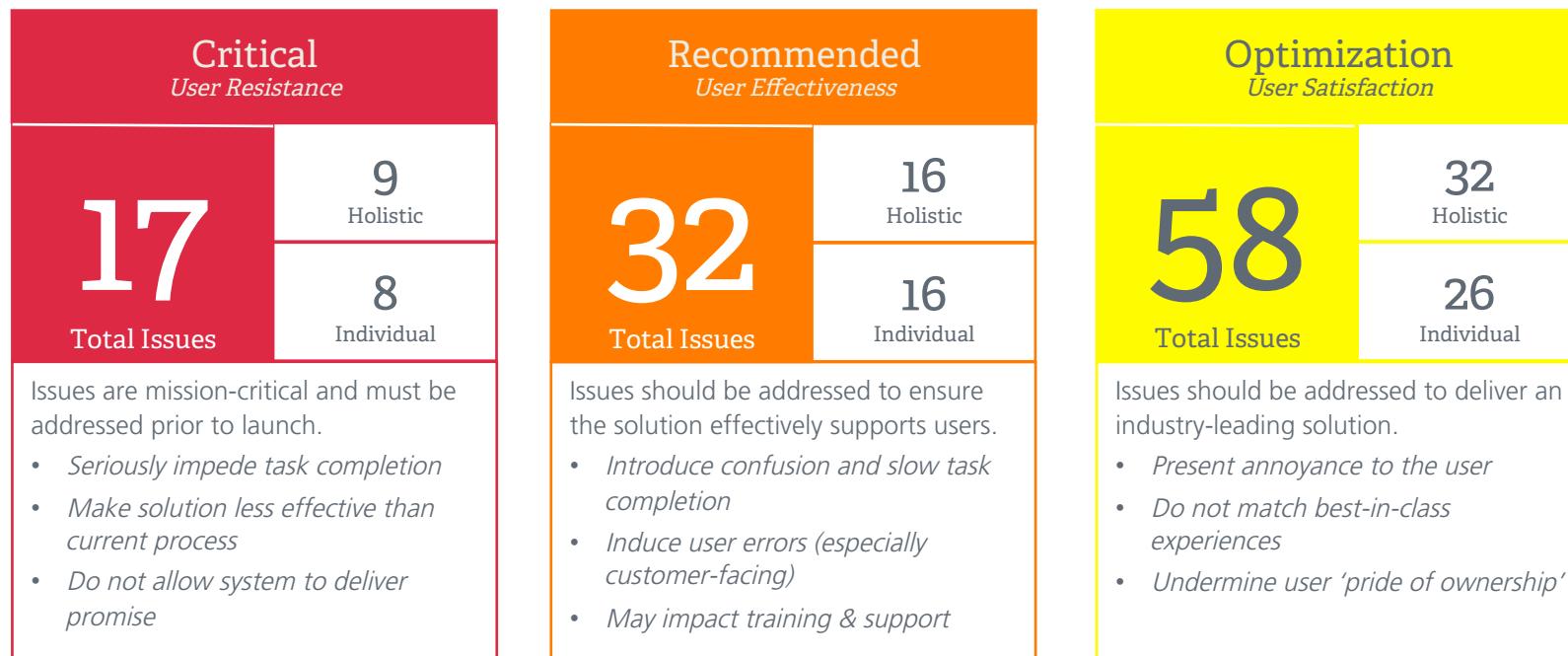
Review Framework

The assessment was based on the following criteria, which together deliver a holistic user experience.

"It looks good; I enjoy using it" <i>Perception</i>	Presentation	<i>Does it help me focus on what I need to do? Is it easy for me to recognize important information or actions? Does it make me feel Manulife is credible and professional?</i>
	Consistency	<i>Are controls, labels and navigation options always presented in the same way? Do they look and act the same way wherever I see and use them?</i>
"It's easy to use" <i>Effectiveness & Learnability</i>	User Control	<i>Can I control the system, rather than the system controlling me? Can I recover from errors and find my way around to accomplish my tasks?</i>
	Recognition & Standards	<i>Are the interactions already familiar to me from this or other systems I have used? Can I easily recognize things I have seen before?</i>
	Error Recovery	<i>Does the system help me to do things "correctly"? When I make a mistake, is it easy for me to diagnose and fix the problem?</i>
"How it works makes sense" <i>Adoption, Efficiency & Productivity</i>	System Status & Navigation	<i>Where am I and where can I go from here?</i>
	Match to Real World	<i>Does the system match my current real-world processes? Does it use language I understand? Are things presented to me in a logical order?</i>
	Efficiency	<i>Does the system help me to do things quickly and efficiently?</i>

Review Findings

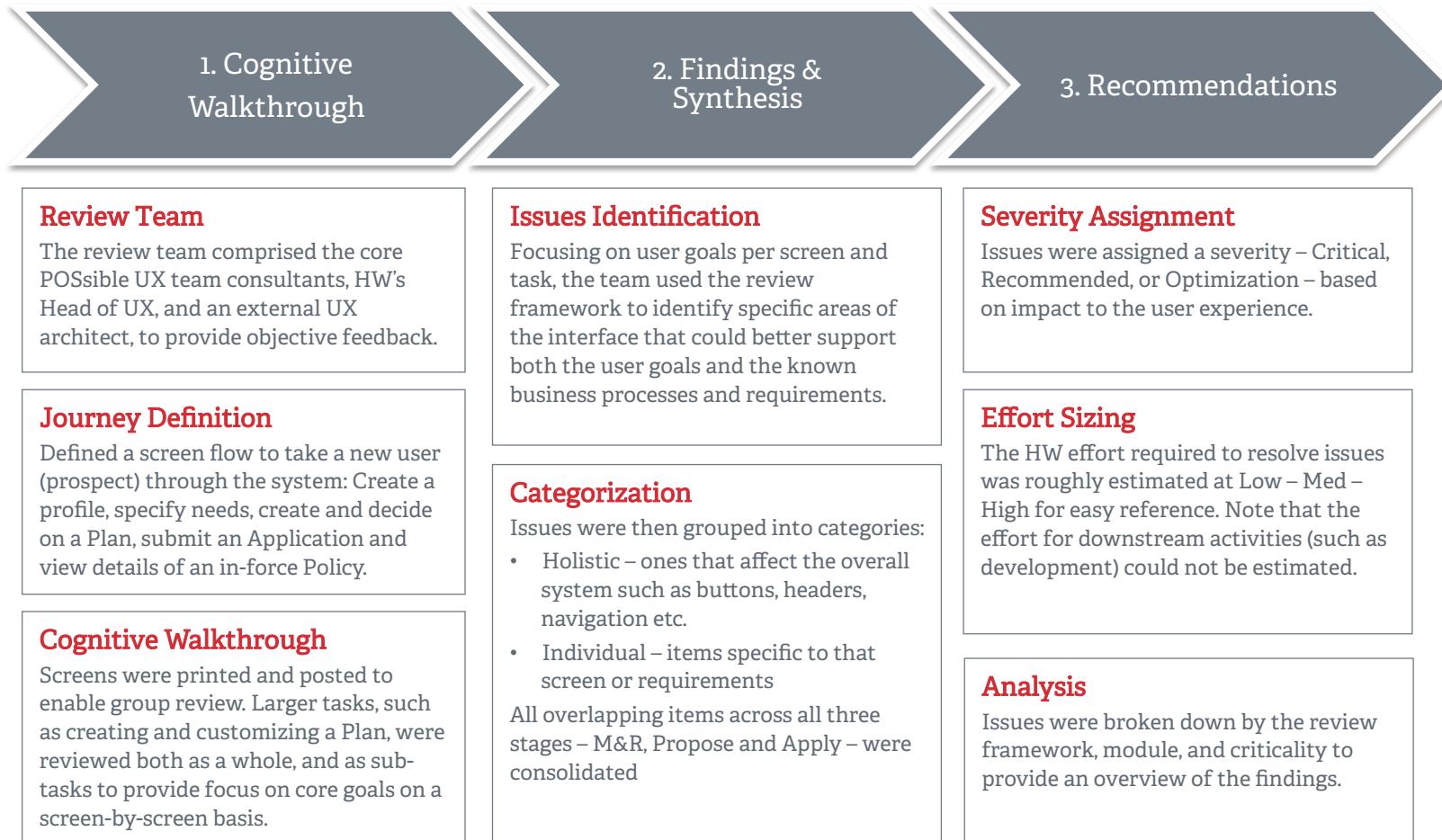
Severity was assigned to each issue by the project's core UX team, based on familiarity with business requirements and industry-standard usability heuristics. Additionally, the issues were categorized as either Holistic (impacting the overall system) or Individual (limited to one or a few screens only). These severity rankings should be further informed and validated by user testing and research, which are likely to uncover additional issues.



Methodology

Review Approach

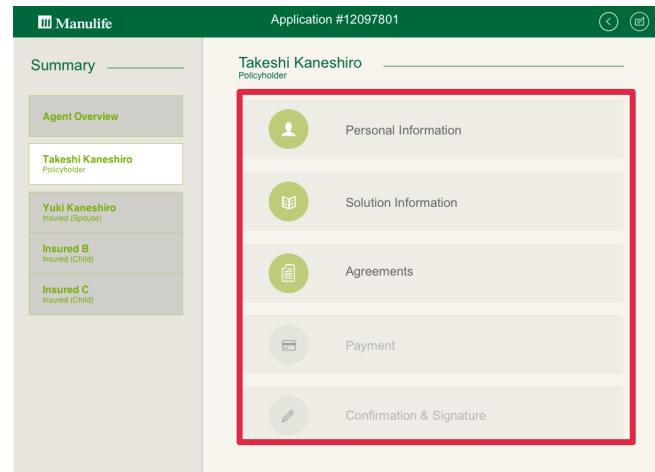
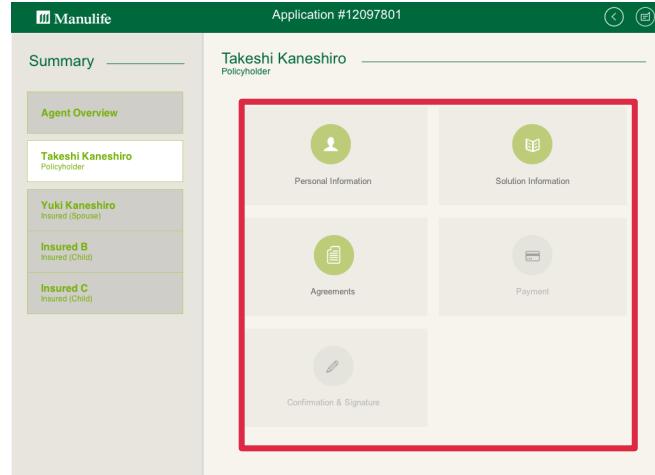
An overview of the key activities undertaken to conduct the task-based review.



Review Criteria: Sample Issues

Presentation

Does it help me focus on what I need to do? Is it easy for me to recognize important information or actions? Does it make me feel Manulife is credible and professional?



Issue (Individual)	Severity	Effort
<i>Layout does not reinforce a recommended order of actions to support user task completion.</i>		Med

Findings & Impact

This issue refers to customer view of the Application Overview screen in the Apply module.

This is the entry point for the user to begin application processes. As defined by each local market, the user may or may not be required to complete the steps in a specific order.

The current card layout does not clearly indicate the mandatory or suggested flow that users should follow to complete the application procedure.

Recommendation

Layout of application procedures can be refined and improved by listing these steps vertically. For countries with non-linear flow, user can always control which section they want to visit. At the same time, they may also be encouraged to follow a recommended flow.

Potential design refinement sample is shown at left. HW would need to ensure this pattern is consistently applied to all similar processes system-wide.



Consistency

Are controls, labels and navigation options always presented in the same way? Do they look and act the same way wherever I see and use them?

Manulife

Application #12097801

Agent Overview

Application in Preparing

VALIDITY

Terminal Validity

1-Jun-2014 (20 days)

10-Jun-2014

SUMMIT

Agent Overview

Takeshi Kaneshiro
Policyholder

Yuki Kaneshiro
Insured (Spouse)

Insured B
Insured (Child)

Insured C
Insured (Child)

Application Settings

Liability Date

Set Liability start date as Issue effective date

Yes No

Premium Payment Method

Solution A

First Premium Credit Card

Subsequent Premium Bank Transfer

Manulife

Application #12097801

Application Settings

Liability Date

Set Liability start date as Issue effective date

Yes No

Premium Payment Method

Solution A

First Premium Credit Card

Subsequent Premium Bank Transfer

Solution B

First Premium Credit Card

Subsequent Premium Bank Transfer

SAVE CANCEL

Issue (Holistic)

Severity

Effort

Inconsistent form editing interface between the modules inhibits interface learnability.



Med

Findings & Impact

Due to the amount of information required for on-screen collection and presentation in the Propose / Apply modules, an in-line editing pattern is currently employed.

Users can tap to edit a specific panel within the larger form, which changes state to allow users make field-level changes without leaving the current screen.

However, this design pattern is inconsistent with the Meet & Refine module, which takes users to a separate editable screen. The inconsistency may confuse users as they move between modules.

Recommendation

Select an edit mode solution that provides a consistent pattern of use across all three modules.

A likely option is to follow Meet & Refine and iOS system standards. Once edit mode is activated, users will be led to another screen with all editable fields. From the edit screen, they can save or cancel to return to the read-only screen.

Potential design refinement sample is shown at left.

User Control

Can I control the system, rather than the system controlling me? Can I recover from errors and find my way around to accomplish my tasks?

The screenshot shows the Manulife application interface for Application #12097801. The left sidebar lists users: Takeshi Kaneshiro (Policyholder), Yuki Kaneshiro (Insured (Spouse)), Insured B (Insured (Child)), and Insured C (Insured (Child)). The main content area has tabs for 'Agent Overview' and 'Application Summary'. The 'Application Summary' tab is active, displaying details like Total Premium (¥ 1,234,567), Payment period (18 years), and Base Calculation Date (May-2-2014). Below this is an 'Application Settings' section. At the bottom, there's a calendar view for August 2013, with the 25th highlighted. Navigation buttons for 'Calendars' and 'Inbox' are at the bottom.

Issue (Holistic)

Severity

Effort

Poor user orientation results when the 'Back' arrow might not take the user to the previous screen.



Hi

Findings & Impact

This specific example refers to customer view of the Application Overview screen in the Apply module. However, the issue appears on various screens throughout the solution.

In this particular case, user may be referred to this screen from one of two entry points: Agent Application Worklist or Customer Application Worklist.

Thus it may cause confusion to users when they select the back button on the header. There is no clear indication of where it will lead users.

Recommendation

HW recommend the entire system follow the iOS standard for this navigation pattern. Whenever users select the back button, it should always lead them back to the referring entry point.

In addition, button should be left-aligned to match button placement conventions. However, Manulife will need to re-visit the requirements for logo display and placement.



Recognition & Standards

Are the interactions already familiar to me from this or other systems I have used? Can I easily recognize things I have seen before?

The screenshot shows the Manulife Agent Overview page. On the left, there's a sidebar with links like 'Agent Overview', 'Takeshi Kaneshiro (Policyholder)', 'Yuki Kaneshiro (Insured (Spouse))', 'Insured B (Insured (Child))', and 'Insured C (Insured (Child))'. The main area has sections for 'Agent Overview', 'Auto Underwriting' (with a 'GENERATE AUW RESULT' button), 'Agent Report' (with a 'Agent Report' button), and 'Other Tools' (with 'Check History' and 'Capture Documents' buttons). A red box highlights the 'Agent Overview' section, which contains a list of tasks: '✓ Insured C' and 'Insured, Solution B'. There's also a 'SUBMIT' button at the top right.

The screenshot shows the Wufoo Account Creation page. It starts with a yellow header 'WUFOO' and a welcome message 'Welcome to Wufoo Account Creation! Every journey starts somewhere. This journey starts here.' Below this, there are several input fields with validation messages: 'Email Address *' (placeholder 'So we can get a hold of you.', note 'Don't worry. This info is sacred to us. We won't ever sell or abuse it.'), 'Password *' (placeholder 'Like a secret agent.', note 'At least 6 characters long.' and 'Once more to verify, please.'), 'Account URL *' (placeholder 'Your one word nickname.'), and 'Read 📈 Agree *' (placeholder 'So we're on the same page.', note 'Keep me updated about Wufoo projects.' and 'I agree to Wufoo's [Terms of Service](#).'). At the bottom are 'Create Account' and 'Cancel' buttons.

Issue (Holistic)	Severity	Effort
<i>Lack of differentiation between mandatory and optional actions impedes user progress.</i>		Low

Findings & Impact

This specific example refers to the Agent Overview of Apply module, but a similar issue also exists in Propose module.

When the user lands on this page, there is a list of tasks for him/her to complete before application submission. These tasks can either be mandatory or optional for the user.

There is currently no specific indication to differentiate mandatory and optional items. This may result in the user missing mandatory tasks – deterring them from application completion – or wasting time and effort on optional tasks.

Recommendation

Add visual indicators to the mandatory items in all relevant processes (as shown at left) or clearly separate mandatory and optional items.

HW would need to ensure this pattern is consistently applied system-wide.

Error Recovery

Does the system help me to do things "correctly"? When I make a mistake, is it easy for me to diagnose and fix the problem?

Manulife

Mandatory Actions

Requirement for Replacement

OK

Replacement of Life Insurance and/or Accident and Health Insurance (A&H) and/or Collective Investment Schemes (CIS):

- I intend to replace my existing life and/or A&H insurance and/or CIS with the recommended product (please refer to Considerations/Remarks for reason as advised by my Financial Planner OR to refer to Client's remarks for my reasons).
- I have noted that...
 - I may not be insurable at standard terms;
 - I may incur fees and charges as a result of the disposal of, or reduction in interest in, an existing investment or A&H product; and (b) the acquisition of or increase in interest in, a new investment product. Before switching from one investment or A&H product to another, I should find out whether I am entitled to free switching and consider carefully whether any fees, charges and/or disadvantages that may arise from a switch would outweigh any potential benefits. Some of the disadvantages associate with switching include the following:
 - I may incur transaction costs without gaining any real benefit from such a switch
 - The new investment or A&H product may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost
 - I may incur penalties for terminating the existing investment or A&H product; and The new investment or A&H product may be less suitable for me
 - I should seek the advice of my Financial Planner when in doubt and if I require further clarification.

Manulife

Mandatory Actions

Requirement for Replacement

OK

Replacement of Life Insurance and/or Accident and Health Insurance (A&H) and/or Collective Investment Schemes (CIS):

Please note that you haven't saved your input info, all these info will be lost. Are you sure you want to visit other section without saving your data?

YES NO

I intend to replace my existing life and/or A&H insurance and/or CIS with the recommended product (please refer to Considerations/Remarks for reason as advised by my Financial Planner OR to refer to Client's remarks for my reasons).

- I have noted that...
 - I may not be insurable at standard terms;
 - I may incur fees and charges as a result of the disposal of, or reduction in interest in, an existing investment or A&H product; and (b) the acquisition of or increase in interest in, a new investment product. Before switching from one investment or A&H product to another, I should find out whether I am entitled to free switching and consider carefully whether any fees, charges and/or disadvantages that may arise from a switch would outweigh any potential benefits. Some of the disadvantages associate with switching include the following:
 - I may incur transaction costs without gaining any real benefit from such a switch
 - The new investment or A&H product may offer a lower level of benefit at a higher cost or same cost, or offer the same level of benefit at a higher cost
 - I may incur penalties for terminating the existing investment or A&H product; and The new investment or A&H product may be less suitable for me
 - I should seek the advice of my Financial Planner when in doubt and if I require further clarification.

Issue (Holistic)	Severity	Effort
<i>System does not provide adequate support to ensure users do not lose work.</i>		Low

Findings & Impact

In the Propose module, after the user generates a Proposal from a Plan, both Agent & Customer need to work together to complete some mandatory actions before the Agent progresses the Proposal to Application stage.

The problem here is that when user is focusing on one task, he/she must select "OK" in order to save all the inputs on the screen. If user does not select "OK" but uses the left-side tabs to move to another screen, there's no indication whether the work will be saved or lost.

Switching tabs or moving to new screens without reminding user to save work is an issue that occurs across the system.

Recommendation

Provide an Alert to notify the user to save all the input information before leaving the screen. Also indicate the consequence of the action.

Potential design refinement sample is shown at left. HW would need to ensure this pattern is consistently applied system-wide.



System Status & Navigation

Where am I and where can I go from here?

Category	Count
All	17
Preparing	0
Proceeding	2
Completed	2
Submitted	5
Approved	3
Policy Issued	1
Cancelled	2

Issue (Holistic)

Severity

Effort

While in Customer Mode, there is no persistent indication to the user which customer's data is currently being accessed.



Med

Findings & Impact

In the Apply module, when viewing the Customer Application Worklist, there is no obvious on-screen indication (other than Application summary data) which Customer's information is currently being accessed. A similar problem also occurs in the Propose Module, and throughout the system.

As only one customer profile can be accessed at any one time, the system currently assumes the user is aware of the active customer. However, best practice recommends additional reinforcement to ensure clarity.

Recommendation

Consider to persistently display customer name in the header, e.g. 'Applications – Customer Name' of the Application Worklist while on key pages of Customer Mode.

Possibly display in all tools and component layers while in Customer Mode.

Match to Real World

Does the system match my current real-world processes? Does it use language I understand? Are things presented to me in a logical order?

The screenshot shows the Manulife Planning module. On the left, there's a 'Create' panel with two buttons: 'View Summary' and 'Write Recommendation'. Below this are two plan cards: 'Plan Name A' (Scenario 2) and 'Plan Name B' (Scenario 3). Each card displays a table of product details (Product, Term, Premium) for ManuTerm and Premier Saver plans. On the right, there's a 'Confirm' panel for 'Plan Name A' (Scenario 2) and a 'Proceed to Apply' panel.

This screenshot is similar to the one above, but the 'Create' panel buttons are labeled 'Customer Profile Summary' and 'Agent Recommendation'.

Issue (Individual)

Severity

Effort

Labeling of buttons is unclear; users may not understand what actions or information will be required.



Low

Findings & Impact

On the Planning dashboard (available in Customer Mode only) of the Propose module, there are two buttons at the top of the 'Create' panel: View Summary and Write Recommendation. On selection of View Summary, user will be led to a condensed customer profile to enter or modify the minimum data required to start the proposal / quotation process.

This requirement is to accommodate users (such as countries who do not roll out Meet & Refine, or 3rd party brokers) who may not use Meet & Refine to gather customer data before starting a proposal.

This labeling may cause confusion to users, as from real-world practices, users may expect to view the summary of plans listed below when they select this button.

Recommendation

Quick-fix is to re-name 'View Summary' to 'Customer Profile Summary' or 'Basic Customer Information' and 'Write Recommendation' to 'Agent Recommendation'.

Potential design refinement sample is shown at left.

Holistically, HW would re-visit the entire framework for Planning and Applications dashboards.



Efficiency

Does the system help me to do things quickly and efficiently?

The screenshot shows a storyboard for a product feature. The storyboard includes sections for 'Cover 99 Years', 'Yearly Renewable Terms (VRT)', 'Death Benefits 100% Up', and 'Contract End Benefits'. Each section contains a brief description of the feature and a link to 'Details'.

Cover 99 Years	Yearly Renewable Terms (VRT)	Death Benefits 100% Up	Contract End Benefits
Helps you in planning your financial goals in the future by providing the insurance protection up to 99 years	Details of this product and conditions of the feature	Helps you in planning your financial goals in the future by providing the insurance protection up to 99 years	Details of this product and conditions of the feature

The screenshot shows an iPad displaying an Amazon search results page for 'kitchenaid mixer'. The search bar shows 'kitchenaid mixer'. The results list several KitchenAid mixers, including the 'KitchenAid KSM150PSER Artisan Series 5-Quart Mixer, Empire Red' which is highlighted. The product page for this mixer shows a large image, a price of \$349.99, and an 'Add to Cart' button.

Issue (Individual)	Severity	Effort
<i>Lack of 'add to cart' functionality on Product Details screens does not support natural flows of users seeking more information and then choosing to add a Product to a Plan.</i>		Low

Findings & Impact

In the Propose module, the user may add any Solutions to a Plan (or Solutions 'cart') directly from Solution Catalogue, but can not add the Solution to the 'cart' from the Solution Details component.

This does not follow the natural shopping flow of learning more and then selecting a product.

Current design forces user to close the Solution Details component, go back to Catalogue, then tap on the "+" icon on the solution card to add the solution to the 'cart', decreasing user efficiency and increasing chances of an error.

Recommendation

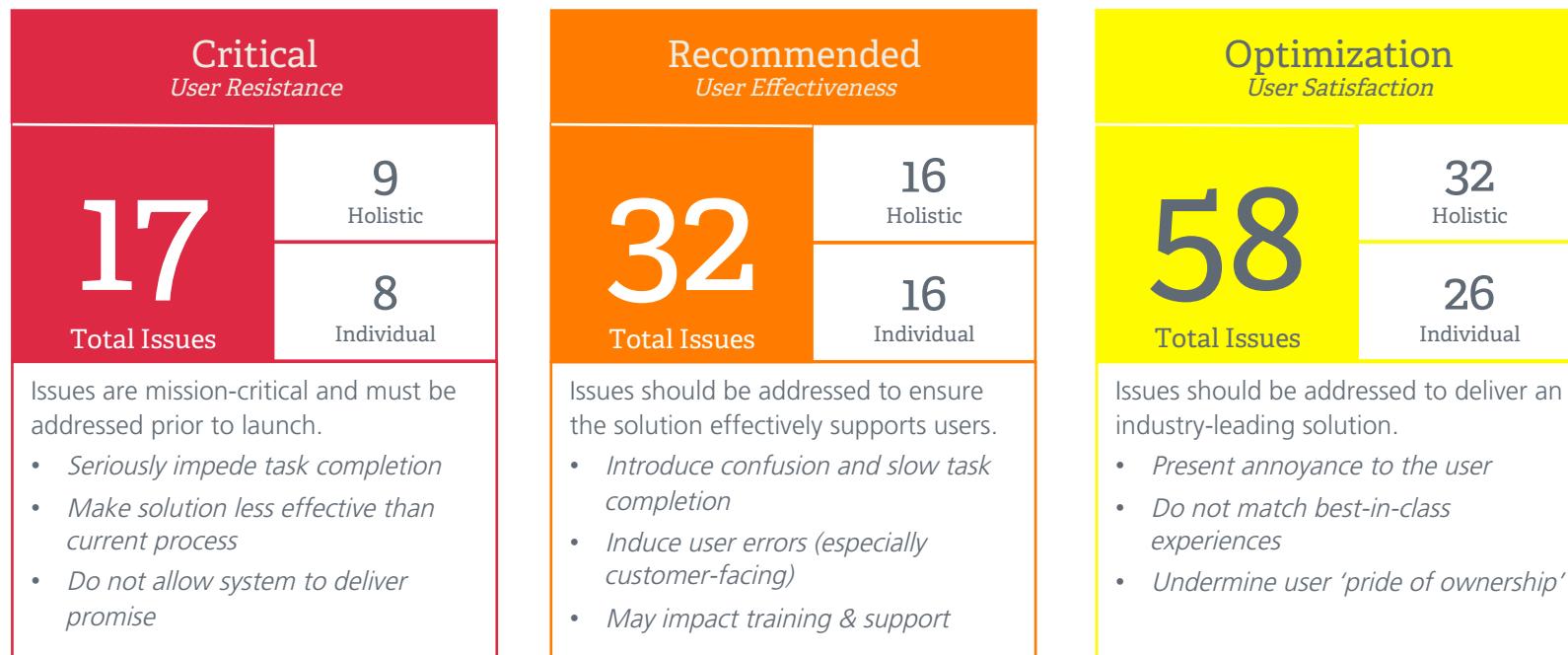
Provide "Select" or "+" option on Solution Details component.

Solution Details is like an e-commerce Product Detail screen. Best practice for e-commerce provides an "Add to shopping cart" option at the Product Detail screen as well as on the Catalogue screen.

Findings

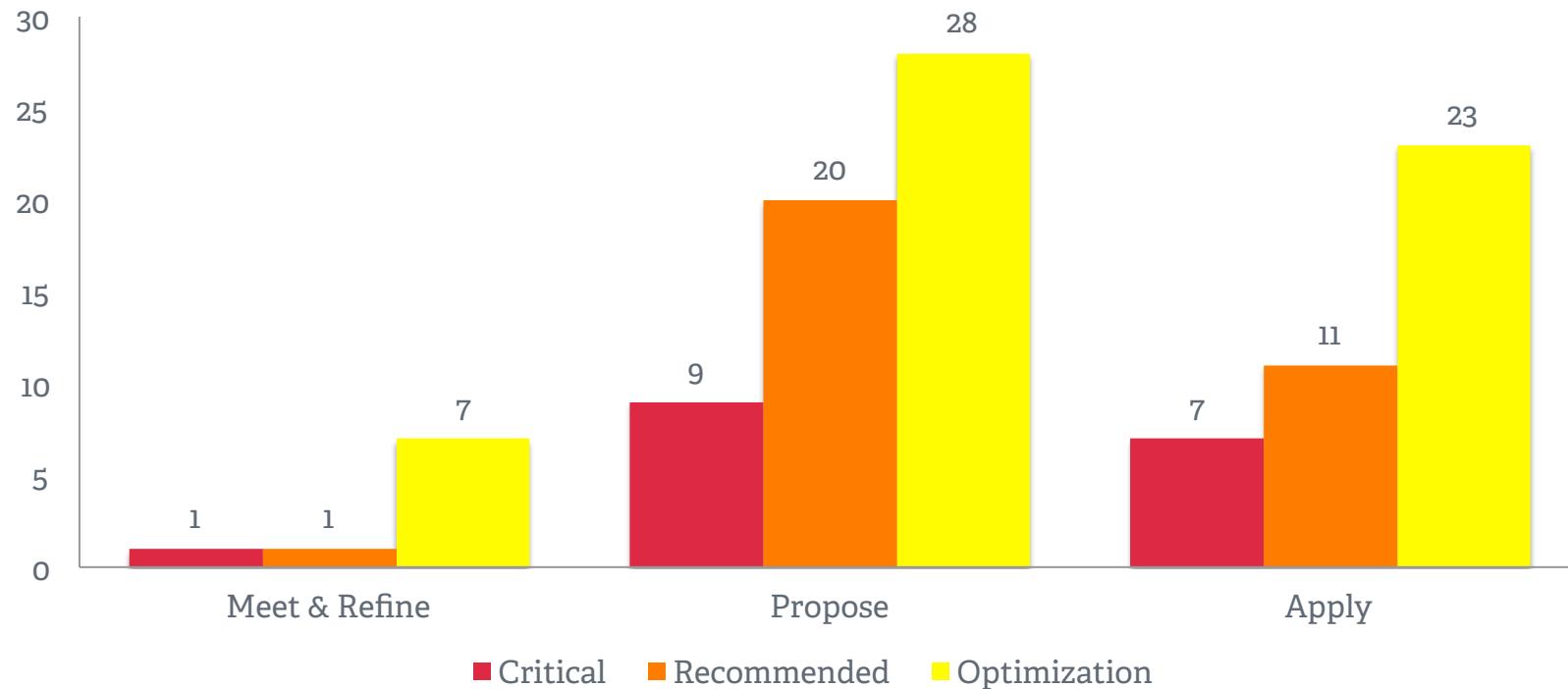
Review Findings (redux)

Severity was assigned to each issue by the project's core UX team, based on familiarity with business requirements and industry-standard usability heuristics. Additionally, the issues were categorized as either Holistic (impacting the overall system) or Individual (limited to one or a few screens only). These severity rankings should be further informed and validated by user testing and research, which are likely to uncover additional issues.



Module / Criticality Breakdown

Unsurprisingly, significantly greater numbers of issues identified for the Propose & Apply modules. This is due to the relative complexity of the processes, as well as the staggered gathering and fluidity of requirements that required documentation to pre-determined timeframes.



Framework Breakdown by Criticality

	Critical <i>User Resistance</i>	Recommended <i>User Effectiveness</i>	Optimization <i>User Satisfaction</i>
<p>“It looks good; I enjoy using it” <i>Perception</i></p>	Presentation	4	9
	Consistency	1	2
<p>“It’s easy to use” <i>Effectiveness & Learnability</i></p>	User Control	2	5
	Recognition & Standards	1	2
	Error Recovery	1	0
<p>“How it works makes sense” <i>Adoption, Efficiency & Productivity</i></p>	System Status & Navigation	1	4
	Match to Real World	6	3
	Efficiency	1	7
		17	32
			58

Framework Breakdown by Module

		M&R	Propose	Apply
<p><i>“It looks good; I enjoy using it”</i></p> <p><i>Perception</i></p>	Presentation	1	20	8
	Consistency	1	2	6
<p><i>“It’s easy to use”</i></p> <p><i>Effectiveness & Learnability</i></p>	User Control	0	5	2
	Recognition & Standards	4	4	4
	Error Recovery	0	3	0
<p><i>“How it works makes sense”</i></p> <p><i>Adoption, Efficiency & Productivity</i></p>	System Status & Navigation	0	7	3
	Match to Real World	2	12	9
	Efficiency	1	4	9
		9	57	41

Appendix | Issues Inventory

Holistic Issues by Severity



Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
1	Propose	Solution Catalogue	Overall model for launching and acting on cards a bit unclear	Needs internal review	Critical	Medium
2	Propose	View Proposal - Collapsed View	Unclear about the progress of mandatory actions	Add "Tick" indication on "View Proposal" tab and sequential tabs after mandatory action has been completed in respective tab.	Critical	Medium
3	Apply	Choose an application and check the "Agent Overview" for different status of application	No 'at-a-glance' confirmation of which customer's applications are being viewed.	Header should contain customer's name in customer mode	Critical	Medium
4	Apply	Agent Paperless - Application overview - Application Settings Edit	Users can tap to edit a specific panel within the larger form, which changes state to allow users make field-level changes without leaving the current screen. However, this design pattern is inconsistent with the Meet & Refine module, which takes users to a separate editable screen. The inconsistency may confuse users as they move between modules.	Edit Mode design pattern need to be explored.	Critical	Medium
5	Apply	Agent Paperless - Application Overview - Edit Plan Confirmation	Presentation of same data in Propose and Apply is different.	Need to explore the integration between Propose & Apply.	Critical	Medium
6	Apply	Insured - Personal Info	Current footer design is more focused on linear processes, it may cause issue for non-linear processes.	Explore footer design. Display icons of each step on the footer.	Critical	Medium
7	Propose	View All Scenarios	Inconsistencies with sidebar/drawer	Treat the drawer the same as compare plans.	Critical	Low
8	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	Unclear if you are in "Automatic" or "Manual" mode after you select the mode in "Create New Plan" screen	Add "Customize Plan" to header to show that you are in customize mode	Critical	Low

Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
9	Propose	Replacement	Case: User must select "Ok" in order to "SAVE" inputs on the screen. If user does not select "OK" before jumping to another tab, the information will be lost. There's no Alert to remind user that he/she will jump to other screen without saving data	Pop up an alert: "You inputs have not been saved. Tap "OK" to save information or "Continue" to discard all inputs." Should also consider to be align with Propose and Apply modules	Critical	Low
10	M&R	Interactive facts finding	Visual style is different from overall system visual style and does not follow our design guidelines	Consider UI inconsistencies within illustrated interactive fact finding	Recommended	Medium
11	Propose	Planning - Overview	The header does not describe who the customer is	Add name of customer to the dark green header	Recommended	Medium
12	Propose	Plan Details Screen	Call to action buttons need to be more clear	HW to conduct a final review of all call to action buttons	Recommended	Medium
13	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	Adding a customer name to make the plan personal	Add customer name above priorities header	Recommended	Medium
14	Apply	Customer Application Worklist - All	Using of icons should be consistent all across three modules.	Apply icons on the side menu into header	Recommended	Medium
15	Apply	Agent Paperless - Solution Info - UL - Edit Beneficiary	Inconsistent using of buttons	Check consistency for delete button across three modules.	Recommended	Medium
16	Propose	Solution Catalogue	Solution panels don't look like they are tappable	Review in VD: Make panels look more clickable.	Recommended	Low
17	Propose	View Proposal - Collapsed View	Unclear about which tab is selected	Show "Selected" mode of tabs, inform user about which tab they are in now	Recommended	Low
18	Propose	View Proposal Details	Unclear about the progress of all actions, which actions are completed and which ones are not.	Add progress bar to Let user be more clear about the progress of some actions	Recommended	Low
19	Propose	Replacement	No indicator for the 5 mandatory actions' process	Display a progress bar for 5 mandatory actions	Recommended	Low
20	Propose	Planning dashboard	The ">" arrow on the top right of the panel is not an appropriate representation of where it takes you. It does not demonstrate the magnitude of a jump from this screen to the next screen.	Explore a new icon or placement of the "next step" call to action button	Recommended	Low

Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
21	Apply	Customer Application Worklist - All Menu - Customer Mode	Missing function	Add 'Policy' tab into Side Menu	Recommended	Low
22	Apply	Agent Paperless - Application Overview - Preparing	Indication of mandatory/non-mandatory actions is not clear enough.	Display indicator for mandatory actions.	Recommended	Low
23	Apply	Agent Paperless - Solution Info	Inconsistent side panel style and it may cause issue if there are more than one multiple Insureds solutions.	Using accordion to display different types of solutions.	Recommended	Low
24	Apply	Policyholder - Application Overview	Indication of different actor is not clear enough.	Visual indicators are needed to distinguish policyholder and insured.	Recommended	Low
25	Apply	Policyholder - Personal Info	Select tab to move to next may waste user's time and effort, there can be multiple ways for user to navigation within one section.	Continuous scroll through insured with single confirmation.	Recommended	Low
26	M&R	Consent Forms - Personal Information Collection Statement	CONTINUE button is always activated on current wireframe. Currently error messages show under corresponding field only after the user hits "Continue".	CONTINUE Button should be disabled by default, and only be activated when all the mandatory fields are filled with data. If the user selects the disabled CONTINUE button, an error message will display inline error message to inform the user the reasons why it can't proceed and what to do.	Optimization	Medium
27	M&R	Consent Forms - Personal Information Collection Statement	After entering all data the CONTINUE button does not clearly describe the next step.	Change CONTINUE button to SUBMIT & NEXT to indicate the user that the input data is stored and it's going to go to the next step	Optimization	Medium
28	M&R	Consent Forms - Direct Marketing - e-Consent	There is no clear secondary level heading on this page. The user cannot immediately tell what the form is about. The heading inside the global header is vague and most people will not look at the global heading	Consider meaningful sub-heading to Indicate the user more specifically what's the content below	Optimization	Medium



Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
29	M&R	Interactive facts finding	On the pop up navigation panel, all the text navigations	Add needs icons next to each navigation item and use visual indicators & text labels to guide user to go to different needs calculator.	Optimization	Medium
30	M&R	Interactive facts finding - Select where you want to go	The label "Holistic profile dashboard" may be a confusing term for the user	Consider changing the label from "Holistic profile dashboard" to another name. e.g. Home.	Optimization	Medium
31	Apply	Open sidebar menu from Customer mode	The label "home" is not a clear enough indication of where it takes you.	Consider renaming the "Home" tab in the sidebar menu to indicate the user more specifically what's screen it's heading to.	Optimization	Medium
32	Apply	Agent Application Worklist - All	Indication of application status is not clear enough.	Suggest to color code status	Optimization	Medium
33	Apply	Customer Application Worklist - All Menu - Customer Mode	Using of color codes should be consistent all across three modules.	Consider to color code the header of side menu (Customer Mode) into gold color	Optimization	Medium
34	Apply	Customer Application Worklist - All Menu - Customer Mode	Using of icons should be consistent all across three modules.	Consistency of using icons (on the side menu) should follow through across the whole system.	Optimization	Medium
35	Apply	Customer Application Worklist - All Menu - Customer Mode	Language using for labeling should be more nature.	Name issue: "Holistic Profile Dashboard" or "Home"	Optimization	Medium
36	M&R	Holistic Profile - Prospect	From the Customer Holistic profile, no visual indication to indicate what tasks are mandatory	Mark out mandatory actions to indicate the user all the required actions	Optimization	Low
37	Propose	Scenario graph - Maximum number	Perhaps these pages need a subheading	VD: Make sure these pages will be put into a container with heading - see other Orientation groupings	Optimization	Low

Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
38	Propose	Scenario Details - With Riders	Edit/add riders in Propose is different from edit/add riders in Apply	VD: Edit/Add should be consistent with Apply	Optimization	Low
39	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	Missing priority icons in cards	Add priority icons into solution cards	Optimization	Low
40	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	The "+" button in solution panels may compete with the other icons in side the panel.	Change from "+" to "Add"	Optimization	Low
41	Propose	Compare plans	Blue benefit icons should not look like buttons	VD will design the icon	Optimization	Low
42	Propose	Replacement	OK Button has been activated even when no data is input	OK button should be disabled when checkboxes has not been ticked. User cannot actually proceed if no action has been performed on this page.	Optimization	Low
43	Propose	Replacement	VD: Levels of commitment regarding buttons: localized / contextualized?	Refer to Data Dictionary (SMS - Choi)	Optimization	Low
44	Apply	Agent Application Worklist - All Agent Dashboard	Integration between M&R and Apply.	An application panel should be added on Agent dashboard	Optimization	Low
45	Apply	Agent Application Worklist - All	Indication of actions required within different tabs is not clear enough.	Suggest to categorize status of applications (e.g. Unfinished / Finished)	Optimization	Low
46	Apply	Agent Application Worklist - All	Integration between M&R and Apply.	Push notification to agent when there is any status changed.	Optimization	Low

Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
47	Apply	Customer Application Worklist - All	Integration between M&R and Apply.	An application panel should be added on Customer dashboard	Optimization	Low
		Customer Holistic Profile Dashboard				
48	Apply	Agent Paperless - Application Overview - Preparing	Indication of each action's progress is not clear enough.	Tooltip message box displaying should be dynamic.	Optimization	Low
49	Apply	Agent Paperless - Application Overview - Preparing	Indication of different actor is not clear enough.	For Personal Information tab: visual indicators are needed to distinguish policyholder and insured.	Optimization	Low
50	Apply	Agent Paperless - Application overview - Application Settings Edit	There are too many fields of payment methods for user to input which may waste customers' time & effort.	Once a payment method been selected, there can be an <Apply to All> button.	Optimization	Low
51	Apply	Agent Paperless - Application overview - Application Settings Edit	There shouldn't be any default selection for payment method.	By default, drop down selection for payment method should display text "Select". There is no default selection for it.	Optimization	Low
52	Apply	Agent Paperless - Application overview - Application Settings Edit	Form element inconsistent between Payment screen and the Agent Overview screen.	Check consistency for payment method selection.	Optimization	Low
53	Apply	Agent Paperless - Applicant Personal Info	Icon <Missing Content> is too strong and it looks it's mandatory for agent to finish.	VD: Visual designer to explore <missing content> icon to make it look like non-mandatory.	Optimization	Low
54	Apply	Agent Paperless - Solution Info	Icon <Missing Content> is too strong and it looks it's mandatory for agent to finish.	VD: Visual designer to explore <missing content> icon to make it look like non-mandatory.	Optimization	Low
55	Apply	Policyholder - Confirm Payment	Using of icons should be consistent all across three modules.	Using <Pending> and <Completed> icons on the side menu should be consistent with the other sections.	Optimization	Low

Issues Inventory – Holistic by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
56	Apply	Policyholder - Confirm Payment	Integration between M&R and Apply.	Any updates at the stage will be reflected in Screens within Agent Overview.	Optimization	Low
57	Apply	Agent Paperless - Solution Info - UL - Edit Beneficiary	Inconsistent using of form elements.	Gender selection should be toggle.	Optimization	Low

Individual Issues by Severity

Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
1	M&R	Holistic Profile - Customer	The dashboard should be a hub. It should gather everything related to the customer. We think that Policies and Plans are an important section and should be accessible on the customer dashboard. In the current dashboard there's no dedicated space for Plans and Policies. The user has to access the Planning Dashboard from sidebar menu selecting the menu icon on the top left corner.	Consider adding panels for Plans & Policies inside the customer dashboard	Critical	Medium
2	Propose	Scenario Details - No Riders	Multiple insured per product not covered	Accordion or tabs for each insured person	Critical	Medium
3	Propose	Scenario Details - With Riders	Japan may have 99 riders. Interface might be changed	Recommendation TBD after receiving requirement	Critical	Medium
4	Propose	Planning dashboard	Which Scenario is attached is not obvious	Make the Plan alive when it's in a Confirm stage	Critical	Medium
5	Apply	Agent Application Worklist - All - Expanded View	Current table design functionally working well but there is still some room to improve the user experience.	Needs to explore and refine table design. One option is displaying applications relates to one policyholder all together.	Critical	Medium
6	Propose	Plan Details Screen - Within Valid Date: 2 of 2	VD: Total accumulated premium numbers incorrect. Confusion on wireframe between budget and needs	Visual Designer to explore colours on the graph	Critical	Low
7	Apply	Policyholder - Confirm Payment	Duplicated information displayed in different sections.	As payment details has already been confirmed in Solution Information, consider to go straight to payment registration processes in Payment section.	Critical	Low

Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
8	Apply	Policyholder - Confirm Payment	Current payment procedure is not fluent enough.	Payment design pattern need to be explored.	Critical	Low
9	Propose	Create New Plan - System Generated	This screen only captures Needs and Priorities for 1 person. What about other insured?	Investigate how to accommodate different needs for different insured people	Recommended	High
10	Propose	(MO) Create New Plan - System / Self-creation	Upon CTA/button selection they don't do what the label suggests	After choosing system recommendation, go to Plan Details screen. Consider the users expectation with regards to flow Consider relabeling "Generate Plan" to "Automatically Generate" and "Customize Plan" to "Manually Generate"?	Recommended	Medium
11	Propose	Plan Details Screen - Within Valid Date: 2 of 2	Unclear display of sections: "Basic Intro, Basic Plan, Scenarios"	Solution to be explored	Recommended	Medium
12	Propose	Solution Cart	Potential improvement	Provide a section called "People like you also selected..."	Recommended	Medium
13	Propose	Compare plans	Distinguish icons for "Needs", "Priorities", "Benefits", "Tools"	Move header inline, remove LH panel	Recommended	Medium
14	Apply	Agent Application Worklist - All - Expanded View	If there is no primary fields defined by default, user may unselect key fields and it may cause issues for users when they need to sort and recognize results.	Primary fields to be defined. They refer to the fields that can't be unselected in the setting panel (such as Policyholder Name).	Recommended	Medium
15	Propose	Planning - Overview	Label of "View Summary" is confusing, looks like it is selected	Label "View Summary" to "Personal Information", makes it more relevant to the actual content inside. Perhaps make new panels for "Summary" and "Recommendation" instead of putting it inside the "Create" panel.	Recommended	Low



Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
16	Propose	Planning - Overview	Compare icon can't represent its meaning clearly	Find a better visual representation of the compare icon	Recommended	Low
17	Propose	Plan Details Screen - w/o Scenario	No option to edit needs at this point	Add "Edit Needs"	Recommended	Low
18	Propose	Plan Details Screen - w/o Scenario	No option to edit solutions at this point	Add "Edit Solutions"	Recommended	Low
19	Propose	View All Scenarios	VD: Visually align the bar charts. Premium Budget shown in 2 different charts	VD: Perhaps merge the 2 line charts and then we can move the legend for the cart under.	Recommended	Low
20	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	Not enough of visual feedback after you add a solution to your "cart"	Animate increment/decrement of adding/removing solutions	Recommended	Low
21	Propose	Product Info - Storyboard	Can't add the Solution to the basket from these screens	"Add" button is added in detail screen	Recommended	Low
22	Apply	Agent Application Worklist - All	Set priority for each individual application can help increase the efficiency of managing applications.	Set priority for each individual application to help agent to organize applications.	Recommended	Low
23	Apply	Agent Paperless - Application Overview	There is no way for user quickly go back to check application relates to current customer if agent lands on this screen from agent application worklist.	Add a quick link for user to view all application of the customer.	Recommended	Low
24	Apply	Agent Paperless - Solution Info - UL - Edit Beneficiary	Need to consider how to enable user to input data in a more efficient way.	There can be a modal overlay for user to select from family member or create new.	Recommended	Low
25	Propose	(MO) Create New Plan - System / Self-creation	Option A and Option B do not sit at the same priority level	Priorities Options A / B? Drive preferred behavior? Start with recommended?	Optimization	Medium

Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
26	Propose	Create New Plan - System Generated	This screen might not be required step for all customers	Consider skipping this screen if needs are defined already in M&R. If no Needs have been defined yet in M&R, pop up this screen.	Optimization	Medium
27	Propose	Planning - Overview	It's not clear that why the "Drag" area is disabled or why a plan cannot be dragged into "Confirm" panel	Indicate the reason why the Plan card cannot be dragged. "No scenario(s) have been created"	Optimization	Medium
28	Propose	View All Scenarios	Unclear what the labels are for charts	Perhaps there will not be any drawer and move all labels above the graph and table.	Optimization	Medium
29	Propose	Solution Cart	The solutions presented in the Solutions Cart need reconsidering	Table view for Selected Solutions	Optimization	Medium
30	Apply	Insured Application Overview	The current card layout does not clearly indicate the mandatory or suggested flow that users should follow to complete the application procedure.	Explore displaying of cards. Consider vertical scroll.	Optimization	Medium
31	Propose	Planning - Overview	"+" Add Plan button on top right too subtle	Insert an "Add" button inside an empty panel, display an arrow to point to the "+" icon to indicate where to create a new plan	Optimization	Low
32	Propose	Planning - Overview	Check visual style of "View Summary" and "Write Recommendation"	Visual style to be explored	Optimization	Low
33	Propose	Create New Plan - System Generated	Changes will also be carried over to the customer profile after changes made here. May need a more solid confirmation to alert customer.	"Are you sure you want to change customer profile?" confirmation screen if changes are made here. (Because changes will also be carried over to the customer profile after changes made here.)	Optimization	Low
34	Propose	Planning - Overview	Not obvious to show a new Plan is created from the wireframe	Animation / Transition to indicate new plan arrival	Optimization	Low

Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
35	Propose	Plan Details Screen - Within Valid Date: 2 of 2	Radio button unselected by default	Radio button unselected by default	Optimization	Low
36	Propose	Plan Details Screen - Within Valid Date: 2 of 2	Option to change units is missing	Add change units function	Optimization	Low
37	Propose	Plan Details Screen - Within Valid Date: 2 of 2	Option to change currency missing	Add change currency function	Optimization	Low
38	Propose	Plan Details Screen - Within Valid Date: 2 of 2	Premium budget bar chart should be more aligned with the bar on the previous screen in Scenario 1	Combine the two bars in the "Premium Budget" area to 1 bar	Optimization	Low
39	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	"View Solutions" button labeling not very clear/ don't match expected action	Change "View Solutions" to "Selected Solutions"	Optimization	Low
40	Propose	Solutions - Variation 5: With Pre-defined Need & Priorities	Unsure how many benefits had been covered	Perhaps add # next to each Benefits button on the sidebar to show the # of benefits "checked off"	Optimization	Low
41	Propose	Solution Cart	Missed case	"Selected Priorities" title changes to "Customer Priorities"	Optimization	Low
42	Propose	Solution Cart		Consider pop-up screen "View Solution Information"	Optimization	Low
43	Propose	Planning dashboard		Reminder of number exceeding case	Optimization	Low
44	Propose	Planning dashboard	Cannot do some tasks / adjustments if the Plan is frozen	Consider more clearly indicating ScenarioX was chosen from the list	Optimization	Low
45	Propose	Planning dashboard	No application number	Add Application number	Optimization	Low

Issues Inventory – Individual by Severity

#	Module	Screen(s) or Use Case	Issue Description	Recommendation	Severity	HW Effort
46	Propose	Customer Application Worklist	It doesn't list "Processing" applications	Include "Processing" applications	Optimization	Low
47	Apply	Agent Application Worklist - All	Display key fields by default can help user quickly identify each application.	Show columns by default for key fields.	Optimization	Low
48	Apply	Agent Paperless - Application Overview	Indication of actions required within different tabs is not clear enough.	Add progress indicator to each tab. (To do / Started / Done)	Optimization	Low
49	Apply	Agent Paperless - Application Overview	Indication of different actor is not clear enough.	Separate Agent Overview with Customer views.	Optimization	Low
50	Apply	Agent Paperless - Application Overview - Preparing	Consistency of using button/link style	<Generate AUW Result> should follow the same pattern as the rest of the buttons.	Optimization	Low

For further information please contact:

Aurelia Wong

E. aurelia.wong@heathwallace.com

T. +852 2323 1760

heathwallace