



Retire Online

A UX case study for a tool to help pensioners manage complex retirement options

Context

I worked with a financial public corporation* to design *Retire Online*, a digital product for their pension compensation scheme members.

My mission was to balance user needs with four key business goals:

- **Enhance** the self service offering on the customer facing website
- **Support** an organisation-wide digital transformation
- **Reduce** administration costs by decreasing retirements by post and phone
- **Provide** members with more choice as part of a multi-channel customer service strategy

My role: Lead UX Designer/Researcher, Lead UI Designer, Lead Copywriter

Team size: 3, me + Product Manager + Developer

Organisation size: 350+

Duration: 12 months

*NDA prevents me from identifying the company

The challenge

The language used in pensions is often complex and full of jargon and 65 per cent of the user base are currently, or were previously, employed in traditional blue collar industries involving limited use of computers.

Users with access to the *Retire Online* feature on the website will be 55+ and some research shows websites are 43 per cent harder to use for over 65s as they are for younger users [Senior Citizens (Ages 65 and older) on the Web, 2nd Edition, Nielsen Norman Group].

Problem statement

Retiring is complicated. Many calculations are performed behind the scenes, and many personal details need to be collected. How might we make this complex process simple for web users who are older and less confident transacting online?

My initial approach

1

Use strictly plain English copy

Avoid jargon and antiquated language that alienates users. Keep sentences short. Use active verbs. Use 'you' and 'we'. Break content into chunks using headings and lists. Use everyday conversational language. Provide on-screen instructions.

2

Guide users through every step gradually

Use the right progressive disclosure strategy to avoid cognitive overload. Spread out the multi-stage quote process and gradually introduce new information. Use UI patterns that work for users with decreased motor skills or poor eyesight. Follow Web Content Accessibility Guidelines 2.0.

3

Minimise the opportunity for errors

Use in-line form validation to provide live feedback, making the results of each action immediately apparent. Assume that every possible mishap will happen and protect against it. Make actions reversible. Make errors less costly for the user. Assist rather than punish or scold the user.

Personas



Anne, 66 Location: Hull Occupation: Secretary

“I like to make the text bigger on my ipad when I’m reading the news or chatting to my daughter on facebook.”

Anne’s Goals

- To find out her retirement options and model different scenarios - retiring at 66, retiring at 68, etc.
- To feel confident she has been given clear facts to inform her decisions.
- To feel confident the website she is using is secure and won’t leave her vulnerable to fraud.
- To have full control over her financial future and avoid relying on expensive IFAs or advice from her employer.

Anne’s Frustrations

- Anne doesn’t like time-consuming web forms that ask her for lots of personal information.
- Anne’s computer skills are fairly basic, she needs to ask her daughter to help her with anything too technical.
- Anne thinks arranging her finances is a chore, she wants it to be a simple and engaging process.
- Anne doesn’t like technical jargon, she wants to know about her pension in plain English.

Personas



Harold, 59 Location: Stoke Occupation: Mechanic

“I want a retirement website that gives you the facts but isn’t mind numbingly dull.”

Behaviours and habits

- Finds track pads hard to control - prefers using a mouse or a tablet.
- Looks for colour, shape and cursor changes to indicate a link.
- If he doesn't get the hang of a website straight away, he will call his grandson or the company helpline for assistance.
- Avoids using technology because he does not have much experience of it.

Harold's frustrations

- Harold doesn't see the point of using a computer to do something if it is easier to do it on paper.
- Harold's worked as a manual labourer his whole life and has some injuries that make using a track pad difficult for him.
- Harold is not a financial expert, he prefers simple and straightforward everyday language.

Research goals

Acquire attitudinal data from user interviews to find out:

1. Do users aged 55+ feel comfortable using websites for banking, insurance quotes and buying other financial products?
2. What do they find easy and what do they find challenging when using the web to perform these tasks?
3. How do they prefer to receive complex or lengthy financial information?

Acquire behavioural data by observing users perform tasks on existing website to find out:

1. Where they tend to drop out of the process when they are using complex web forms?
2. What works well/not well in terms of navigation
3. What accessibility needs do they have?

Scope and restraints

1

Little appetite for innovation

The organisation has been doing things the same way for a long time. There was little appetite for innovation from senior stakeholders who were reluctant to allocate resource to user testing.

I tackled this by proactively going out and conducting my own user tests and drumming up enthusiasm from other parts of the business such as the contact centre staff who would be promoting the product to customers.

2

No direct competitors

The organisation is a statutory public corporation accountable to Parliament through the DWP. They are not a profit-driven organisation and have no direct competitors. This made competition benchmarking a challenge.

I overcame this by looking at comparable multi-stage processes for attaining insurance quotes and comparing savings accounts. Other organisations in the pensions space provided useful examples for creating jargon-busting copy.

3

Restrictive administration software

Retire Online was a feature to be added to an existing customer facing website. The website was developed by an external software company and integrated with their pension administration software. Updates could be made in real time.

This meant, we didn't have full control over the development of Retire Online or full access to the process maps.

On the plus side, having access to an existing live website provided me with good insights into what was already working well for members.

Competitor space

There were no directly comparable products on the market or directly comparable organisations. No other providers offer the ability to retire online without the need for any paperwork at all. The product has similarities to the services provided by...



User interviews

Who is my target audience and where will I find them?

People aged 55 - 75 with experience using websites to manage some aspect of their finances. I found colleagues in my organisation who were 55+ and worked in non-pensions related supporting roles (personal assistants, office services staff and payroll officers).

I screened 10 interviewees and chose four participants who would consider using a website to arrange their retirement.



Data logging

I interviewed each participant for 1.5 hours asking 12 questions. I recorded the interviews on two devices and asked a colleague to take notes so I could focus on conducting the interview. I used the format below to log my insights.

| Question | Time | Key | Comment |
|--|-------|-----|---|
| Tell me about a time you used a website to get a quote for a financial product like insurance, or do online banking? | 12:19 | q p | For me, my online banking is the most usable. The text is clear to read - I don't have problem with it. |
| | | q n | Online banking appears efficient but it might be a little insecure. |
| What might keep you from using an online product to set up your pension payments? | 12:42 | u | Finds navigation hard. Can't find relevant links unless they are very obvious. |

Key

u -usability
p -positive
n -negative
q -quote
b -bug

Observing users

I set up a room with a tablet, a laptop and four test user accounts and observed my interviewees using other features on the existing website to get a feel for their behaviours and habits.

I asked questions like:

1. Using the iPad, where would you look on this website for information about getting a Cash Equivalent Value for your pension?
2. Using the laptop, where would you expect to find a tool to forecast your pension payments?
3. Using both devices, can you show me how you would login to your account?

| Question | Time | Key | Comment |
|--|-------|------------------|---|
| Using both devices, can you show me how you would login to your account? | 15:12 | u b u u | Doesn't immediately find reset password link Help tooltip not appearing Struggling to use track pad Can't identify button on security check scre |

Synthesising my research

I had collected a large volume of qualitative data from my interviews and observations. Due to the volume I chose to pull out key themes using affinity mapping.

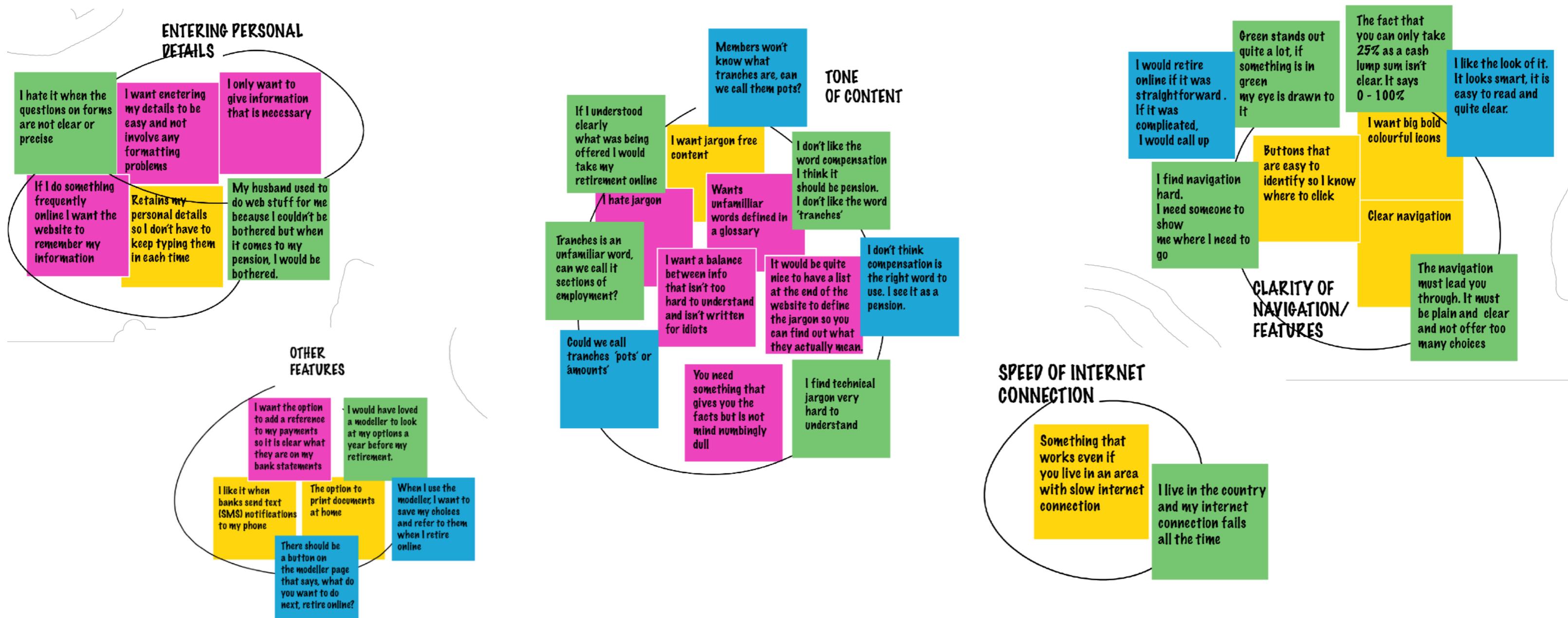
Here were the top themes in order:

1. Tone of content
2. Entering personal details
3. Clarity of navigation
4. Speed of quote
5. What information should be included
6. Device usage and preferences
7. Accessibility issues



Affinity mapping

The themes that came up most frequently were around tone of content, entering personal details and clarity of navigation. Users wanted jargon-free copy, short web forms that didn't ask too much and large clearly identifiable buttons.



My assumptions and why they were wrong

Most of the evidence I received from my users aligned with my initial approach to solving the problem, but some of the evidence highlighted assumptions I had made that were incorrect.

- I assumed my audience would be reluctant to use a website for financial tasks but all interviewees were keen to use a digital product to help them retire if it saved time and effort. Their experience was that these websites are often confusing and not worth the hassle.
- I assumed my audience wanted a serious and subdued website because putting your pension into payment is a big decision. Some members will take six-figure lump sums. In fact, they want the tool to be fun and light hearted - most were quite excited about receiving their first pension payment.
- I assumed the simpler the better - that the website should be basic and use on-screen instructions to explain every single step. Half the users I interviewed mentioned that they hated websites that were patronising or assumed they were incapable. They wanted some guidance but not hand-holding.

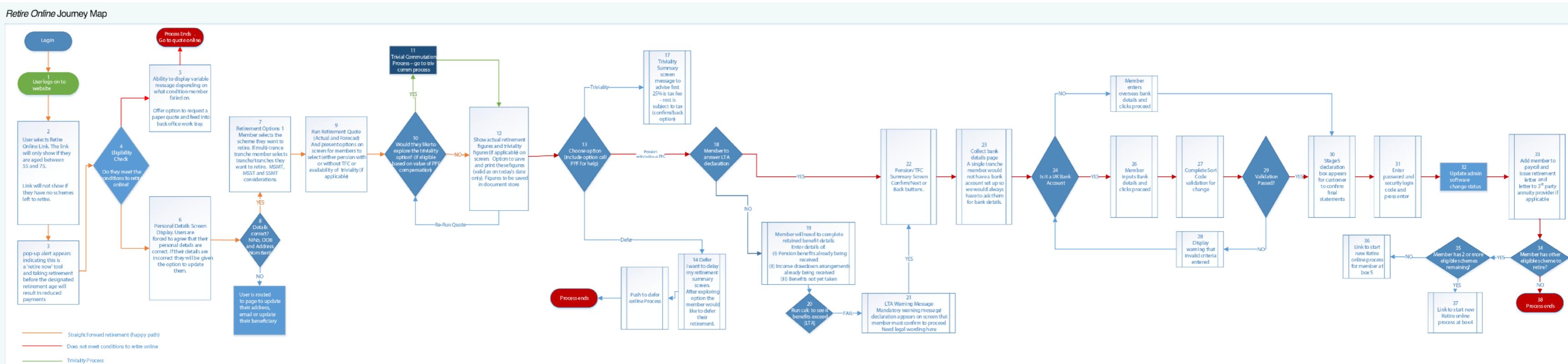
Feature prioritisation

| Must | Should | Could | Wont |
|--|--|---|---|
| Change user status from deferred to pensioner | Allow users to add a reference to their payments | Send out SMS alerts confirming payment dates | Contain technical break-downs of pension calculations |
| Collect valid bank details for paying in monthly pension | Email payment summary letter | Use infographic animation to explain complex topics | Take more than five broad steps to complete the process |
| Allow user to select tax-free lump sum if eligible | Allow users to move straight from forecasting to retiring | Save selected options so users can complete process later | Assume knowledge of pensions in the instruction copy |
| Make any legal declarations clear and understandable | Provide multiple chances to cancel/exit the process | Use tooltips to define tricky terminology on screen | Allow multi-scheme retirements |
| Provide inline validation in forms | Allow users to adjust their quote as many times as they want | | |
| Exclude non eligible members | | | |

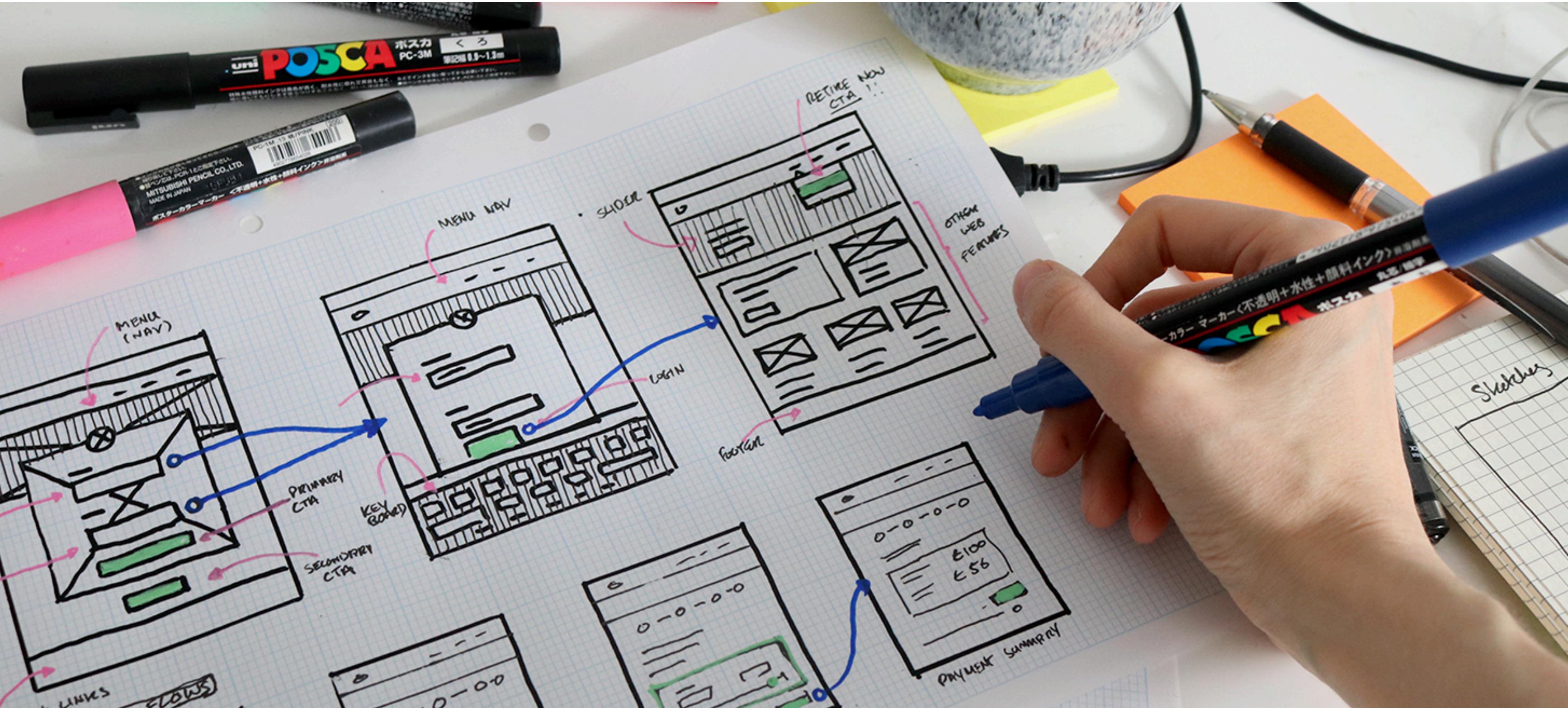
Mapping the user journey

There were many possible routes through the process. For example, some users would have the option to choose an amount to take as a tax-free lump sum with their monthly pension, and others would be required to take a fixed lump sum amount based on their pension scheme rules. Complex users would be able to generate a quote but not use the product to complete a full retirement process.

The website already stores a lot of personal information, so I decided to place a summary screen at the start of the process. This summary will allow users to confirm up front that the personal details on record are correct. As a result, less information will need to be inputted into the *Retire Online* web form making it quicker to complete.



Sketching a solution

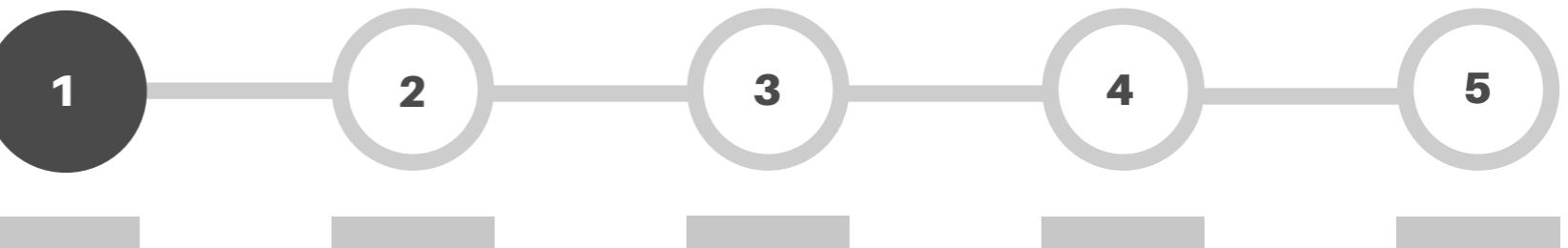
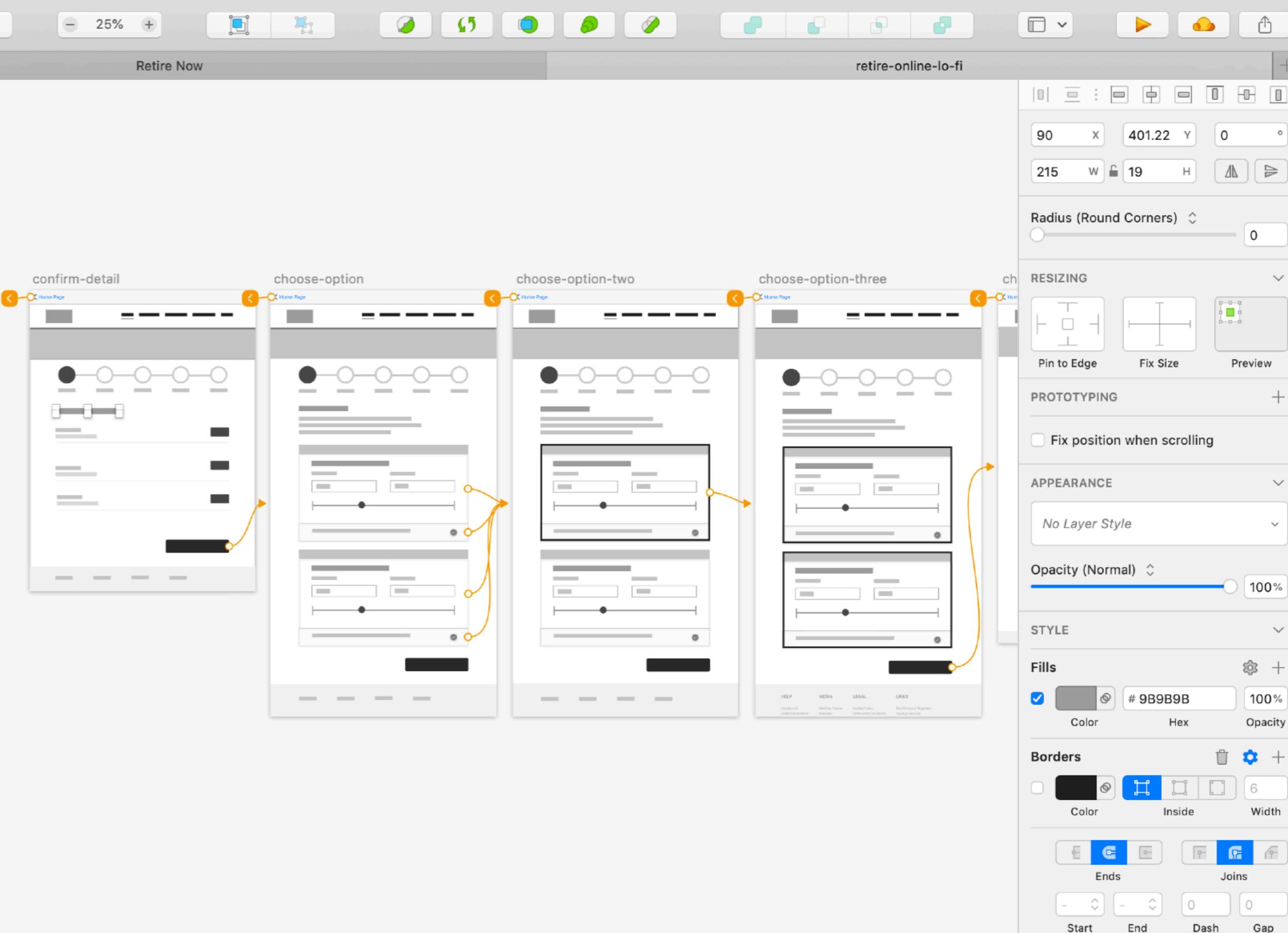


low-fi wireframes

I started sketching the layout on paper to help me think about the user flow. I distributed the multi-stage quote process over several screens and added a progress bar to help users gauge how many steps were left to complete.

Analytics showed 87 per cent of users were accessing the website on a desktop or tablet. I chose to use the dimension of an iPad Pro as my template.

Once I had mapped out the elements on paper and gathered feedback from key stakeholders in the business, I created low-fidelity wireframes using Sketch App and tested these with my users.

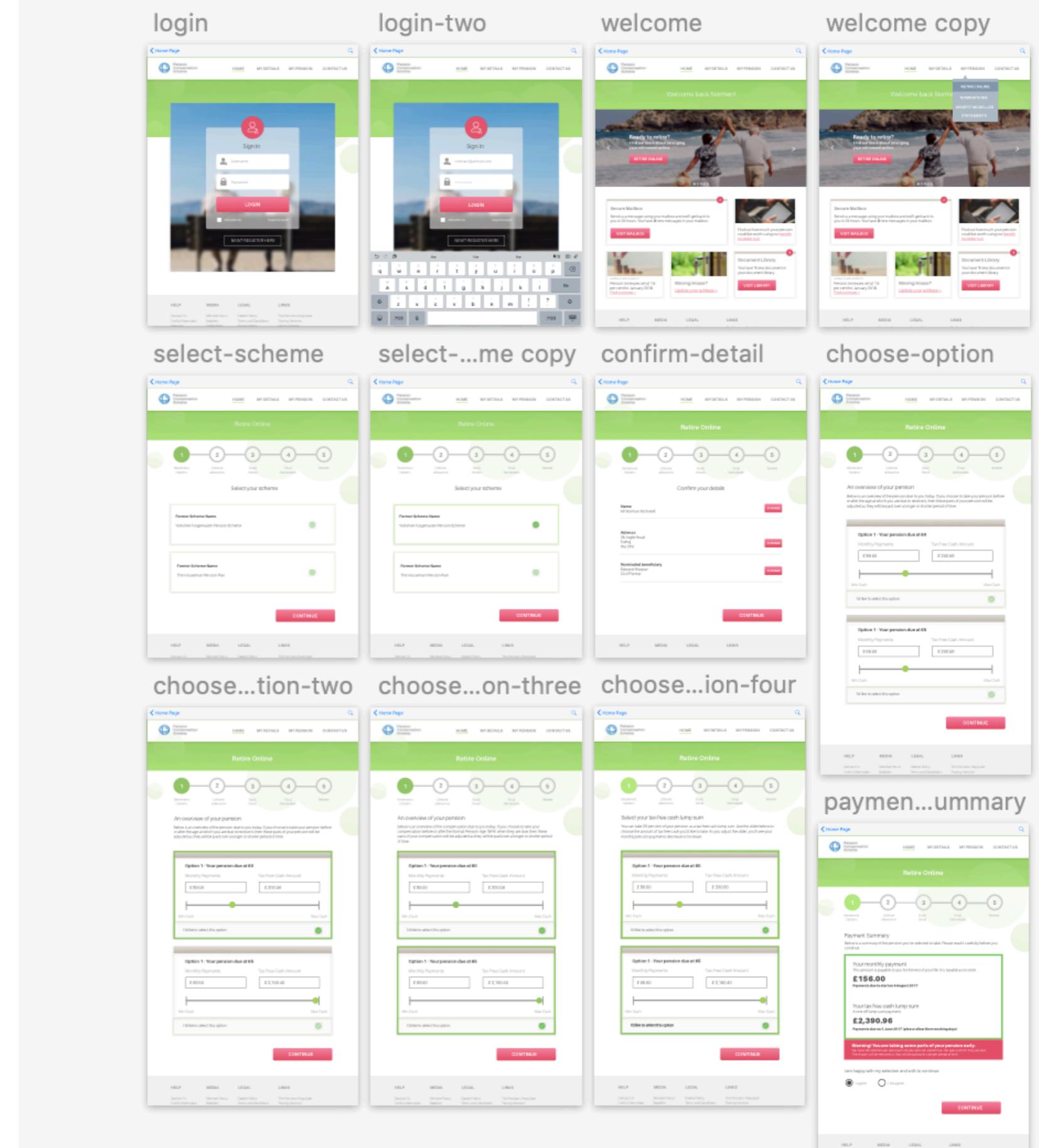


High-fi wireframes

The interface look and feel was broadly dictated by the existing corporate identity brand guidelines.

These guidelines specified a primary and secondary colour palette, placement of the logo and use of specific fonts for body copy and headings.

I had full control over the images used, button styling and the styling and placement of all elements apart from the logo.



Feedback from user testing

Working well:

- The progress bar letting users know how many steps it will take until the process is complete.
- The large buttons with high affordance.

Needs improving:

- The readability of the text (larger or not enough contrast)
- The lump sum slider needs a more explicit signifiers to let users know they can interact with it.
- Clearer wording to explain that taking ‘the maximum’ lump sum means 25 per cent of the overall pension amount.

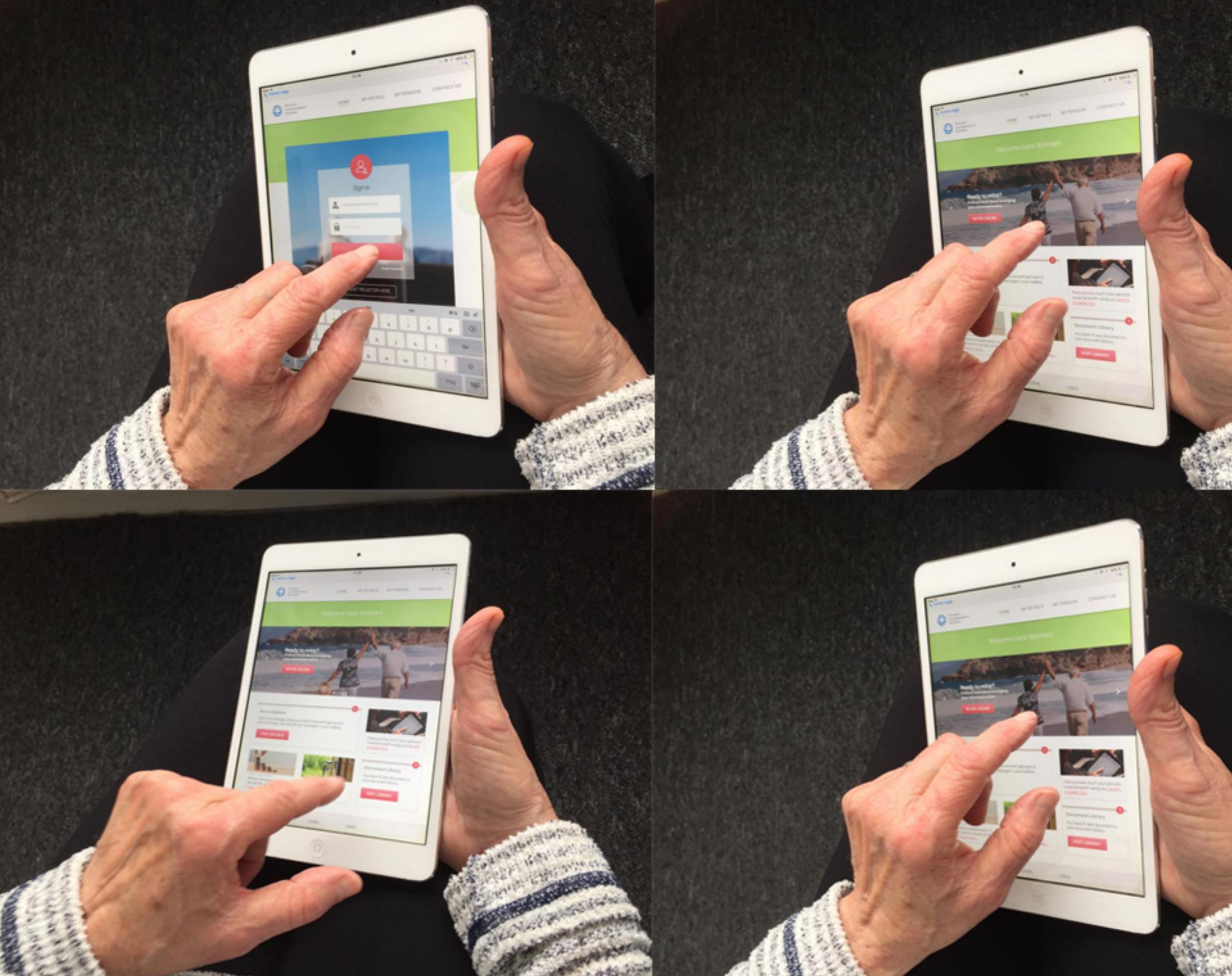
Creating a Prototype

I created my prototype in using InVison and then...

More testing!



Gather feedback
and repeat.



Meeting my users accessibility needs

Text size incrementer

I tested the prototype with and without a text size incrementer widget at the top of the page. During testing most users did not notice the widget.

I worked with the developer to ensure the product was built using standard readable fonts, a large default font size, and using *ems* instead of *px* so the fonts scaled correctly when users adjusted the font size via the standard browser controls. I removed the widget, deciding that following good development standards would be enough to help most users who have trouble reading smaller copy.

Colour blind tests and contrast ratios

The ability to perceive colour can gradually lessen with age. I ran the website through software that simulated three types of colour blindness to make sure the UI still worked. I kept the contrast ratio above 8.52 for maximum legibility.

During development I tested the product using JAWS screen-reading software to evaluate how well it was working for severely visually impaired users.

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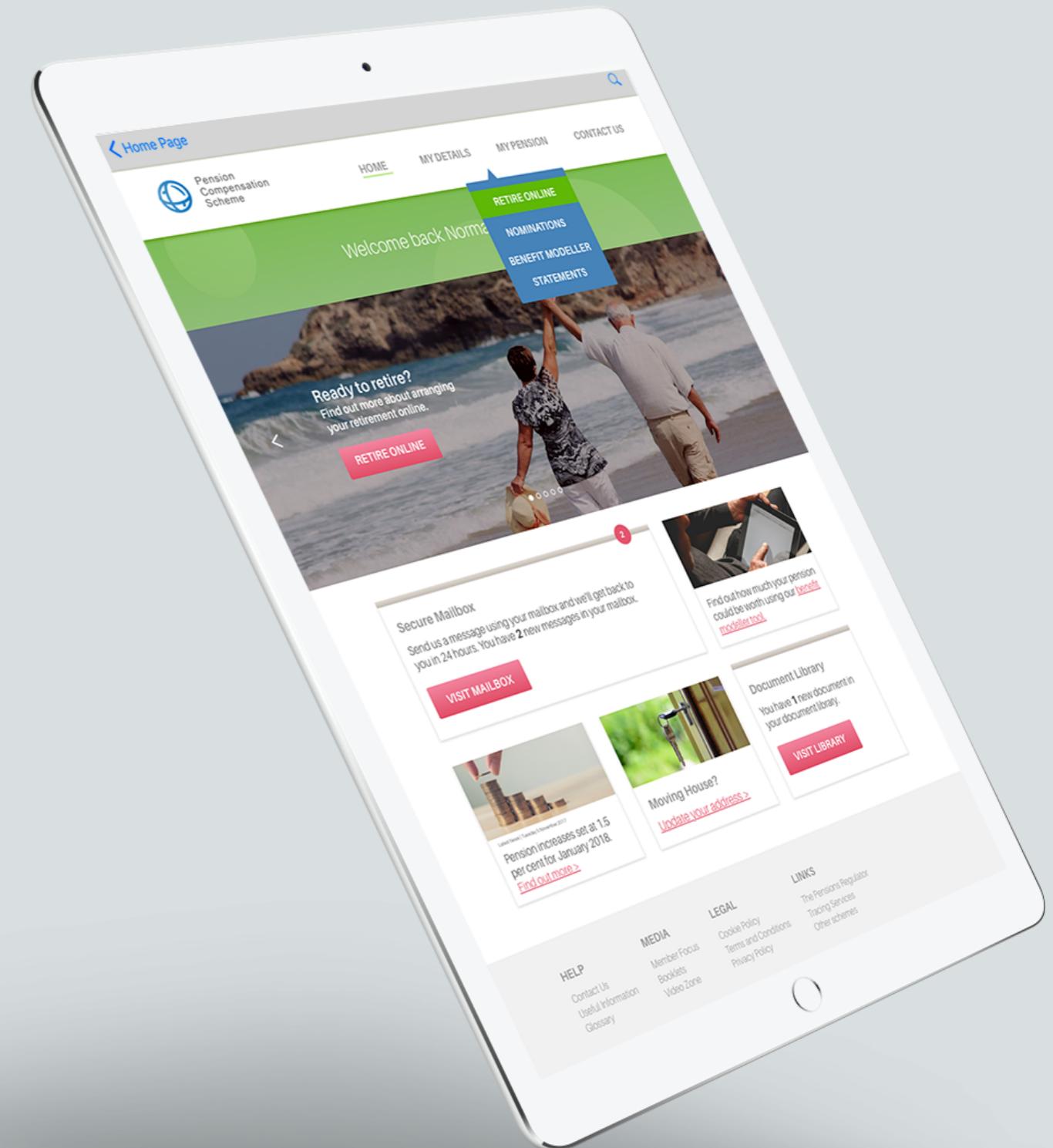
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Outcomes

Retire Online launched in March 2017 to audience of 28,000 members. This has now grown to 39,000 members.

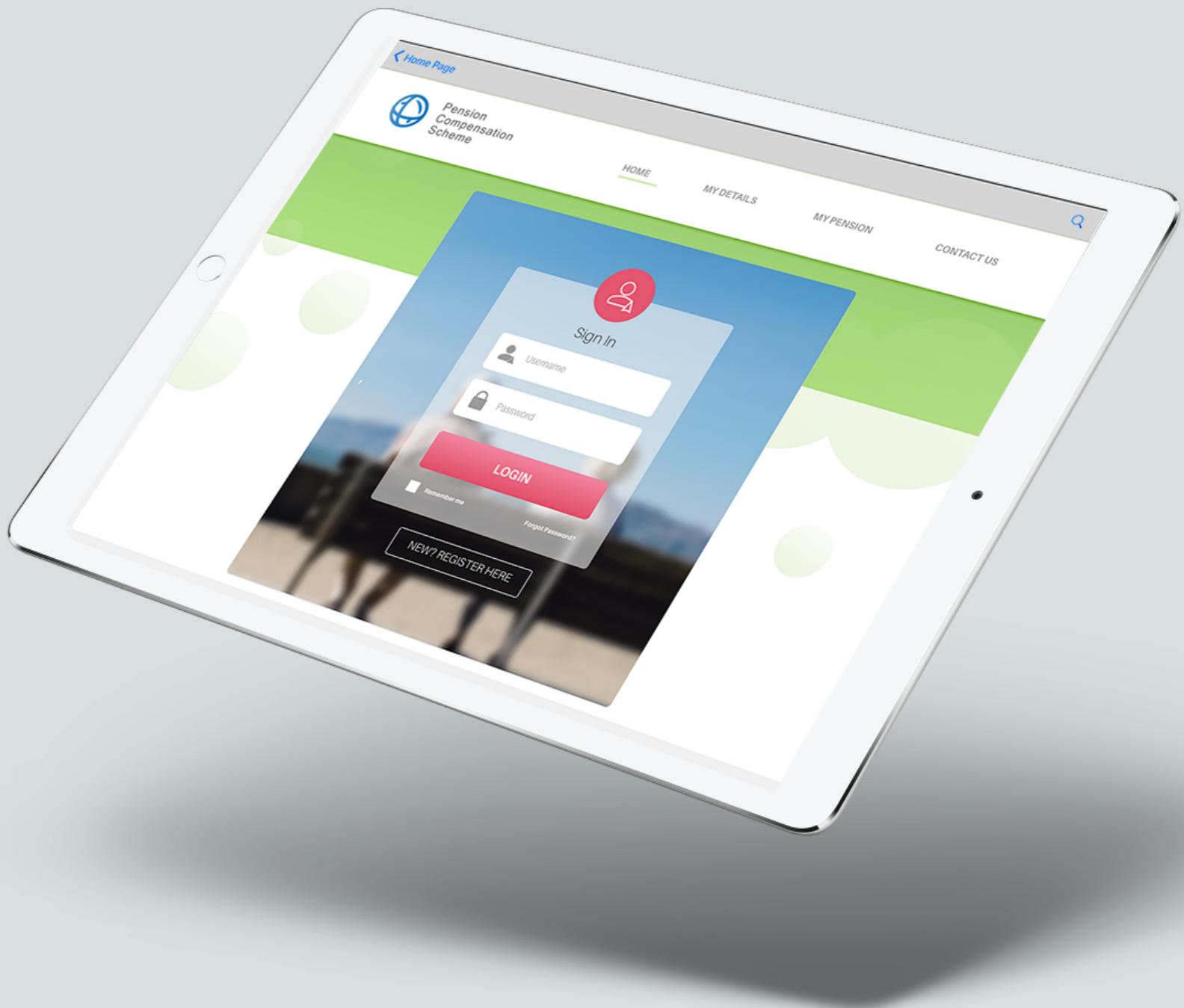
Key stats:

- An average of 32 retirements online each week
- Over 1,000 retirements since launch
- One third of all retirements processed by the business are now done online
- 86.6 per cent satisfaction with the overall member website (of which *Retire Online* is a feature)



A user's feedback

“I didn’t expect retiring online to be so easy and hassle free. The website is really easy to use. You don’t need to be a whizz on the computer to get around at all and retiring online was literally as simple as clicking a button. My husband had to wait until the paperwork had been sent out, returned and processed before he could receive his first pension payment. My money arrived in my bank account within a week.”



GO TO CLICKABLE PROTOTYPE ON INVISION

Thank you for reading!

