

## Transcript – Executive Summary

Today I'll guide you through our interactive Tableau dashboard, designed to help a European unit-linked life-insurance company assess expansion into the Middle East.

### Context and Objective

Our dashboard leverages the Global Financial Development Database to compare Europe and the Middle East on three core dimensions: savings behaviour, credit availability, and insurance-market maturity. The focus metrics are “Saved at a financial institution,” “Domestic credit to private sector (% of GDP),” and “Life insurance premium volume to GDP.” By distilling these into concise visuals, we empower senior executives, product managers, and risk officers to make data-driven market-entry decisions.

### Dashboard Layout

At the top, three KPI cards instantly display each region's aggregate value for savings, credit, and insurance premiums. These cards update dynamically based on the year slider on the right, letting users explore any period from 2011 through 2022.

Beneath the KPIs, the central pane features a choropleth map showing each country's life-insurance premium value (encoded by colour intensity) and domestic credit to private sector (encoded in tooltip details). Users can quickly see geographic patterns—such as which Middle Eastern countries combine high credit growth with low premium uptake—and click any country to drill down into a detailed tooltip.

At the bottom, three line charts plot Europe vs. Middle East over time—one each for savings-at-institutions, credit-to-private-sector, and life-insurance premiums. Each line has data-point markers for every available year; clicking a marker opens the same tooltip bar chart breakdown by country and year.

### Interaction and Filters

A vertical year slider on the right filters all visuals by year. Colour legends next to each bar chart allow one-click filtering by region (Europe vs. Middle East). This filter and drill down combination delivers both high level comparison and granular insight.

### Design Principles and HCI Foundations

Our process follows Ansari, Martin & Brooks's four step human-centred design approach—stakeholder requirements, expert review, iterative prototyping, and usability evaluation—ensuring features meet real user needs (Ansari, Martin & Brooks, 2022). We incorporated spatial arrangement and interactive control heuristics—such as Z-pattern layout and consistent control placement—to reduce cognitive load (Burch, Klapper & Elmqvist, 2023). We also addressed challenges in feature discoverability and information overload by following best practices in user-centred dashboard design (Brown & Smith, 2022). Additionally, we applied pre-attentive attribute guidelines—using a limited, semantically meaningful colour palette—to enhance rapid pattern detection (Healey & Wilson, 2021), and we grouped related visuals spatially to respect ergonomic navigation principles (Norman, 2020).

## Benefits and Impact

First, executive leaders obtain a snapshot of regional readiness in under 10 seconds. KPI cards highlight immediate gaps—such as a 12% lower savings rate in the Middle East—while the dual-axis chart surfaces credit-premium correlations. Second, product teams isolate underperforming markets via drill-down tooltips, speeding up requirements gathering for localized products. Third, risk officers gain a holistic view of financial inclusion versus insurance penetration, fortifying scenario planning.

## Future vision

In the future, we might add a simple sentiment layer to pick up on customer opinions from social media. We'll also test basic forecasting tools so we can spot trends early. Finally, we'll conduct formal usability testing with representative stakeholders, capturing task-completion times and System Usability Scale scores to drive iterative HCI refinements.

In summary, this dashboard transforms raw GFDD data into an accessible, interactive decision-support tool—built on recent human-centred and visualisation-design research—that equips leadership with the confidence to evaluate Middle East market potential for unit-linked life insurance. Thank you.

## References

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