

PETE WILLIAMS

SENIOR UX DESIGNER

USER EXPERIENCE DESIGN PORTFOLIO

ABOUT ME

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

I like working on big, complex, interactive products — my last two projects were a trading platform and HMRC's corporation tax filing system.

Sales and marketing websites aren't really my cup of tea; I like to get my teeth into knotty problems.

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

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

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



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CLIENT LIST

INCLUDES AGENCY WORK



DESIGN PROCESS

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

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

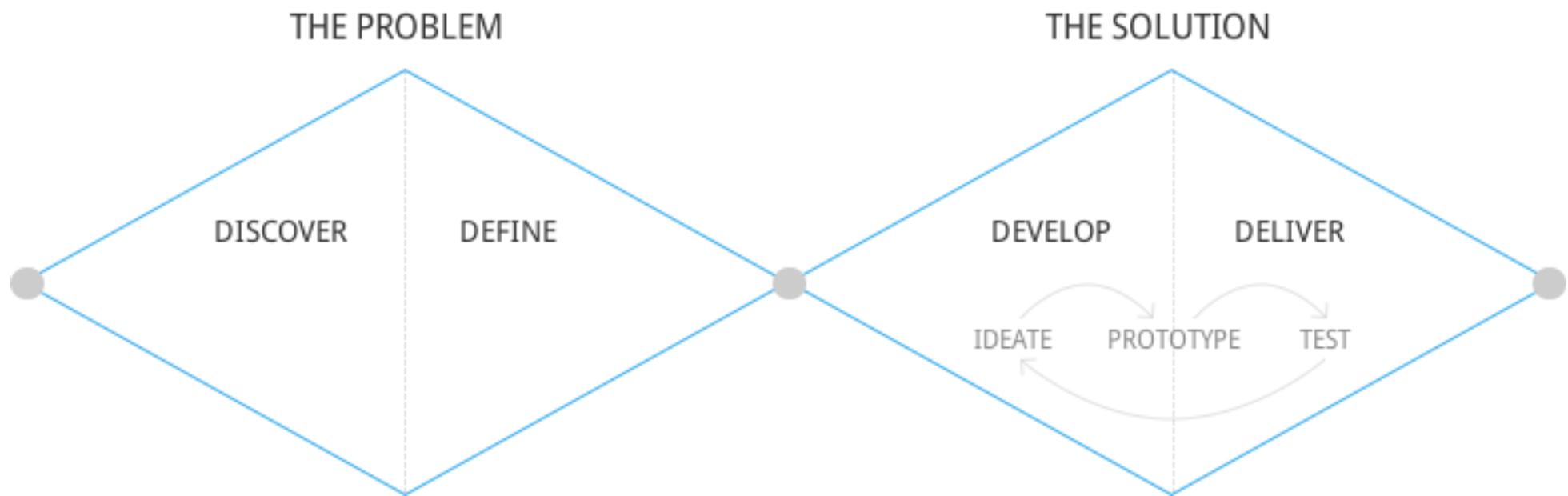
Discover - A divergent and exploratory activity which uses research to gain insight into the user and business needs in order to identify a number of opportunities for innovation.

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

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

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

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



CASE STUDIES

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IG - TRADING PLATFORM

CASE STUDY

ABOUT THE PROJECT

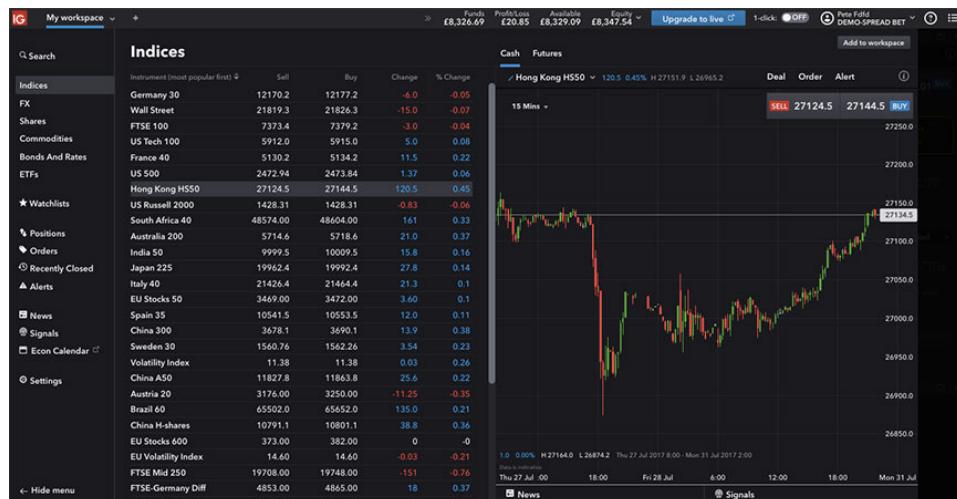
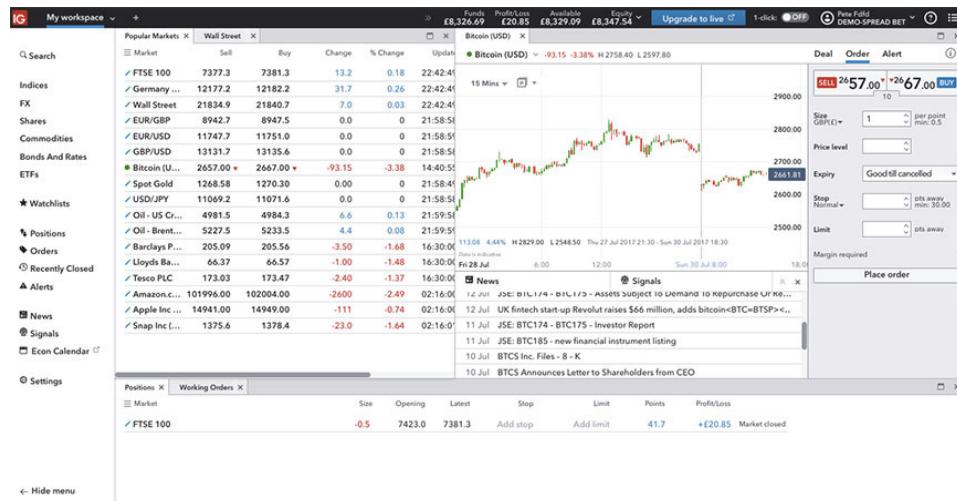
IG are the leading provider of financial spread betting and CFD trading. Their existing web trading platform was starting to show its age and the competition were catching up. IG wanted to solidify their place at the top with a new trading platform more focused around a trader's needs.

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

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

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

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



IG - TRADING PLATFORM

CASE STUDY

RESEARCH

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

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

DISCUSSION GUIDE – JULY 2015

STARTING POINT

- URL: <http://research.igshare.com/genericbox1>
- Passcode: qweqweasdzs

TASK 1 – WORKSPACE SET UP

Imagine you're an FX trader – 50% of your trades are on the FX majors. See how you could set up your trading platform to solve this.

THINGS TO OBSERVE / QUESTION

- Do they click it in left? or search? Or start picking from pop markets?
- What do they expect to happen when they click a market name?
- Do they expect 'Close' to appear in the menu?
- What do they expect to happen when they click a market name?
- What do they think a 'workspace' is?
- Do they expect new workspace has been created? That's why no longer on 'Workspace'
- What do they expect to happen when they click a market name?
- Do they like the inherent panel linking?
- If they were an FX trader, how would you want to change this layout?
 - Can we make it easier to make it move like this?
 - Prompt to look at 'New' or 'menu'
 - Do we have time to look at online trading here? Probably not...

TASK 2 – ALTERNATE MARKET

Imagine that you're a currency trader & today you're interested in the DAX due to the recent volatility. Place a trade on the Germany 30 in a direction of your choosing.

THINGS TO OBSERVE / QUESTION

- Search or popular markets?
- What would you do if you wanted a more in-depth look at that chart?

THINGS TO OBSERVE / QUESTION

- Do they notice the 'Change view' action?
- 'Can you find your profit/loss on that trade?'
 - Do they get the entry in the watchlist? Or is position? Or the trade?
 - What do they expect to happen when they click a market name?
 - What do they think about having positions as a dedicated panel?
 - How would you return to view you had earlier?
 - What do they expect to happen when they click a market name?
- 'What would you do if you wanted to keep an eye on the Germany 30 chart for the rest of the day?'
 - Do they get the fact they can move panels from front to workspace?
 - Obviously the prototype isn't fully functional so we can't do this here, but imagine it was – how would you set up your trading platform – what would you have where to enable your day-to-day trading?
 - And what would you do if you wanted to look at something different, like researching and trading in a different market that you're not included in your layout?
 - Imagine you're an FX trader, how would you want to change this layout?
 - Trying to uncover whether the multiplier approach solves a need for transient tasks

TASK 3 – CLOSE YOUR GERMANY 30 POSITION

- Where do they go?
 - Market, watchlist, positions?
 - Is there a specific position getting any attention, or are the other position entries sufficient?
- Are they OK with inter-clicking?
 - Clicking on a position, then another x x close position, not close panel
 - Were they expecting any confirmation on clicking x?
 - OK that the entry disappears?
 - Where would they go to review that position at a later date?

TASK 4 – HOW WOULD YOU PLACE A TRADE ON A GERMANY 30 FUTURES MARKET?

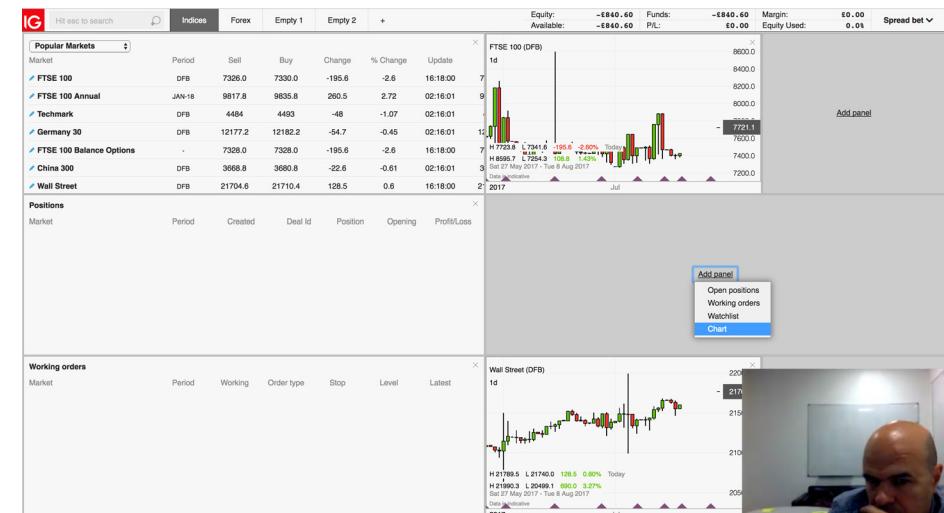
- Do they get the contract menu?
 - Any issues with the watchlist being underlying based, not contract?

TASK 5 – EVENTS

- How do you normally use news/events listings? Are they something you'd want permanently on display or just access occasionally?
- How well does this system support that?

The research process involved

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



IG - TRADING PLATFORM

CASE STUDY

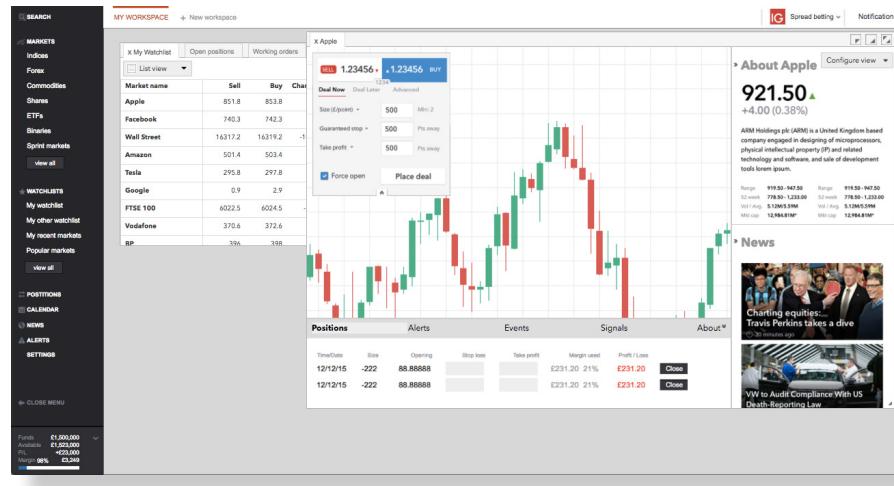
DEFINING A PRODUCT VISION

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

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

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

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

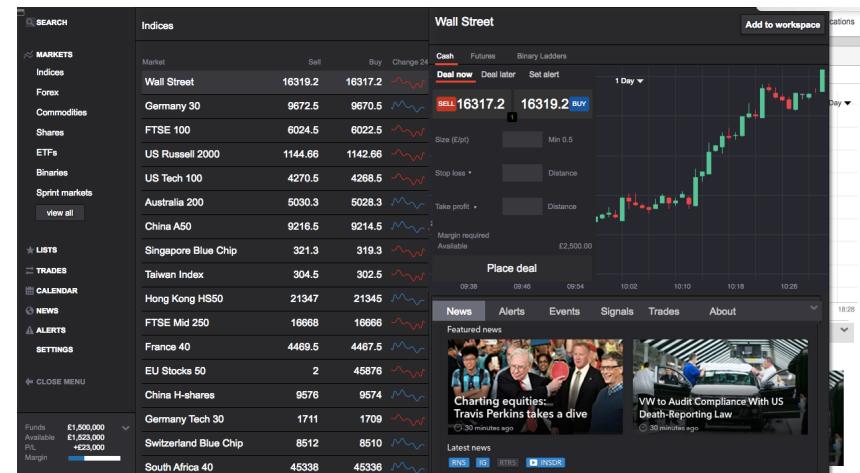


Having achieved buy-in from senior stakeholders, the next task was to build a lower-level prototype that fleshed out some of the concepts into something we could test with real users.

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

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

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



NEWS & EVENTS - INTRO

As well as maintaining the product vision, much of my work at IG involved working closely with Scrum team in sprints to solve specific problems. News & Events was one such area.

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

Principles

Focus on the right news at the right time

Right news

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

Right time

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

NEWS & EVENTS - STAKEHOLDER INTERVIEWS

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

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

Core user needs

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

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

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

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

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

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

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

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

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

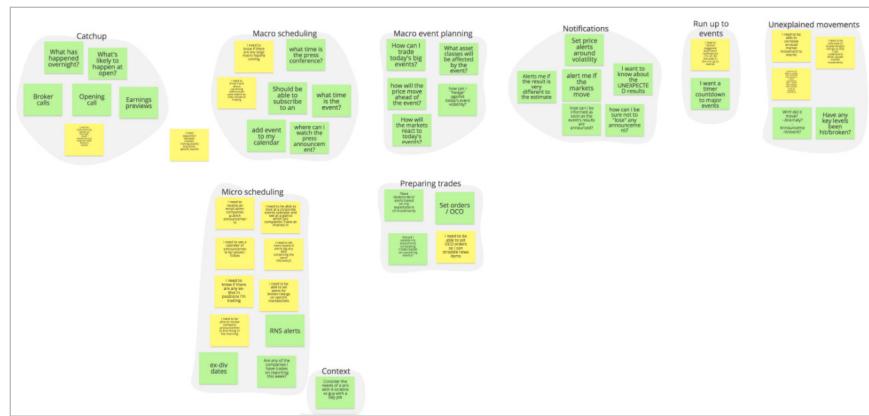
As a trader I need to access asset-class specific news such as RNSs, earnings reports etc, so I have an informed view of that asset class

IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - WORKSHOPS

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



Catchup/Pre-open

User needs

Catchup

As an active trader... I need to know what happened overnight, so that I can understand any movement in my markets and judge how the markets are likely to open

I need to know what happened in the Asian session, to help me trade Western Indices

I need to know what happened levels the markets are likely to open at, so that I can understand how my trades are likely to move

I need to know what happened levels the markets are likely to open at, so I can place trades if I disagree with out-of-hours pricing

I need to know about any broker calls, as they may affect the movement of the markets

Macro scheduling

As an active trader... I need to know if there are any large macro reports coming, as they may effect my trades and provide opportunities

I need to know what time the results are announced, so I don't miss it or trade inappropriately around it

I need to be able to add an event to my calendar, so I don't miss it

I need to know where I can watch the press conference, so I can see the results live

Micro scheduling

As an active trader... I need to receive an email when companies publish announcements, so I am aware of how the markets might move

I need to be able to look at corporate events calendar and see at a glance which companies I have an interest in, so I can see what effects me

I need to see a calendar of announcements for stocks I follow, so I can see what effects me

I need to set news keyword alerts (e.g. any RNNS containing the word 'discovery'), so I can find potential opportunities

I need to know if there are any divs in positions I'm trading, as they may be effected

I need to be able to set alerts for broker ratings on specific markets, as they may affect those markets

I need to be able to review company announcements first thing in the morning, so that I am ready to market open

I need to receive alerts for RNNS, so I do not miss announcements by companies relevant to me

I need a calendar that shows me if any of the companies I have trades on are reporting this week, so I can prepare appropriately

Scheduled events

User needs

Macro event planning

As an active trader... I need to know how to trade today's big event, so I don't miss out

I need to know what markets will be affected by today's big event, so that I can be prepared

I need to know how the markets will react to the possible outcome of the event, so that I can get in a trade quickly

I need to know how the price will move in the run up to the event, so that I can trade the market

I need to know how to hedge against today's event's volatility, so that I am not over-exposed to risk

Preparing trades

As an active trader... I need to place dayorders and stops based on my expectations of movements, so that I get in as soon as possible

I need to be able to place OCO orders, so that I can get straddle news items

I need to update my stops and limits based on upcoming events, so that my trades are protected

In the run up to events

As an active trader... I need to receive staggered reminders of upcoming events (e.g., 20 mins, 15 mins, 5 mins), so that I do not miss the big result

I need to get a count down to results being available, so that I do not miss the event

Results

As an active trader... I need to set price alerts around volatility, so that I can be aware of opportunities

I need to be alerted when an event's result is significantly different to expectations, so that I can get trades in as early as possible

I need to be alerted if a major market suddenly moves, so I know where the volatility is

I need to be informed of an event's results as soon as they are announced

I need to ensure I do not miss the announcement, as it won't always be at my computer

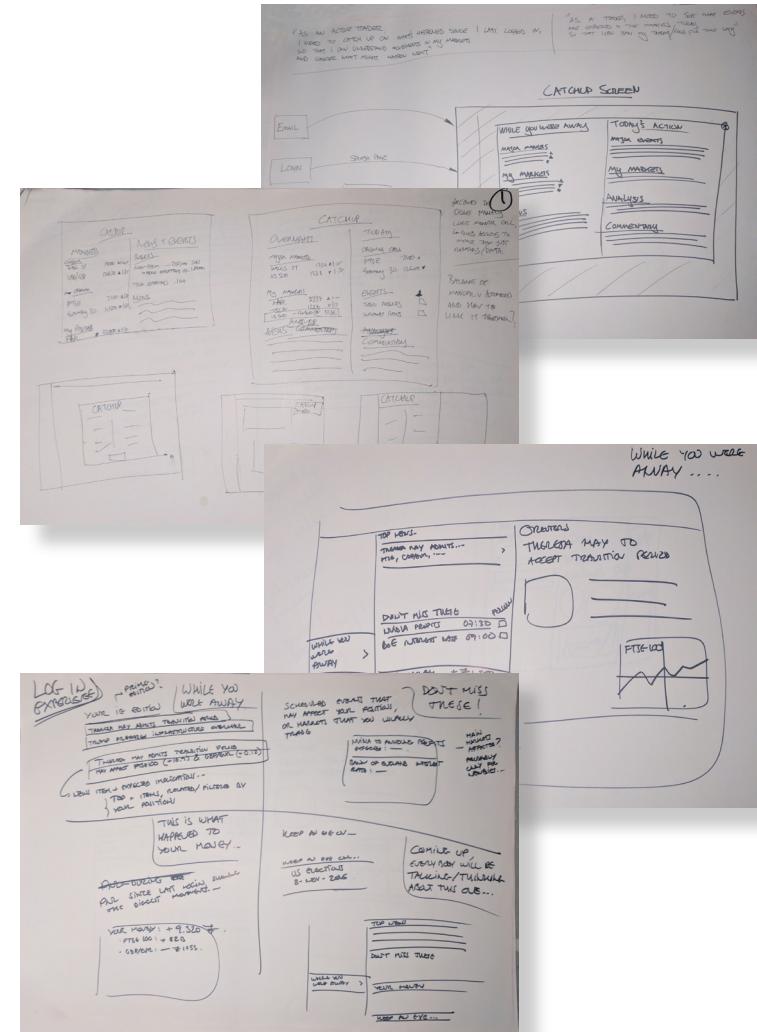
I need to know the results the very moment they are announced, so that I am not caught out

I need to know, at a glance, whether an event's result was better or worse than expected and how far off it was, so I can predict the next a squawk around big events, so that I can hear the figure as soon as it is available

I need the ability to use event result data as variables in algo trades

I need to know what is moving as a result

I want to experience the drama of a trading floor - I want to feel part of the action



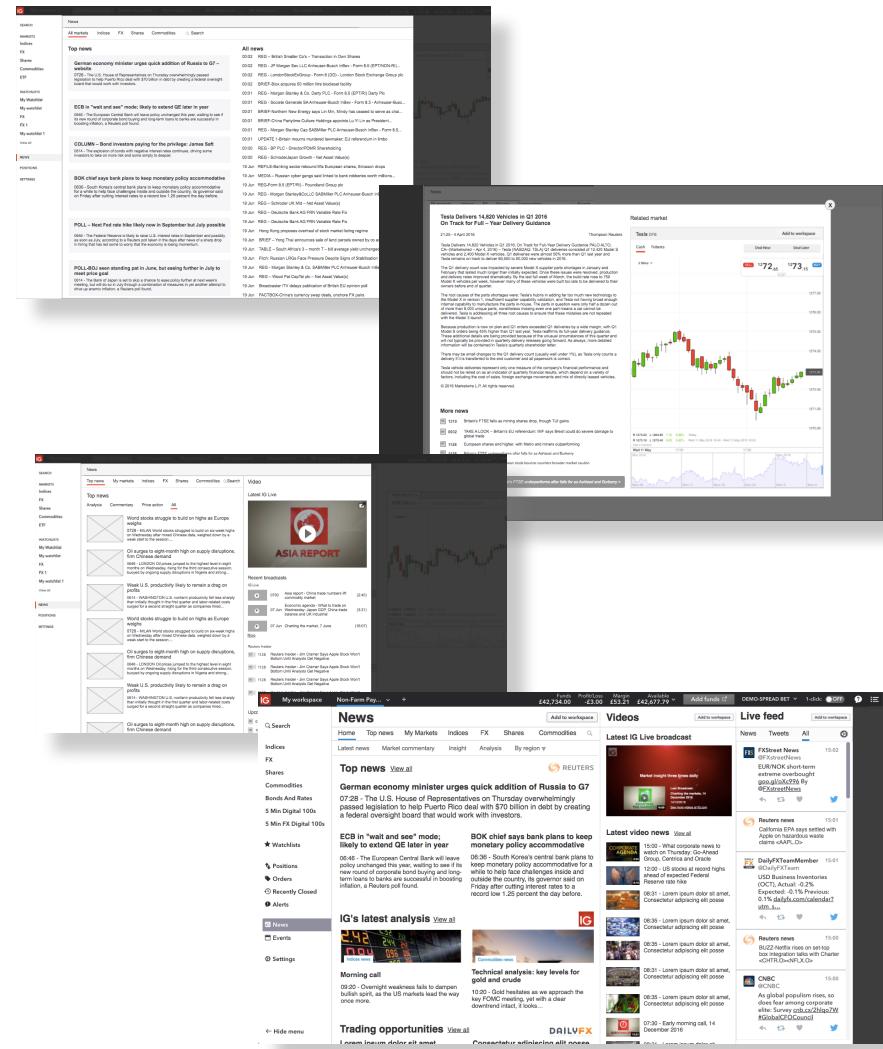
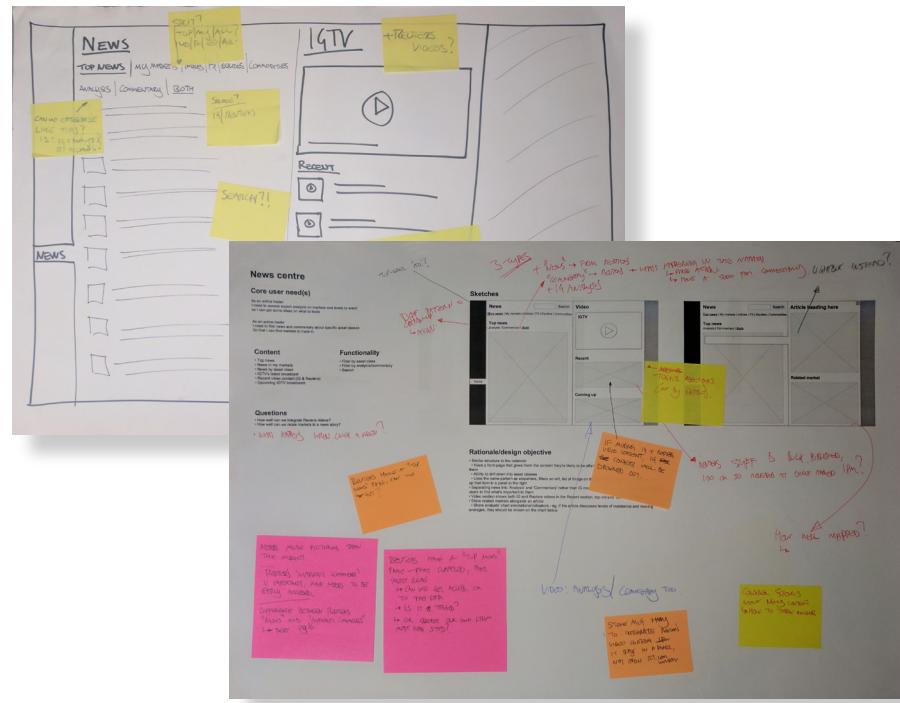
IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - SKETCHES & WIREFRAMES

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

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



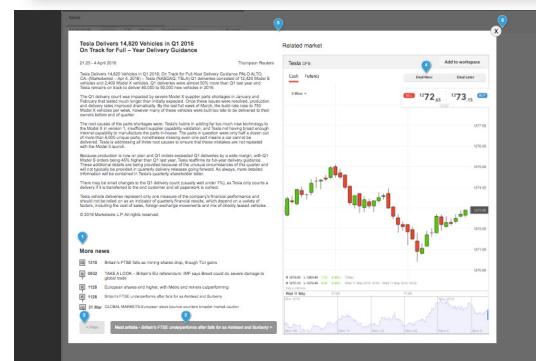
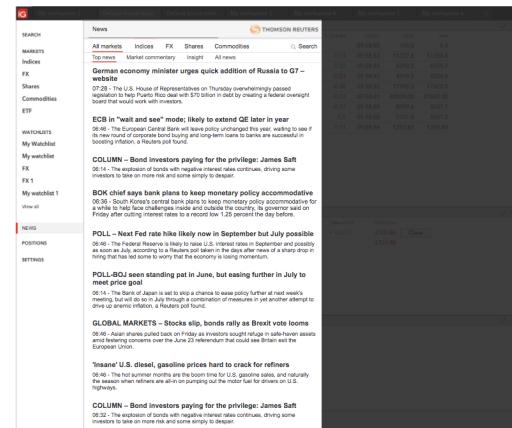
IG - TRADING PLATFORM

CASE STUDY

NEWS & EVENTS - DESIGN SPECIFICATION

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

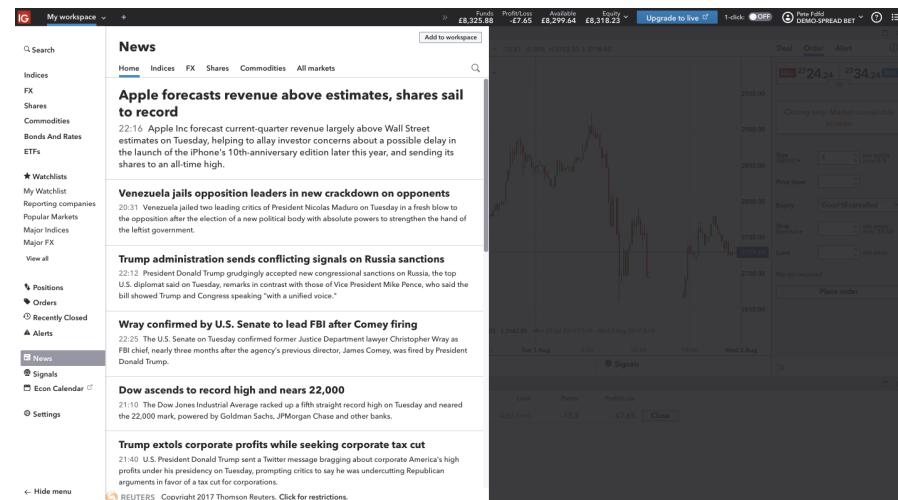
News centre 'front page' - MVP



NEWS & EVENTS - DEVELOPMENT SUPPORT

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

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



LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

ABOUT THE PROJECT

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

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

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

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

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



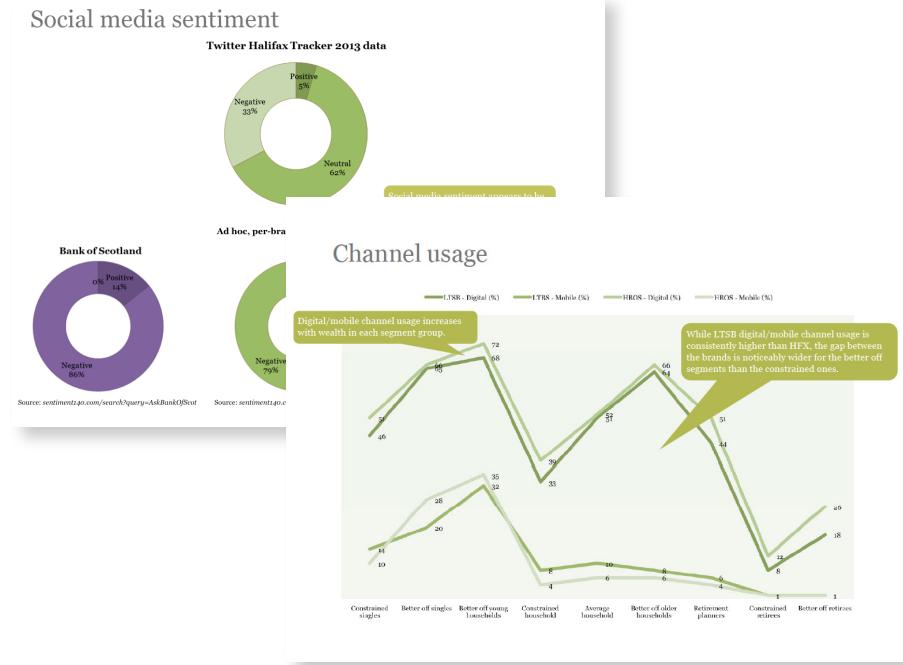
LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

SECONDARY RESEARCH

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

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



DATA ANALYSIS

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

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

Customer Segment	Headline	Age	Income	Volume (K)	Volume (m)	Channel usage	Product penetration	Total (K)	Priority Segment Value	Household composition	Household opportunity	Brand expectation
Constrained singles	More interested in engaging themselves than worrying about money.	18-34	£10-23k	1	1	1	1	1	1	1	1	1
Better off singles	Work hard, play hard. Looking for help with mortgages/loans.	18-34	£17-40k	1	1	1	1	1	1	1	1	1
Better off young households	Engaging with banking products and services and leading retail. Know what they want and how to get there.	21-44	£30-50k	1	1	1	1	1	1	1	1	1
Constrained household	Getting by on a tight budget. Want more from their bank.	35-44	£20-23k	1	1	1	1	1	1	1	1	1
Average household	Looking for better things, simpler, not necessarily more expensive.	33-54	£10-40k	1	1	1	1	1	1	1	1	1
Better off older households	Looking for premium service and extra features. Financially very stable.	45-54	£35-50k	1	1	1	1	1	1	1	1	1
Retirement planners	Individual focus on future objectives. Risk aversion.	55-64	£17-30k	1	1	1	1	1	1	1	1	1
Constrained retirees	Financially conservative. Very risk averse.	65+	<£17k	1	1	1	1	1	1	1	1	1
Better off retirees	Ensuring their investments are performing well.	65+	£30-45k	1	1	1	1	1	1	1	1	1

Data source

Customer Focused - Pen portraits	Pen portraits	Pen portraits	Segment	Segment + Product penetration by RBS - Product penetration by RBS - Product penetration by RBS - Product penetration by RBS	Customer Focused - Pen portraits	Pen portraits	Pen portraits
Validated with	Segment Pen portraits	GBM	Segment summary	Segment + Product penetration by RBS - Product penetration by RBS - Product penetration by RBS	Customer Focused - Pen portraits	Pen portraits	Pen portraits

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

RECRUITMENT SPECIFICATION & DISCUSSION GUIDE

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

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

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

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

PRIMARY RESEARCH - INTERVIEWS AND DIARY STUDIES

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

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

The image consists of three parts. At the top left is a video frame of a woman with short blonde hair sitting on a brown sofa, wearing a maroon tank top. At the top right is a video frame of a man with glasses and a beard, wearing a striped shirt, sitting on a red sofa. Below these is a screenshot of a digital survey platform titled 'CIBC Digital Customers'. It shows a list of 12 responses from users like 'Sarah', 'David', and 'Louise', each with a small profile picture. The survey includes questions about online banking habits, such as 'When did you go online?' and 'How long do you spend on the website?'. The interface has tabs for 'View', 'Explore', and 'Dashboard'.

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

PRIMARY RESEARCH COMPILATION

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

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

	Seg	Name	Age	Home	Family	Job	Interests	Characteristics	Tech	Compet Goals	Motivation	Financial	Financial or Financial or Money man	Biggest spent	Loyalty	Retain	Tenure		
1	B05	Kate	34	Houseshare		Soft-play me	Keen fit, i Chatty, organised, consider Seeing dept up	Sensible	PC	Want to be Confidentable	Keen saver, Sensible with Rent, food, i Loyals. Happy 16 years	Online	AVA, credit & Packaged	Done					
2	B05	Daniel	27	Houseshare	Girfriend	Drama teacher	Travel, sport, Ambitious, i iPhone user	Travel more	PC	Like freedom, Fairly cool	Not very org. OB + spreads Rent, debts	Branch + post	URCA, CC	Had					
3	B05	Sam	24	Houseshare		Student	Reading, writing, i Books	Sensible	PC	Want to be Confidentable	Keen saver, Sensible with Rent, food, i Loyals. Happy 9 years	Online	AVA, credit & Packaged	Low					
4	B05	Megha Sharma	21	Houseshare		Student			Smartphone	Happy go-lu Nerdly	Social networking, online shopping	Pretty good	Has savings	Spending diary	Online	Current accs ob 4 app			
5	B05	Stephen	34	Home owner	Married, 5 children	Teacher	Ignores watching + competing	Family life	PC	Looking after family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
6	B05	Pauline	51	Rentner		Married + per Teacher	Not watching		Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
7a	AH	Elaine Ponfret	54	Home owner	Boyfriend	PA for law fir	Horse riding, Quiet, organised, friendly	Buy a house	PC	Quieter, less in debt, struggle to survive	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
8	B00H	David Bell	44	Home owner		Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
9	B00H	Jim Carrey	48	Renting	multi Partner	i no Audio work	Creative, passionate, post Get regular Stability and Comfortable	Makes (S)A every year	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
10	B00H	Steph	50	Home owner	Married, 2 kids Full time	Theatre, mu Religious, creative, organiser	Career change	Will fit in pc	Tight since husband's stroke	Needs M1 Mortgage, bi HFX, Satisfice 2 years	Online	URCA, ISA, AVA benefits	Done						
11	B00H	Rebecca	43	Home owner		Businesswoman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
12	B00H	Rashida	52	Home owner	Married, gro	Homework x Puzzles, craft	Curious, punctual, intro	Saving for son's weddings	Quid pro quo	Sensible with money, bulk	Mortgage, bi BO5, Fairly s 30 years	Online	bi RICA, CA, Savings, ISA, CC	Gets					
13	B00H	Sienna Jenkins	26	Renting	Wife	Work, i iPhone user	UK living below, assertive, competitive	Pay for dad's debts, but saving money	Food and drink	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	CA, CC, SA, L Persona	Want					
14	B00H	RP	62	Home owner	Married, 1 k	Work	Home owner	Self propert	Self propert	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
15	B00H	Carrie	31	Home owner	Single	Care assistant	Theatre, mu Generous, i Uses mobile app for FB + BBC	Not a OK	Makes ends meet	No debt	Debits, DVDs + BO5, Very h 14 years	Online	URCA, ISA, M Service + product	Want					
16	B00H	Mark Townsend	50	Home owner	Married, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
17	B00H	Mary Maynes	66	Home owner		About to re	Retired social Writing, art	Humorous, thoughtful, re	Remary	Stable	Quite cautious now after bad e bills, food, i Loyals. Not f 40+ years	Online	AVA, credit & Packaged	Done					
18	AH	John	63	Home owner		Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
19	AH	Teoria	63	Home owner	Married, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
20	AH	John	63	Home owner		Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
21	AH	John	63	Home owner		Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
22	AH	John	63	Home owner	Married, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
23	B00H	Robert	58	Home owner	Married, 1 k	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
24	B00H	John	63	Home owner		Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	AVA, credit & Packaged	Done					
25	AH	Susan	52	Home owner	Widowed, k	Supply teacher	Volleyball, Family and community	Pay off mortgage	Confortable but not well off	Bills and hou	LTSA, Happy 35 years	Online	Current accs Easy to use	No p					
27	AH	David	52	Home owner	Widow, kids Head of IT	Church, pot Reserved, i High, Head of IT	Multigplatform	PC, Game,retched, N	Spreadsheet, plan the m	Mortgage, ob 60, Very h 30 years	Online	CA, CC, loan, Reliable	Poor						
28	AH	John	46	Home owner	Divorced, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
29	BOYH	Simon	45	Home owner	Divorced, w1	Sales direct	Swimming + Confidence in work, less so	Providing for	Doesn't want	Improving, Cleaning divorce debt	Mortgage + LTSA, Very h 25 years	Branch, phaf CA, CC, Savin Good relationship	Want						
30	BOYH	John	45	Home owner	Divorced, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
31	BOYH	David Fairwe 35	45	Home owner	Married, 1 k	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
32	BOYH	John	45	Home owner	Divorced, 2 kids	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
33	BOYH	David Fairwe 35	45	Home owner	Married, 1 k	Businessman	Business, i iPhone user	Business	Smartphone	Wanting to be more involved in family	Getting by, Not great with money, but 4 Bills + gas, all LTSA Happy 4 years	Online	URCA, ISA, M Service + product	Want					
34	BOO	Alice	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
35	BOO	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
36	BOO	Alice	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
37	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
38	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
39	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
40	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
41	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
42	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
43	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
44	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
45	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
46	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
47	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
48	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
49	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
50	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
51	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
52	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
53	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
54	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
55	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
56	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
57	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
58	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
59	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
60	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
61	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
62	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
63	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
64	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
65	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
66	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
67	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Spending dia Car loans + ob BO5	Happy 44 years	Online	RCA, CC, SA, CC	Good communica					
68	AH	John	61	Home owner	Married, 2 kids	Retired legal	Housebound steady, finds herself	Renovate house, prep to let	much impulse buys	Sp									

LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

SEGMENTATION

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

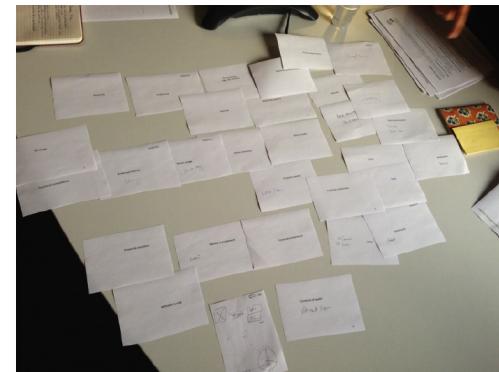
These patterns were then compared to the original marketing segments to see if they validated the data, which they did.

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

ATTRIBUTE DEFINITION

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

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



LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

PROTO-PERSONAS

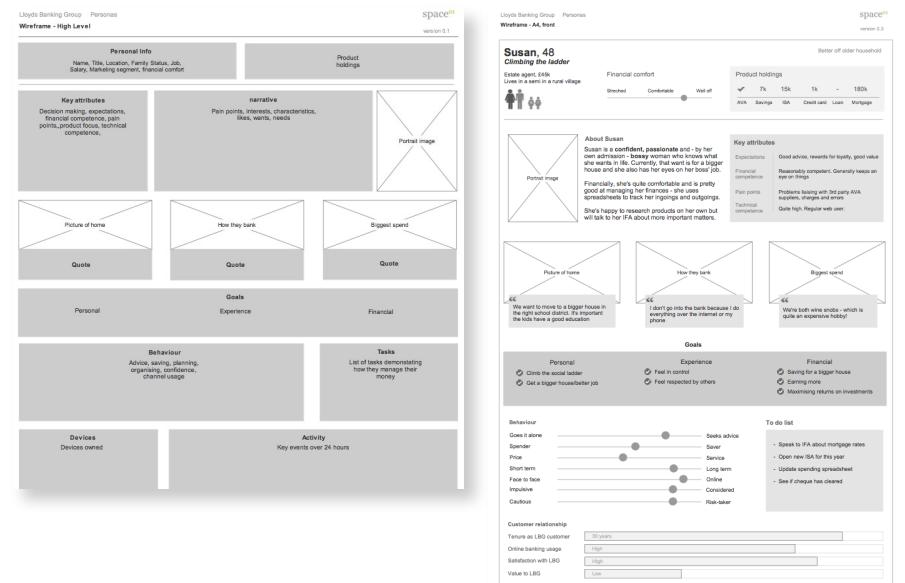
Once I had identified our segments and complied the data for each research participant in those groups, I then needed to consolidate the data from multiple participants into a single entity to form the core dataset for each persona.

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

Headline	"Setting down"	"Looking after the family"	"Climbing the ladder"	"Getting By"
Matching segment	Better off singles	Better off younger households	Better off older households	Average households
- Personal goals	Settle down and start a family	Trying to keep the family happy	Climb the social ladder - get a bigger house/better job	
- Financial goals	Saving up to deposit on first home		Own a bigger house	
- Characteristic goals	Preparing for family life	Living the good life	Earning more	- Clearing debt
Motivation	Age 25-35	Married & 2 kids	Fulfilling potential, increasing social status	Financial survival
Age	35-45	Responsible, cautious, sporty	Organised, passionate, busy	Quiet, friendly
Characteristics	Sociable, sporty, friendly, enthusiastic	Married with 2 kids	Course of young kids	Married, no kids
Family status	Living or having kids	Living with partner	Living with partner	Living alone
Financial comfort	Good	Good	Good	Good
Brand expectations	Keen saver. Spends carefully.	High. Sensitive with money, tracks spending.	Reasonably competent. Generally keep an eye on things	Bad. In debt
Financial knowledge	Low interest rates	Lack of discretion, given his liquidity	Problems living with 3rd party reward suppliers	Lack of personal touch. Doesn't like constantly being asked for advice
Technology usage	Smartphone, laptop, tablet	Smartphone, laptop, tablet	Smartphone, laptop, tablet	Smartphone, laptop, tablet
Self-direction	Seeking guidance, looking for guidance. Limited experience but does simple research - comparison shopping or financial websites like MSE	Seek advice - from IFA's and financial websites like MSE	Seeks advice from IFA's. A lot of research themselves on their own though	Does little research or advice, opens accounts at banks
Privacy/Security	Good. Checks OB regularly	Very good. Spreadsheets on laptop/Spreadsheets	Very good. Uses spreadsheets	Spends time on service/comfort
Space/Storage	Slightly more price-led	Slightly more price-led	Slightly more price-led	Slightly more price-led
Thinks long-term/short-term	Thinks long-term	Thinks long-term	Thinks long-term	Thinks short-term
Characteristics	Online	Online	Online	Online
Impulsiveness	In-between	Considered	Conservative	Impulsive
Engagement	Participating	Participating	Participating	Participating
Money management	Good. Checks OB regularly	Good. Checks OB regularly	Good. Checks OB regularly	Virtually none
Device usage	Facebook, Skype for keeping in touch with friends. Fond of apps over websites	Facebook, Skype for keeping in touch with friends. Fond of apps over websites	Facebook, Skype for keeping in touch with friends. Fond of apps over websites	Multi-platform. PC/laptop + smartphone
Life satisfaction	Frequent. All devices.	Globe times a week. Across devices.	Globe times a week. Across devices.	Frequent. PC/laptop for transactions, phone for balance.
Attitude to risk	High risk	Very high	Very high	Very low
Product tenure	1 year	1 year	1 year	Over 30 years
Tenure	<5 years	<5 years	<5 years	>30 years
Value L&G	\$10k	\$10k	\$10k	\$10k
Products elsewhere	Mostly dormant/unused current accounts or less service products like mortgage. Dormant CAs, Insurance, mortgage	Mortgage, Insurance - shop around when deal ends	Mortgage, Insurance - shop around when deal ends	Mortgage, AVIVA CA, GC home - mortgage
Financial brands	RBS/HBSC/Admiral current account, Direct Line/Aviva insurance, Natwest/Bank of Scotland/Barclaycard, Nationwide mortgage, MAS/State insurance, Tesco/M&S Nationwide/BM Savings, Nationwide/Aviva protection, Aviva/More than car insurance, Network/Sainsbury's dormant CA, Aviva/AXA car insurance, AXA, John Lewis, Moneysupermarket, Russell-Bromley, Kidds & The Independent, Financial Times, Peacock, Bratton, Bella Magazine			
Marketing participants	Direct Mail, TV, Radio, Online, Social media, Print, Email, Direct Mail, TV, Radio, Online, Social media, Print, Email			
Narrative summary	Early 30s, leaving or settling down and buying a first home and having kids. Married with young kids, looking to enjoy family life and ensure the family are well looked after. We're looking to increase their social standing by moving up or property/career ladder. Financially, we're trying to manage with the money we have and go away for four or five times a year.	We have a nice lifestyle and we go away for four or five times a year.	I'm trying into changing careers. May be setting up my own business.	I'm saving for my kids' education. I want them to go to university. I'm saving for my kids' education. I want them to go to university. I'm saving for my kids' education. I want them to go to university.
Key quotes	"Through my work you have to be organised... I like organising people to meet up and go to events." "I don't go anywhere without my phone, can't get through a day at work without a computer and the first thing I do when I come home is onto the internet to ensure my kids have a good start in the and the people respect them."	"We have a nice lifestyle and we go away for four or five times a year."	"I'm saving for my kids' education. I want them to go to university."	"I'm saving for my kids' education. I want them to go to university."

PERSONA WIREFRAMES

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



LLOYDS BANKING GROUP - PERSONAS

CASE STUDY

FINAL DESIGNS

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

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

Lloyds Banking Group
Digital Personas - A4
and Pen Portraits

v1.0 - January 2014

CHRIS, 31
Setting down

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

FINANCIAL STATUS
Stressed
Well off

DISPOSABLE INCOME
Low
High

FINANCIAL PRODUCTS USED
Current account £1,462
Savings £3,355
Investments
Mortgages

BALANCES OUTSTANDING
Credit card £1,220
Loan
Mortgage

WHAT UPSETS ME
Low savings rates, charges and errors, inconvenient opening hours.

TECHNOLOGICALLY
I'm pretty good. I use lots of apps, buy online on Amazon and keep in touch via Facebook and Skype.

WHEN IT COMES TO BANKING
I like to have multiple accounts, access to credit and flexible services.

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

FINANCIAL BEHAVIOR
Self-reliant
Spontaneous
Priced-led
Face-to-face
Impulsive
Cautious

GOALS
PERSONAL: Settle down
FINANCIAL: Save mortgage deposit
EXPERIENCE: Feel supported
PURCHASE: Buy a house
PUT MONEY AWAY FOR A HOLIDAY
INCREASE FINANCIAL RESPONSIBILITY

BETTER OFF SINGLE

space⁰¹

PERSONA PRIORITISATION MATRIX & USAGE GUIDE

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

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

LLOYDS BANKING GROUP - DIGITAL PERSONAS

WHAT ARE PERSONAS?
When designing, it's important to understand as much as you can about your user so you can tailor your approach to them.

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

DAY IN THE LIFE CHARTS
The Day in the life chart is a version of the A4 that allows you to see how the persona interacts with technology over the course of a day in different environments. The higher the line is plotted, the happier the user was with that interaction. Icons show which device was used for each interaction and correspond to the key above.

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

space⁰¹

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

ABOUT THE PROJECT

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

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

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

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

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

The screenshot shows the RIAS website's quote page. At the top, there's a navigation bar with links for Home, Contact, Making a claim, FAQs, About, and Jobs. Below the navigation is a breadcrumb trail with numbered steps: 1 Your cover, 2 Your home, 3 Your contents, 4 Security, 5 About you, 6 Claims, 7 Your quote, and 8 Buy. The main content area is titled "Your home insurance quote". It displays two payment options: "MONTHLY" (selected) showing £23.07* per month with x11 monthly payments plus a deposit of £18.67 (total £286.13), and "YEARLY" showing £248.96 per year as a one-off payment. To the right of these options is a "What's included?" section listing cover details like £1,000,000 buildings cover and £50,000 contents cover, and a "Why RIAS?" section. On the far right, there are buttons for "Call us" (0800 183 9200), "Save Quote", "Print Quote", and "Important information" sections for Policy Summary, Policy Booklet, Terms & Conditions, and Terms of Business. Below the quote section is a "Cover summary" table for "You" (Joe Bloggs, 02/09/1952, Retired, No claims), "Your Home" (3 bed semi, 57 Old Farm Road, GU1 1QP), and "Your Contents" (£50,000 cover, 1 x bicycle). At the bottom, there's a "Total monthly cost" section showing £23.07* with a "Buy now" button, and a "One-off yearly payment of £248.96" option. There are also "Save Quote" and "Print Quote" buttons at the bottom right.

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

HEURISTIC EVALUATION

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

Car Insurance
Your Car page

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

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

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

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

Your Car

If you have a problem or need help, at any stage, please call us FREE on 0800 183 9201.

Car Registration (if known) Y661 DFV GET CAR DETAILS

Make RENAULT

Model CLIO AUTHENTIQUE (60) 8V, 1149, 2001-2005, Petrol, Manual, 3, Hatchback

Date of registration 13/08/2001 Please enter the date in the format dd/mm/yyyy. For example 23/12/2011

Year of manufacture 2001

Engine capacity 1149

Fuel Petrol Diesel LPG Electric

Transmission type Manual Automatic

Number of doors 3

Body style Hatchback

Number of seats 5

Is the vehicle a right hand drive? Yes No

Has the vehicle been modified, altered or adapted from the maker's standard spec? Yes No

We can accept 1 modification to the vehicle online. If your vehicle has more modifications than this, please call us on 0800 183 9201

Other than factory fitted, does your vehicle have any additional security? Yes No

Please specify the details of the device Please select

Who was the device fitted by? Please select

Are there any other security devices fitted? Yes No

When did/will you buy the car? dd/mm/yyyy Please enter the date in the format dd/mm/yyyy. For example 23/12/2011

What is the current value of your car? £

What is the expected annual mileage? _____

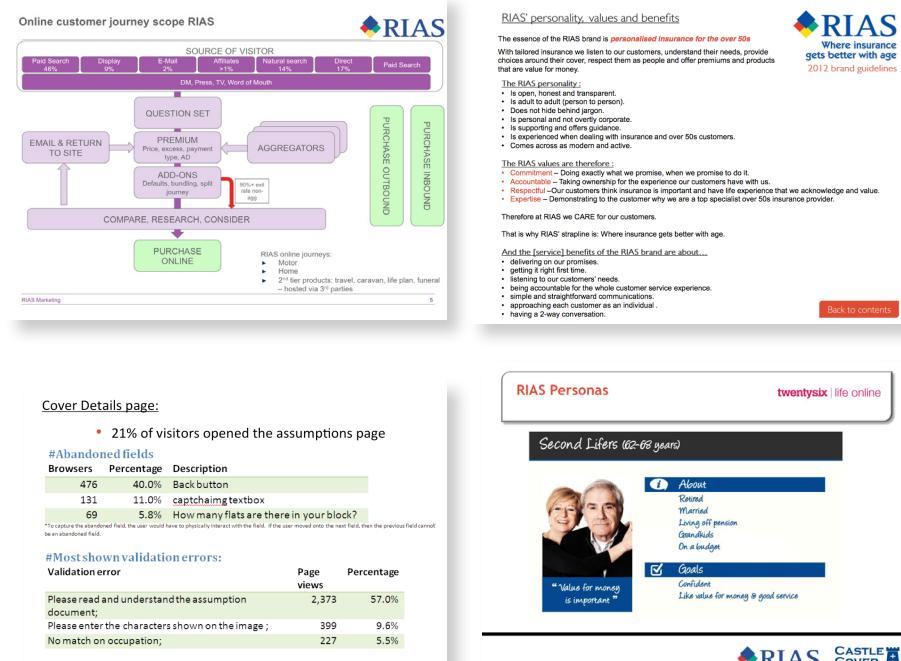
Where is the car kept overnight? Garage

Is the car kept at your home address? Yes No

GO BACK GO TO NEXT STEP

LITERATURE REVIEW

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



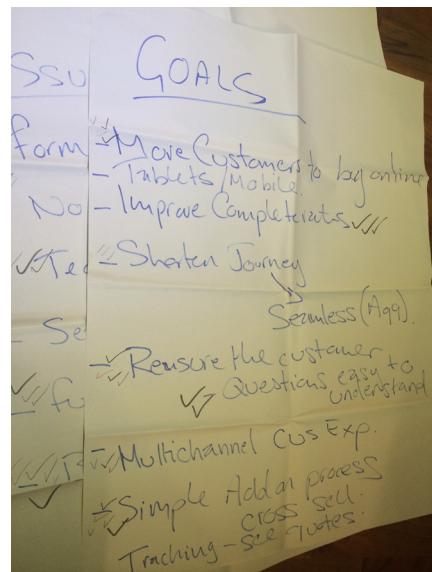
RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

STAKEHOLDER WORKSHOP

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

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



COMPETITOR ANALYSIS

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

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

MORE TH>N®

CAR INSURANCE QUOTE

Quote Reference: C271301100

Documents to read:

- View / Print full quote
- Policy Details
- Policy Booklet
- Eligibility Conditions

Useful links:

- Exit quote
- Let us call you

Your quote has been saved.

Check your details:

Your Cover Details | Change

Cover start date: 16/05/2012
Renewal date: 16/05/2013
Vehicle use for: Social, Domestic and Pleasure
Included:
Comprehensive Legal Assistance Travel Accident Breakdown Cover Maximum no items bonus for life protection

Your Excess Details | Change

Accidental damage excess: £200.00 excess (Laura Williams)
£200.00 excess (Peter Williams)
Fire and theft excess: £200.00 excess (Peter Williams)
This includes: Voluntary excess of £200.00
Compulsory excess of £80.00
Windscreen excess of £75.00 excess

Your Car | Change

Registration No: GJ12 MRE
Make/Model/Engine: RENAULT GRAND SCENIC
Size: 1598cc SC
DYM9 V1 Sdr
Standard 2WD

Your Details | Change

Name: Mrs Laura Williams
Date of birth: 28/01/1983
Contact phone No: None
No claims bonus: 5 years

More Than

£464.46
Annual Premium

Included as standard:

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

Pay by monthly instalments

Select your additional cover options or Return to bundle options

Legal Assistance Plan Up to £50,000 protection from unexpected legal costs £25.00 per year

Travel Accident Plan £40,000 cover, if you are fatally injured in a travel-related accident £25.00 per year

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

Breakdown Level 1 Roadside cover £27.21 per year

Breakdown Level 2 Roadside & Homecall cover £42.31 per year

Breakdown Level 3 Roadside & Recovery cover £48.55 per year

Breakdown Level 4 Roadside & Recovery (UK & Europe) £65.19 per year

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

£489.46
Total Annual Premium

This premium includes your additional cover options.
Your quote is valid until 29 Jun 2012

Buy Now >

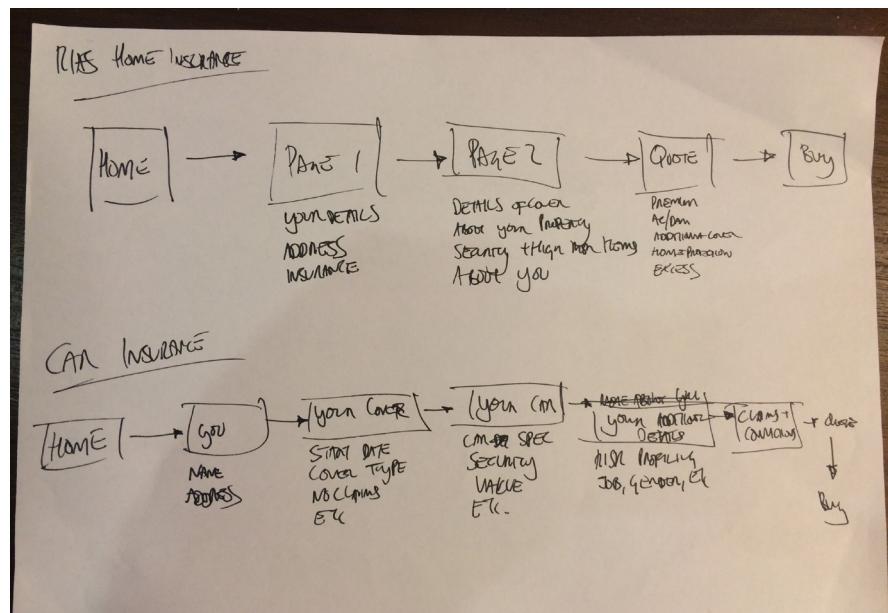
RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

USER JOURNEYS & CONTENT INVENTORY

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

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



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

The screenshot shows an Excel spreadsheet with the following details:

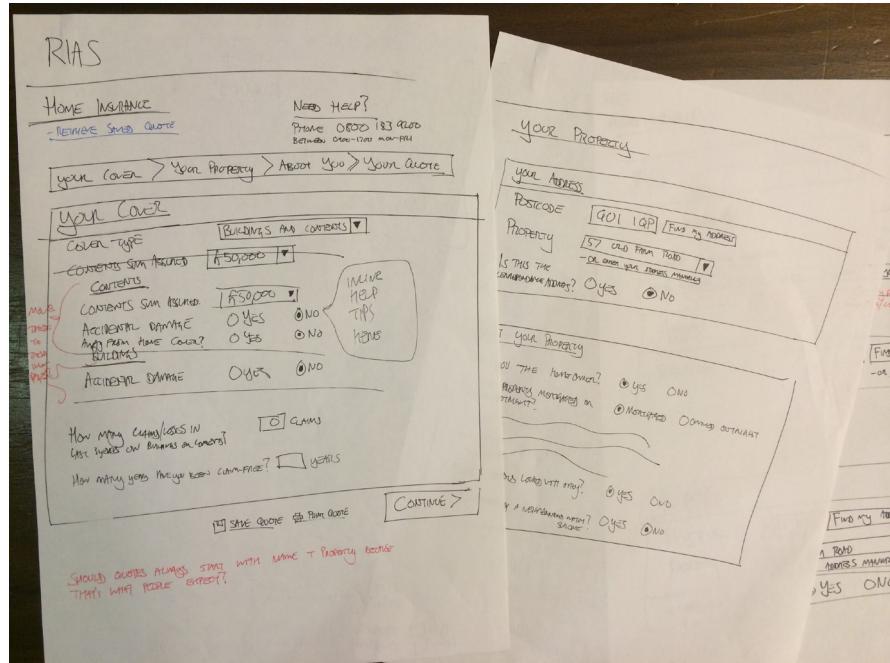
- Sheet Name:** Questions 0.3.xlsx (Read-Only)
- Columns:** A through K, with some columns merged.
- Rows:** 1 through 51, with rows 1-5 being headers.
- Content:** A table defining fields across various sections (Car, Page, Security, Modifications, etc.) with details like field label, input type, options, default, placeholder, inline validation, help text, and notes.
- Notes Column:** Contains detailed descriptions and links for each field, such as "Can we find this on your V5 logbook?", "Can we get this from a DRT Google do", and "Only if additional security selected".

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

SKETCHES

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



PROTOTYPES & MICROCOPY

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

A screenshot of a medium-fidelity Axure prototype for the 'Home Insurance Quote' process. The top navigation bar includes 'Your Cover', 'Your Property', 'Your Contents', 'You', and 'Your Quote'. A sidebar on the right lists steps: '1 Your cover', '2 Your home', '3 Your contents', '4 Home security', '5 About you', '6 Claims', '7 Your quote', and '8 Buy'. The main content area shows the 'Your Contents' step. It asks 'How much contents cover do you need?' with a dropdown set to £50,000. It then asks 'How many high-risk items worth over £1,500 do you own?' with a dropdown showing '0' and a 'Clear' button. Below are questions about cover for personal belongings away from home, bicycles, and accidental damage. To the right, there's a 'Protecting your contents' section with a table for high-value items like an antique bureau, and sections for fragile items and bicycles. A sidebar on the right provides information about contents coverage and a 'Can we help?' section with contact details.

RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

RECRUITMENT BRIEF & DISCUSSION GUIDE

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

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

Home effect quote
Let's imagine you went direct to the RIAS website to get a quote. Use this prototype to generate a quote using your own details just as you would when applying for a normal insurance quote. So put in your own name, address, any claim history, and so on. There are a couple exceptions to this, but I'll point them out as we go along. If you'd normally add your partner to the policy then do so here. But do remember that's it's just a prototype, the information you put in may not be carried across the different screens.

Your cover
• Observations

- Do they know how many claim free years they've had? How would they make sure?
- Questions
 - From first impressions, does this look like the sort of quote form you'd fill in? Is anything putting you off at this point?
 - What do you think 'enhanced accidental damage' means?

Your home
• Observations

- Get on OK with address finder?
- Yes/no buttons clear?
- Are there any other options for our flat/no?
- Do they know all these answers — eg, when built?
- If any business use, is the follow-up question clear?
- Questions
 - Do you have any converted rooms or an extension? Did you include those rooms?

Your contents
• Observations

- How much change the sum insured?
- Do they put in enough descriptions for items added?

• Questions

- How do you work out your sum assured?
- What do you think are classified as contents?

Security
• Observations

- Can they confidently answer lock questions?

About You
• Observations

- Do they type or click DOB?
- Get on OK with address finder?
- What about marital status?
- House wife/husband clear?
- Understand what to choose if have multiple jobs?
- Opt in/out?
 - Does anyone select some channels, but not others — why?
- Read and accept terms?
- Understand they are opting-in?
- Review the follow-up call statement?
- Any issue with the conflict between opting out and the statement about follow-up calls?
- Questions
 - Why opt in/out — what do they think will happen?

Your quote (general)
Imagine that the price shown is a competitive price for your cover.

• Observations

- Pay any attention to the key benefits?
- Pay any attention to add-ons?
- Look at the breakdown of quote at all?
- Adjust excess/cover type at all?
- Do they notice legal protection included?
- Was a checkbox needed to scroll for the buy now button?
- Clear on how to switch to annual payment?
- Any mention of other payment options?
- Do they understand how excesses work?
- Enough information to understand each add-on?

Questions

- What would you do next?
- What information are you looking for?
- Is all the information you need available?
- Would you be tempted by the enhanced accidental damage cover? What do you think it offers?
- Do you know what defauteo means?
- How much excess do you think you would have to pay if something was stolen from your home?
- How would you find out more about extras/what's included?
- Do they think it's useful to be able to customise your cover with these extras?
- Temporary or permanent extras/packages? What would you add? Do you normally add any extras?
- Do you think the suggestion of extras is helpful or too salesy?
- Any mention of legal protection was added by default? How do you feel about that? Do you normally add that?
- Does it seem like a good deal?
- Does it seem like a good product?
- How easy do you find it to understand what's happening on this page?
- Is there any information you feel is missing?
- Is there anything you're confused about on this page?
- Is there anything you'd change about this page to make choosing and buying your cover easier?

Your quote (bundle)
• Observations

- Do they type or click DOB?
- Get on OK with address finder?
- What about marital status?
- House wife/husband clear?
- Understand what to choose if have multiple jobs?
- Opt in/out?

• Questions

- Any issue with 'continue to extras' rather than 'buy'? Clear how to proceed?
- How much attention is paid to extras when on own page?

Home emergency
• Observations

- Enough information to understand each add-on?
- Understand that each package includes the above items?

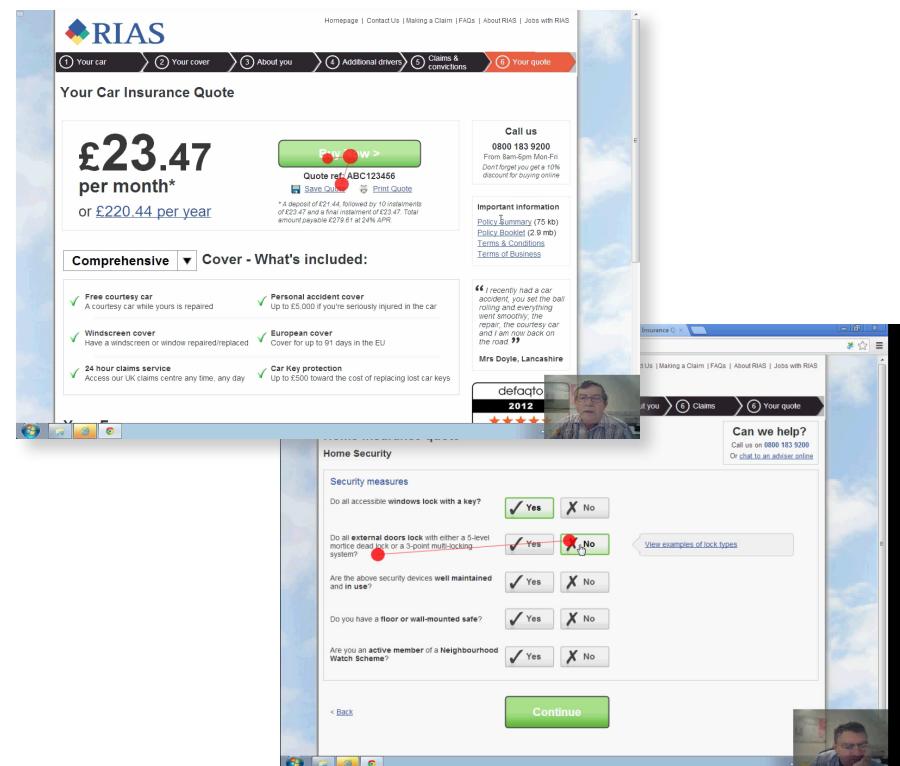
• Questions

- Would you be tempted by this?

Payment
• Observations

USABILITY TESTING

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



RIAS - GENERAL INSURANCE QUOTE AND APPLY

CASE STUDY

RECOMMENDATIONS REPORTS

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

RIAS test session 3 observations	
Home	
Observation:	Accidental damage popup took a moment to digest.
Recommendation:	Make 'standard/enhanced' bold in the popup
Observation:	One thought paperwork didn't count as business use.
Recommendation:	Add help text saying 'This includes just for paperwork'
Observation:	Split page not popular as with the additional home protection page it just seemed to drag on. Comments: 'more bloody extras', 'a bit much now'
Recommendation:	Concentrate on standard one-page price+extras
Observation:	Split page also had the problem that people couldn't compare what's included with the extras - eg some confusion over courtesy car v replacement car. Also meant they couldn't get a one page overview of what's included to compare with current cover
Recommendation:	Concentrate on standard one-page price+extras.
Observation:	Home emergency/bundles - some not clear each included the above
Recommendation:	Put 'and the above' in bold. Higher-fidelity visual design should also help clarify.
Observation:	Some confusion on home emergency page as to whether these were included with the standard cover or not.
Recommendation:	Add 'optional' before 'home emergency cover' as there was some confusion over it.
Observation:	Security measures - confusion over well-maintained question.
Recommendation:	Move above the alarm question as it only applies to the locks. Change 'security devices' to locks.
Observation:	Some people expect accidental damage to be included
Recommendation:	See if this can be made any clearer.
Observation:	Most people unclear over how excesses work - that you have to pay compulsory and mandatory.
Recommendation:	Try a new interface that shows totals.
Observation:	Defaqto - not heard of, would be good to expand on what it is
Recommendation:	Consider a caption alongside the image - 'independently rated 5 stars or similar.'

A/B TESTING PLAN

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

The image displays two versions of the RIAS insurance quote and apply interface, illustrating different A/B test variants. Both versions show a quote summary, optional extras, and a sidebar with various links and user information. The left version has a more complex navigation bar with numbered steps (1-8) and a longer quote summary. The right version has a simplified navigation bar and a shorter quote summary. The quote details are identical in both versions, showing monthly and yearly payment options for a home insurance quote of £23.07*

PRUPROTECT - IPAD APP

CASE STUDY

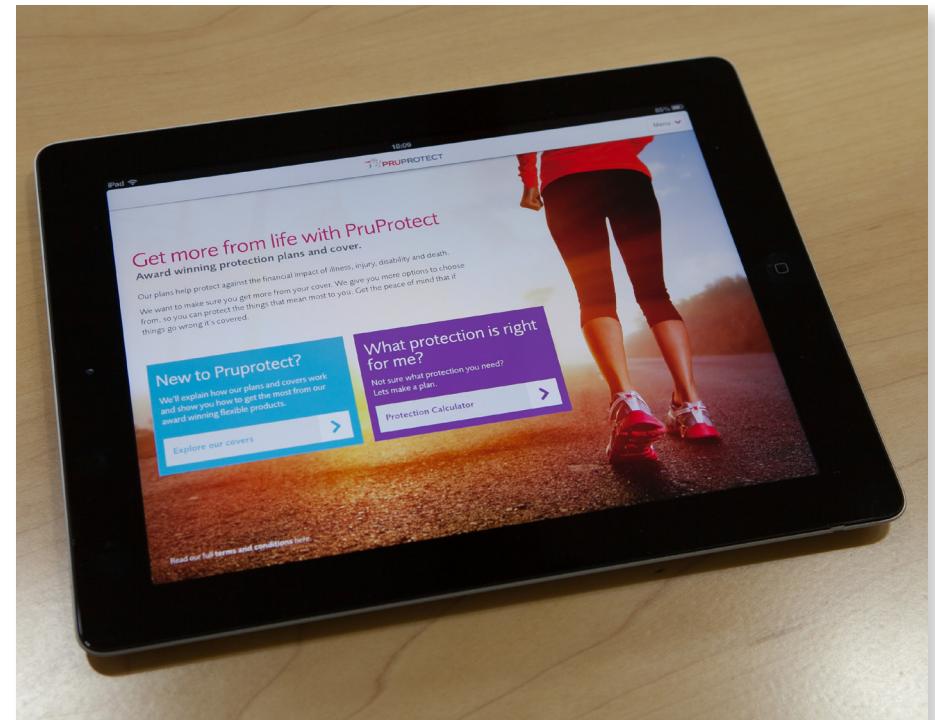
ABOUT THE PROJECT

The unique nature of PruProtect's insurance products meant that a large portion of financial advisers were not recommending them; not because the products were unsuitable, but because the advisers did not properly understand them.

PruProtect approached us to see how we could help improve advisers' understanding of their products. Our research led us to design and build an iPad app with two main functions — firstly to explain and visualise the products and secondly, a needs analysis tool to help advisers work out what products were right for their customers.

Since launch, the app has had thousands of downloads, glowing feedback from advisers and positive coverage in industry press.

PruProtect are so happy with it they now use it internally as an on-boarding tool to familiarise their new staff with their products.



PRUPROTECT - IPAD APP

CASE STUDY

USER RESEARCH

After several interviews with financial advisers, we found two key patterns. Firstly, we found that the most successful advisers liked to explain products to their clients by sketching out quick graphs to help visualise the concept. We also found that many protection advisers were keen iPad users and often took iPads to client meetings to help show their recommendations.

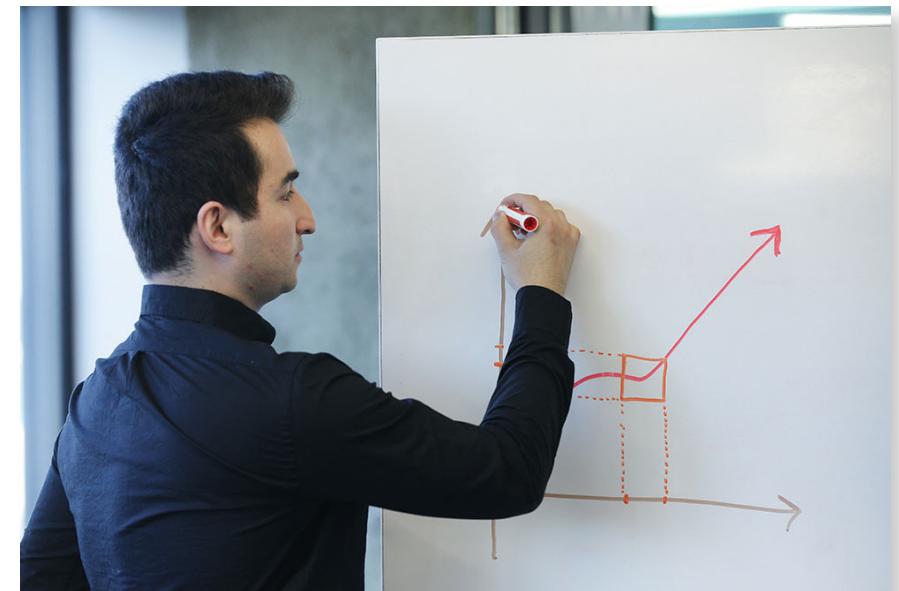
As such, we decided to design an iPad app that would contain animated graphics explaining how the various products worked.



STAKEHOLDER WORKSHOPS

We worked with a client team including marketing, sales, product and compliance to devise visualisations of the products that would explain these complicated products in a way that was simple without being misleading.

We also worked with actuaries and the compliance team to build a needs analysis tool into the app which would ask questions about a client's finances and family/living situation in order to suggest appropriate cover.



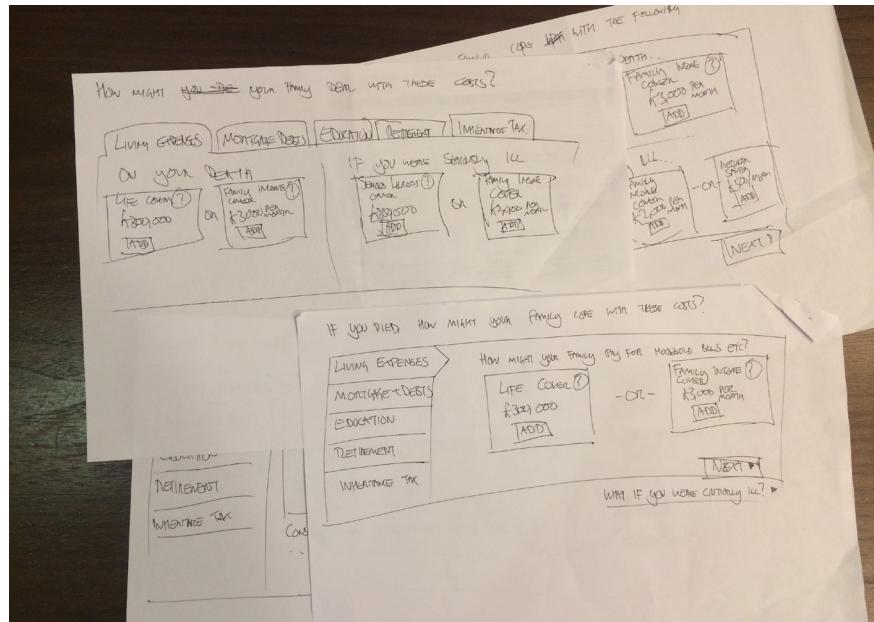
PRUPROTECT - IPAD APP

CASE STUDY

SKETCHES

Designing simple interfaces was absolutely key to this offering, as the whole concept was based around simplifying complex propositions and processes.

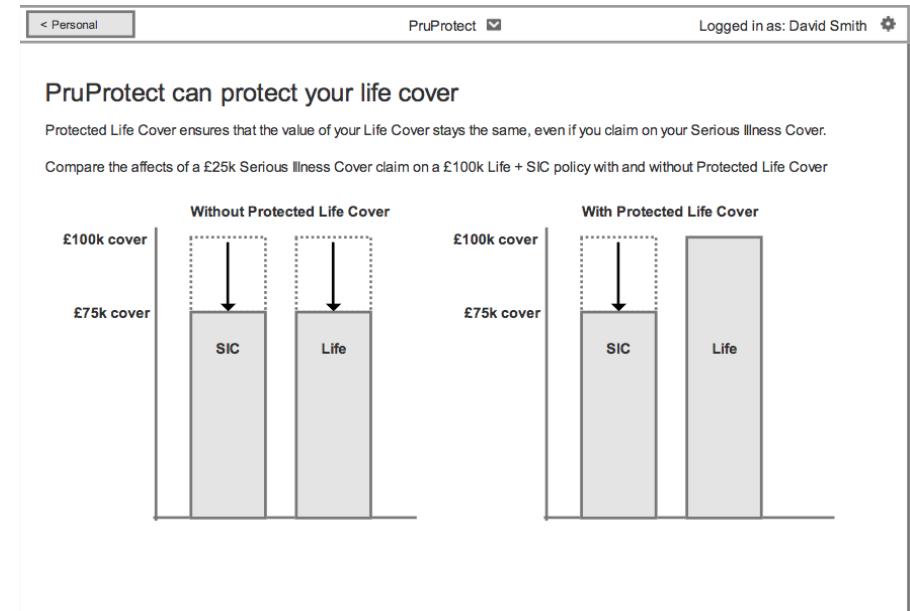
As such, I spent some time sketching out numerous different interface concepts for both the product visualisations and the needs analysis tool. I continued to iterate these designs until I had concepts I was happy to take to test.



LO-FI PROTOTYPE

I created a low-fidelity interactive prototype using Axure which allowed me to quickly put together the required screens so that they could be reviewed with the stakeholders and then quickly iterated based on their feedback.

This also formed an initial brief for the visual designers and development team to work from.



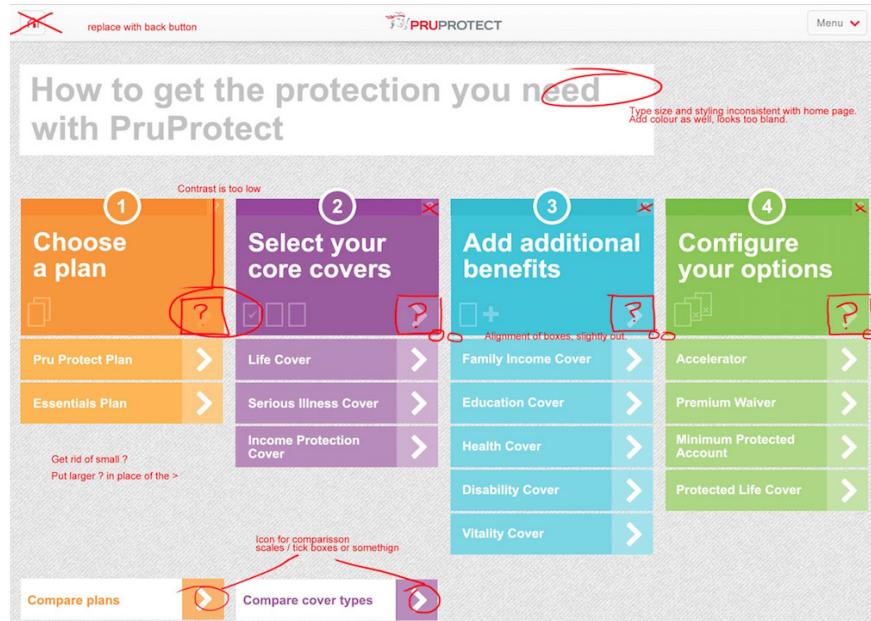
PRUPROTECT - IPAD APP

CASE STUDY

COLLABORATIVE VISUAL DESIGN

PruProtect were keen to move towards a more modern, flatter aesthetic and looked to us to lead this transition with our designs.

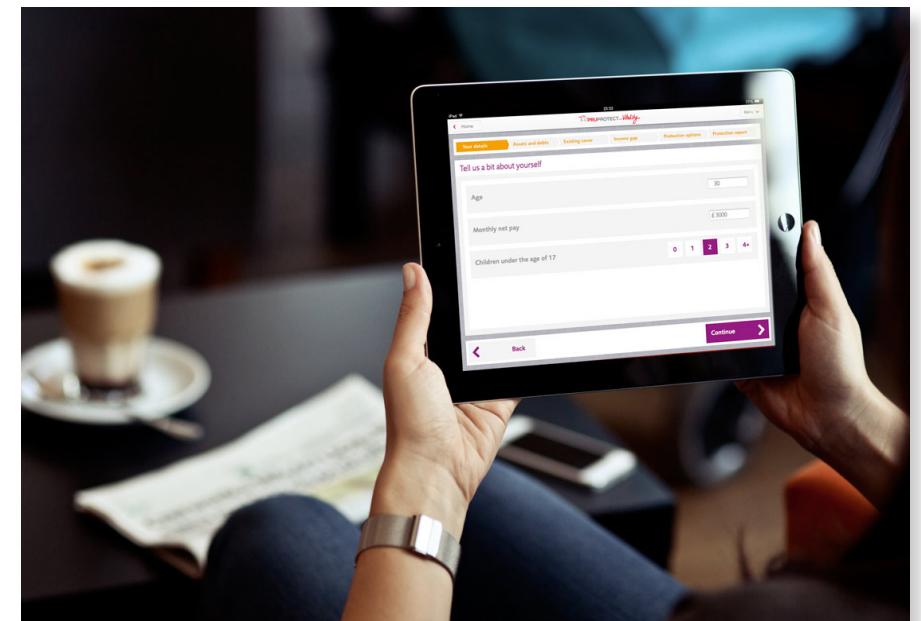
We collaborated with a remote agency who provided the visual design and built the iOS application. I worked closely with them to ensure they had a good understanding of our requirements and regularly reviewed and fed back on iterations of their work to ensure the visual design reflected the information hierarchy and intent of the wireframes.



GUERILLA USABILITY TESTING

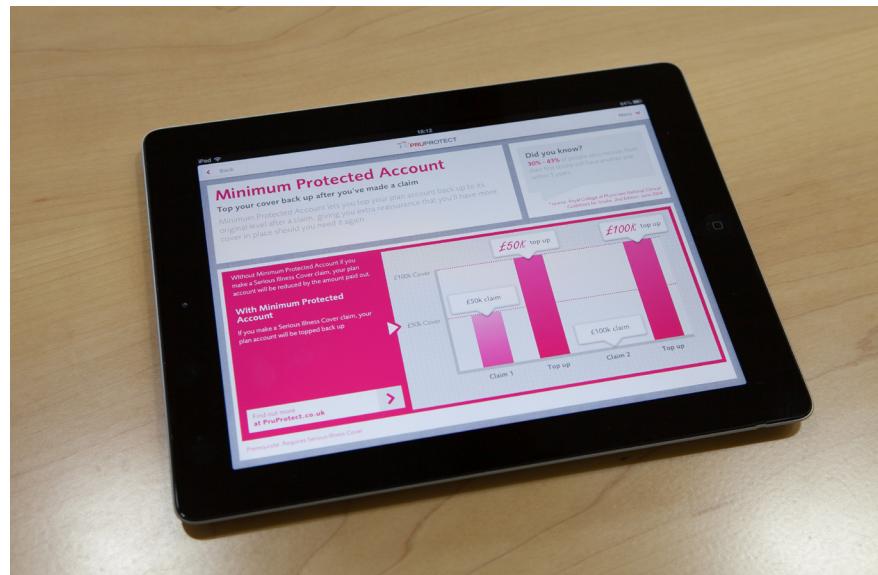
While there was no official budget for usability testing on this project, I took the opportunity to quickly review a work-in-progress version of the app with some financial advisers who I was meeting in relation to another project. I also tested the product visualisations on friends without financial services knowledge, in order to see how well it explained the concepts.

Despite these only being brief, informal tests, the feedback was invaluable.



ANIMATION & TRANSITION DESIGN

The animations in the product visualisation graphs were a key part of the app. It was vital that the timing, easing, movement, pauses and transitions were all spot-on, in order to convey the message as clearly as possible. This required me to work closely with the developers to refine the animations until they performed as intended.



COMPLIANCE LIAISON

As PruProtect are regulated by the Financial Conduct Authority, the app needed to be totally compliant with the relevant regulations and guidelines. This meant working closely with PruProtect's compliance team.

This proved difficult as they wanted to massively increase the amount of copy on every page and overcomplicate our simplified visualisations. After some challenging negotiations we reached a happy compromise.

PRUPM11334 - PP WEB iPad application (Part 1: Education journey)

Protected Life Cover

Protect your Life Cover, even if you claim on Serious Illness Cover

If you get ill and need to claim on Serious Illness Cover, it can affect the value of your Life Cover. Protected Life Cover makes sure that the value of your Life Cover stays the same, even if you claim on your Serious Illness Cover.

<VISUAL SCREEN 1>

Without Protected Life Cover

If you take out a plan with both Serious Illness Cover and Life Cover it combines the total cover amount into one Plan Account from which you can claim. This means that if you were to make a claim on your Serious Illness Cover, it would also reduce your amount of Life Cover.

With Protected Life Cover

Protected Life Cover splits out your Serious Illness Cover and Life Cover, so you can claim on your Serious Illness Cover without affecting the amount of Life Cover available.

➤ Show me

Christa iNebbe 6/6/13 11:28
Deleted: if

Christa iNebbe 6/6/13 11:29
Deleted: A

Christa iNebbe 6/6/13 11:29
Deleted: claim would not