Nationwide

Flagship Mobile App

VOICE OF CUSTOMER (VOC) RESEARCH READOUT

January 6, 2022

George Jensen

Summary

Conducted one-on-one Interviews consisting of three parts

1. Understanding the story
2. Current concept tasks and questions
3. Future concept tasks and questions

Talked to 12 participants

→ Appropriate for discovery research sprint timing and desired learnings

→ User Zoom for interviews and note taking

→ Focus on personal lines of insurance, (auto, home and pet)

Used the following tools

→ User interviews for recruiting

→ User Zoom for interviews and note taking

→ Miro for synthesizing and analysis

Duration of research

→ Four weeks, included: recruiting, preparation and interviews, synthesizing data, analyzing insights, and creating presentation

Areas of opportunity for different Nationwide lines of business

→ Mobile App

→ Chat bot

→ Nationwide.com

Background and working team

The working team formed in October 2021 and includes Product, Tech and UX members.

The team has become more focused on:

→ Improving customer experience (CX)

→ Aligning to design system color scheme

→ Expanding and updating features

Team roles include:

→ Product Managers, Visual Designers. Content Strategists, IT Manager, Tech Analyst, Product Analyst, UX Lead, and User Researchers

Product

→ Danny Allred, Jason Bartels, Amy Cilles, Rick Kurtz, Gregory Shayko, Brad Polinko, Chris McCoy

Tech

→ Joseph Laing, Katherine Douglas

UX

→ Chris Browning, Rosie Holloway, Molly Ryan- Fisher, Vernon Brunton, Dana Shelton, George Jensen, and Zeno Windley

Research goal and objectives

Goal:

Gain understanding on the expectations and preferences of our customers for Nationwide's flagship mobile app. These insights will help us provide the best experience for our users and give them confidence in our services.

Objectives

→ Understand the expectations of potential and current customers when they use our mobile app

→ Discover the needs and preferences of our customers when communicating through our mobile app

→ Evaluate pain points that customers experience when using the mobile app

→ Gain insights on the participant experience of the current mobile app

→ Gather participant feedback on the current and future version of the mobile app

→ Offer recommendations based on our insights

Methodology

RESEARCH SCOPE, PARTICIPANT DEMOGRAPHICS

Research scope

90-minute, one-on-one generative research interviews to better understand our customers and empathize with their needs.

→ *Interviews consisted of three parts:*

Understanding the story

→ The purpose of this section is to become grounded in their story and understand their relationship and perceptions of mobile apps and more specifically insurance mobile apps.

Current mobile experience

→ Gain participant sentiments on the navigation, expectations and usability of the current mobile experience and assess some of the implemented features within current design of the mobile app.

Future mobile experience

→ Gain participant sentiments on the navigation, expectations and usability of the future mobile experience and assess some of the implemented features within current design of the mobile app.

Participant demographics

Screener category

→ Checks insurance mobile app	100%
→ Age range	28-51
→ Ratio male:female	6:6
→ Household income range	$20,000 - 200,000+

12 participants

→ Personal lines

This allowed us to quickly identify patterns and insights for both short- and long-term recommendations. While the team is considering the short-term items, we can execute further research sprints to dig into longer term items.

Participants have a range of experience using insurance mobile apps, including:
GEICO, Nationwide, Allstate, Plymouth, and State Farm

Note: These are non-Nationwide customers due to legal constraints on recruiting

Insights, analysis + recommendations

UNDERSTANDING THE STORY

Understanding the story

Words participants used during our interviews

→ Keywords can help us focus on research areas.

Most mentioned

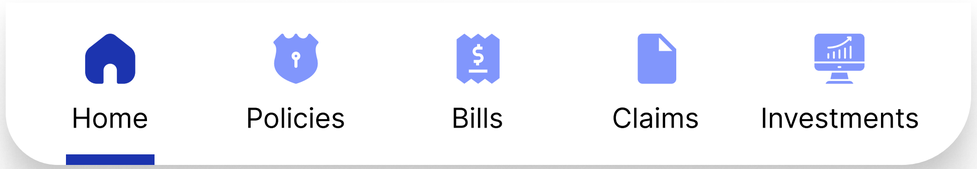
→ Pay (484)

→ Bills (292)

→ Claims (257)

→ Browser (117)

→ Pet insurance (100)



Least mentioned

→ Coverage (87)

→ Agent (65)

→ Chatbot (51)

→ Documents (39)

→ Insurance Card (55)

Understanding the story

Clear navigation, quick access and some chat

Findings summary

Getting lost on a mobile app seems to be a common problem to solve. Participants frequently mentioned difficulty accessing their ID cards. Participants had mixed responses on features like a chatbot, with concerns about them being impersonal.

Navigation

→ Some participants mentioned getting lost in mobile apps in general as well as having trouble distinguishing some heading labels.

Quick information access

→ Participants are taking screenshots of their digital ID as a workaround to locating it in their app on the mobile device.

→ Other participants take a screenshot as a backup.

Chatbot / Live chat

→ Some participants feel like chatbots are impersonal. Others use a chatbot to direct them to another place. Others don't waste their time with chatbots. Others use chatbots more on desktop than on mobile.

Navigation

"Even I will navigation through a mobile app and sometimes I get lost and I'll say where am I."

Quick information access

"The best experience is easily looking information and my policies, not hunting for things too long."

"It's kind of annoying because I have to print them on paper, cut them out, and put the names on them."

Chatbot / Live Chat

"I feel like it takes the personal touch away."

"Apps should not make people jump through hoops. Focus on chatbot. Keep it conversational."

Understanding the story

Make it easy and highlight key information

Findings summary

Offer support for complicated tasks in multiple channels. Prefill when possible and offer new ways to double check details before submitting. Bring critical notifications to the forefront.

Claims support

→ Some participants want to ask questions before and during filing of a claim and may switch channels for answers. Others want their info prefilled to save time.

Innovative interactions

→ Some participants feel it leaves less room for accidents or error, for instance paying too early. Some participants feel gamification is innovative. Others feel it makes it more fun.

Important notifications

→ Some participants are blind to notifications. Other participants want them for critical info like ID card renewal or payment declined. Other participants just want email notifications.

Claims support

"Ideally, the app has my information stored and makes it easy to file a claim."

Innovative interactions

"I think it helps me check my work."

"It causes me to check payment before dragging."

Important notifications

"It all stems from the email inbox. I click on the link and open the doc to renew it. I'm sitting down and taking care of things."

Understanding the story

Offer guidance and quick access

Findings summary

Participants need quick experiences that get them the information they need and is comparable to what they would get from an agent or the website.

Speed and convenience

→ Some participants think the app is convenient and faster.

Guidance

→ Some participants think the app needs a way to offer advice

→ Some participants feel the app lacks the guidance found on the website or with talking to agent.

Instant access

→ Most participants prefer configuring biometrics to sign in.

→ Most participants note passwords are an obstacle to completing tasks.

Speed and convenience

"I prefer to speak with someone because I have several questions about fill coverage and maybe switch"

Guidance

"The piece that is missing is getting advice.

The app is more transactional. The expertise is missing."

Instant access

"Passwords and usernames are obsolete."

Understanding the story

Additional findings

App Clips and Instant Apps

→ Participants are largely unaware of app clips.

Security

→ Most participants are not explicitly concerned about data security.

→ Some participants feel as long as they pay with a credit card they are not worried about security.

Information on mobile apps

→ Some participants become frustrated when the apps have less information and fewer features than the full website.

Badges

→ Most participants do not find badges useful.

→ Some noted badges would help them learn.

→ Some noted badges are worth it if they receive an incentive.

App Clips and Instant Apps

"I don't know what it is but I know it saves you from trouble somehow."

Security

"I trust the they have setup proper security needed."

"Security is not an issue to me."

Information on mobile app:

"Apps should not make people jump through hoops to figure everything out."

Badge:

"It makes me feel good since I'm still learning."

"I'm not a big fan. It's like, who am I going to show it to? "

Understanding the story

Recommendations Summary

Add chatbots & live chat

→ Next to good navigation, conversational chat should be an alternative means for members to get things done. Consider building content within the mobile app chatbot so links do not go to the website via a mobile browser.

Add more innovative interactions

→ Consider adding the drag feature to be used more widely within the app. Retain the 'drag to pay' feature.

Add smart tips to access insurance card

→ When the user views the ID card screen, consider offering options: a way to pin the ID to home screen, download and print, or prompt to take screenshot. Offer tips on best ways to show your ID card to an officer or auto rental agent.

Limit default notifications with more configuration options

→ Consider limiting out-of-box default notifications to critical items only but give the user the option to configure more notifications at will.

Add more innovative login access

→ Continue to use native device login features: facial and fingerprints Consider more ways of informing users that there are easier ways to log in.

Add more smart tips

→ Consider re-writing short-versions of educational resources and refer to the longform articles on the website. Depending on how the website CMS works, we could import snippets of articles to avoid updating content in multiple places.

Add claims guidance

→ Consider offering advice or adding a tutorial about filing claims before or during the claims process. Offer how-to tips on the best ways to show your ID card to another driver or to police in the event of an accident.

Add feedback loop

→ Close the feedback loop by surveying members for more advisory tips they want in the app.

Understanding the story

Participants on navigation and labels

→ Andy [03]



On navigating any mobile app:

"I'll navigate through a mobile app and sometimes I'll get lost and I'll say where am I?"

→ Zina [05]



On navigating the Nationwide mobile app:

"It's just sometimes I feel like, okay, well maybe I'm not really looking in the right place or you know, I feel like maybe it's because I kind put the blame on myself."

→ Daniel [06]



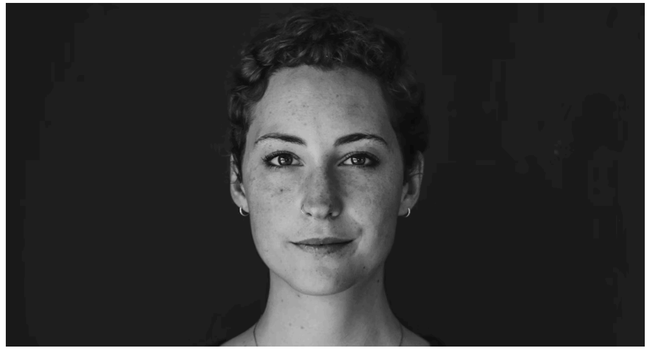
On distinguishing between labels in new design:

"But I don't actually know the difference between Past Bills and Billing Documents. Sounds like the most logical but if there's two options, realistically, I'm going to click on both before I know which one is what I'm looking for."

Understanding the story

Participants on their frustrations with filing a claim

→ Farah [09]



On using the phone to discuss a claim with agent:

"You can't get that on an app you know, digitally. Having somebody... you know dealing with floods and trees falling on homes and all the stuff. I trust that they're guiding me in the right direction and over the years, they have"

→ Xzandria [10]



On paying out of pocket vs filing a claim:

"I hate my insurance company now. When I called my agent, she was just like yeah your insurance is gonna go up which I'm like I hate my insurance company now because I just ended up just paying for it."

→ Latoya [04]



On filing a claim:

"...on my personal vehicle I think may have been the biggest frustration because I called to file a claim and it was fine. Here's your claim number. Somebody will be in contact with you within 24 hours. And then it was crickets, which was interesting."*

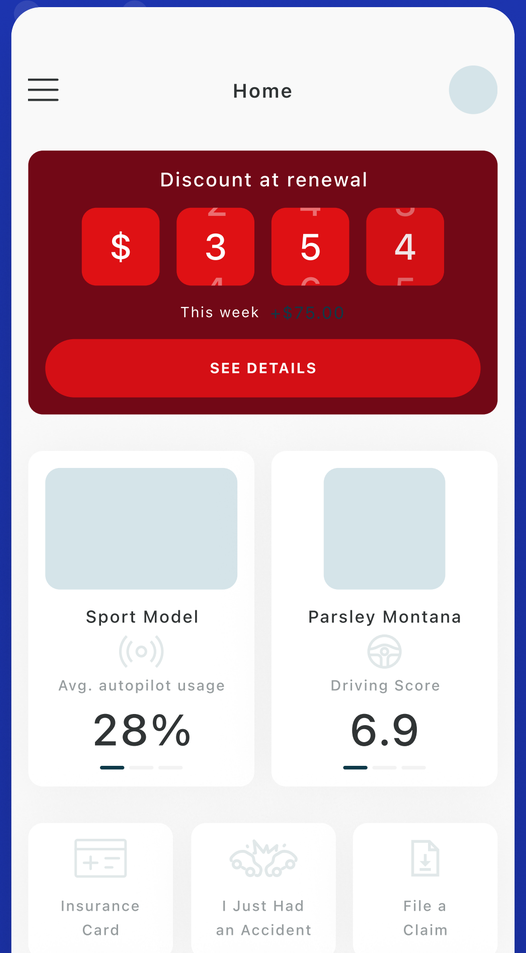
Insights & analysis

CURRENT AND FUTURE EXPERIENCES

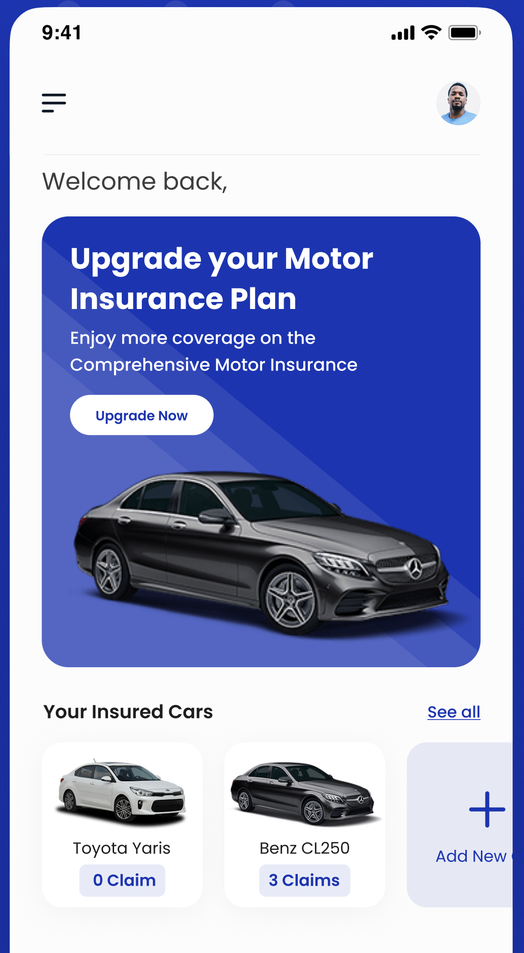
Current and Future Designs

Participants provided their feedback while performing tasks

Current app concept

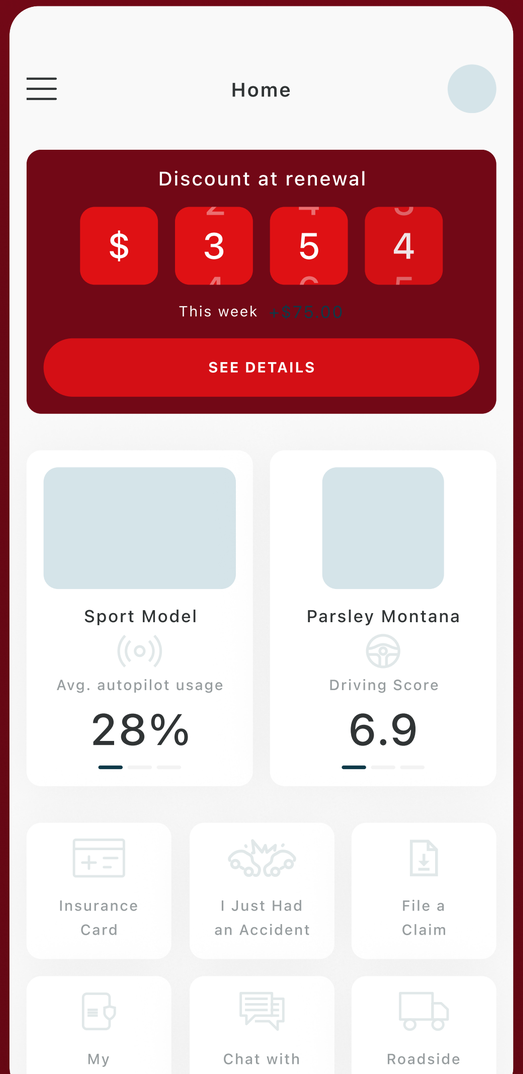


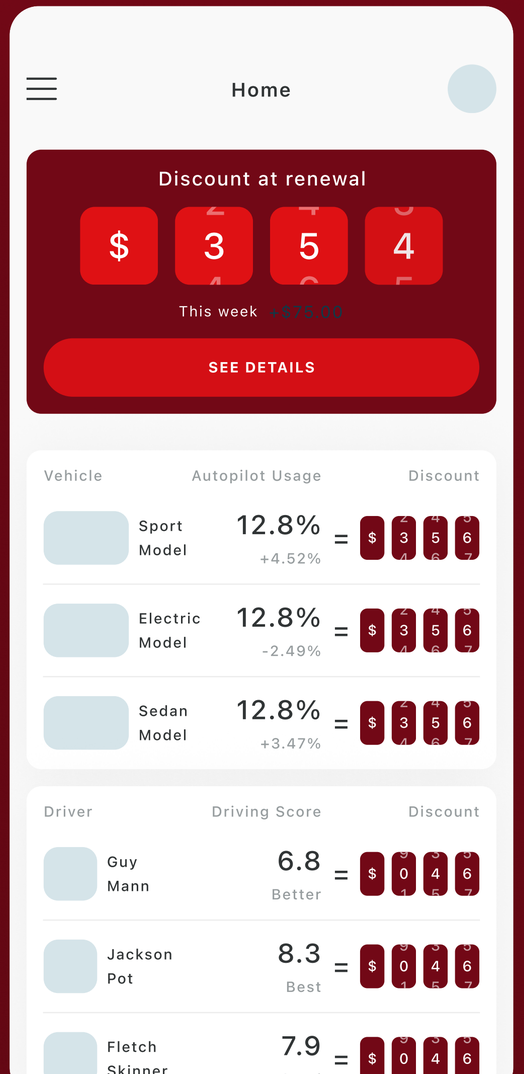
Future app concept

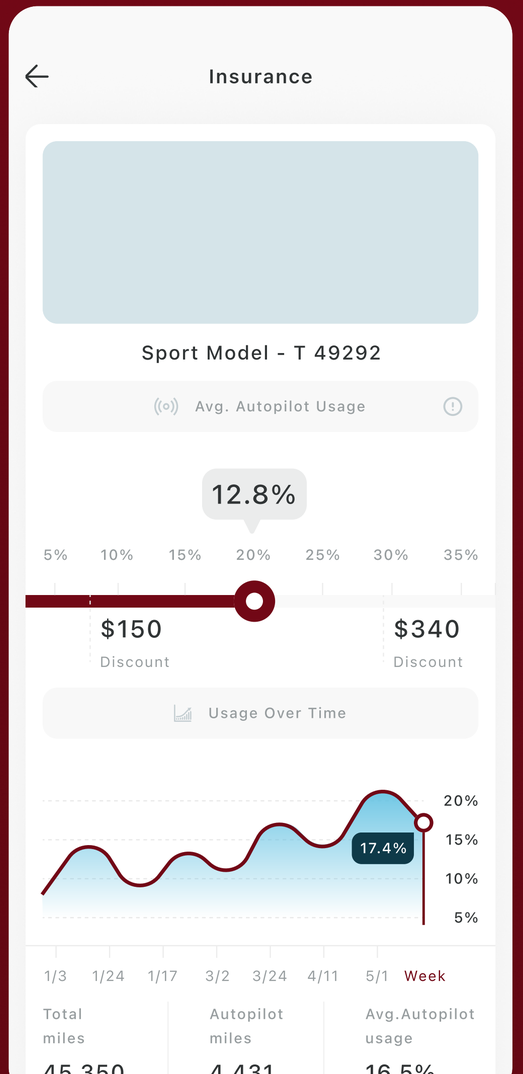


Current app

3 user workflow scenarios

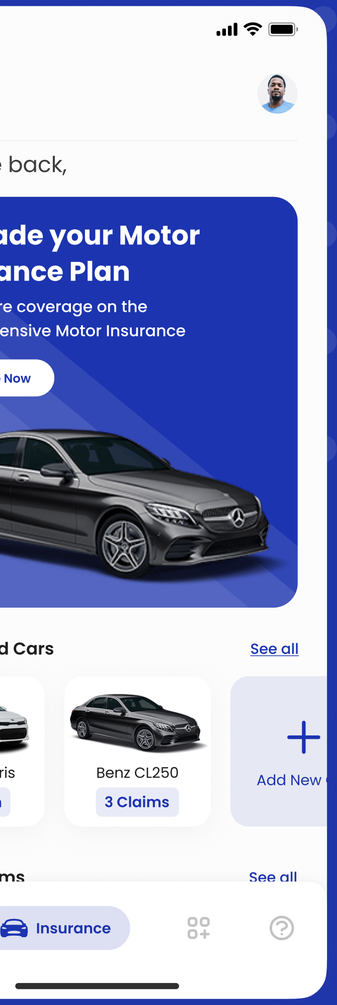


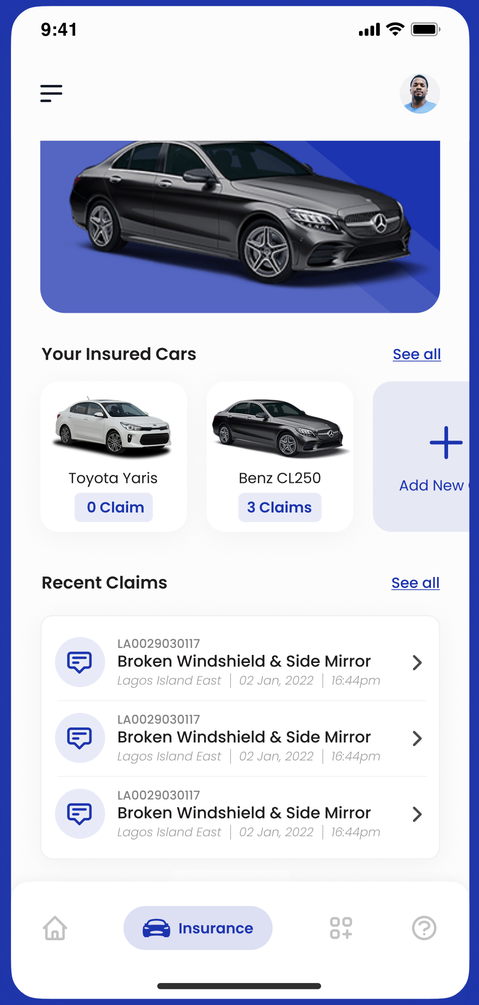


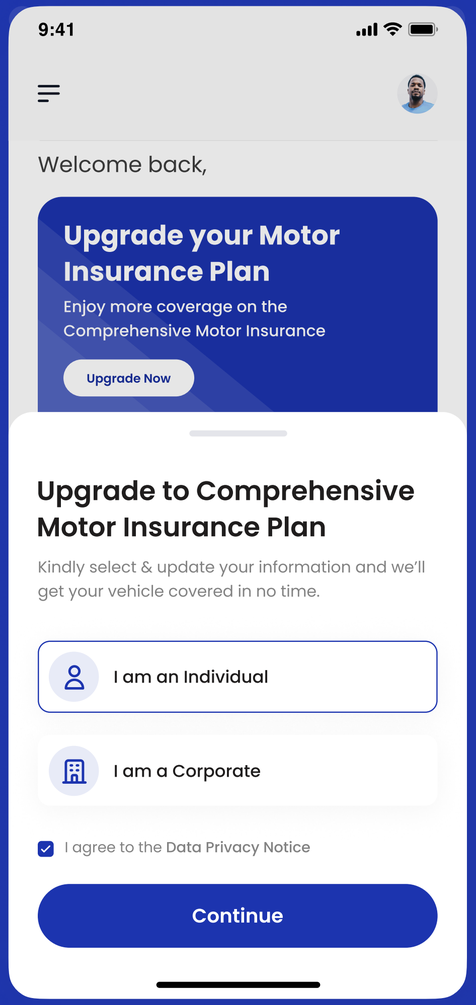


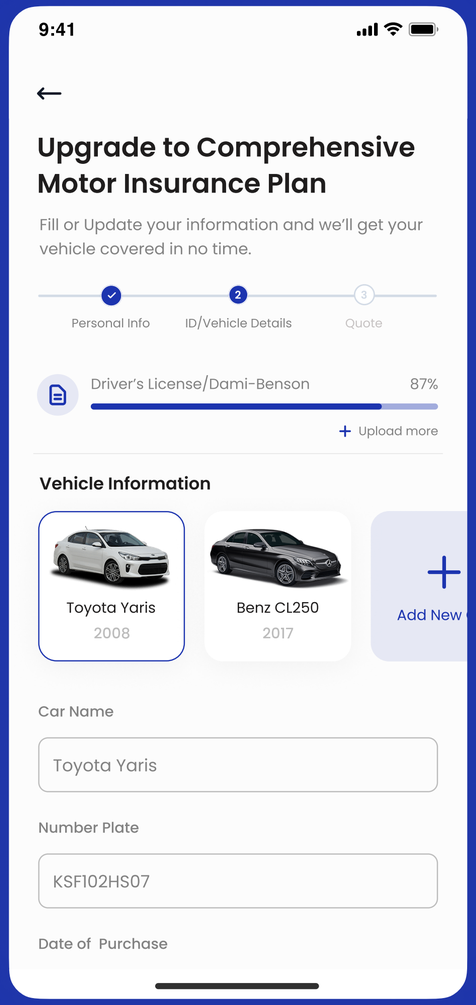
Future app

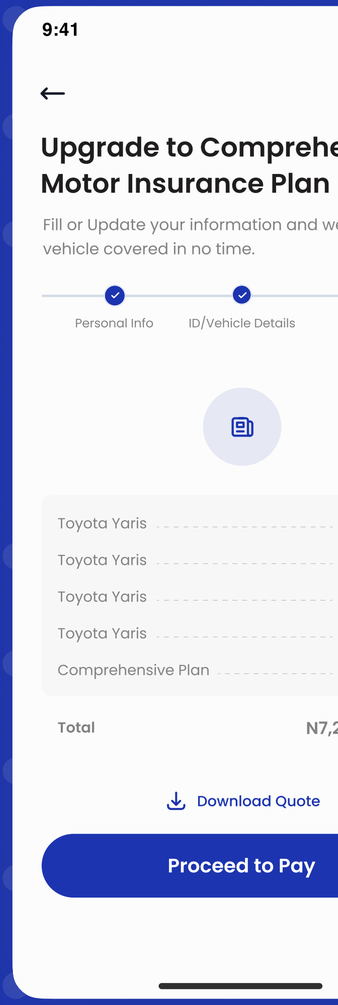
5 user workflow scenarios











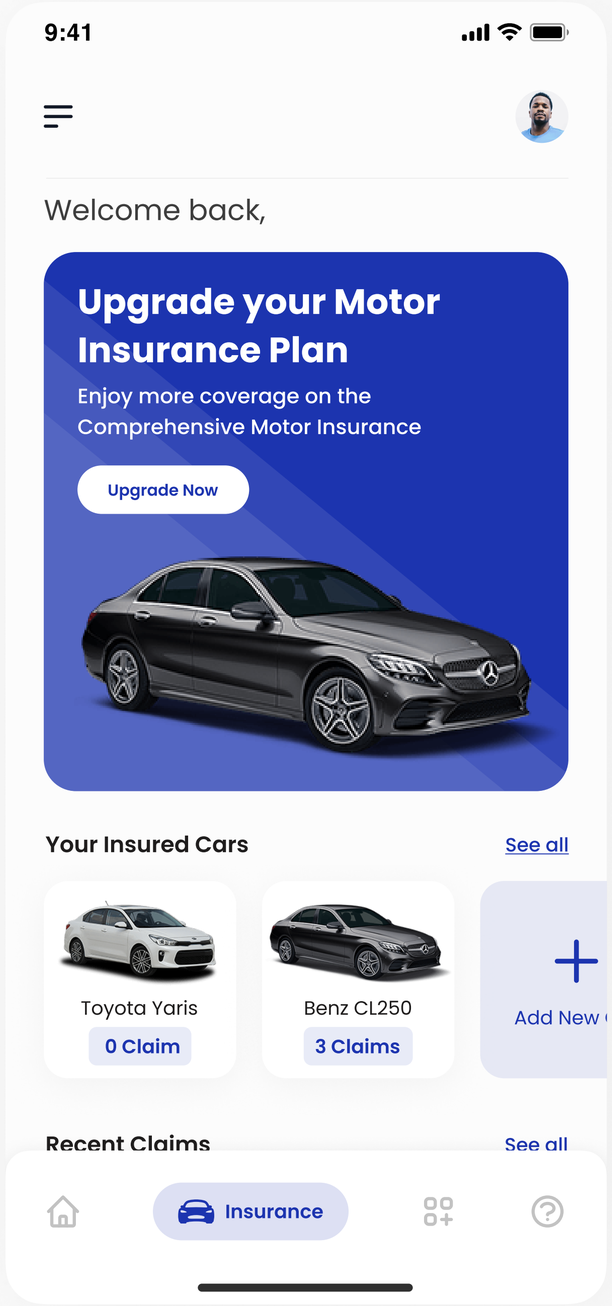
Future experience

Navigation

"I wasn't confused or lost in any of the steps and I think the navigation of things was pretty straight forward" - Denzel

Insight

Recommendation



Future experience

Access

"Tech has changed the way we interaet with companies. I want to still feel like a priority and appreciated."

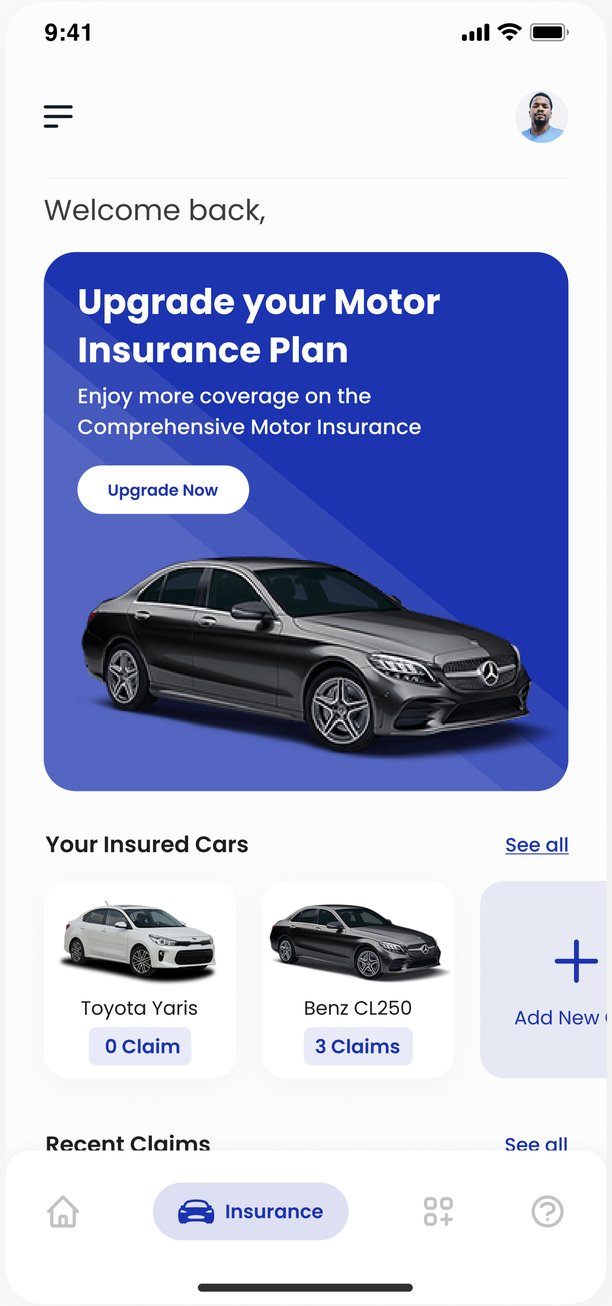
"The heartbeat is missing from the app." ...without personalization

Insight

→ Personalization: Participants prefer the app to give a sense of familiarity.

Recommendation

→ Consider using more personalization in the app. Consider offering a day/night mode for the user to configure.



Future experience

Findability

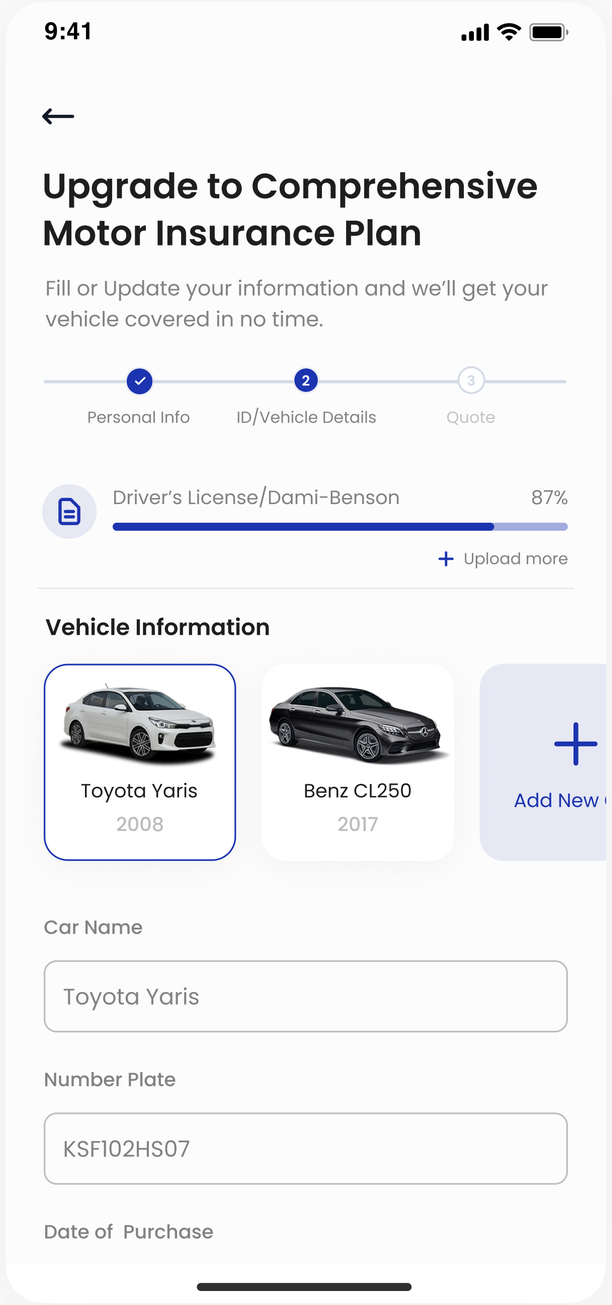
"I don't actually know the difference between Past Bills and Billing Documents. Sounds like the most logical but if there's two options, realistically, I'm going to click on both before I know which is what I'm looking for"

Insight

→ People will go into both sections to confirm their assumptions on where to get the information.

Recommendation

→ Consider tree testing to determine what are the best keywords or best routing of keywords.



Future experience

Personalization

"Tech has changed the way we interact with companies. I want to still feel like a priority and appreciated."

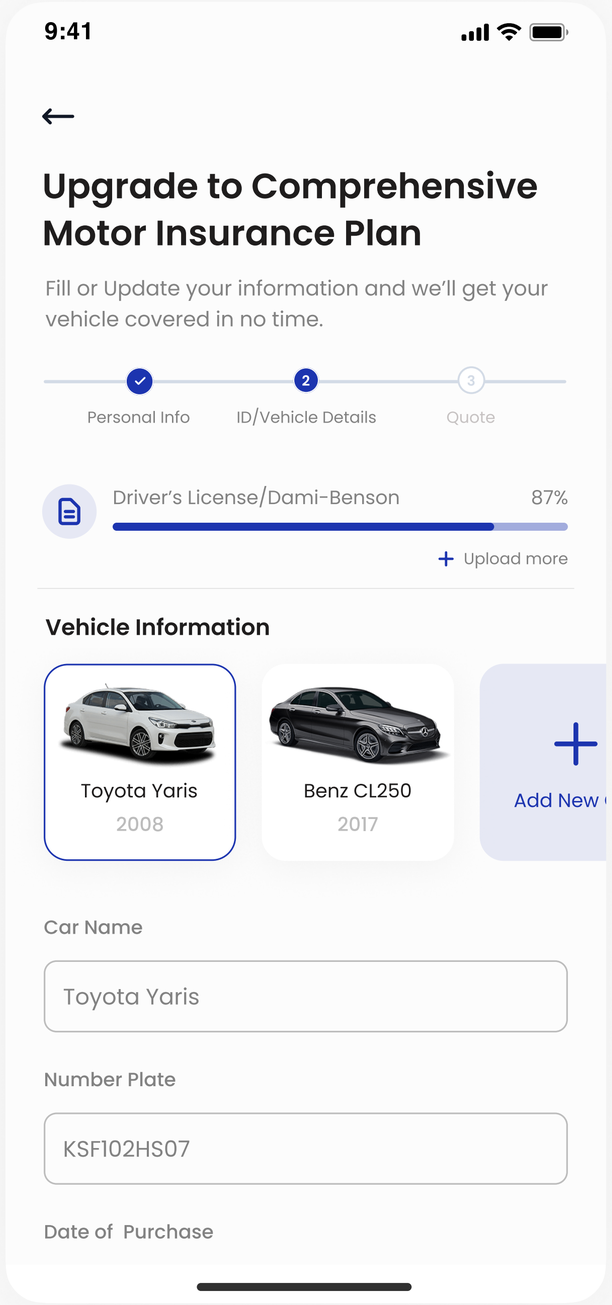
"The heartbeat is missing from the app." ..without personalization

Insight

→ Personalization: Participants prefer the app to give a sense of familiarity.

Recommendation

→ Consider using more personalization in the app. Consider offering a day/night mode for the user to configure.



Current & future concepts

Color clarity

"It's the same color as the website on my desktop" -Lloyd

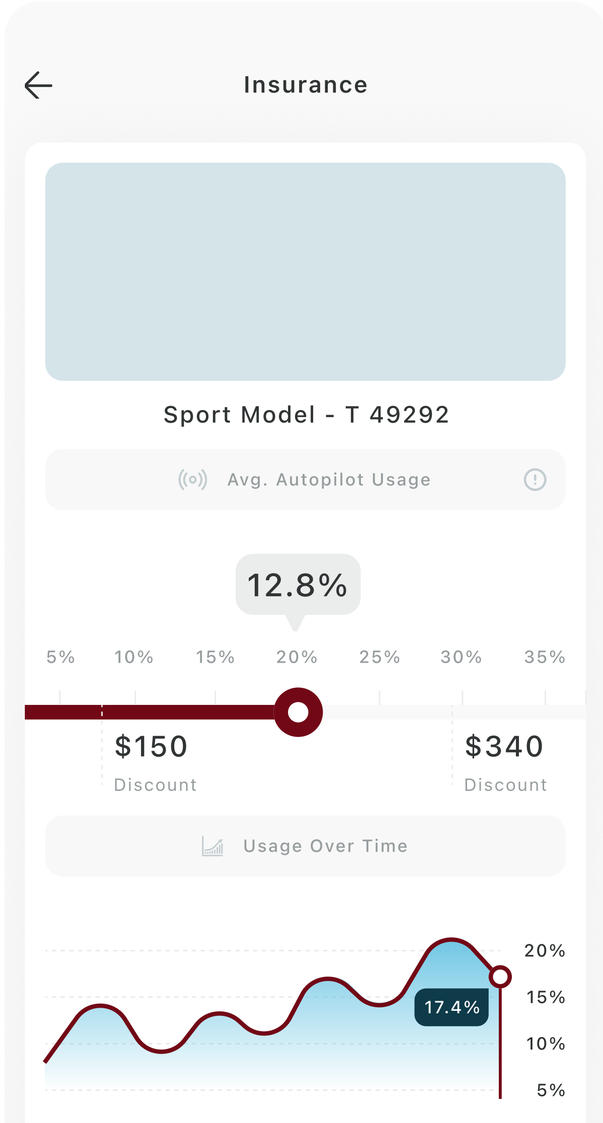
"I like this color, like it's a very distinguished white...and the changes of the color, the color contrast." -Zxandria

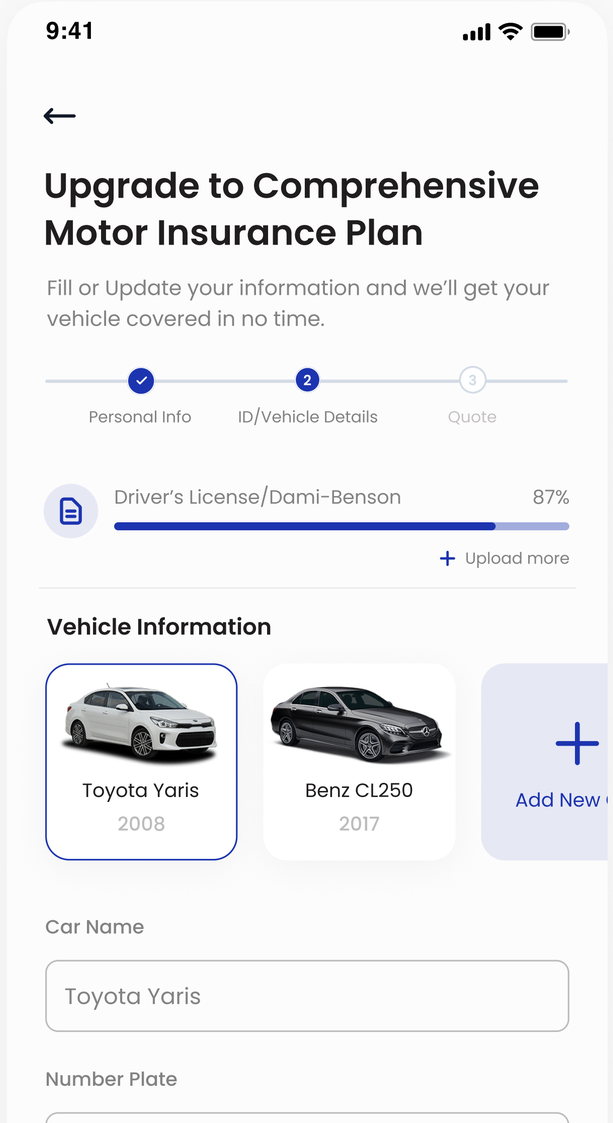
Insight

→ Participants overwhelmingly choose the simple color combination of white and blue as preferred. Although, some do like the option of dark mode.

Recommendation

→ Continue more brilliant color combinations and less gloomy backgrounds. Maybe consider giving users an option to change to dark mode.





Next Steps

Next steps

Working team sessions

→ Assess findings and recommendations

→ Prioritize recommendations based on ease of execution and potential benefits

→ Identify placement of recommendation and overall planning strategy

→ Identify more potential research opportunities

Note: These are non-Nationwide customers due to legal constraints on recruiting

Appendix A

RESEARCH PLAN

Understanding the story

Clear navigation, quick access and some chat

Areas of opportunity

Navigation

→ How might we do more user testing with the navigation menu on the future design?

Quick information access

→ How might we help participants find direction/advice on accessing app ID cards? How might we help users retrieve ID cards easily? How might we improve a user's confidence in choosing the best way to show their digital ID card?

Chatbots / Live chat

→ How might we help users recognize a chatbot's utility in finding info, links and phone numbers? How might we help users who are comfortable channel hopping between bot, app, website and calling?

Recommendations

Navigation

→ Consider validating assumptions around the new navigation labels in the future concept.

Quick information access

→ When the user views the ID card screen, consider offering options: a way to pin the ID to home screen, download and print, or prompt to take screenshot. Offer tips on best ways to show your ID card to an officer or auto rental agent. Lastly, New iOS has an 'add to wallet' feature.

Chatbots / Live chat

→ Consider assessing the technical roadmap to better prioritize when it's good to do further research about maturing the mobile chatbot AI and UI features. Consider more research recognizing when the chatbot is not as useful to complete certain tasks and to refer to live chat.

Understanding the story

Make it easy and highlight key information

Areas of opportunity

Claims support

→ How might we guide users before and during a claim?

Innovative interactions

→ How might we help more participants feel the 'drag to pay' prevents them from making payment errors?

Important notifications

→ How might we reconcile notifications for those who ignore them with others who want them for critical info.

Recommendations

Claims support

→ Consider offering guidance/tutorial before/while filing claims. Offer a how-to tip on best ways to show your ID card to another driver or the police.

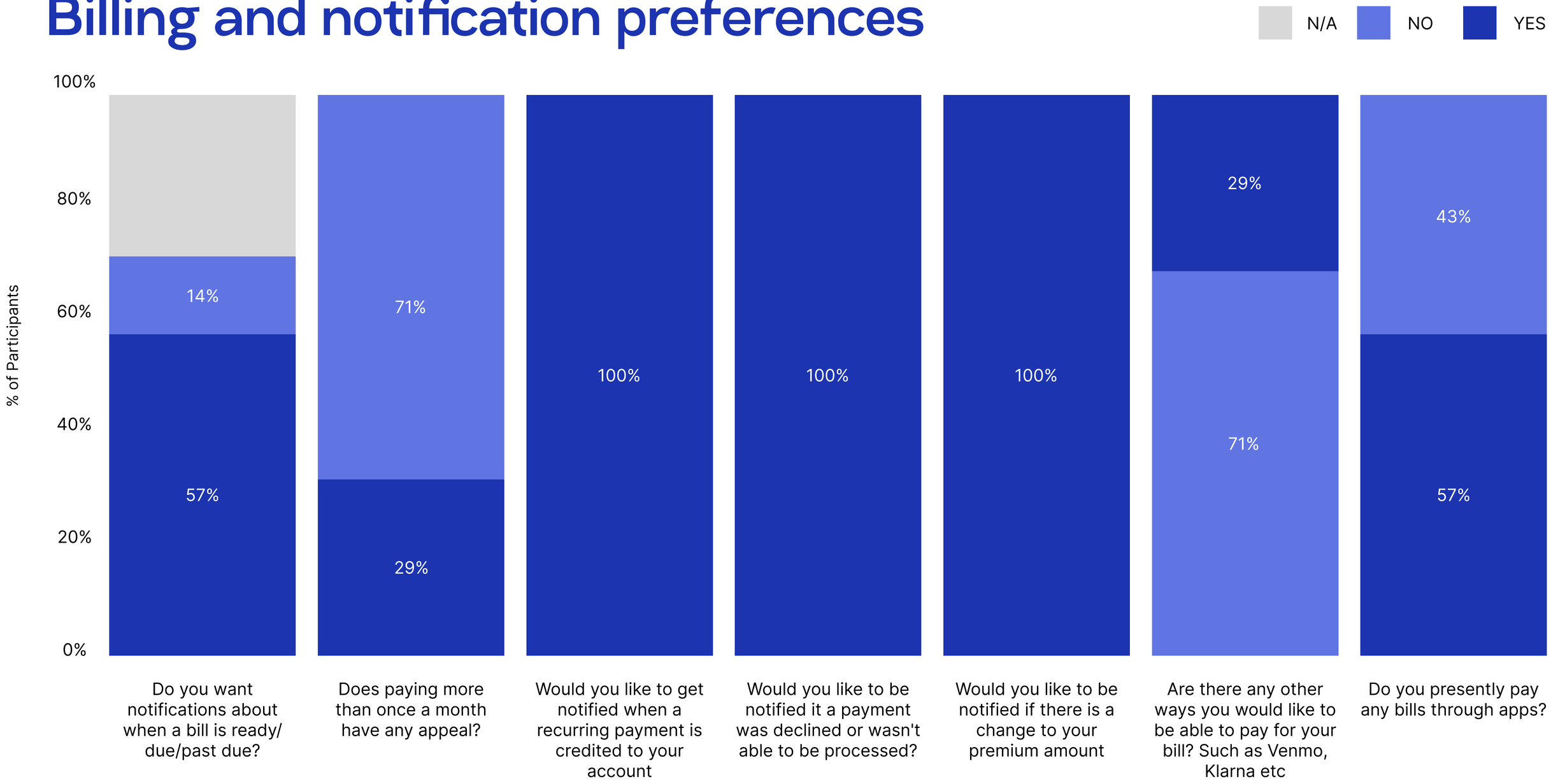
Innovative interactions

→ Consider adding the dragging feature to be used more widely within the app. Retain the 'drag to pay' feature.

Important notifications

→ Consider limiting out-of-box default notifications to critical items only but give the user the option to configure more notifications at will.

Billing and notification preferences



Understanding the story

Offer guidance and quick access

Areas of opportunity

Speed and convenience

→ How might we help users recognize apps are streamlined experiences vs full guidance / educational experiences?

Guidance

→ How might we ensure users are getting the advice they need?

Instant access

→ How might we better inform users there are easier ways to login?

Recommendations

Speed and convenience

→ Consider re-writing some short-versions of educational resources and refer to the longform articles on the website. Depending on how the website CMS works, we could import snippets of articles to avoid updating content in multiple places.

Guidance

→ Consider a survey researching the kind of advice customers might need. Or offering some content rich educational resources.

Instant access

→ Continue to use native device login features: facial and fingerprints. Consider more ways of informing other users there are easier ways to login.

Understanding the story

Additional opportunities and recommendations

Areas of opportunity for Nationwide

App Clips and Instant Apps

→ How might we get iOS users to become aware of App Clips and Android users to become aware of Instant Apps?

Security

→ How might we encourage users to value their privacy and data security with the app? How might we let users know how NW is committed to protecting data security? How might we give a subtle nudge that they might need to be more informed?

Information on mobile apps

→ How might we help users better accomplish tasks in the app?

Badge

→ How might we better segment out those users who would benefit from earning badges?

Recommendations

App Clips and Instant Apps

→ Implement App Clips or Instant Apps providing insights how it would help with space saving on the user's cells.

Security

→ Consider providing short info about privacy and security to reassure users.

Information on mobile apps

→ Consider offering more support and guidance for tasks with the greatest drop off or fail rate.

Badge

→ Consider offering a new/young customer badge.

Understanding the story

Potential scenarios based on Nationwide's Customer Experience principles

Effortless

→ Helps customers feel at ease and that their time is respected, because Nationwide is proactive, efficient and easy to interact with.

Personal

→ Ensures that customers feel known, understood and valued, because Nationwide is empathetic, responsive and a reliable partner.

Reassuring

→ Makes customers feel confident and secure, because Nationwide is knowledgeable, accountable, and honest & transparent.

Effortless Experience

→ You're at a dealership and you forgot to bring proof of insurance. The salesperson says they'll accept an electronic image if you can get one from your provider. You go to the Nationwide mobile app and notice the chatbot. You figure it's worth a try and enter "get id card" when you open it.

Personal Experience

→ You like coming back to the Nationwide mobile app because it gives personal insights into your driving history to help you decide how to drive more efficiently and safe. When I turned on facial recognition for the mobile app I was nervous because of past experiences. The app recognizes me and causes me less stress because I don't have to remember my password every time | log in.

Reassuring Experience

→ Your house had a minor flood and you open the Nationwide mobile app to learn what to do first and look for advice on best ways to communicate with your agent over the long-term until this is resolved.

Key moments in a member journey

Mindsets, needs and expectations vary along the way

01

Understanding what I have Planning for the future

→ Plan • Evaluate • Understand • Adjust a product



Help me decide

02

Getting something new

→ Enroll • Purchase • Set up



Reinforce I made the right decision

03

Managing my money Maintaning my account

→ Pay • Deposit • Withdraw • Transfer • Edit



Things should just work

04

Going through something bad or unexpected

→ Receive benefits • Repair damage • Escalate • Resolve complaint



Help me get back on track