



NORA chatbot

VOICE OF CUSTOMER RESEARCH READOUT

October 25th, 2021

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Summary

Tools

- User Interviews for recruiting
- User Zoom for interviews and note taking
- Miro for synthesizing and analysis

Duration of research

- Four weeks, included: recruiting, prep and Interviews, synthesizing data, insight analyzing, and presentation.

Talked to 12 participants

- Appropriate for discovery research sprint timing and desired learnings
- Focus on individual and family, Insurance & Finance Product

We used one-on-one interviews consisting of three parts

1. Understanding the story
2. Nationwide.com
3. Comparative Analysis

Areas of opportunity for different NW Products

- Mobile App
- Chat bot
- Nationwide.com

Background and working team

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

The team has become more focused on:

- Improving the bot's learning ability (AI).
- Improving customer experience.
- Expanding bot capabilities.

Team roles include:

- Designers, Content Strategists, IT Manager, Tech Analyst, Product Analyst, Scrum Master, UX Lead, and User Researchers.



Product

- Charles Wiley, Caitlin Shaw, Ron Lange



Tech

- Mark Kirshteyn, Chelsea Springer, Chris Sunami, Austin Treneff, Ethan Eiseman, Dhanunjay Donipudi, Dileep Gaddam, Likhitha Myada, Siddhartha Gaddam, Janee Mays, Nitesh Timalisina, Alexander Apatzky, Tekikil Metiku, (Former members: Mirielle Tussing, Jigar Patel)



UX

- Colleen Qu, Romina Barerra, Rick Kurtz, Victoria Nuss, Derren Herman, Rosie Holloway, Dan Von Holten, George Jensen. (Former member: Erin Findsen and Celia Soller)

Research goal and objectives

Goal:

Gain understanding on the expectations and preferences of our customers for enterprise chatbots. The 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 a chatbot.

→ Discover the needs and preferences of our customers when communicating through chatbots.

→ Evaluate pain points customers experience when using chatbots in general and more specifically the Nora chatbot.

→ Participant experience of the current Nora chatbot

→ Gather feedback on competitor approaches and other current best practices.



Methodology

Research scope

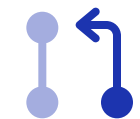
90-minute one-on-one generative research interviews to better understand our customers and empathize with their needs.

→ 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 chatbots and more exclusively on insurance and financial services.



NORA current experience

→ Focus on the navigation, expectations and usability of the current Chatbot experience and assess some of the implemented scalable labels within current design of the Nora chatbot.



Competitors' feedback

→ Gather user feedback on some competitor current practices and future static design concepts in order to identify potential opportunities for Nora

Participant demographics

Screenener category

→ Has knowledge or experience using a chatbot.	50/50
→ Age range	26-55
→ Ratio male:female	5:7
→ 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 and average usage of chatbots.

→ Their experience focuses on insurance (auto, home and health), household utilities, and online banking.

→ Some of the services mentioned by participant were: Geico, Bank of America, Sprint, T- Mobile, and American Express



Insights, analysis

UNDERSTANDING THE STORY

Understanding the story

Key findings – Participant mindset

Device preference

→ Preferred usage is a 50% balance between smartphone and laptop, but some power users will fluctuate between devices.

Multi-task

→ Participants like to multi-task while on a chatbot but get frustrated when the bot can't understand what they write.

First choice

→ Participants who choose chatbot over other means wanted to avoid spending all day on the phone.

Paper trail

→ When using a chatbot or live chat, participants wanted a transcript of the session at the end.

Chatbot vs. live chat

→ Participants feel confident using a chatbot to get basic information.
→ They prefer live chat when their needs are more complex.

Understanding the story

Key findings – Communication channel preferences

→ Majority of participants prefer talking to a live person, unless they need basic information or don't require an immediate response.

How do you usually contact a service provider? Do you use chatbots?

Most preferred

Least preferred

Means of communication

→ Call 6/12

Still would call if they had complicated questions. Would use Chatbot for navigation help.

→ Live chat 3/12

Would rather talk to a real person.

→ Chatbot 2/12

Chatbot is only useful to me for basic info, to find a phone number or link, and prescribed issues. "...customer service is not what it use to be."

→ Email 1/12

feels like it is reliable even if it takes a while to get a response

Understanding the story

Needs and preferences

Findings summary

The means of contacting a service provider depends on the problem the participant is trying to solve. Participants view chatbots as an opportunity to save time. Ideally, they can get quick answers and multi-task. However, many chatbots are not seen as intelligent or capable. Participants were empathetic to companies using chatbots to overcome limitations on human resources.

Chatbots

→ Chatbots are viewed as a first line of defense.

→ Participants enjoy being able to multi-task while on a chatbot but get frustrated when the bot can't understand what they write.

Live chat through chatbot

→ Participants expect a chatbot to switch to live chat if they're having difficulty.

→ Would prefer live chat or chatbot if it was consistently reliable.

→ Participants don't want to feel forced into a lengthy bot interaction to access live chat.

Call

→ Participants expect a faster resolution time through chatbot than through a call, but they don't expect a chatbot to help 100% of the time.

→ Call when they know it is a confusing issue or have multiple problems.

Chatbots

"Like chatbot only if it is smart-not taking me in circles."

"It is nice that there are not wait time when using a chatbot."

"I spend all day on phones. Plus it also gives me a paper trail."

"I am surprised when the chatbot is not providing the correct answers because I know we are advanced enough to have a good chatbot."

Live chat

"If a chatbot is going in loops it should send me to live person."

Call

"I always wait until I have multiple problems to call because I know it will take a while."

Understanding the story

Needs and preferences

Areas of opportunity for Nationwide

Streamline interactions

- Participants expected to get quick answers or be directed to the information.
- Interactions are frustrating when it takes longer to navigate a chatbot than it would take to call.
- Participants preferred to stay within the chatbot unless they are trying to solve complicated issues.

Paper trail

- Some participants use live chat and chatbots with the expectation that they will receive a transcript of the session at the end.

Technology awareness

- Participants expect a mature chatbot to provide appropriate answers.
- When a chatbot redirects and loops it is annoying.

Offer a real person

- Participants expect other means of communication if the chatbot is unable to solve the query.
- A negative experience consists of being forced to interact with a chatbot in order to get a real person.

Recommendations

Accurate responses

- Give users answers specific to their questions. Simple information requests shouldn't require leaving the chatbot.

Improve artificial intelligence

- Strengthen the bot's ability to give an appropriate answer.
 - Reduce unhandled utterances by expanding the controlled vocabulary AI feature.
 - Answer questions directly.
 - Reduce need to contact live person or call in.
 - Conduct secondary research on maturing the text chat feature.

Transcript

- Provide an option to download a transcript.

Live chat transfer

- Transfer users to live chat when they request a person, or if their question can't be answered.

Understanding the story

Chatbot vs. human interactions

Findings summary

All participants felt confident they could tell the difference between a live-chat and a chatbot when asked. However, some participants were uncertain if it was a chatbot when presented with examples. Most experiences start with a bot and then connect to live person if they are having trouble. Chatbots can be frustrating when all you want to do is get a hold of a real person.

Chatbot interactions

→ They can distinguish though reading a proper introduction from the bot, but it doesn't develop rapport.

→ Cookie-cutter style responses.

→ Almost like an operator.

→ A chat bot is keyword-based.

Human interactions

→ Able to distinguish a live person by the tone and the time it takes to respond

→ A live person is more interactive.

→ Expressions of genuine concern from a person

→ Users feel live chat is more secure than giving information to a chatbot.

Chatbot interactions

"There is such a big learning curve."

"If the chatbot doesn't work I feel frustrated and I want empathy."

"The speed when things are replied. You can tell it's an automatic response because it comes back so fast."

Human interactions

"Sometimes I just need a real person."

Understanding the story

Chatbot vs. human interactions

Areas of opportunity for Nationwide

Privacy and security

→ Participants feel live chat is more secure than giving information to a chatbot.

Response time

→ There is an expectation and willingness to have a back-and-forth conversation-if it leads to a resolution.

Empathetic responses

→ Expressions of genuine concern from a person, develop rapport, no cookie-cutter style responses.

Delegate human tasks

→ Chatbots can be frustrating when all you want to do is get a hold of a real person.

Reiterate the chatbot identity

→ Some participants were uncertain if all examples were a chatbot or live person.

Recommendations

Establish greater trust

→ Explore options to highlight NORA privacy and security policies.

→ Test messages and security icons in tandem.

Promote back-and-forth conversation

→ Iterate concepts that increase user focus on the chat field.

Promote empathetic responses

→ Measure empathic responses to NORA's intro greetings.

Listen for needs of real human touch

→ Identify when and what level of human interaction is appropriate.

→ Research gaps in NORA' live chat functions,

Understanding the story

Recommendations Summary

Accurate responses

- Give users answers specific to their questions.
- Simple information requests shouldn't require leaving the chatbot.

Improve artificial intelligence

- Strengthen the bot's ability to give an appropriate answer.
 - Reduce amount of unhandled utterances
 - Answer questions directly
 - Reduce need to contact live person or call in

Transcript

- Establish a policy for giving users an option for receive the transcript via email.
- Conduct unmoderated usability test.

Live chat transfer

- Transfer users to live chat when they request a person, or if their question can't be answered.

Establish greater trust

- Explore options to communicate that NORA conversations are secure.
- This may include messages and/or security icons.

Promote back-and-forth conversation

- Iterate concepts that increase user focus on the chat field.

Promote empathetic responses

- Measure empathic responses to NORA's intro greetings.

Listen for needs of real human touch

- Identify when and what level of human interaction is appropriate.
- Research gaps in NORA' live chat functions.

Insights & analysis

NORA CURRENT EXPERIENCE

NORA current experience

Key findings – NORA communication preferences

→ Participants are receptive to the NORA chatbot and are likely to engage for simple questions and information. Some participants still prefer to talk to a live person directly.

Would you interact with NORA instead of other channels?

Most preferred

Least preferred

→ **NORA chatbot 4/12**

Still would call if they had complicated questions. Would use NORA for navigation help.

→ **Live Chat 3/12**

Would rather talk to a real person.

→ **NORA within Mobile App 3/12**

Chatbot is only useful for basic info, to find a phone number or link, and prescribed Issues.

→ **Email 1/12**

Feels like it is reliable even if it takes a while to get a response.

→ **Call 1/12**

Would rather talk to a real person.

NORA current experience

Overall expectations

”I would use the chatbot if I needed clarification for products”.

”Would use Nora for navigation help.”

”Would be beneficial for helping me find simple things.”

Insights

- NORA appears to be able to provide a lot of information.
- Participants would use NORA to find resources and navigation.

Recommendations

- Promote NORA's skill set and maturity on other channels outside of the bot.

Screenshot

NORA current experience

Persona and icon

”Find it interesting when call virtual assistant, its more personal.”

”Nora can be annoying but at least its small and not blocking page.”

”Looks like someone who is an expert”

Insights

- NORA appears to look knowledgeable and professional.
- NORA doesn't represent a particular race to participants.
- Unsure by the icon if it is a live person or chatbot.
- Participants clicked on the introduction message expecting to start the chat.

Recommendations

- Test icon concepts to reduce the level of confusion between chatbot and live chat.

Screenshot

NORA current experience

Menu and conversational approach

”She has a lot of options”

”...not really expecting all this to be there.”

”it seems throw it all on the wall and see what sticks... It’s too much”

Insights

- The menu options seemed a bit overwhelming to participants when they open NORA.
- Menu lists seem to imply the chatbot is only capable of those specific things.
- The menu needs to balance progressive disclosure while showing the maturity of the chatbot.

Recommendations

- Create alternative concepts for the menu including concepts based on progressive disclosure.
- Test menu concepts and wording to determine best approach for Nationwide customers.
- Test approaches to NORA's greeting that increases engagement with the message field.

Note: Functionality of the introduction message changed during the research interviews.

Screenshot

NORA current experience

Privacy and security

”The only thing that tells me that it could be a secure website is the terms and conditions link—which I would never actually read.”

”Would like to see it’s secure before entering information”

Insights

- Participants didn't see the Terms & Conditions as something that would relay useful information.
- Participants wanted reassurance their personal information is safe.

Recommendations

- Test methods to reassure users that interacting with NORA is secure.
- Assess level of privacy reassurance needed based on the complexity of a transaction.

Screenshot

NORA current experience

Recommendations summary

Skill and maturity awareness

→ Promote NORA's skill set and maturity on other channels outside of the bot.

Persona and Icon

→ Test icon concepts to reduce the level of confusion between chatbot and live chat.

Menu and conversational approach

→ Create alternative concepts for the menu including concepts based on progressive disclosure.

→ Test menu concepts and wording to determine best approach for Nationwide customers.

→ Test approaches to NORA's greeting that increases engagement with the message field.

Privacy and security

→ Test methods to reassure users that interacting with NORA is secure.

→ Assess level of privacy reassurance needed based on the complexity of a transaction.

Promote the 'chat field' approach

→ Test designs that encourage users to use the text entry field.

Insights & analysis

COMPETITORS FEEDBACK

Competitors feedback

Overview

→ The working team reviewed existing internal research and external secondary research on competitor chatbots. They selected 5 competitors that:

- Encompass virtual assistant best practices
- Have features and approaches the working group want to consider as a goal state.

Competitors

- Schwab Assistant
- Citi Bank
- U.S. Bank
- Bank of America
- Lemonade



Receptionist chatbots

Guide

Sophisticated virtual assistants