



---

## Usability test of high-fidelity prototype

Conducted March 2016

Kristijan Lukanov [kristian.lukanov@fadata.eu]

Review Version 1.0

# Introduction

Starting a new project from scratch requires a lot of time for setting up the technical infrastructure and process of work. That is the moment when a usability specialist has time to test the interface. Therefore, we will use our high-fidelity prototype to conduct user tests on the auto quote user journey.

The goal is to get answers to the following questions:

- Do users have problems navigating to the auto quote screens?
- Can users see the tooltip help (decide whether to switch to inline help text)?
- Where do they encounter confusion and errors?
- What features do they like and use effortlessly?
- What is the task success rate?

## Method

The "UserTesting.com" platform was used to perform user tests. A total of **11 participants** (4 female) were recruited aged between 18 and 45. Participants were from all available European countries including the UK, Germany, Sweden, and Italy. A requirement was put in place to select only users who owned an automobile. The time to complete the task was measured from entering the home page until the user reached the thank you page.

### Introduction given to users

"Imagine your car insurance is expiring soon, and you want to get a new insurance quote for your automobiles."

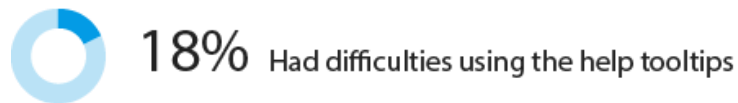
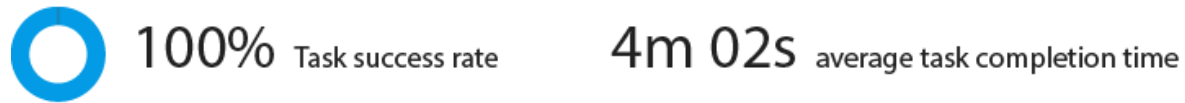
### Tasks given

1. Register in the platform (you can use fake credentials).
2. Get a quote for your specific automobile/s.
3. Finish the process by making a payment with a credit card (use made up numbers) when you are on the payment screen.
4. Find details about the policy you've just paid for to verify the information.

### Questions asked after the task:

- How would you rate the ease of use from 1 to 10?
- Did you get confused along the process and, if so, why?
- Are there any features you would want to add to make it easier to complete the process?
- Any other recommendations?

## Results



Ease of use ratings that participants gave. From 1 to 10.



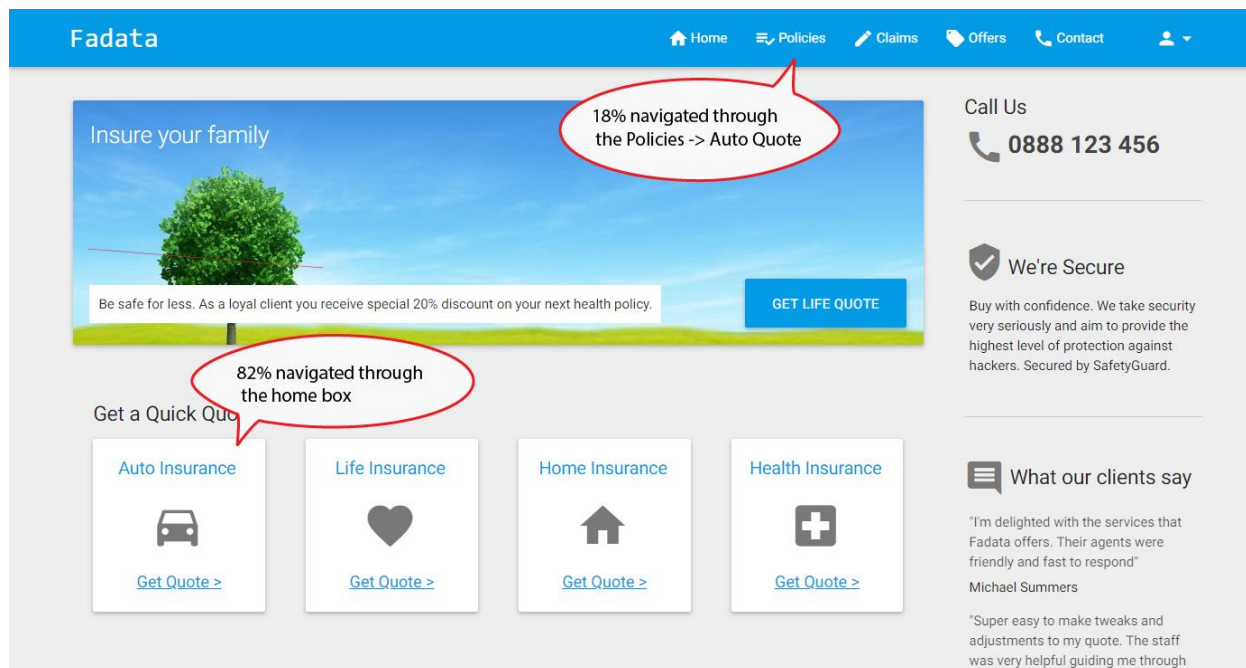
Generally, users had minor to medium usability issues when completing the process. Fortunately, there were no severe errors encountered stopping the user from finishing the process. The task success rate was 100%, which means everyone completed the auto quote process. The average time to complete the task was 4:02s. We didn't objectively track it, but it seems users spent the most time on the "Your Quote" page. This is partially explained by the fact that it was a simplified prototype.

Furthermore, the average ease of use rating the participants gave was 7.27 out of 10. Two participants reported that they wanted better visibility of the current step they were in within the process. Interestingly, not a single participant used the quote summary functionality. Also, only 3 participants used the progress bar to move between steps. Tabulation (moving through forms with TAB key) was utilized by 27% of users.

User number	Time to complete in seconds	Time to complete in mm:ss	User preference (1-10)
1	275	04:35	9
2	226	03:46	6
3	132	02:12	8
4	278	04:38	8
5	160	02:40	9
6	212	03:32	5
7	290	04:50	4
8	266	04:26	7
9	189	03:09	9
10	514	08:34	5
11	117	01:57	10
<b>Avg.</b>	<b>242</b>	<b>04:02</b>	<b>7.27</b>

Here are some findings screen by screen:

## Home screen



Most of the users found how to access the auto quote process quickly without issues. Only two of them accessed it using the less efficient route through the

header navigation. That is why users are allowed to start the process from the “Policies” page.

The screenshot shows the 'Car Information' form on the Fadata website. The form is part of a multi-step process indicated by a progress bar at the top: 1. About the car, 2. About the driver, 3. Your quote, and 4. Payment. The form fields are as follows:

- Year of registration:** A dropdown menu with '2013' selected. (Annotation 1)
- Vehicle make:** A dropdown menu with 'bmw' selected. (Annotation 5)
- Vehicle model:** A dropdown menu with 'ActiveHybrid 3' selected. (Annotation 3)
- Vehicle submodel:** A dropdown menu with 'Base' selected. (Annotation 4)
- What is the approximate value of the vehicle?:** A dropdown menu with '\$5,000 to \$14,999' selected.
- Roughly how many miles does the car cover in a year?:** A dropdown menu with 'Less than 10,000' selected. (Annotation 2)
- Is this vehicle modified?:** Radio buttons for 'Yes' and 'No', with 'No' selected.
- Where is the car usually kept over night?:** A dropdown menu with 'Car park' selected. (Annotation 6)

At the bottom of the form, there is a '← BACK' button, a '+ ADD ANOTHER VEHICLE' button, and a 'CONTINUE >' button. (Annotation 7 points to the '+ ADD ANOTHER VEHICLE' button).

On the right side of the form, there is a 'Call Us' section with the phone number '0888 123 456', a 'We're Secure' section with a checkmark icon and text about security, and a 'What our clients say' section with two testimonials.

### Car information screen

1. Three participants were confused by the “year of registration” field. “Is it the date of the first car registration or when the owner changed?”
2. The ability to select kilometers or miles for the yearly car mileage field was requested by 2 users. They took time to calculate the mileage in kilometers.
3. Most of the users (7/11) expected the option to enter a VIN or license plate number in order to find their automobile.
4. Interestingly, 2 participants didn’t know the exact sub-model of their cars.
5. Also, two users typed “VW” instead of “Volkswagen” in the car make field and couldn’t immediately find their desired make.
6. In the car kept field, after selecting the option “other”, 2 users expected a text input field to appear to specify where the car is kept.
7. A single participant couldn’t find the button for adding a second car.

## Driver information screen

The screenshot shows the 'Driver Information' screen on the Fadata website. The page has a blue header with the Fadata logo and navigation links: Home, Policies, Claims, Offers, and Contact. Below the header, there's a progress bar with four steps: 1. About the car, 2. About the driver, 3. Your quote, and 4. Payment. The current step is 'About the driver'. On the right side, there's a 'Call Us' section with the number 0888 123 456 and a 'We're Secure' section with a checkmark icon and text about security. Below that is a 'What our clients say' section with two testimonials. The main form area contains several fields with orange numbered callouts: 1. A message: 'Remember to add everyone who will be driving the cars on this quote.' 2. 'License status' dropdown menu with 'Temporary' selected. 3. 'How long have you held a driving licence?' dropdown menu with '3 years' selected. 4. 'Have you been involved in any incidents in the last 4 years?' radio buttons with 'No' selected. 5. 'What's your employment status?' dropdown menu with 'Employed' selected. 6. 'Current or most recent occupation' dropdown menu with 'Architect' selected. 7. 'Marital status' dropdown menu with 'Single' selected. At the bottom, there are two buttons: '+ ADD ANOTHER DRIVER' and 'CONTINUE >'. A 'BACK' link is also present on the left.

Fadata

Home Policies Claims Offers Contact

### Driver Information

1 About the car 2 About the driver 3 Your quote 4 Payment

QUOTE SUMMARY

1 Remember to add everyone who will be driving the cars on this quote.

License status ②  
Temporary

How long have you held a driving licence? ②  
3 years

Have you been involved in any incidents in the last 4 years? ②  
☐ Yes  
☒ No

What's your employment status? ②  
Employed

Current or most recent occupation ②  
Architect

Marital status ②  
Single

← BACK + ADD ANOTHER DRIVER CONTINUE >

Call Us  
0888 123 456

We're Secure  
Buy with confidence. We take security very seriously and aim to provide the highest level of protection against hackers. Secured by SafetyGuard.

What our clients say  
"I'm delighted with the services that Fadata offers. Their agents were friendly and fast to respond"  
Michael Summers  
"Super easy to make tweaks and adjustments to my quote. The staff was very helpful guiding me through the process"  
Rebecca Jameson

1. The message confused two participants. One reported that it said to add all people who would drive the car but then information about him was presented. She suggests labeling the main driver and additional drivers better so she doesn't get confused.
2. There was lacking an option for employed and student status at the same time.
3. Two users could not find their profession in the list.
4. The button was hard to find for one user.

## Your quote screen

The screenshot shows the 'Your Quote' screen on the Fadata website. The page has a blue header with navigation links: Home, Policies, Claims, Offers, Contact, and a user profile icon. Below the header, the title 'Your Quote' is displayed, followed by a progress bar with four steps: 'About the car', 'About the driver', 'Your quote' (current step), and 'Payment'. A 'QUOTE SUMMARY' dropdown is visible. On the right, there is a 'Call Us' section with the number '0888 123 456' and a 'We're Secure' section with a text block about security. The main content area is titled 'Choose coverage plan for BMW ActiveHybrid 3'. It features three coverage options: 'Minimal coverage', 'Upgraded coverage', and 'Custom coverage'. Each option shows a coverage amount, a list of covered items (Bodily injury, Property damage, Medical payments), and a price. The 'Upgraded coverage' option is selected, indicated by a 'SELECTED' button and a checkmark. Numbered callouts (1-9) point to various elements: 1 points to the 'SELECTED' button; 2 points to the 'Upgraded coverage' title; 3 points to the quote price '\$151.97 /per month'; 4 points to the 'Custom coverage' title; 5 points to the quote price; 6 points to the 'Bodily injury' checkbox; 7 points to the 'Payment period' section; 8 points to the 'QUOTE SUMMARY' dropdown; 9 points to the 'Minimal coverage' title. At the bottom, there are 'BACK' and 'CONTINUE >' buttons.

1. Almost all, 9 of 11, participants clicked on the selected coverage plan to ensure themselves that the plan was selected. Two users explicitly wanted a better indication that a plan was selected.
2. Three users recommended not selecting coverage plan by default.
3. A single participant complained that when the coverage plan is changed there is no hint that the quote price changes accordingly too. It took some time to realize it was changing.
4. The custom billing plan was confusing to 3 out of 11 people.

5. One participant wanted information about the period of the policy, for example, is it 1 year or half a year?
6. Two users didn't like that the policy features are hidden behind a tooltip. They wanted to view them straight away without hovering over the tooltips.
7. There was a request for providing more payment options, like paying on 2 or 3 instances.
8. A save button was expected by 2 users who wanted to save their progress.
9. If a person has selected that she is a student the cheapest plan should be selected by default.

## Payment screen

Fadata

Home Policies Claims Offers Contact

# Payment of Auto Policy

✓ About the car — ✓ About the driver — ✓ Your quote — 4 Payment

QUOTE SUMMARY ▾

BMW ActiveHybrid 3 2013: \$151.97
 1
**Total: \$151.97**  
 (1 year monthly recurring payments)

When do you want your policy to start?

4 April, 2016

2

Please enter drivers name:

Main driver

First name Last name

Select payment type: ⓘ

Please select.. ▾

← BACK PAY ONLINE

Call Us

0888 123 456

We're Secure

Buy with confidence. We take security very seriously and aim to provide the highest level of protection against hackers. Secured by SafetyGuard.

What our clients say

"I'm delighted with the services that Fadata offers. Their agents were friendly and fast to respond"

Michael Summers

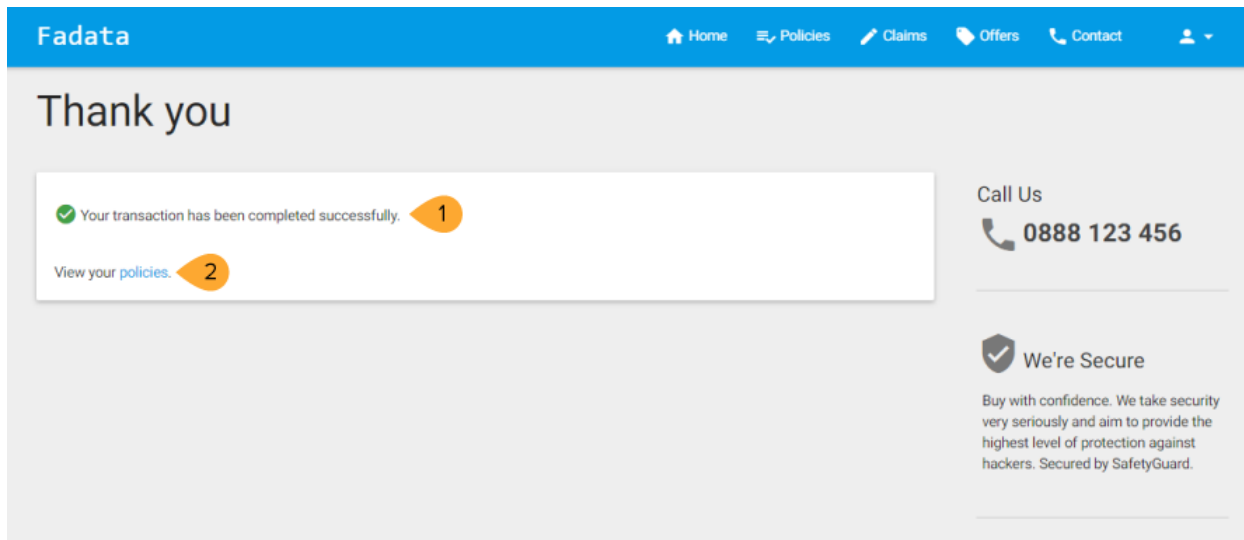
"Super easy to make tweaks and adjustments to my quote. The staff was very helpful guiding me through the process"

Rebecca Jameson

1. Three users expected the summary of the quote to be at the bottom of the page.
2. The datepicker doesn't open when the calendar icon is clicked. Also, when a month or year is changed, the datepicker disappears.

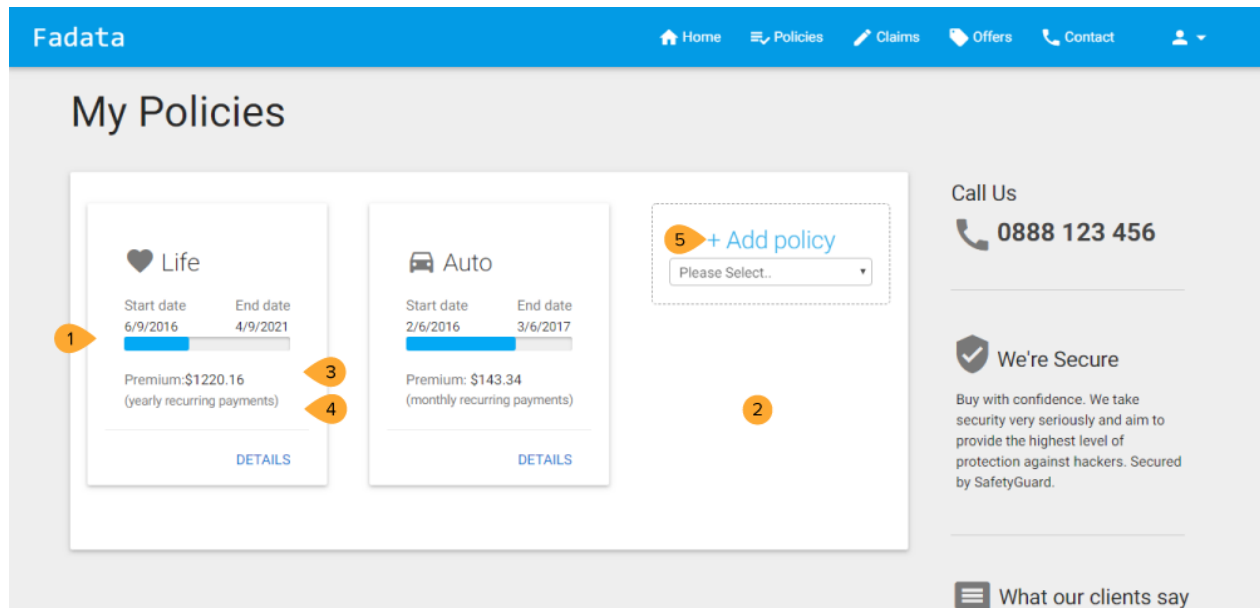


## Thank you screen



1. One user expected a message informing her that an email with quote details had been sent.
2. Use button instead of a link to the "Policies" screen.

## My policies screen



1. Less than half of participants wanted information about how many payments are left, how much, and when they should be paid.
2. If there is more than one person insured, a user expected to have a separate tile with info on her policy.
3. One participant wanted the policy coverage to be displayed.
4. Another one requested that the policy holder be visualized.
5. A user tried to start an auto quote. However, she clicked on the "+Add policy" heading, which she expected to open the select dropdown.
6. She wanted an email or SMS reminder a minimum of 7 days before the payment should be made. She preferred the SMS reminders.

## Design implications

To improve the prototype we should make the following corrections:

- Use inline help text instead of hiding it behind tooltips.
- Highlight more clearly the selected payment plan on the "Your Quote" screen, and avoid preselecting a plan.

- Add email and SMS reminders.
- Improve the progress bar so it better highlights the current step of the process.
- Put the payment summary data at the bottom, in the payment screen, as people expect it to be there.
- Add email notification after the process has been completed.
- Change “Year of registration” to “Year” on the car information screen to avoid confusion. The new label should be tested to see if it is confusing users.
- Add the ability to select mileage in kilometers or miles.
- Fix datepicker bugs.
- Add more information about future payments on the “My policies” screen.

## Conclusion and next steps

In summary, users’ overall impression was that the interface was simple, and they were able to complete the tasks given relatively easily. This could be attributed to the fact that they browsed a simplified prototype with less information and forms than usual.

Most of the users didn’t have any difficulty navigating through the auto quote process. All users successfully completed their tasks, which is great. Furthermore, around 18% of users had difficulty obtaining information from the tooltips. Consequently, we should use inline help text, rather than tooltips. The most confusing part of the process was the “Your Quote” where users choose a payment plan.

Next, we should test the life quote user journey the same way. In addition, we want to test whether displaying forms one by one, like “SurveyMonkey”, rather than all at once, will be more usable. Learning the advantages and disadvantages of this pattern could become valuable information over the long term.