You Can Build a Successful UX Strategy, But Not in One Day

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As a user experience research professional, I have worked for big and small companies, mainly in the technology and insurance industries. As of this writing, I am the Director of User Experience Research at Liberty Mutual, a Fortune 100 Company with over 50,000 employees worldwide. Offering auto, property, life, and other insurance products for consumers and businesses worldwide, Liberty Mutual has to focus on statistics and underwriting – in other words, quantitative data – to keep the company profitable. But it also has to understand its customers' needs and be empathetic, because it can be argued an insurance company's most important service is its response to customers when disasters strike. This combination of hard data and soft skills applies to our team, too.

Our UX Research team is in the Personal Insurance Small Business Unit (SBU) of Liberty Mutual (other SBUs are Commercial, Global Specialty, and Liberty International). This means we work in the consumer-facing arm of the company. Our UX Research team is responsible for our public sites, www.libertymutual.com and mobile.libertymutual.com. We are also responsible for eService, where current customers can log in and manage their policies online. But our most important focus in on the online quoting process, where prospective customers can complete online forms to get an auto, property, or life insurance quote, and then buy that policy online.

This latter responsibility is the most important for the company, because it is where we as a business generate leads and sales. And it is most important for the UX team, because it's where we need to engage customers, who often equate insurance sales people with used car salesmen. To overcome this, we need to understand our potential customers' mental models and points of view. Understanding insurance is on a par with understanding taxes; people deal with it infrequently enough to be overwhelmed by it. Potential customers want to know, Will the insurance company make itself understandable, or will it resort to insurance jargon and obscure terminology? Will the company be able to cover me and my family at a price I can afford? Will they provide instant customer service if I get into an auto accident or if my basement gets flooded? Understanding users involves empathizing with their concerns by understanding their motivations and gaining their trust.

A successful UX strategy can help you build your UX brand. Based on my experience as a Research and Design Associate, Product Manager, Usability Manager, and Director of User Experience, I've come up with six rules of a UX strategy that have worked for me over the last 20 years. I'll explain each rule as we go along. Let's start with my first rule.

Figure 1. Liberty Mutual Consultative/Engagement Tools, Auto Insurance Quote Summary Page (2012)

Rule #1: A two-pronged UX strategy works best: one that supports the business, and one the supports the UX team

For a UX strategy to succeed, it must be aligned with the overall business strategy of the organization. But you can also have a secondary UX strategy that promotes user experience research and design within the organization. I'll explain more about this later.

Our UX strategy has been built around designing a consultative, engaging experience to overcome issues with users' motivation and trust (see Figure 1). On the Internet, you need to be transparent. This is true of online insurance forms, which our prospective customers can complete to get an online insurance quote. If users don't understand why they are being asked certain questions (date of birth, address, Social Security Number) – who is interviewing whom, here? –they start distrusting you. If they start distrusting you, they start totting up in their heads the questions that make sense and don't make sense to them. Then they look at how long the online process is going to take. And at some tipping point, they may become unmotivated to continue. It is at this point that you have lost any chance at gaining their trust and empathizing with their concerns.

So this leads to my second rule of a successful UX Strategy.

Rule #2: Understand the business objectives of your stakeholders

Liberty Mutual is a data-driven company. We are all about improving numbers, year over year. We use acronyms all the time, for example, QSR, or Quote Start Rate, the number of unique users who start an insurance quote on our site, as measured from arrival at the first page of the insurance quote form. If the QSR for 2013 is 1.1 million unique users, then it better be at least x% above that in 2014. And if it isn't, you are held responsible for it on your performance review. And this applies not only to the product owners, but also everyone on the eCommerce team: senior vice-presidents, sales directors, product managers, business analysts, website analytics leads, designers, information architects, content strategists, UX researchers. In this sense everyone is judged on the same business-driven criteria that derives from the same business objectives: improve the QSR. What does this mean? It means we all have to work together.

Frequently, our business owners will come to us with specific issues. For example, they will tell us that based on our web analytics (we use Adobe Omniture) from the last 3 months, x% fewer users move forward from our home page to the quote start page. In other words, visitors to our site were not engaging with the highlighted "Get a Free Quote" call-to-action box our home page (see Figures 2 and 3). Our business owners may also tell us, again based on our web analytics, that x% more users are dropping off from page 1 to page 2 of the auto insurance quote process. They present business problems to us, and we as UX researchers have to solve them.

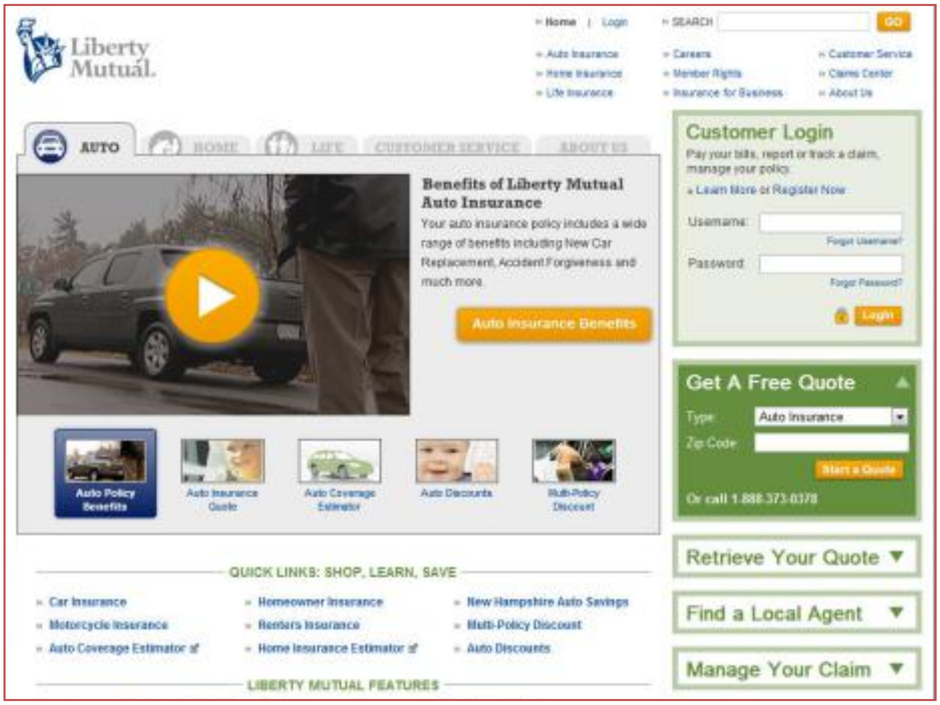

Figure 2. Liberty Mutual Home Page (2010)

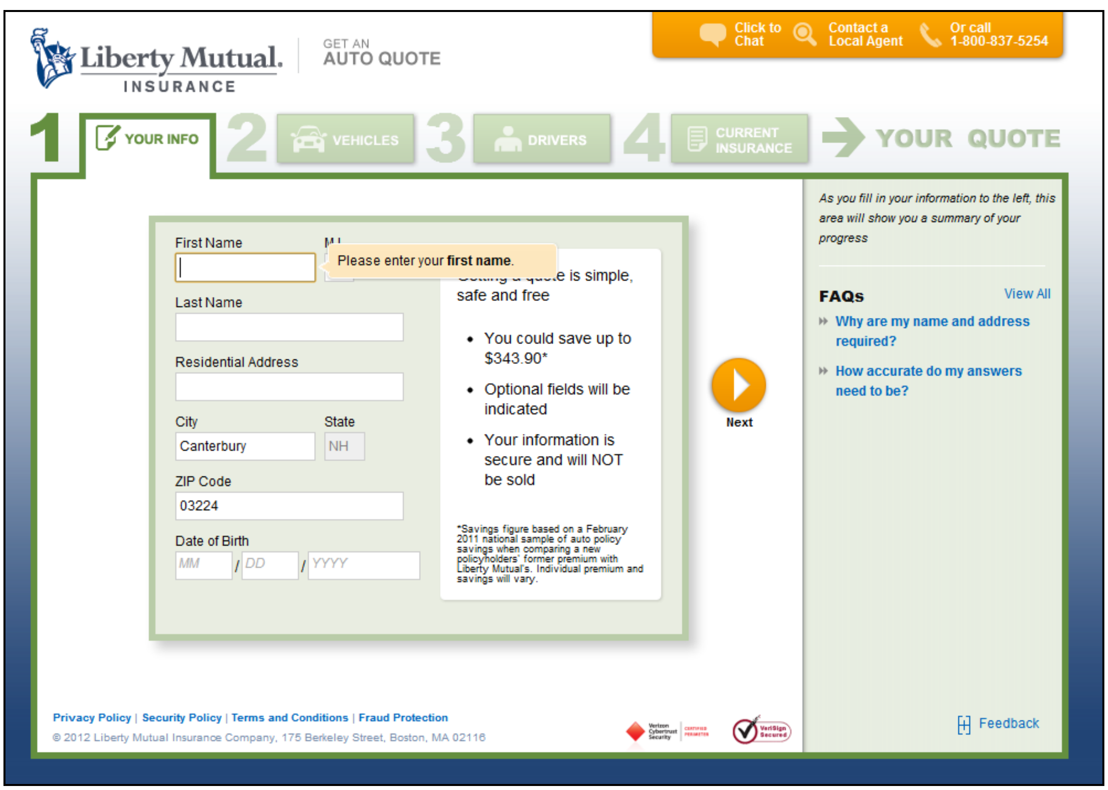

Figure 3. Liberty Mutual, Quote Start Page, Auto Insurance Quote (2012)

This leads me to my third rule of a successful UX strategy.

Rule #3: Build your UX strategy to meet the needs of the business

We make a point of meeting with stakeholders annually, quarterly, and on a project by project basis, to understand what the high-level goals and business objectives of each project are. If we understand the business owners' strategy, then we can build a UX strategy around it. By identifying the problem areas and issues, we can move forward with the right UX methodology.

Our UX research team has been successful by working shoulder to shoulder with our stakeholders. To build a UX strategy that meets the needs of the business, you need to involve the business team in the UX process. For us UX researchers, it's collaborating with them on the UX methodology chosen, the participant recruiting screener, and the usability test plan. In some cases, we'll do practice runs of a usability session and involve the business as participants or observers. The business is involved in the UX process from the start. Few surprises come out of such collaboration.

In the first example explained previously, we knew we had to move users from our home page to the first page of quote. In the second example, we knew we had to improve the drop-off rate for users moving from page 1 to page 2 of our online auto insurance form. So we have the quantitative data. But what about the qualitative? The quantitative data told us what was happening and where; we just didn't understand why.

In running our usability tests to get at the nugget of these issues, we used think-aloud protocols, and we recruited participants who met our demographic, motivational, and behavioral criteria for one-on-one sessions led by a moderator, who was a member of the UX Research team. We asked our participants to complete task-based scenarios, such as, "You have just purchased a car and are interested in insuring it. Starting from this page, please show me what you would do."

Our participants' qualitative comments would help us to understand why users weren't clicking to get a free quote from our home page; and why they once arrived on the quote start page, they were not advancing to the second page of quote.

What we found out from our usability tests was instrumental in redesigning solutions.

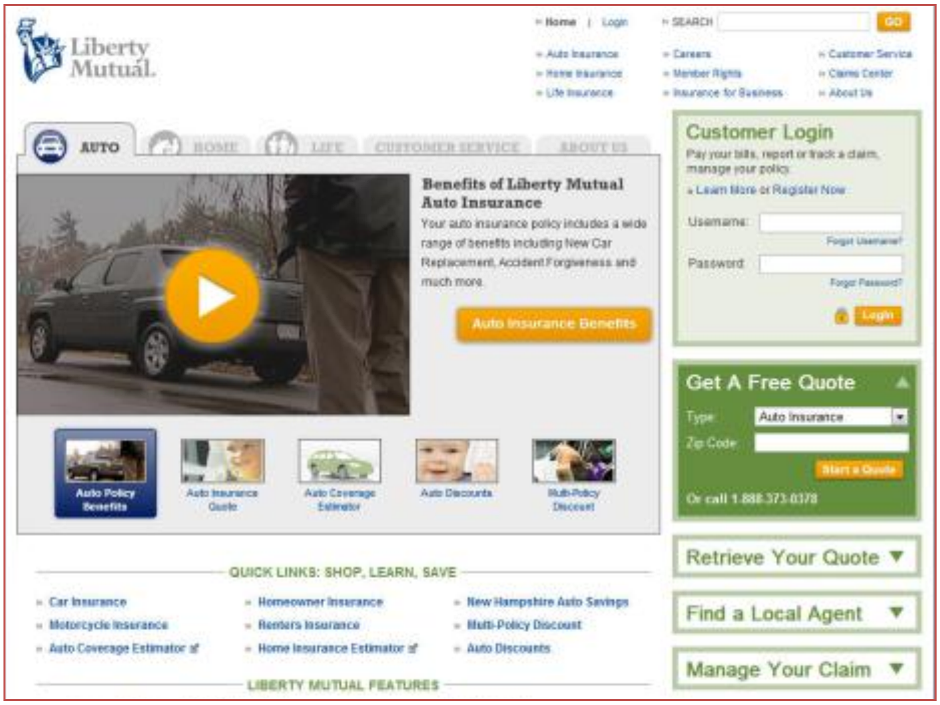

Figure 4. Liberty Mutual Home Page (2010)

- On the home page, our participants didn't see the Get a Free Quote call-to-action area right away, as it was on the right side of the page and not a principal point of focus (see Figure 4)

- On the first page of our online insurance form, our participants did not know why they were being asked for their personal information (first and last name, residential address, date of birth). More importantly, they didn't want to give that information up so quickly. They wanted to be anonymous. They questioned who was interviewing whom. They did not want to give up personal information without getting back some benefit in return. Can you imagine someone expressing interest in your product at a trade show, and you snapping back. "Nice to meet you! What's your name? Where do you live? When were you born?" That's what the experience felt like to our users. Our conceptual model didn't match our users' mental models; our users simply wanted to enter vehicle information, which seemed relevant to them for a car insurance quote.

From this and subsequent usability tests, we have been able to design more straightforward solutions to enable people to move from our home page (see Figure 5) to the first page of quote. And we have been able to provide context and consultation to explain, on the first page of quote, how long the process should take, and why we're asking them for name, address, and date of birth. The business owners are happy because we've been able to increase the quote start rate and decrease the page one drop-off rate over time.

Figure 5. Liberty Mutual Home Page (2014)

Positive changes in business results at our company have proven the value of user experience research. But we are always having to substantiate our findings and actionable recommendations for executives in a data-driven company such as ours. For Liberty Mutual, this involves our vice presidents, and we have a lot of them, from associate vice-president up through senior vice-president in four SBUs. Executives have questioned the validity of UX sessions when only 10-12 participants are involved. Note that although Nielsen states you can find 85% of usability problems with 5-8 users [2], and Krug states that testing 3 users once a month is enough to effect change [1], our company rests easier knowing we're in double digit numbers when it comes to number of participants in our usability tests. Although this requires more work on everyone's part, it's a concession that has worked out well without too much fuss. Although it means more work for our UX research team, we have more qualitative data to back up our findings.

Testing with 10-12 participants leads to rich qualitative results. But sometimes the business wants more. This leads to my fourth rule of a successful UX strategy.

Rule #4: Don't fear the data. Supplement the qualitative with the quantitative

After three years of relying mostly on qualitative findings, but also including some quantitative data such as task pass/fail ratings, Likert scales, time on task, and surveys, we began designing large-scale, remote, unmoderated usability studies with UserZoom to generate quantitative results.

With UserZoom, we can create surveys, five-second tests, prototype comparisons, task-based studies with actual sites or with interactive prototypes, and so on. We can set up our studies so that our participants can run them from laptops, tablets, or smart phones. We can recruit hundreds of participants for between- or within-study designs.

What compelled us to do this? In our data-driven company, our stakeholders always want to slice data by use case or customer segment. For example, they might ask, "Bob, in this study, how many current Liberty Mutual customers between the ages of 30-34 completed each task successfully?" To which I usually say something like, "That segment represents 3 of our 12 participants. You want a breakdown of that segment, task by task? Why don't we take a look at that in a quantitative test."

The quantitative data reassures our data-driven stakeholders. It also helps to demonstrate our value, to show the ROI (return on investment) of UX. Quantitative data shows us *what* happened, but not *why* it happened. In this respect, we use the quantitative data to back up the most important qualitative findings, because the quantitative validates the qualitative in most cases. We can also start with a remote, unmoderated quantitative-driven usability study, analyze the data to determine what tasks and designs fare more poorly than others, and then run an in-person qualitative study to discover the "why" behind the "what" for those tasks and designs that lagged behind others in usability testing. In our usability readouts, we always lead with the qualitative findings, and follow up with the quantitative results to back them up. That, in my mind, is the way it should be, because the quantitative data (the what) substantiates the qualitative comments (the why).

Our UX strategy has been largely successful because it has been aligned with the business strategy of the company. But that's not the whole story. There is another component to our success. We would not have been as successful if we had not increased our overall exposure within the organization. People are interested in or curious about our services – or even what UX is – because they hear about what we do from their co-workers. Never underestimate the power of word-of-mouth recommendations.

This leads me to my fifth rule of a successful UX strategy.

Rule #5: Build your UX brand

Our Digital Experience and eCommerce teams have grown since I first started working at Liberty Mutual in 2008. When I was hired, my job title was "Principal Systems Analyst" and I worked for IT. I started at UX zero. Not only did our Fortune 100 Company not have a job title for UX hires, but it did not have a dedicated UX team to put them in. We had no other UX researchers. We had no in-house information architects. We had one technical writer and one designer, who were both contractors.

One thing that I value most about my current company is the fact I haven't had to explain the benefits of usability research to executives. They believe in putting products in front of users. Having an executive champion or executive-level buy-in is important for UX to succeed in any organization.

I learned this valuable lesson awhile back, when I was working as a product manager for a different company. I was trying to incorporate usability testing into the product development cycle through a series of small steps: getting buy in from my boss, who was head of engineering, to do an expert review; doing paper prototyping; and running usability tests with a small number of internal employees and reporting back to the team on the issues we found.

The product eventually went on to win an award, but before it did I got called into the president's office. The president told me, "We don't need usability here. Go help the sales people sell our product." I was dumbstruck, and maybe a little **naïve**. I learned two lessons from this. The first was, if management doesn't support UX within the company, then get out. The second was that in some organizations it does help, in terms of UX, to start small and keep building – running qualitative think-aloud protocols with 10-12 participants for the most part, but also writing expert reviews, and running in-house test with employees – because you can build on small wins at each stage, publicize your findings, effect positive change and a return on investment, and increase your budget and scope with each win.

As I mentioned, I started at Liberty Mutual as a usability department of one but have been able to hire other UX research professionals each year by making a case for usability. I'm now responsible for creating, proposing, and keeping to an annual UX research budget.

I've been able to promote usability research in different ways, such as running lunch-and-learn presentations, conducting practice focus groups or usability tests with stakeholders, and presenting UX research standards to executives to be adopted as governing standards.

We have built up a usability wiki on SharePoint, where anyone on our eCommerce team can review readouts and presentations from usability tests going back to 2008. (see Figure 6). In this way, our work – qualitative and quantitative findings, actionable recommendations – is completely transparent.

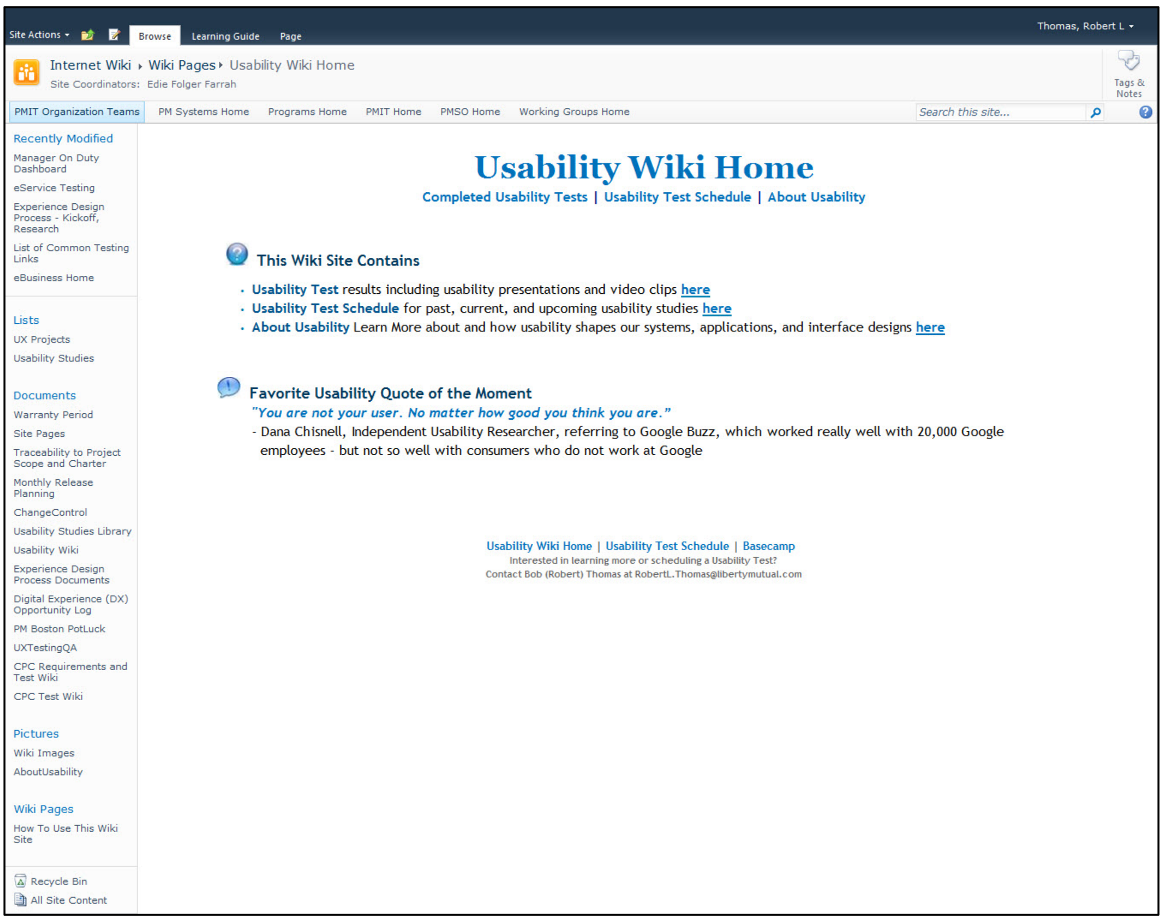

Figure 6. Usability Wiki, SharePoint Site (2014)

All of the above increases the visibility of UX and establishes a UX brand. (I even have a boring nickname, "Usability Bob," which my boss gave me my second week on the job. For better or worse, it's a nickname that has stuck because it has differentiated me.) The point here is that if people in an organization *believe* that a UX brand or strategy exists, then it does exist.

Conclusion

Let's review my five rules again:

- Rule #1: A two-pronged UX strategy works best: one that supports the business, and one the supports the UX team
- Rule #2: Understand the business objectives of your stakeholders
- Rule #3: Build your UX strategy to meet the needs of the business
- Rule #4: Don't fear the data. Supplement the qualitative with the quantitative
- Rule #5: Build your UX brand

Product owners and product managers often argue from the point of view of the business. UX researchers, designers, information architects, and content strategists often argue from the point of view of the user. Ultimately, the point of having a business strategy and a UX strategy is that two groups within an organization can work together to design products that work from the business's perspective for the user. Who can argue with that?

This leads me to my sixth and final rule of UX strategy:

- Rule #6: Demonstrate UX success to management, and then you can work together to establish a UX strategy for the company

The conundrum we face as UX leaders is that to get more staff hired to our UX teams, we need to demonstrate UX success. To continue to demonstrate UX success in more projects, we need to hire more UX staff. How do we demonstrate that success? One way is to show the executive team that there is demand for our services, which we can't meet with the current staff we have. A second way is to show the ROI of UX, by demonstrating how UX has contributed to the success of the business and its bottom line; and then increase that success and bottom line year over year.

At Liberty Mutual, I have been able to add one new hire a year because of a demand for usability research in the organization. I have created UX research standards and vetted them out with executives, so that they are now part of our governing committee guidelines. As of this writing, I am building out a new UX lab. I am demonstrating the ROI of UX so that we can tie business gains directly to UX research. These initiatives have come about through years of hard work, which I owe in large part to my team and my colleagues in the business unit I work in. And it is only right now, at this moment in time, that I'm confident I've established a UX strategy that resonates with management, one they take notice of and continue to fund.

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2. Nielsen J.: Why You Only Need to Test with 5 Users (2000), http://www.nngroup.com/articles/why-you-only-need-to-test-with-5-users/