

User Experience and the Generation Gap

Agency Management Systems in Need of an Overhaul



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By Eric Danas

Currently, the insurance industry is on the brink of a demographic shift, and as more young professionals begin to enter the field and veterans begin to retire, a whole new set of expectations arises regarding technology and solutions. Today's young agents expect their technology solutions to be customizable, flexible and sleek — a la Facebook, Amazon, etc. — and meet their 21st century needs better than the 20th century technology they currently have at their fingertips.

Gone are the days where a lengthy feature list was sufficient to satisfy the needs of users. Users' behaviors are rapidly changing and the next generation of agency management systems needs to be built on open

technology that will enable the flexibility to quickly adapt to users' evolving expectations, including incorporating new delivery channels (e.g. mobile platforms; new Web browsers) as they arise.

With this shift in mind, one thing is clear: many of the agency management systems and other information solutions in use in agencies today are in desperate need of a user experience overhaul.

Product Design

Ever wonder what goes into designing the products agents use in their day-to-day lives? Today's products and services must meet three core requirements in order to deliver a superior user experience:

Usefulness — Features and functionality are, of course, still of primary importance, but in today's world, the emphasis is on the quality of the features — in terms of utility — as opposed to quantity. Fewer features of higher utility are preferable to lots of features whose usefulness may be dubious.

Usability — Not only must the right features be built, they must be built in the right way. Features and functionality need to be designed and implemented to ensure they meet their design goals with regards to efficiency, learn-ability, consistency and performance.

Desirability — Successful products today generate a positive emotional reaction

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in their users. Users want to feel good about the products they use and they care deeply about qualities of the product that go beyond core functionality. They care about overall aesthetics, attention to detail, the tone of messaging exhibited by the product, fit and finish and other elements that demonstrate that the product was designed with the end user in mind.

The cost of not meeting these three core



requirements can be high, both for the software provider, as well as the users themselves.

For the software provider, poorly designed software translates into lost sales, low customer satisfaction, fewer repeat sales and, ultimately, poor customer retention. In the worst case, poorly designed products can undermine a company's brand. For the customer, usability and other design problems results in higher total cost of ownership (TCO) as a result of increased training and support costs, along with lower productivity than would otherwise be the case with well designed software.

User Experience

Delivering a superior user experience is not easy. It takes concentrated effort on the part of individuals with a variety of specialized skills.

User researchers focus on creating a clear understanding of who the product is being designed for. These individuals often have a background in cognitive psychology or ethnography and are skilled in observing users in their own workplace to create a clear picture of how individuals will use the product

in their everyday work.

Understanding how users think about their work is a critical part of determining what functionality will be of the most utility and how it will need to be designed in order for users to be most productive in using it. Equally important is a solid understanding of the broader context of use expected and desired by users.

Today's users are accustomed to being

able to extend their working environment beyond the physical boundaries of their office. In this world, access to the user's data via mobile platforms and other remote capabilities is a fundamental part of delivering a holistic user experience.

User researchers also ensure that the product is able to

be used as intended by conducting usability tests with end users. These tests are often performed during the development cycle so that designs can be adjusted as necessary well before the product is delivered to the customer.

Interaction designers design how users will interact with the product with an end-user's perspective in mind. They are concerned with questions such as, "Will the user be able to find this functionality? Will the user understand the relationship between these elements? Have these screens been organized in an efficient structure? Does the product guide the user through complex tasks?" and "Do the interactions use common design approaches so that they seem intuitive and reduce the learning effort?" Interaction designers draw on experience, education and knowledge to apply best-practice approaches to the designs they create.

Visual designers focus on the visual appearance of the product. More than pure aesthetics, the visual design is critical to ensuring that a product can be quickly comprehended with a simple glance. Visual designers work to create a clear visual hierarchy so that the relative importance of items

on a screen can be easily discerned. They also work to create a "visual language" that is used to consistently communicate system information to the user: Which item on this screen is currently selected? Where am I in the navigational structure? What actions can I take on this object? Was my action successful? What errors or notifications need my attention?

Visual designers use their knowledge of the human visual system, as well as color theory, typography, layout and other elements of graphic design to ensure visual fatigue is avoided and that accessibility concerns such as low vision and color blindness are accounted for. When done well, the end result is an aesthetic design that is pleasing, supports the software provider's brand and helps invoke a positive emotional reaction among the product's users.

While this might seem like a lot of effort to put into the design of software, today's young professionals expect no less. The other products they encounter in their day-to-day lives, from online banking Web sites to mobile phone applications, all exhibit a professional level of attention to the detailed

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design of the user experience. As young agents enter the field, they will demand that the products they use in their daily work provide the same quality of experience. ■

Danas has more than 15 years experience in user experience design with companies such as Microsoft, Health Systems Technologies and ATL Ultrasound (now Philips Medical). He currently serves as the director of user experience at Vertafore, a Seattle-area provider of software and services to the insurance industry.