



Customer Research JTBD Interviews

UX Team
October 2019

Method

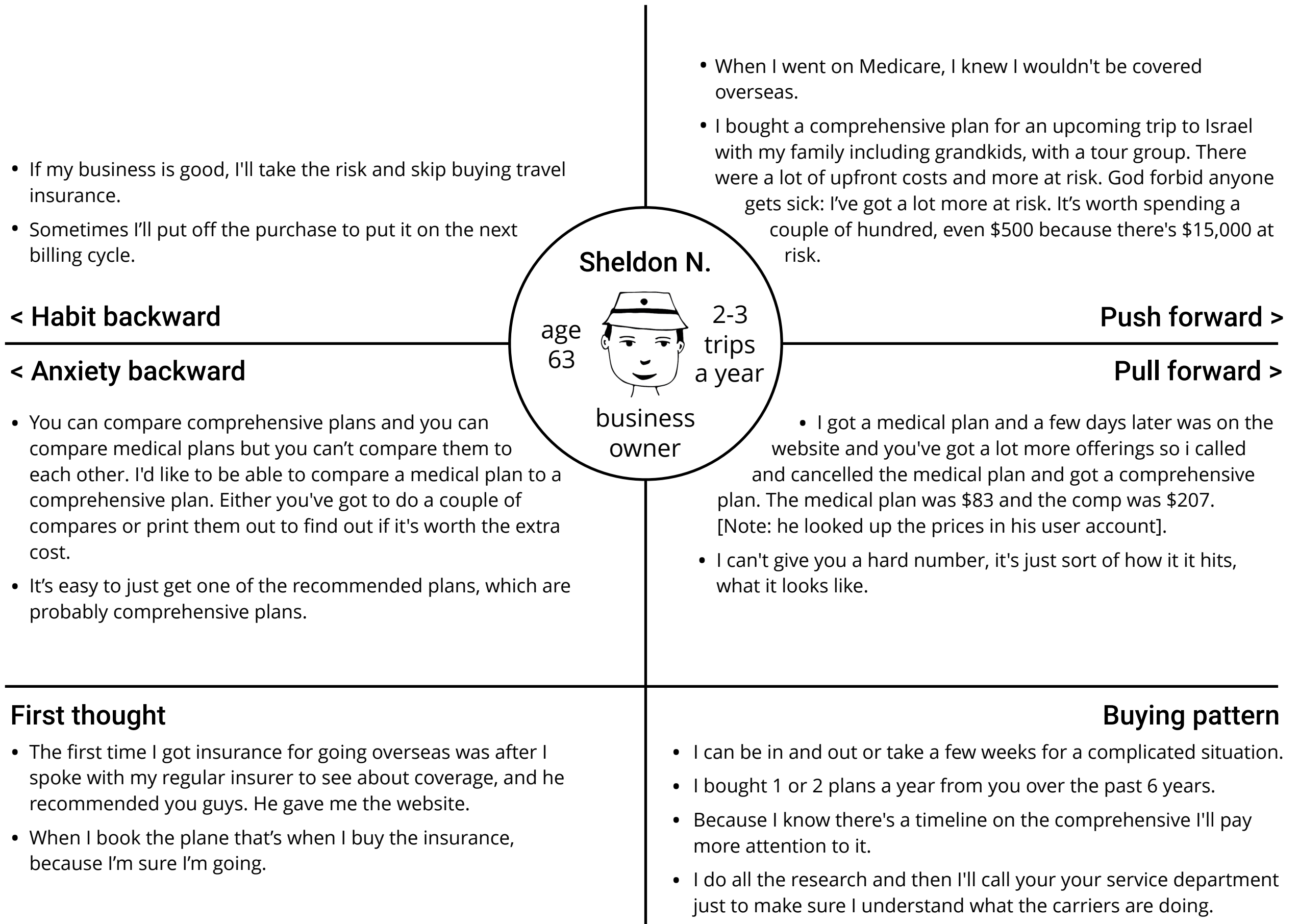
We interviewed by phone 4 customers with recent purchases, using the Jobs To Be Done framework, which is a way of interviewing that helps you understand better what motivates customers to buy your product.*

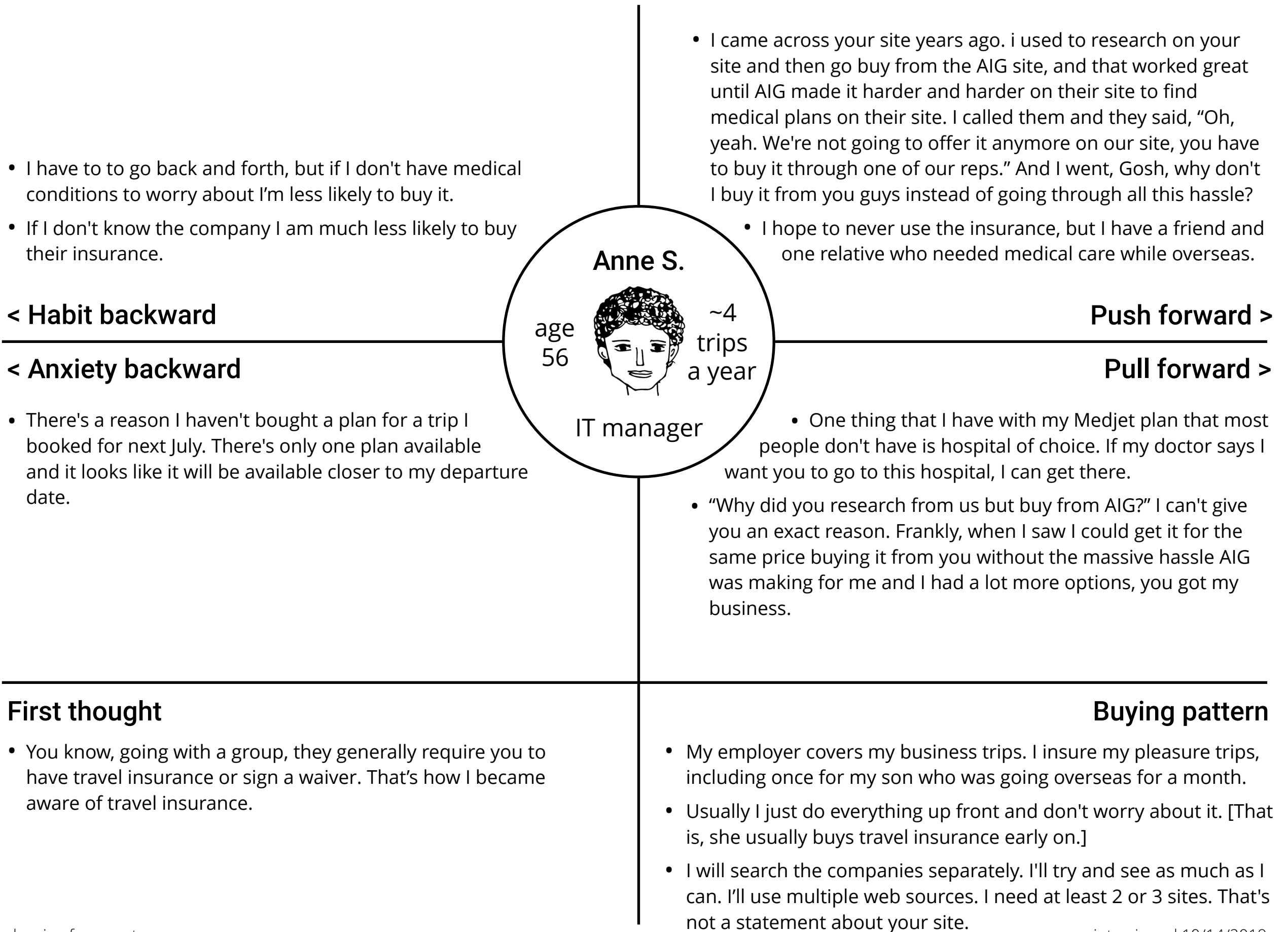
We used their answers to put together empathy maps for each customer. An empathy map is a visualization of things heard and seen during customer interviews to create a shared understanding of user needs.**

From the empathy maps, we summarized user experience recommendations for the product manager and the team taking on the Convex project.

* For more info, see <https://justinjackson.ca/what-is-jobs-to-be-done>.

** For more info, see <https://www.nngroup.com/articles/empathy-mapping/>.





- “Why did you buy Travel Insurance?” Because we are seniors. We used to buy the full coverage, cancellation and health insurance, when we go out of the country. Now our credit card covers us for cancellation. When we go out of the country, we buy just health insurance. You never know what's going to happen.
- “Have you ever bought TI for a trip within the US?” No, because our health coverage covers us in the US and we get cancellation on our credit card.

< Habit backward

< Anxiety backward

None

- We need health insurance, in case something goes wrong with one of us. Then we need evacuation insurance, in case something does go wrong and you need to be flown home or hospitalized someplace else. We've never used it.
- “If you've never used it, why do you keep buying it?” Because it's just like car insurance. We never use our car insurance but you've got to have it in case something goes wrong. I've never used our household insurance, ever. It's peace of mind. You never know when you're in another country. You just don't know.
- You just need protection in case something happens.

Push forward >

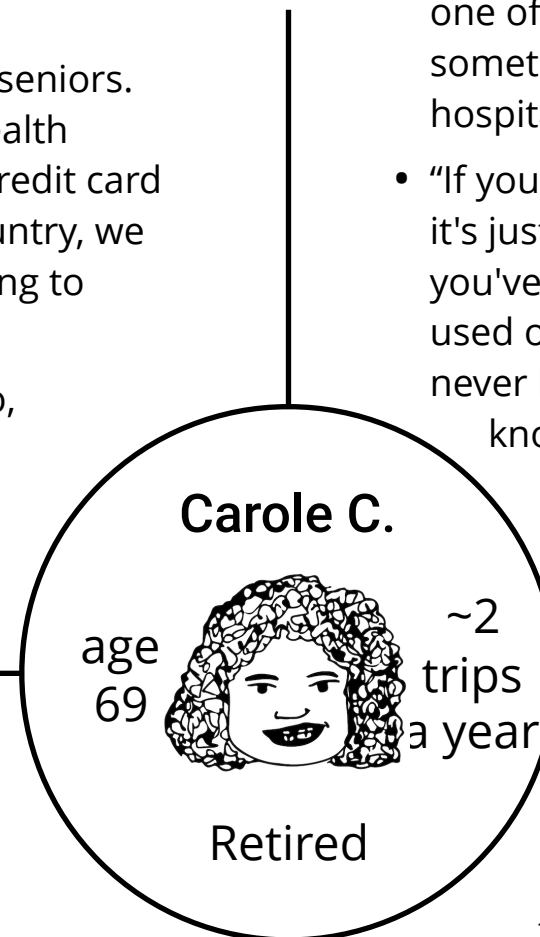
Pull forward >

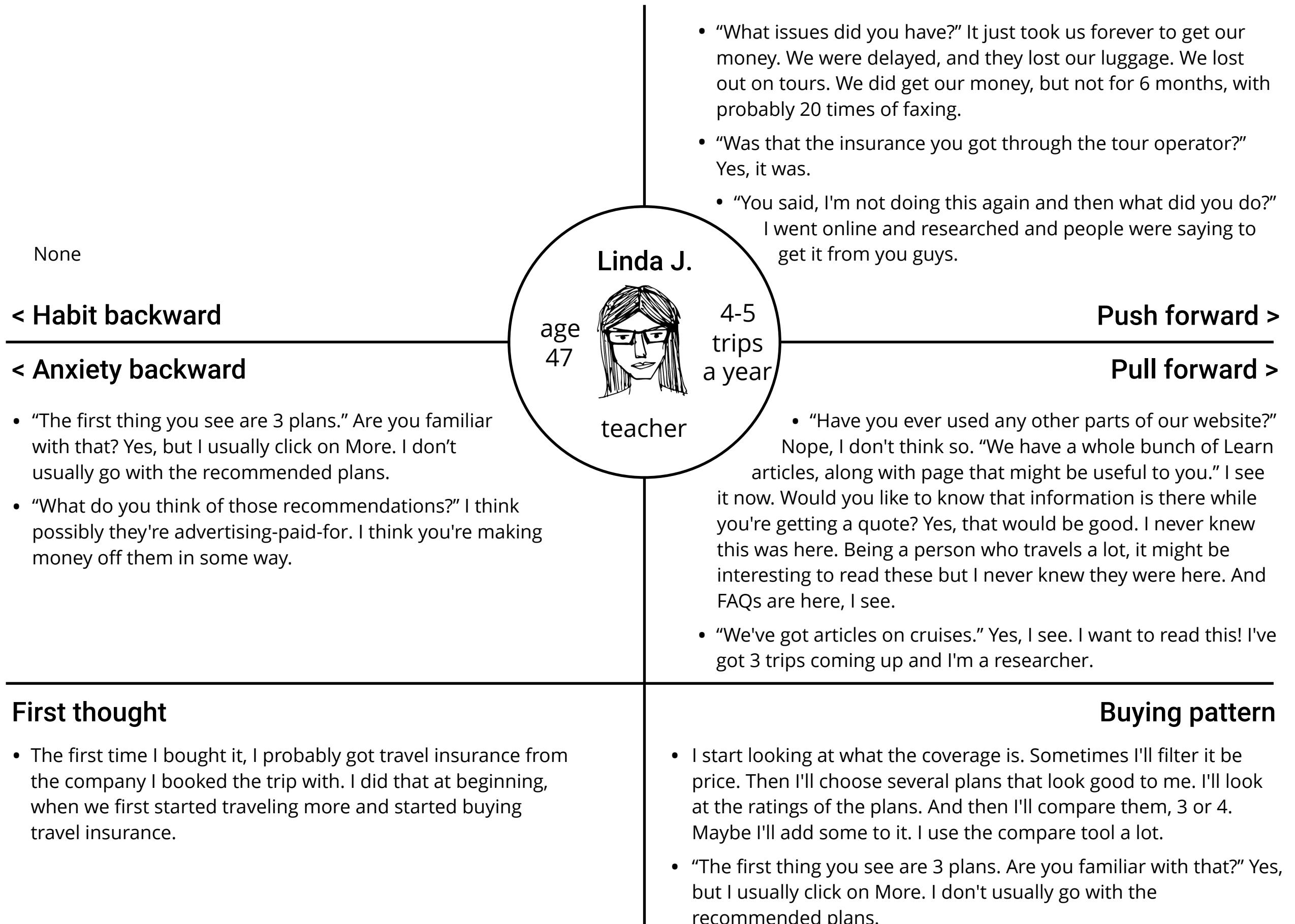
First thought

- Very first trip insurance we bought was with the travel company.
- The very first trip, because we knew that we weren't covered overseas one we turned 65 and went on Medicare. I knew that our health insurance wouldn't cover us overseas. A lot of time your travel agent will tell you that you're not covered overseas.

Buying pattern

- I compare the 3 plans that have the things we need and then I choose the one with the best prices.
- “How did you get to those 3 plans?” It's easy. Go to InsureMyTrip.com. Put in where you're going. ... Then you get results and I click the Health Only option. I use the rating (94%) and price and benefits and I try to narrow it down to 3. Then I compare them. That's what IMT does.





Findings

We recommend the following quote process improvements for our customers:

- Help customers make the choice more easily between comprehensive and medical plans.
- Consider ways to keep customers from leaving our site to go to the insurance sites.
- People sometimes become aware of travel insurance on the tour and OTA booking sites. How might we let them know we offer better value for their money?
- People are not aware that credit card travel insurance can be problematic (claims are painful and denied more often). How might we make them aware of that?
- Customers want to feel that they're getting good value for their insurance purchases.
- People don't use the other parts of our website, including all the good explanations we have about how travel insurance works. We should include that content (or at least links to that content) during the quote process.
- Customers make decisions based on what fellow travelers say, on discussion forums and on our site (e.g., provider ratings). How might we further use our user-generated content to help them feel confident during the quote process?