SITE AUDIT

AXA Customer Journey

Introduction

Main offering is insurance, and website does well of featuring this prominently; however, the overall flow can be improved with some suggestions. The focus of this analysis is on this aspect of the customer journey.

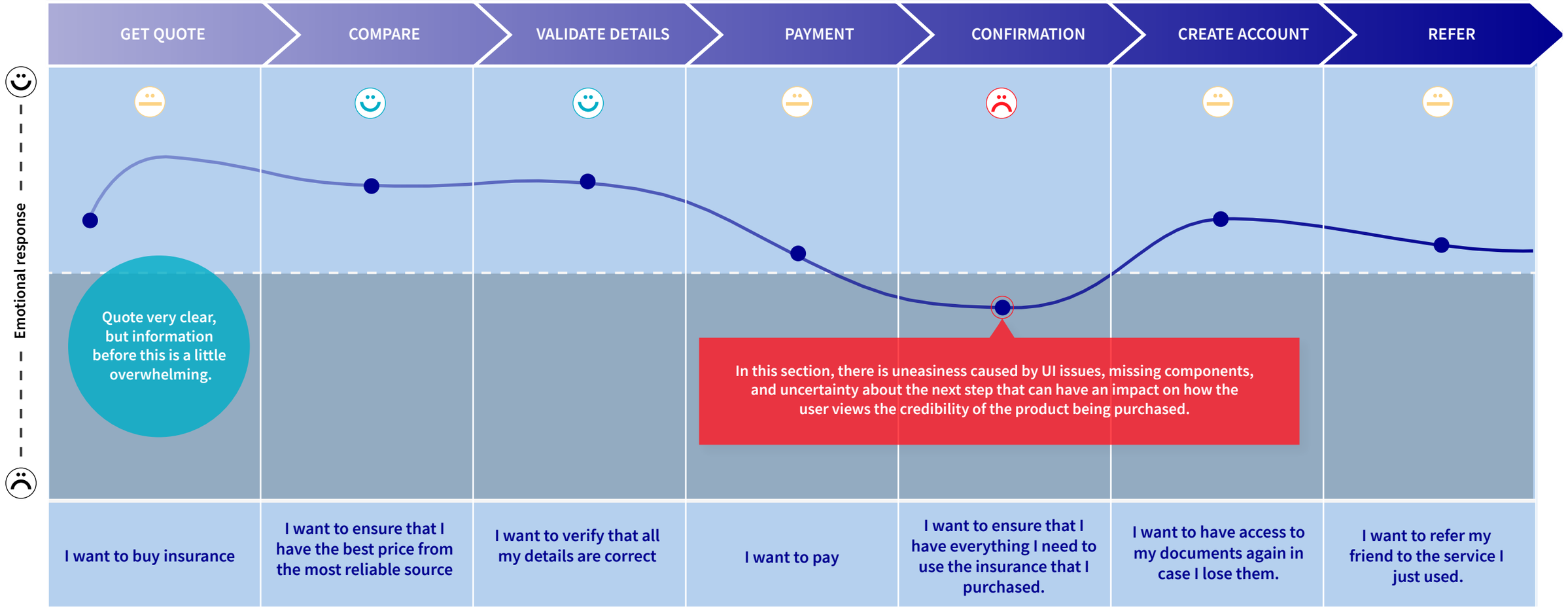
Secondary offering is Information (Visas) but there is room for improvement here to present this in a less overwhelming way.

Suggestions are categorized as listed below:

QUICK FIX	MEDIUM	LONG-TERM
Changes that: • Can be implemented immediately • Usually without a designer • Within the existing site structure	Changes that require medium effort: • 3-4 weeks to complete • A designer to make mockups/ illustration • Some restructuring may be required	Changes that require long term planning: • 5+ weeks to complete • Requires a designer • Potentially additional research and data gathering

Customer Journey

EMOTIONS



Customer Journey

LAYERS

STAGES

Awareness	Consideration	Acquisition	Service	Loyalty

STEPS

Needs travel insurance, discovers landing page	Reads pricing, explores visa info	Browses features, gets quote	Subscribes to marketing emails	Compares quotes, reads reviews, moves forward	Adds to cart and completes form	Payment, Accesses account	Receives offers on relevant deals, enjoys the experience	Recommends service, shares on social media	Refers friends

TOUCHPOINTS

SEO SEA Affiliation Partnerships Email marketing Social media	Landing page UX Product page Lead capture emails Professional associations Video (Youtube, etc.) Price/competitor comparison Helpful infographics	Reviews/ Testimonials Insurance aggregators Sales FAQ page Product pages Price/competitor comparison	UX desktop & mobile design (responsive) RGPD reminder Rapidity and simplicity Electronic certificate	Email/SMS Customer success Behavioural triggered email Technical support Pass for smartphones Mobile notifications Referral programs

DEPARTMENTS

- Marketing
- Design
- Accounting/Legal
- Customer support/success

Landing page

2 Quote

3 Payment

4 Post-pay

5 Infos

User has first contact with site, and engages with the site for the first time to get information on the visa process and purchase insurance.

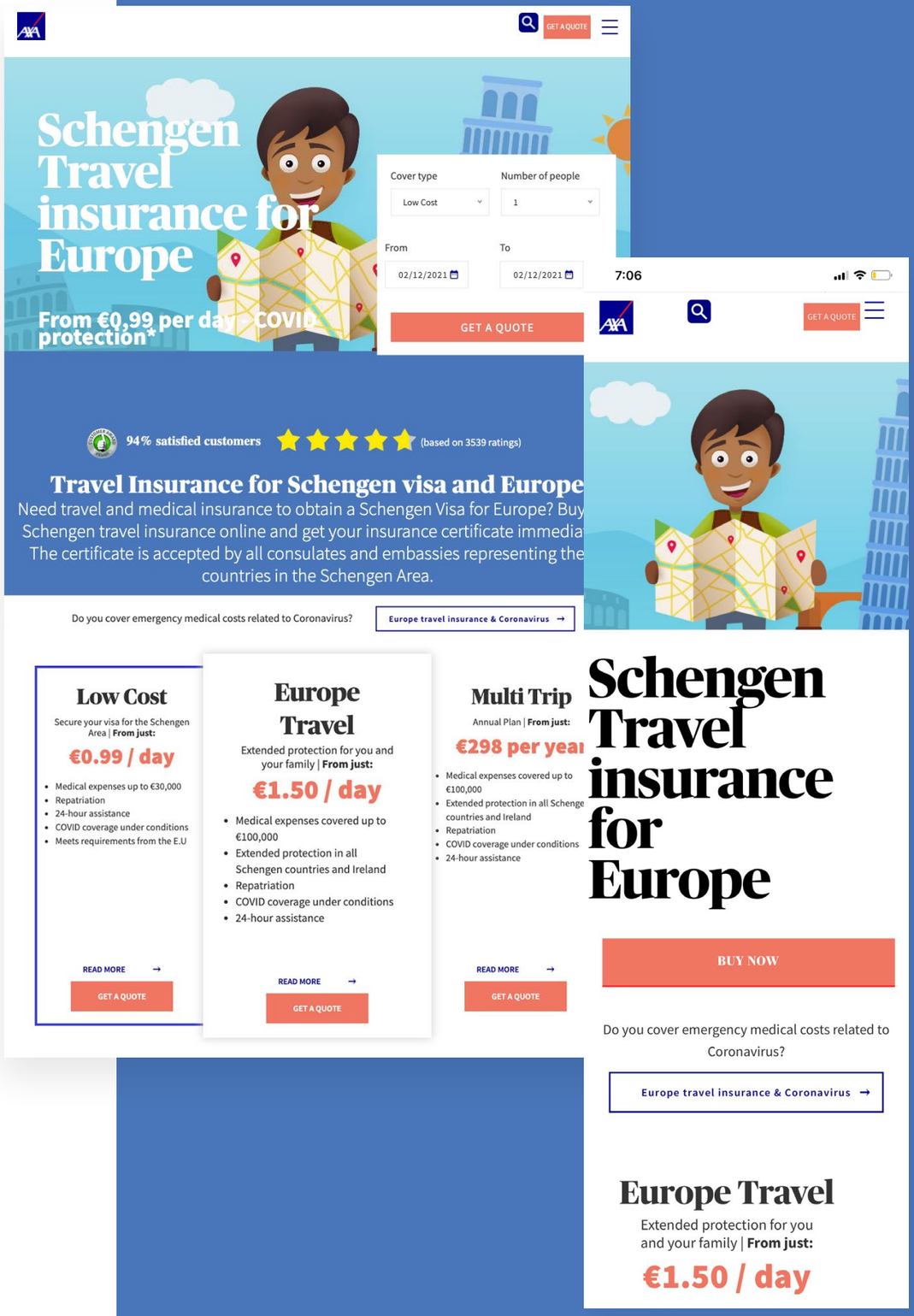
Main things that are working:

- ✓ Get a quote visibility
- ✓ Community confirmation (“94% SATISFIED...”)

Overall needs improvement:

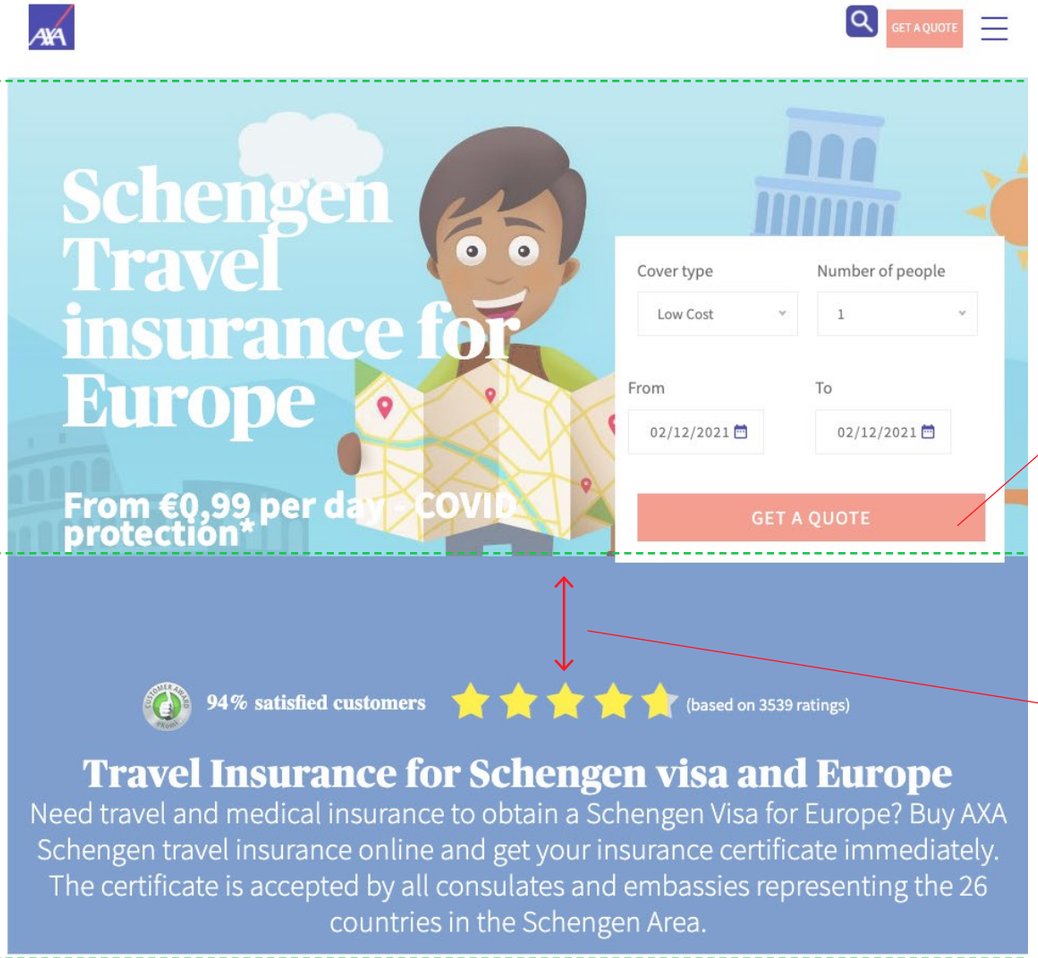
- Responsiveness of design in desktop and mobile
- Information hierachy (some sections prioritized above others)
- Content refinement

Detailed breakdown follows.



1. Landing Page
2. Quote
3. Payment
4. Post-pay
5. Infos

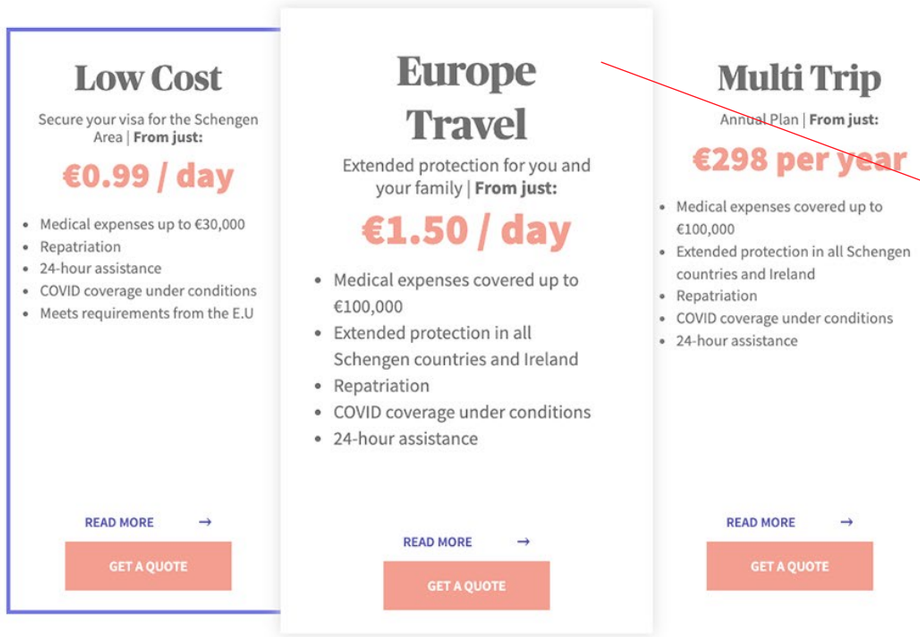
S1



S2

S4

S5



- ✓ Getting a quote is visible and user-friendly
- ✓ Community confirmation (“94% SATISFIED...”)
- ✓ Plan details clear and focused

☺ Having this above the fold gets great visibility, but some may not be ready to fill out form until after they’ve browsed the site
Suggestion: add quote form again to bottom of page or have fixed navbar

✗ Button selections unclear
Suggestion: Introduce hover state to button

✗ Spacing issues in S2
Suggestion: add space between hero, header and body text.

✗ COVID info lacks visibility
Suggestion:
- High-value info, can add brief answer on landing page
- Caption under quote form (ex. “We cover medical costs related to COVID”) to provide extra reassurance to users
- Consistent language “Coronavirus” “COVID”
- Visual design more attention-grabbing

✗ Insurance card clarity issues
Suggestion:
- Currently ‘Low Cost’ is selected, but still looks like ‘Europe Travel is’; Hover state can change size of cards for clarity
- Europe travel: if the intention is to highlight, add a badge (e.g. ‘Recommended’)
- ‘From only’ heading incorporated into main offering

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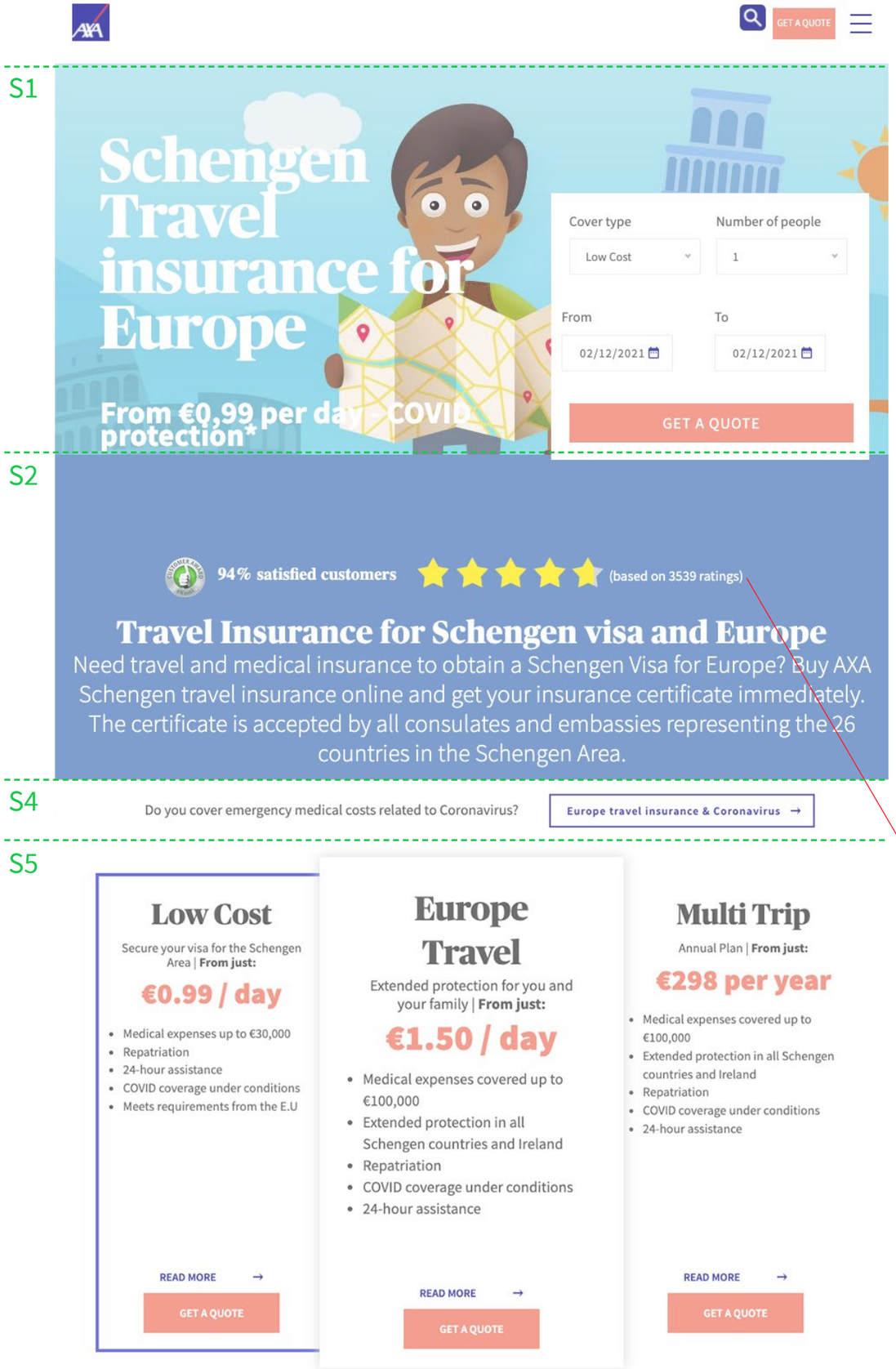

❌ Design not responsive *(High-value fix!)*

- Many visual/UX bugs while browsing site on mobile/tablet (Issues with overlap, line height, spacing, etc.)
- Mobile responsiveness will improve conversion rate and user session length

❌ Header character style dated, under-used

Suggestion:

- Use mascot more — updated with refined, modern style or
- use photography for intro (e.g. Insurance summary pages)

❌ S1 is visually cluttered

Suggestion:

- Move header to top of quote section — this can reduce likelihood of UI overlap when resizing as well.
- Replace quote form with dynamic copy *(Note: quote form not available in mobile)*

❌ S2 adds clutter

Suggestion:

- Simplify
- Move to replace quote form in S1; use space for client testimonials or S6

❌ Ratings in S2 do not feel authentic or trustworthy

Suggestion:

- If based on personal ratings, add testimonials (e.g. Axa Home)
- If based on third party website, add a logo/link

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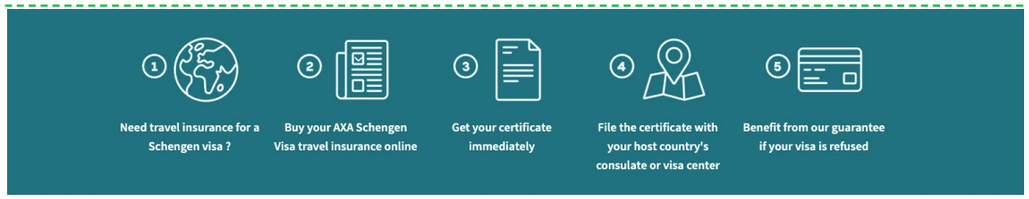
S6



S7

How to buy your Insurance?

Our travel avatar Priyan will explain how to safely buy your Schengen Visa travel insurance online.

READ MORE

S8

What is the Schengen visa ?

How to apply for a Schengen visa ?

The 26 countries of the Schengen area

S9

***Do you cover emergency medical costs related to Coronavirus?**

We will cover your medical costs related to Coronavirus provided you haven't travelled against World Health Organisation or any other government body's advice in your home country or the country you are travelling to) or medical advice.

***The embassy states that I must get an insurance certificate with Covid protection. Is this possible?**

All issued electronic certificates purchased on the axa-schengen site include this disclaimer: "Medical fees related to COVID-19 are covered in the terms, conditions & exclusions established in the insurance policy".

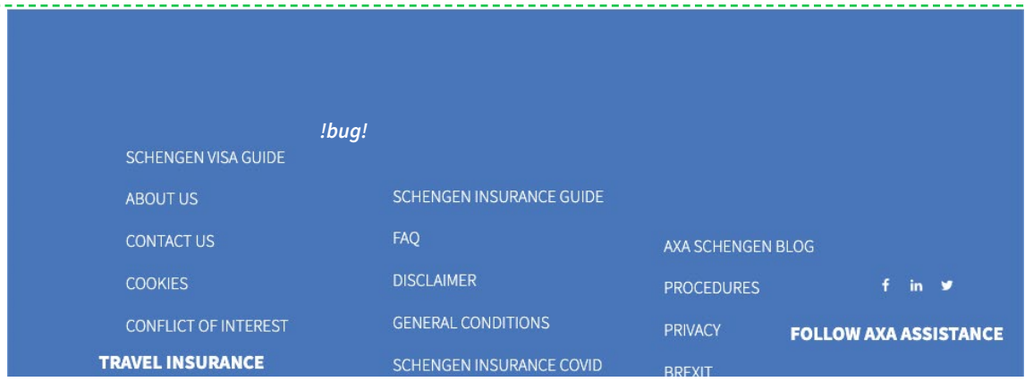
What is Schengen travel insurance ?

Schengen travel insurance provides you with travel and medical insurance for all the 26 countries that make up the Schengen Area - covering you for trips across the continent or holidays in any nation within the Schengen Zone. AXA is the leading provider of this type of insurance

GET SCHENGEN INSURANCE

!bug!

S10



- ✓ Content focused and visual up until S9
- ✓ S6 is a great visual display of process (can be featured more prominently)
- ✓ Visual display of pages in S8

- ✗ Spacing and consistency issues across devices and sections

- ✗ S7/S8 not interactive
  Suggestion:
  - S7 imbed video or make images link out
  - S8 clickable linked images

- ✗ S8 adds info clutter
  Suggestion: Review or remove content, unless needed for SEO

- ☺ Add titles to section S6 + S8

- ✗ S9 content review
  Suggestion:
  - Refine or remove altogether
  - Add interactivity: answers collapsible under headline
  - Questions grouped under clear titles

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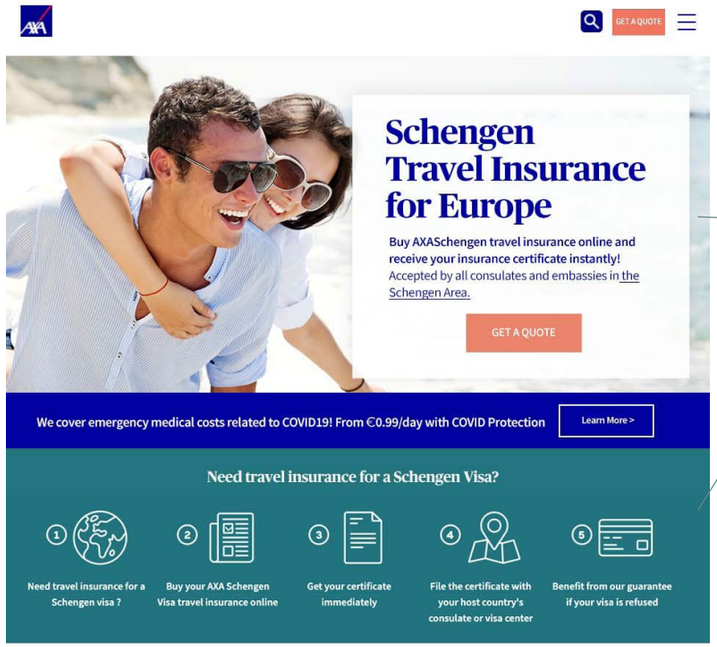
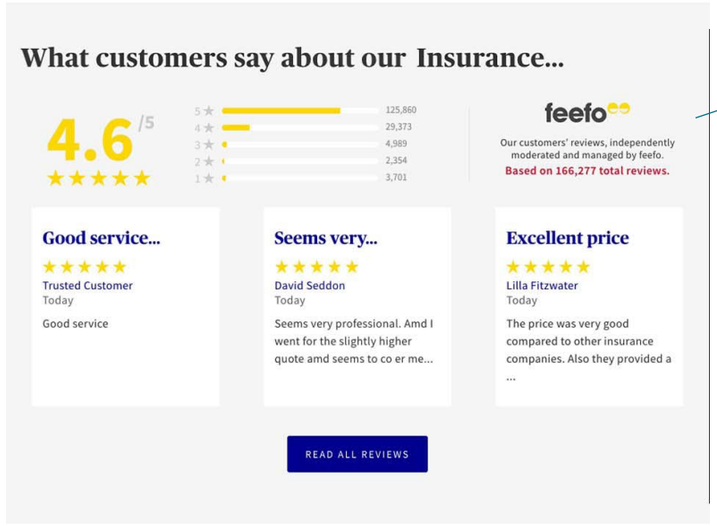
QUICK FIX

- Responsive design that has proportionate line heights and spacing in every view
- Dynamic copy



MEDIUM

- Modernize header image
- Rerrange order of information
- Remove input details section



LONG-TERM

- Addition of customer testimonials

A mockups of the basic suggestions in prevous slide.

1 Landing Page

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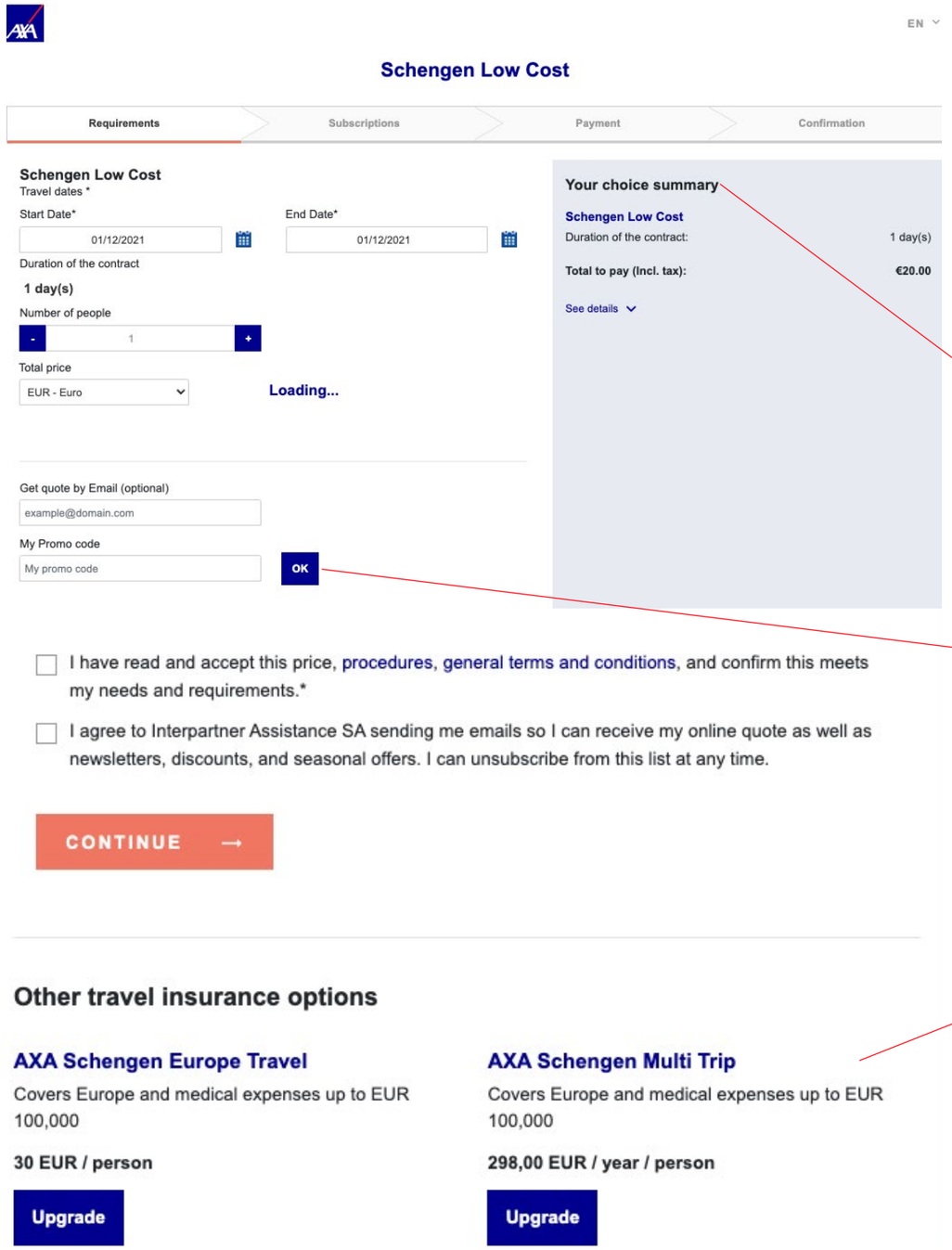


REQUIREMENTS

- ✓ Repopulates info from landing page
- ✓ Page is clean and easy to navigate
- ✓ Total price is featured clearly in a separate section
- ✓ Quote auto-updates as information is changed

✗ Quote section unclear

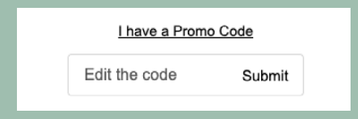
Suggestion:

- Change ‘Your choice summary’ to ‘Your quote summary’
- Requirements (in progress bar), change to ‘Choose a Plan’ ‘Get a Quote’ ‘Traveller type’

✗ Promo Button too large

Suggestion:

- ‘Ok’ buttom made smaller
- Only show input field if clicked



✗ Plan options understated

Suggestion

- Feature more prominently, with details from landing page included — removes friction as user does not have to click back to menu to review

☺ Helful feature would be to add currency calculator, that the user can see their cost in their own currency

☺ Help feature (“Do you have any questions?”) featured prominently in case user needs further instruction

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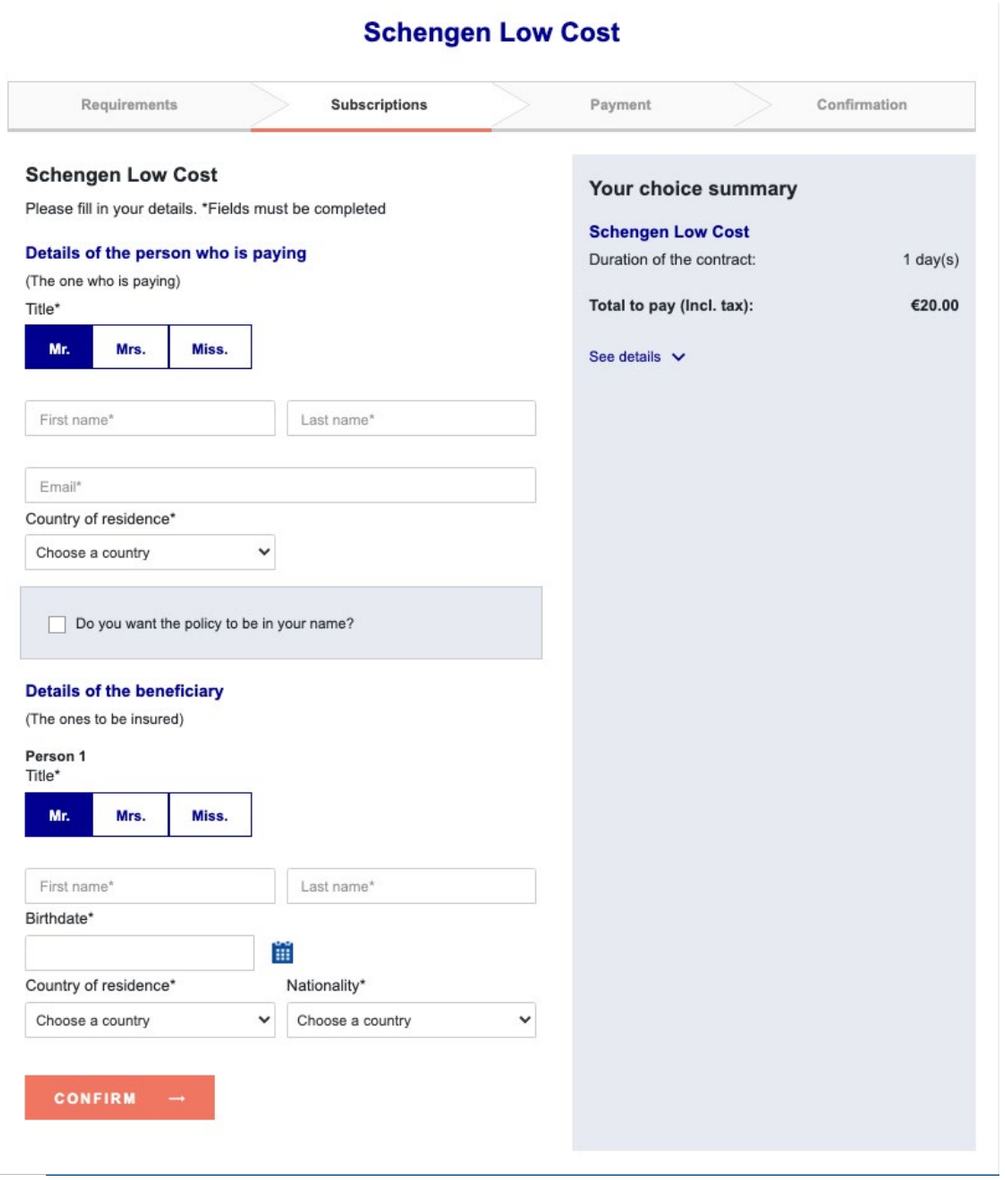

SUBSCRIPTIONS

- ✓ Page is clean and easy to navigate
- ✓ Total price is featured clearly in a separate section, directly in the users eyeline

✗ Progress bar language unclear

Suggestion:

- ‘Subscription’ implies this is a recurring cost

✗ Plan options unavailable

Suggestion

- Up until payment, user should be able to change their plan
- Include summary of choice (the details of the plan on top of the price)

✗ Page is too similar to previous

Suggestion

- A redesign of this page or the previous to differentiate the two distinctly: quote vs. official purchase

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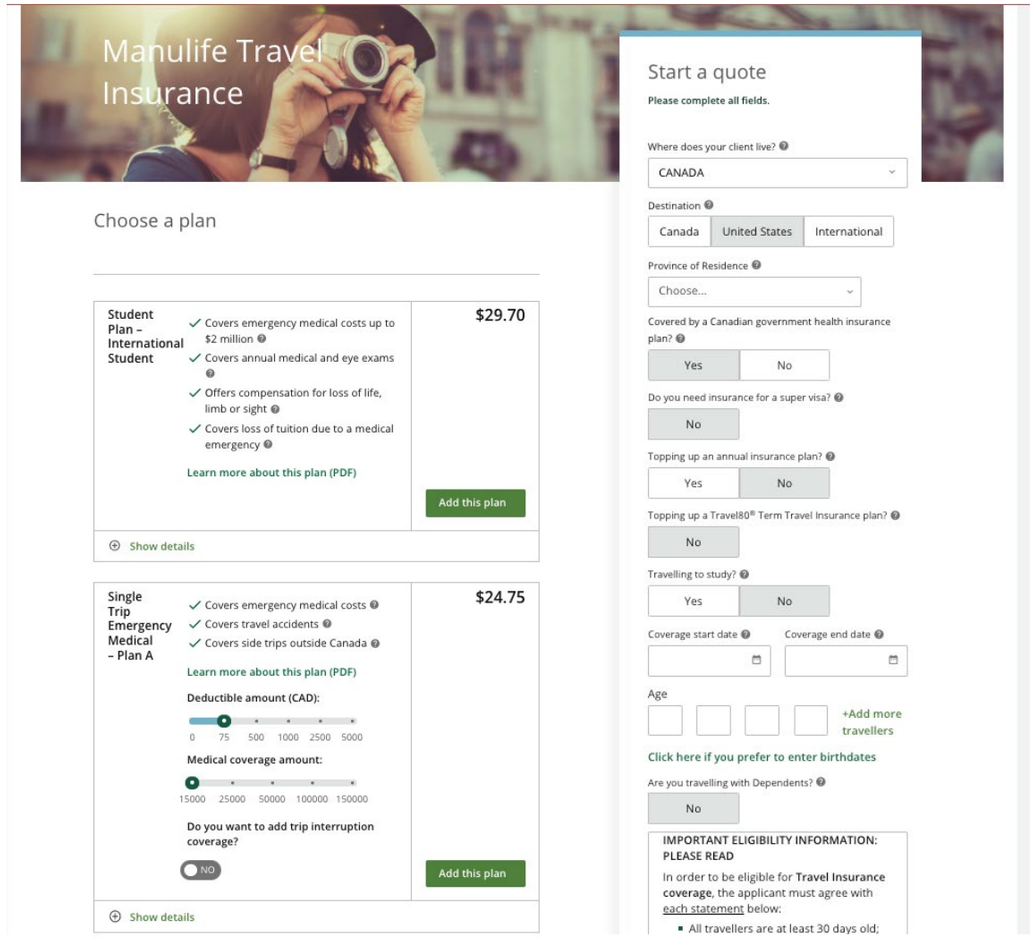
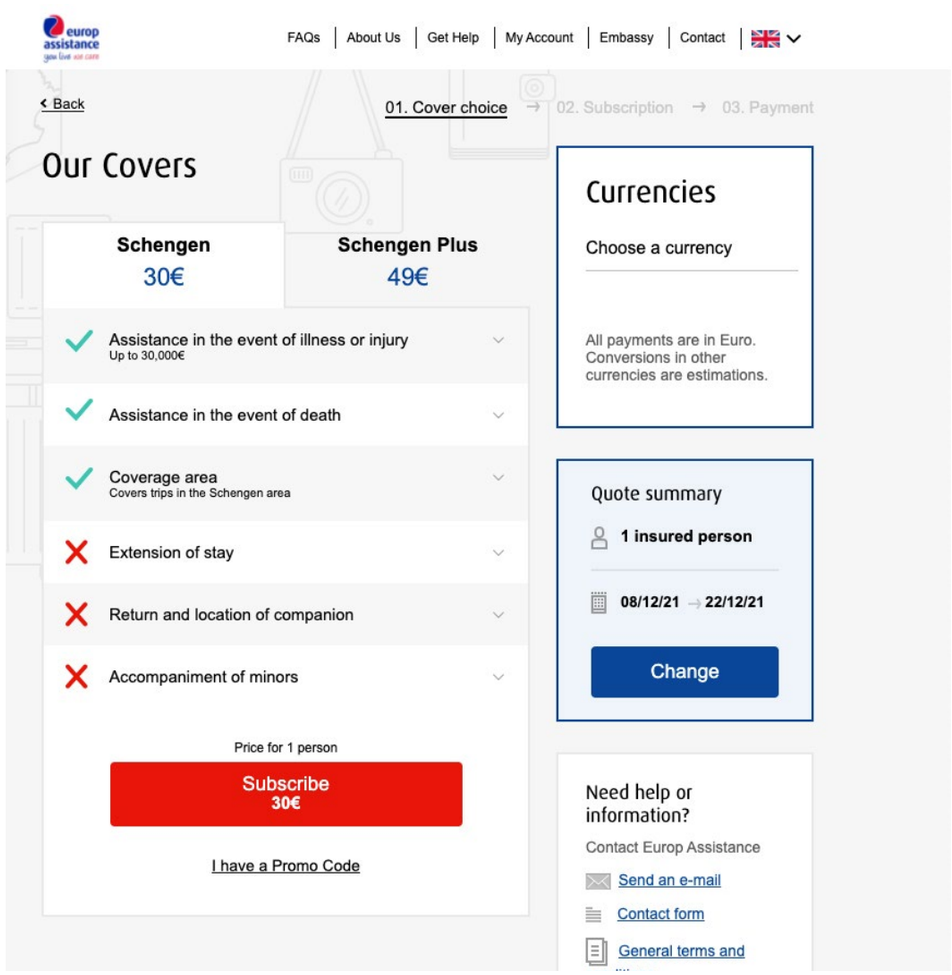


- ✓ Info heavy, yet clean and focused
- ✓ Plans easy to view while inputting information
- ✓ All plans available for easy comparison
- ✓ Additional information offers further assurance that this is a safe and reliable service
- ✗ Must have an account to go any further



- ✓ Info heavy, yet clean and focused
- ✓ All plans available for easy comparison
- ✓ Promo code discreet
- ✓ Main menu still available at this page
- ✓ Help is readily available

COMPETITOR BENCHMARK

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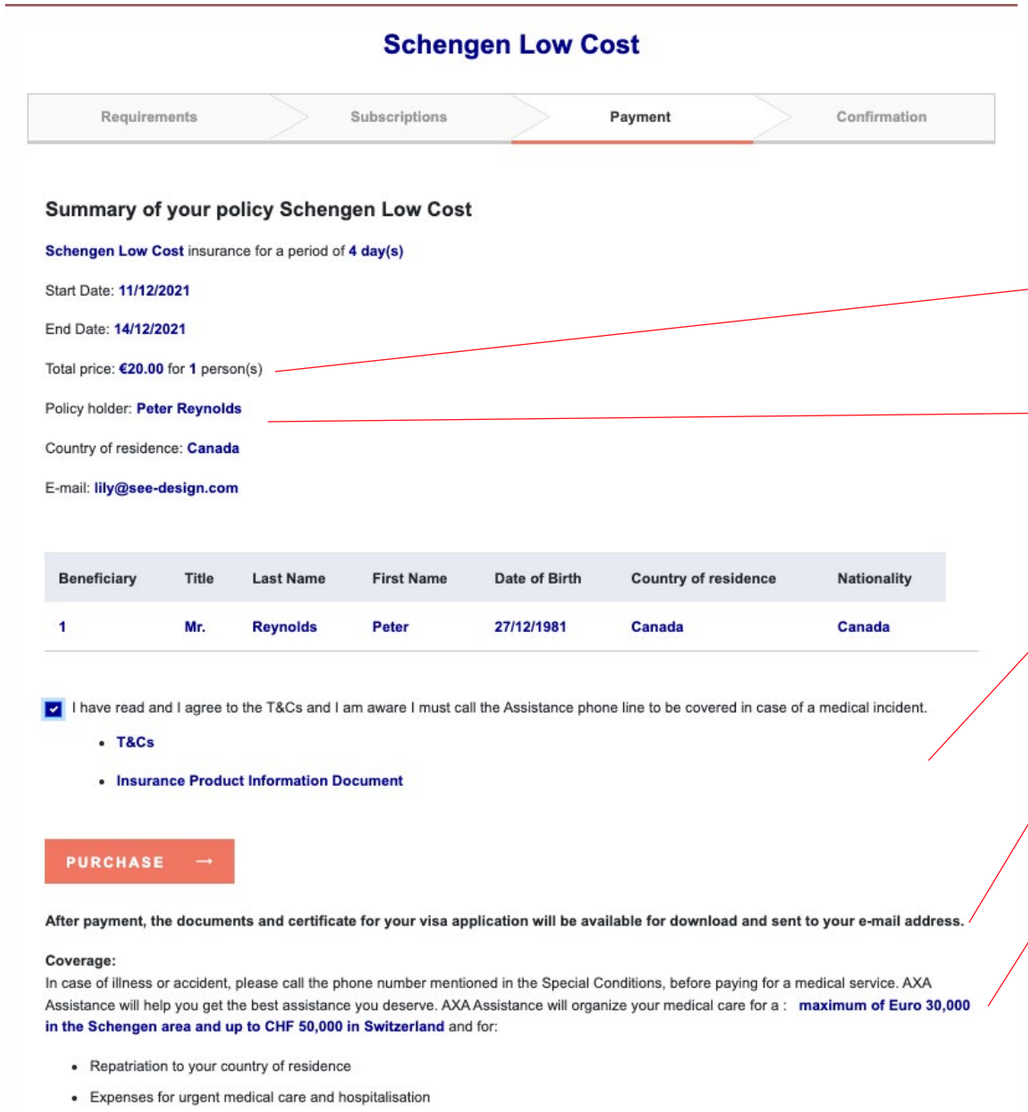

Schengen Low Cost

Requirements | Subscriptions | Payment | Confirmation

Summary of your policy Schengen Low Cost

Schengen Low Cost insurance for a period of **4 day(s)**

Start Date: **11/12/2021**

End Date: **14/12/2021**

Total price: **€20.00** for **1** person(s)

Policy holder: **Peter Reynolds**

Country of residence: **Canada**

E-mail: **lily@see-design.com**

Beneficiary	Title	Last Name	First Name	Date of Birth	Country of residence	Nationality
1	Mr.	Reynolds	Peter	27/12/1981	Canada	Canada

I have read and I agree to the T&Cs and I am aware I must call the Assistance phone line to be covered in case of a medical incident.

- **T&Cs**
- **Insurance Product Information Document**

PURCHASE →

After payment, the documents and certificate for your visa application will be available for download and sent to your e-mail address.

Coverage:
In case of illness or accident, please call the phone number mentioned in the Special Conditions, before paying for a medical service. AXA Assistance will help you get the best assistance you deserve. AXA Assistance will organize your medical care for a : **maximum of Euro 30,000 in the Schengen area and up to CHF 50,000 in Switzerland** and for:

- Repatriation to your country of residence
- Expenses for urgent medical care and hospitalisation

✔ Clean and focused

✘ Price unclear
- **Suggestion :** feature more prominently on bottom or side

✘ Display of summary can be more visually appealing
- Issues with the UI takes away from credibility, can make the user feel uneasy
- Spacing issues in T&Cs

✘ Notice of Documents/Certificate should be featured more prominently
- Reassures the user that they are proceeding smoothly
- Coverage: likewise, can be discreet but more clear (with the use of contrast, for example

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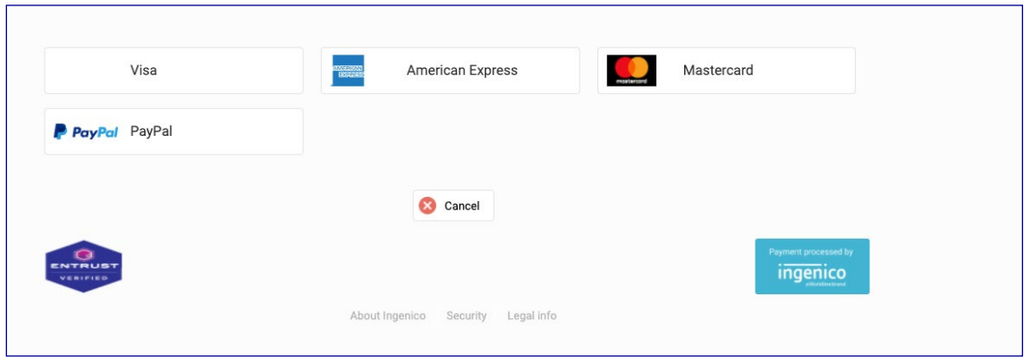

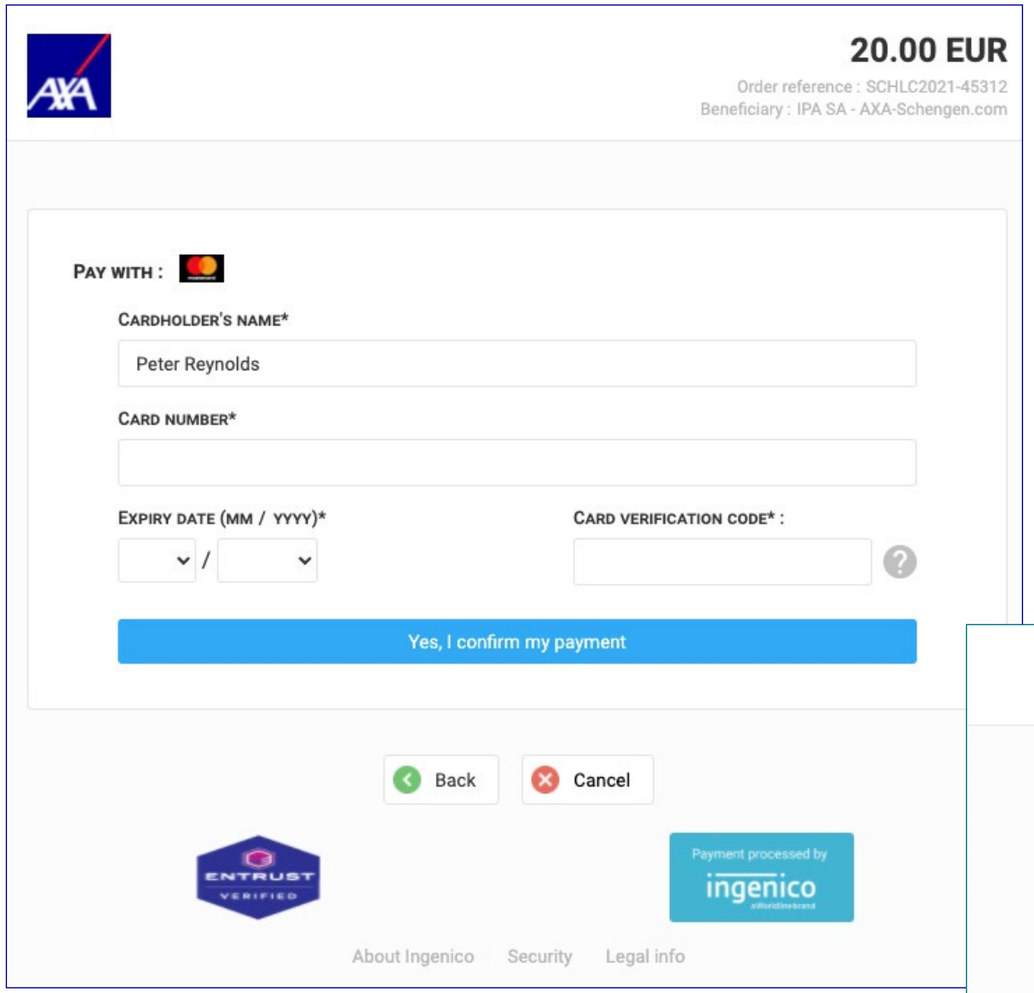

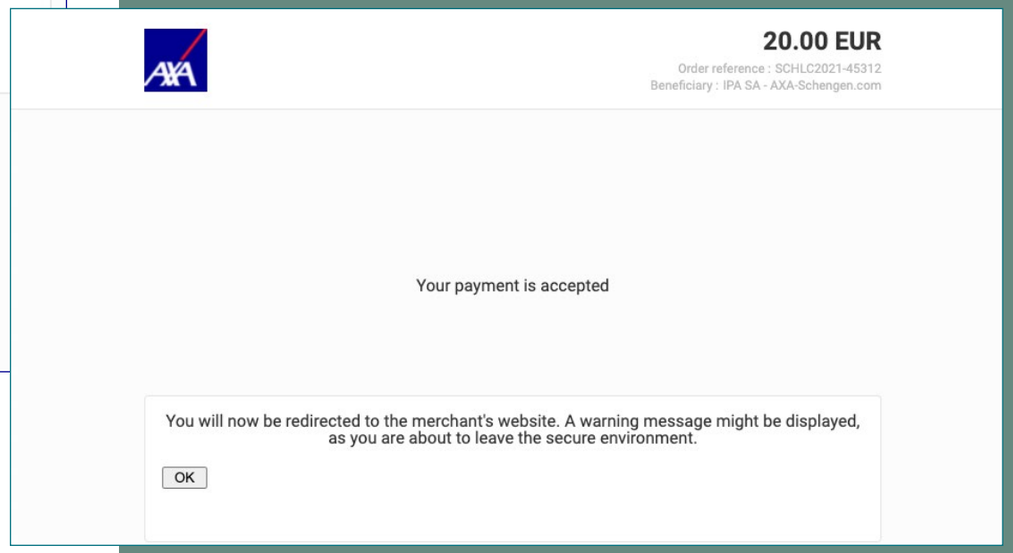

- ✓ Page is clean and easy to navigate
- ✓ Entrust and bank badges adds credibility to payment

- ✗ Overly minimal visual display can make user uneasy (1)
- Navigated to a new page, progress bar is lost

  Suggestion: If this is a re-direction to a third party website, can set user-expectations by mentioning this on the previous page near 'Continue' button (e.g. By clicking "Continue" you will be redirected to the {name} billing system)

- ✗ Overly minimal visual display can make user uneasy (2)
- Payment type and payment details on two different pages

  Suggestion: Combine two screens (Maybe LONG-TERM)

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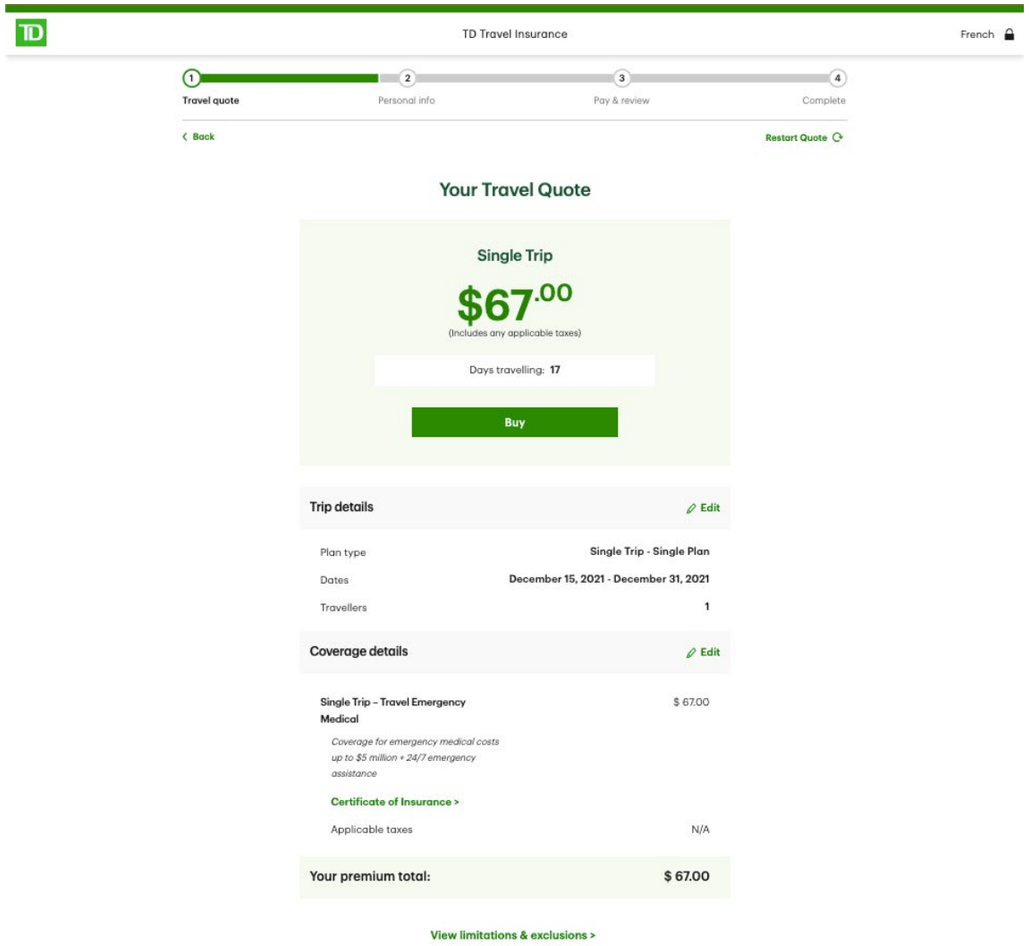

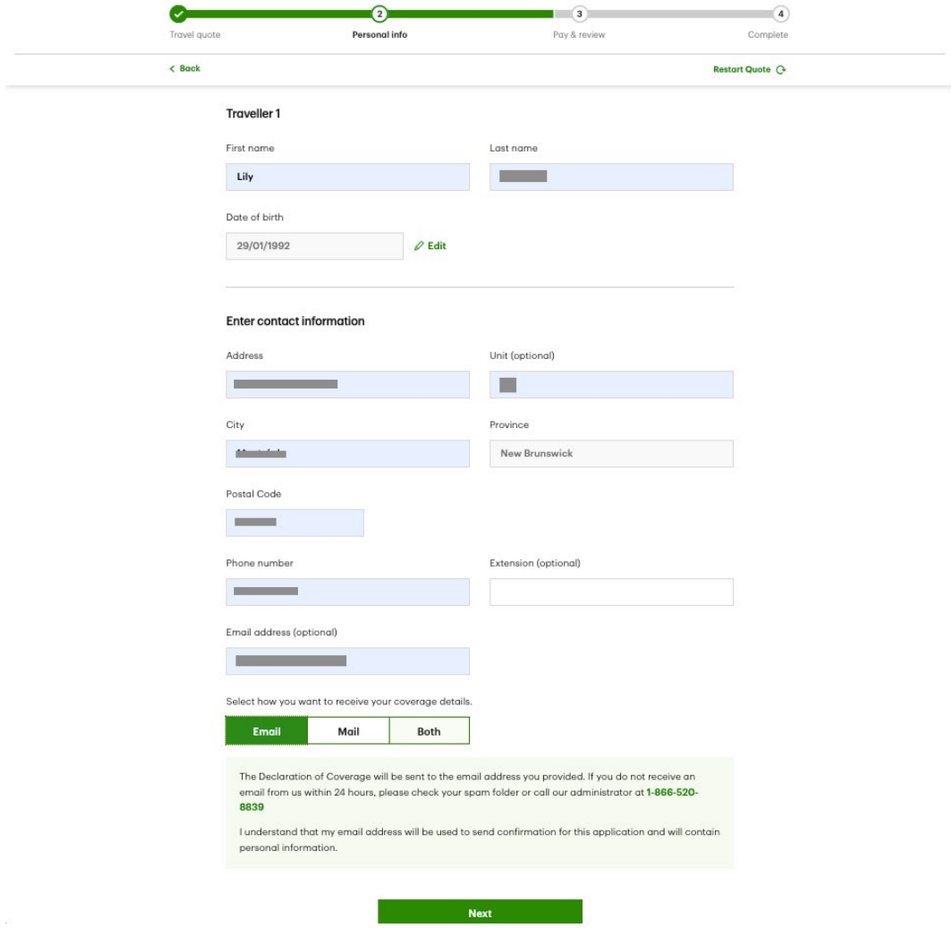

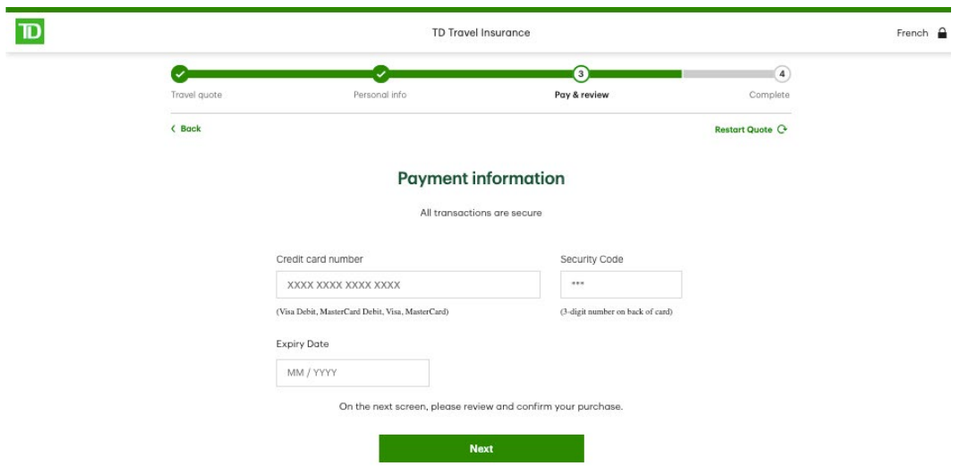

- ✓ A good example of how information input can be more separated but remaines smooth and focused, as everything is clear and visually appealing
- ✓ Info heavy but clean and focued
- ✓ Final price is displayed in a clearly and visually, with secondary info closeby
- ✓ ‘Limitations & exclusions’ a good feature that adds credibility
- ✓ Payment details is part of progress bar

COMPETITOR BENCHMARK

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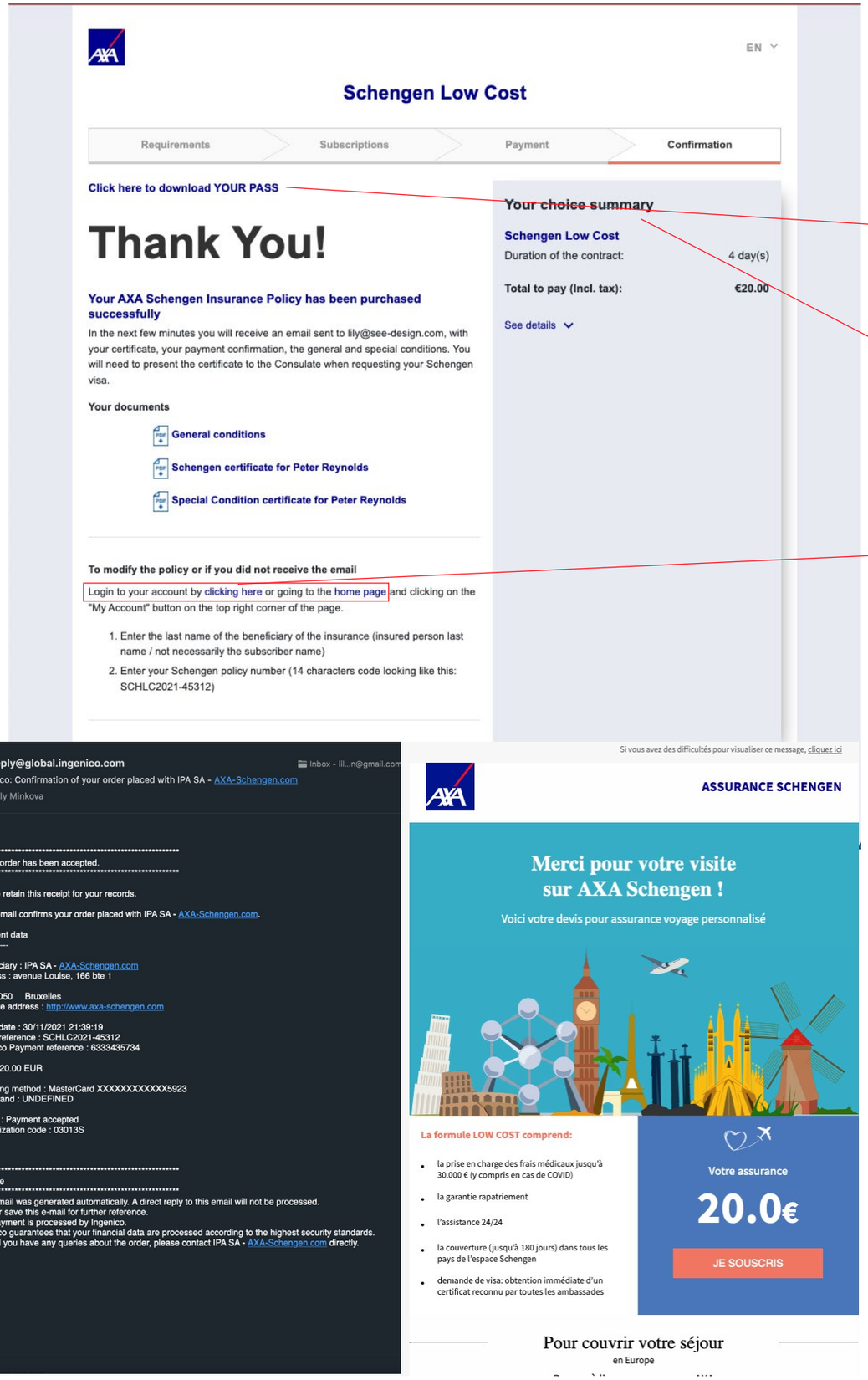

- ✓ Page is clean and easy to navigate
- ✓ All required documents are available for download
- ✓ Thank you email very visually appealing

- ✗ Headline hierachy confusing
  Suggestion: Move lower down, near 'Your Documents' list. This would also make this list more intuitive

- ✗ Language confusing: side-bar says 'Total to pay' when user has already paid
  Suggestion: Remove this pane, instead focus design on Thanking client and include a purchase summary

- ✗ Personal account lacks visibility
  Suggestion
  - Use contrasting colours or a larger type for 'Login to your account' and Home
  - Links can be buttons

- ✗ Confirmation email issues
  - Confirmation email does not come with attached certificates from this page
  - About 30 mins later, they receive a much nicer email but in the wrong language; still does not include attachments

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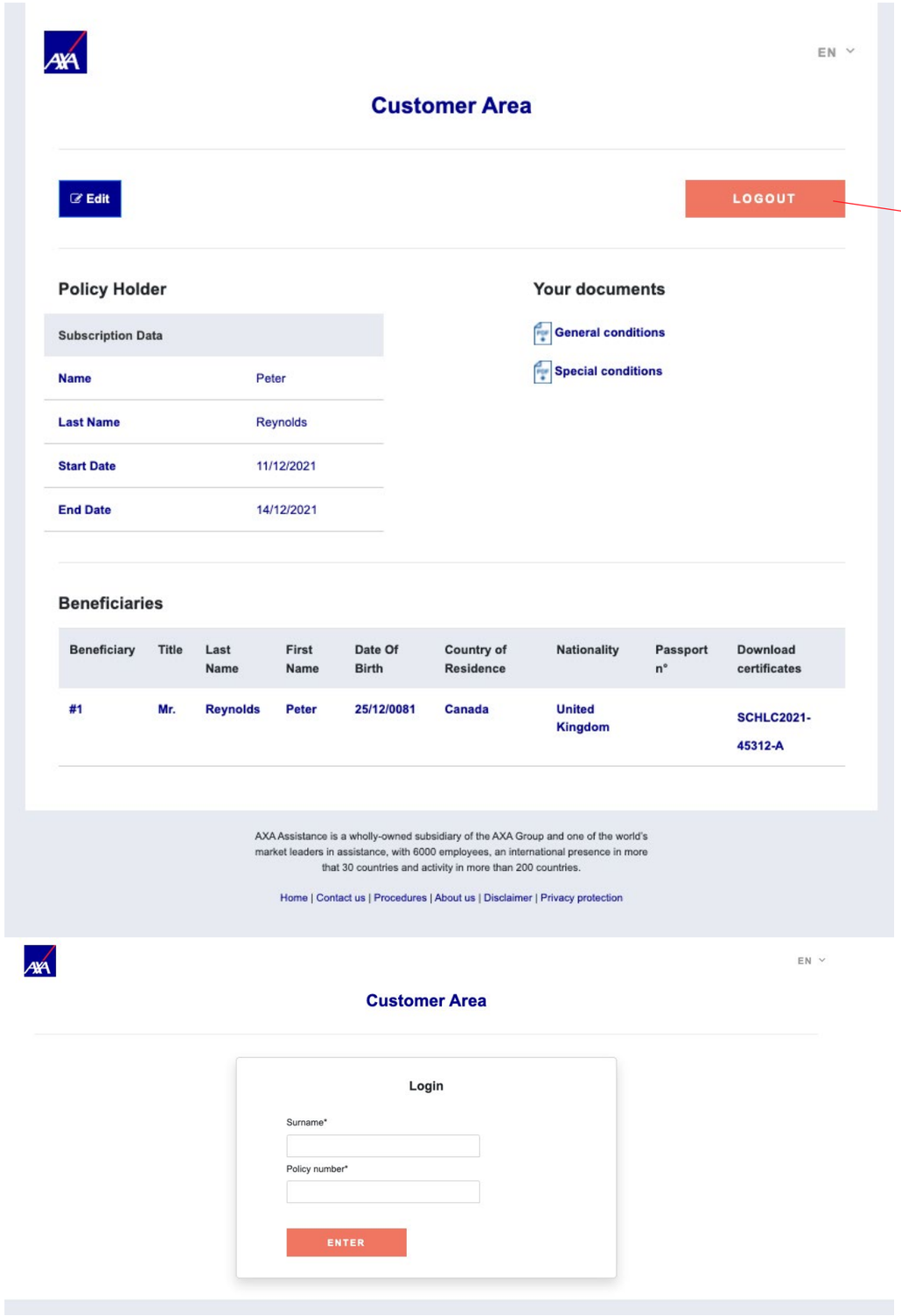
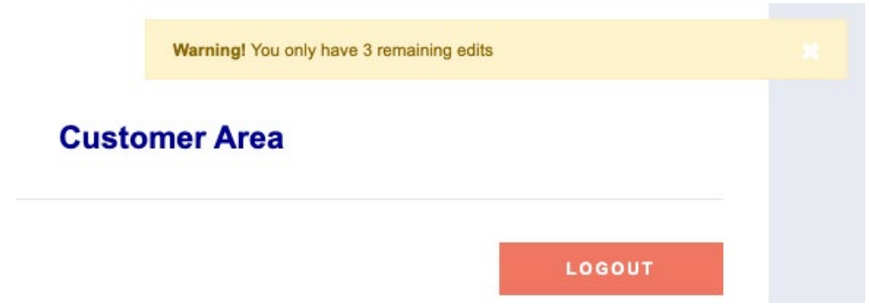


✓ Page is clean and easy to navigate
✓ All documents are easy to locate

✗ Visual hierachy confusing
Suggestion: Most prominent on the page is 'Logout'. Subdue contrast in favour of highlighting Documents or Edit

✗ Sign-in policy number unclear
Suggestion: In the initial confirmation email, the policy number is referred to as 'Order reference number', may cause confusion

✗ Home page is not easy accessible from this page
Suggestion: Have the main home page navbar available when in profile view, so user can easily navigate out or look at other categories if they have further questions



? Odd warning
When trying to edit my profile, going to the main page it mentions that I only have '3 remaining edits'. Nowhere else does it mention there is a limit to my edits. This can be confusing to the user.

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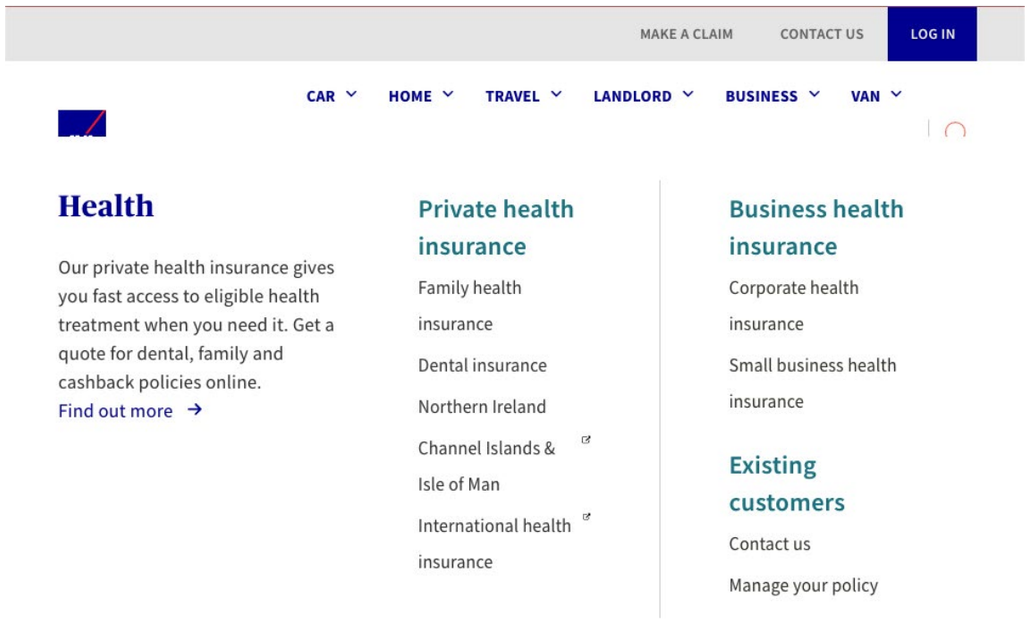
EX: AXA HOME



✓ Titles simple and grouped under relevant headings

NAVBAR

✓ Few pages keep the navigation clean

✗ Title groupings unclear

Suggestion

- Group pages under headings (See: Axa Home)
- Group all insurance pages together (Europe Travel Schengen currently on opposite side as the other two)

✗ ‘Discover this section’ does nothing if already on home page

Suggestion

- Have this link to the insurance cards on the landing page (S5)

Summary

CONSISTENCY across devices

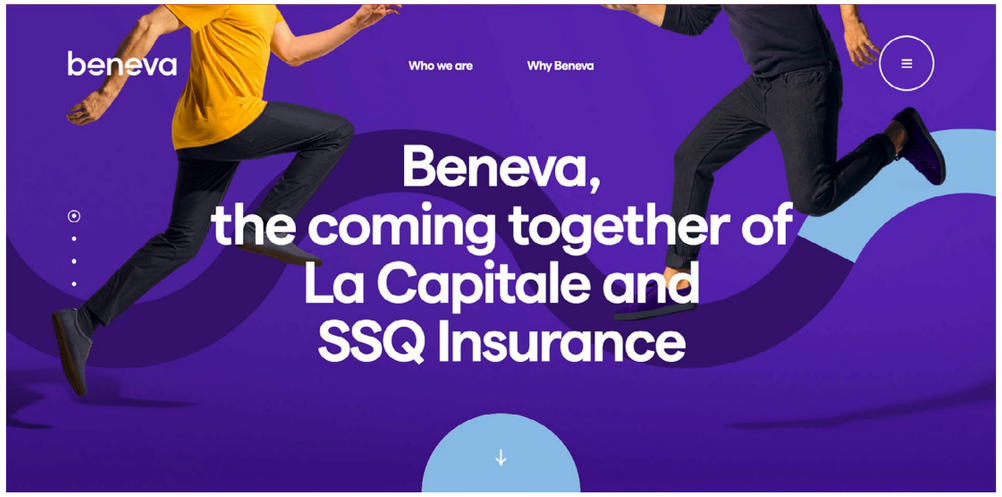
- **Improve responsive design;** currently only optimized for full view on desktop.
  - Many visual design bugs and image sizing issues
- **Language**
  - E.g. The ‘Get a Quote’ Button appears under a few different names (Also appears as ‘Buy Now’, ‘Subscribe Now’ ‘Get Schengen Insurance’, and in mobile ‘Buy now’)
- **Visual style**
  - Illustration style changes between inforgraphics, maps, and characters
  - Reviewing the AXA visual guidelines, it can be brought more up to date

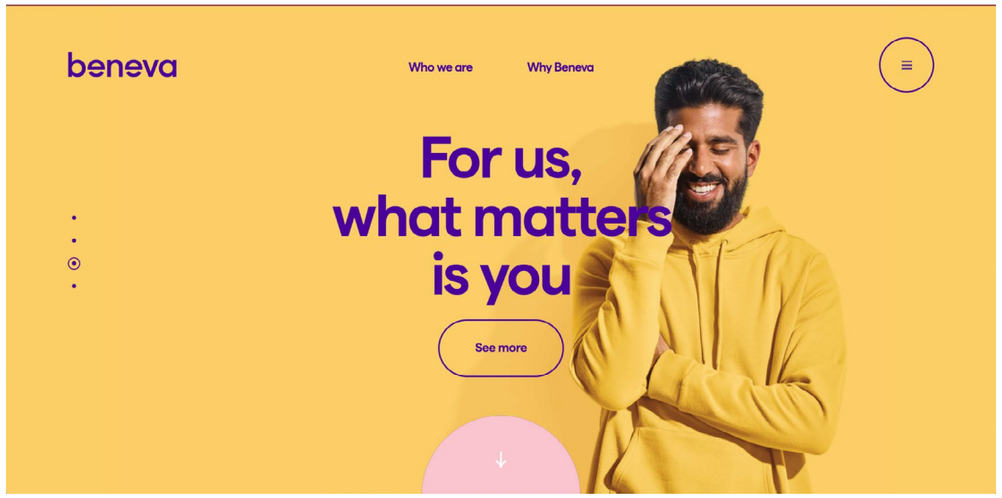
SIMPLIFY all content

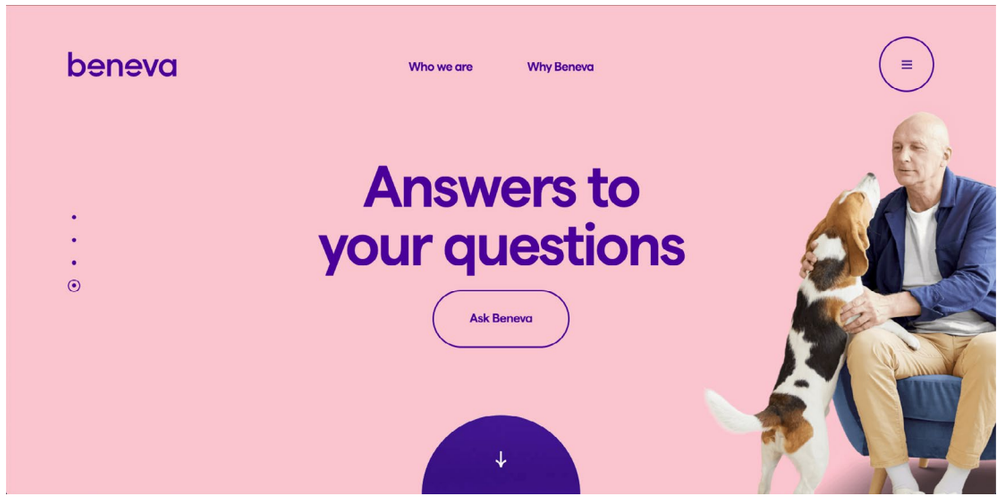
- **Declutter landing page currently, too much info can overwhelm new users**.
  - Change hierarchy to priotitize visually focused sections and product offerings; remove or link out to other secondary information (FAQ)
- **Content dense:** Use lists, heading groupings, and inforgraphics
  - Many pages use solid blocks of text, that can be broken down into more digestable lists. E.g. Do I need an airport Schengen Visa?
  - Option to collapse content under headline
- **Reduce unnecessary words and repetition**
  - Can be overwhelming and confusing to the user. E.g. Travel Insurance for countries
- **Certain sections serve similar purposes, can be consolidated**
  - There are also sections where info is consolidated, but they are further separated

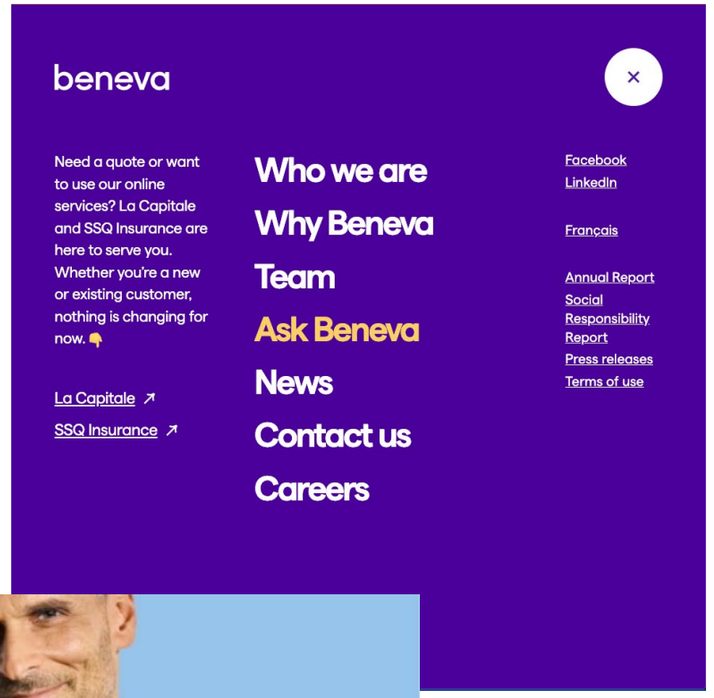
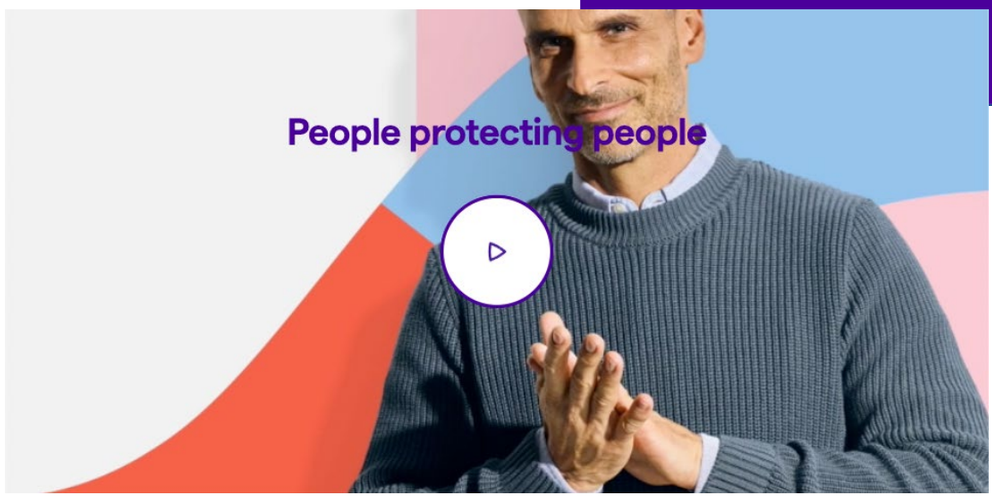
EMPHASIZE credibility

- **Responsive design**
- **Proof of reliability**
  - User testimonials or third party-link
- **Simple UI with effective hierarchy**
- **Language**
  - Warning if user is re-directed for any reason to ensure smooth experience
  - Everything labelled clearly
  - More dynamic copy
- User has plan details available while shopping







ALTERNATE INSPIRATION:
BENEVA.CA

- Clean, focused landing page
- Bold, modern design
- Minimal text
- Good contrast
- Dynamic copy