JUMP®

A Terragni JUMP Probe

Prepurchase Journey on A Life Insurance Company's Website

The following slides are for illustrative purposes to demonstrate the power of looking at customer touchpoints and journeys through the lens of enhancing Engagement.

This is not a UI/UX study nor a design output.
This is beyond that. Much beyond.

The Terragni Jump probe determines the possibilities of touchpoints and journeys being either drivers or barriers to customer engagement and hence revenue.

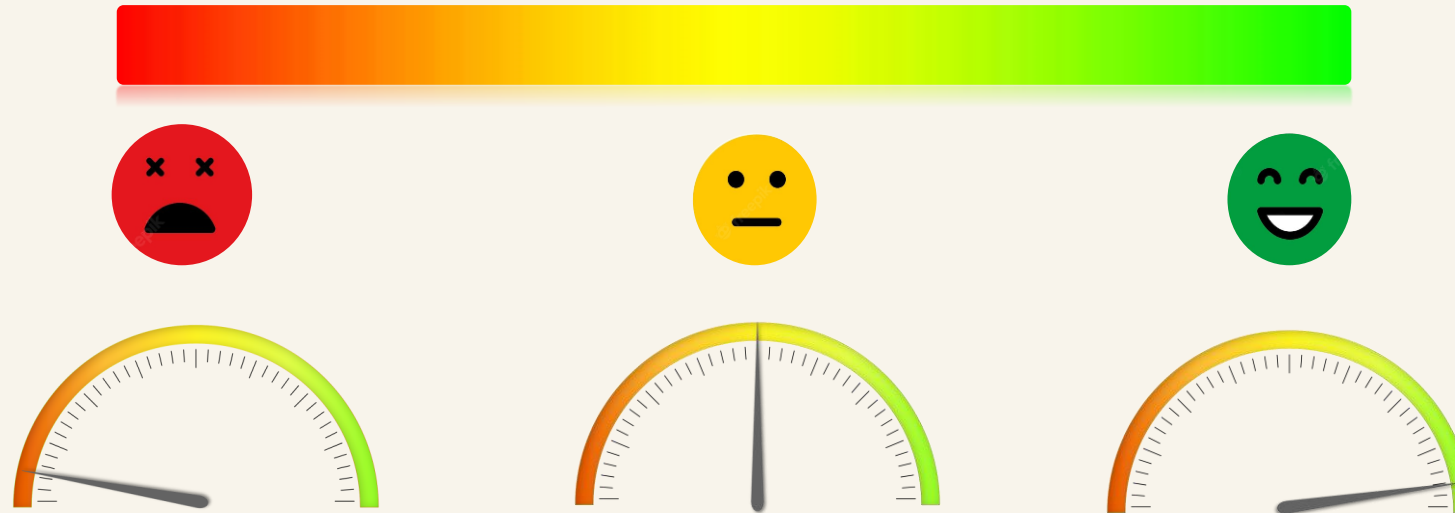Insights here are gathered through firsthand interaction with the touchpoint.

ENGAGEMENT LEVELS ~ The Scale

BUYER BRAIN

REVENUE IS **DIRECTLY PROPORTIONAL** TO ENGAGEMENT LEVELS

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BUYER BRAIN

Note:

The account creation journey was taken at the behest of the insurance company. In order to conduct the Terragni JUMP probe, we traversed the same journey that an ordinary customer would take, however, in the interests of the test, we completed it despite potential points where customers may drop off.

Intended Outcome of the Journey

Finding a suitable life insurance policy.

Exploring the Policies

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IMPACT

😣 **Outcome Impact: The customer will have to assess each benefit, adding to cognitive load and delay in decision making.**

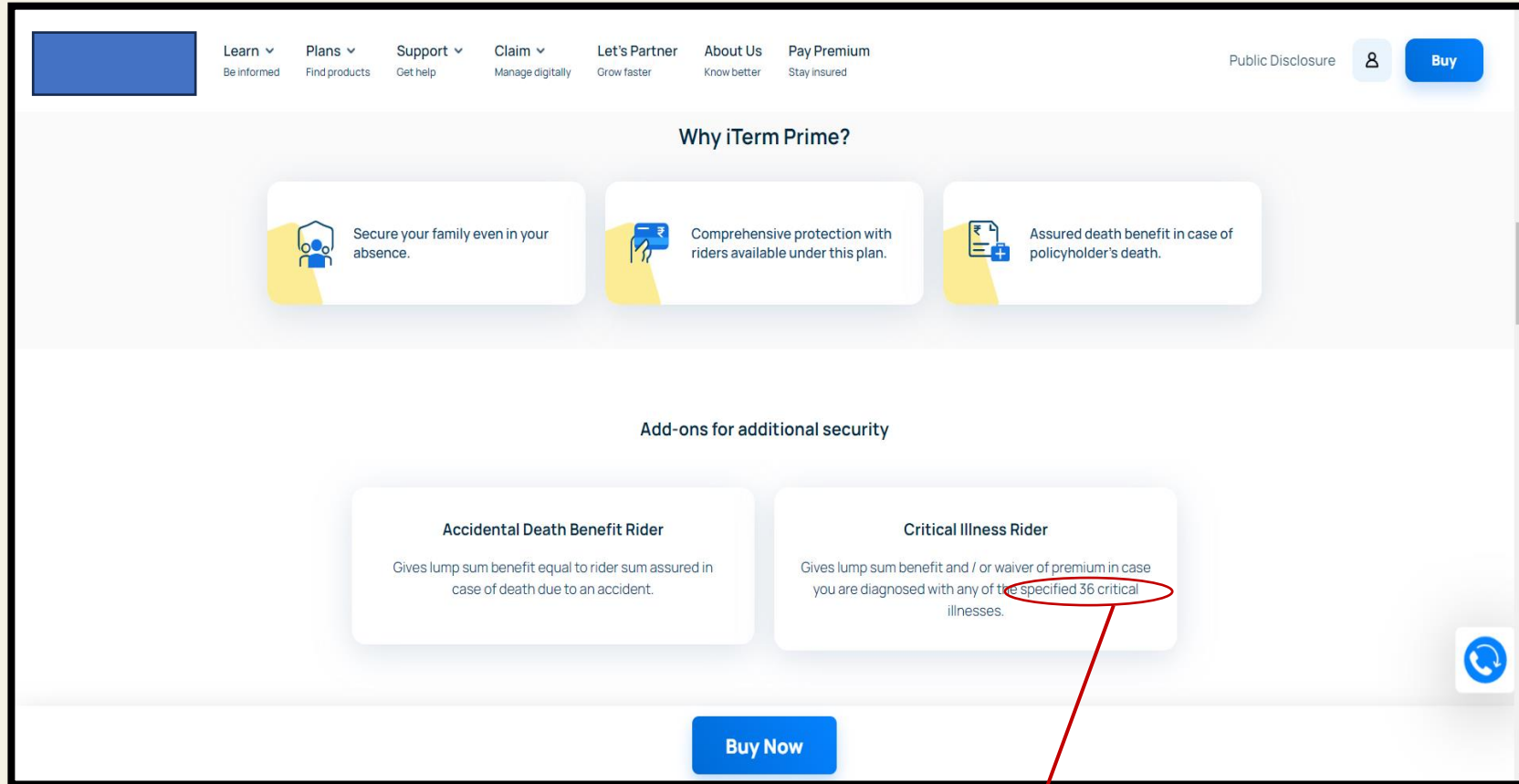💜 **Engagement Impact: The customer experiences cognitive dissonance.**

Bait & Switch
All 3 main benefits have conditions applied to them

Expectation Bias
Customers get anchored with specific expectations which may not be matched, leading to cognitive dissonance and abandonment of the journey

Disengaged

IMPACT

😑 **Outcome Impact: It is not clear which are the specified illnesses or where the user can find them. This may lead to drop-offs.**
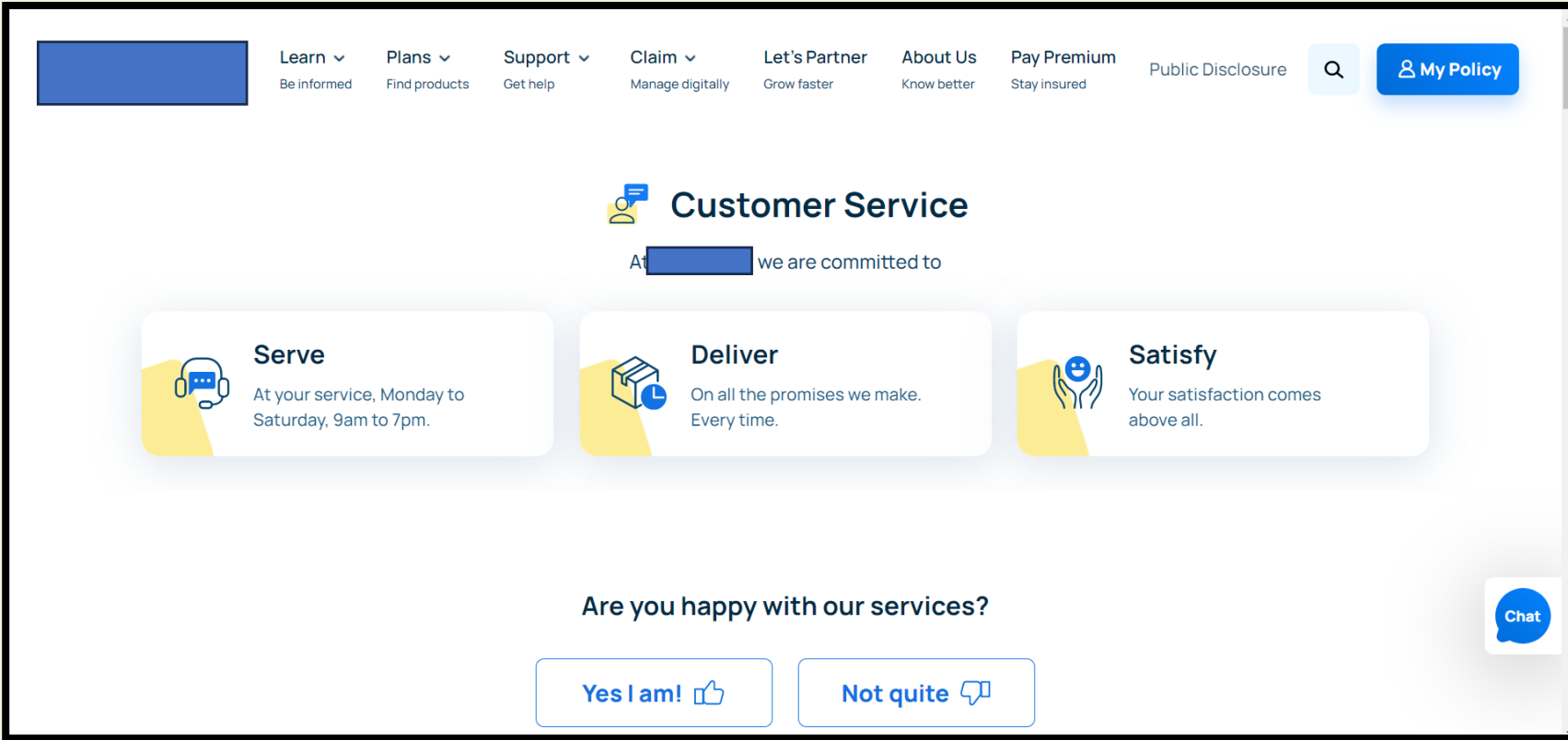
💜 **Engagement Impact: The engagement is ambiguous here. They may procrastinate or seek alternatives.**

Inert

Self-relevance
The add-ons which can be potentially useful for customer do not stand out

Potential Opportunity Cost
Detracting from additional sales

Context

The customer moves on to the "contact us" page to seek clarification on the policy. For a digitally native company, this detracts from the usefulness of the website.

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IMPACT

😕 **Outcome Impact: As this is not clickable, it is not clear which are the specified illnesses or where the user can find them. This may lead to drop-offs.**

💜 **Engagement Impact: The customer may feel that the company does not care about them.**
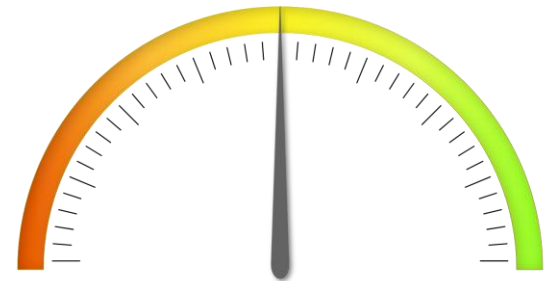
Adds cognitive load
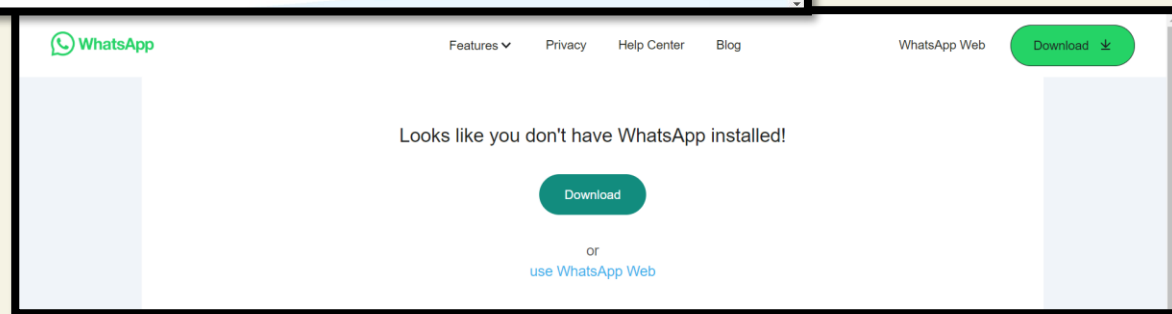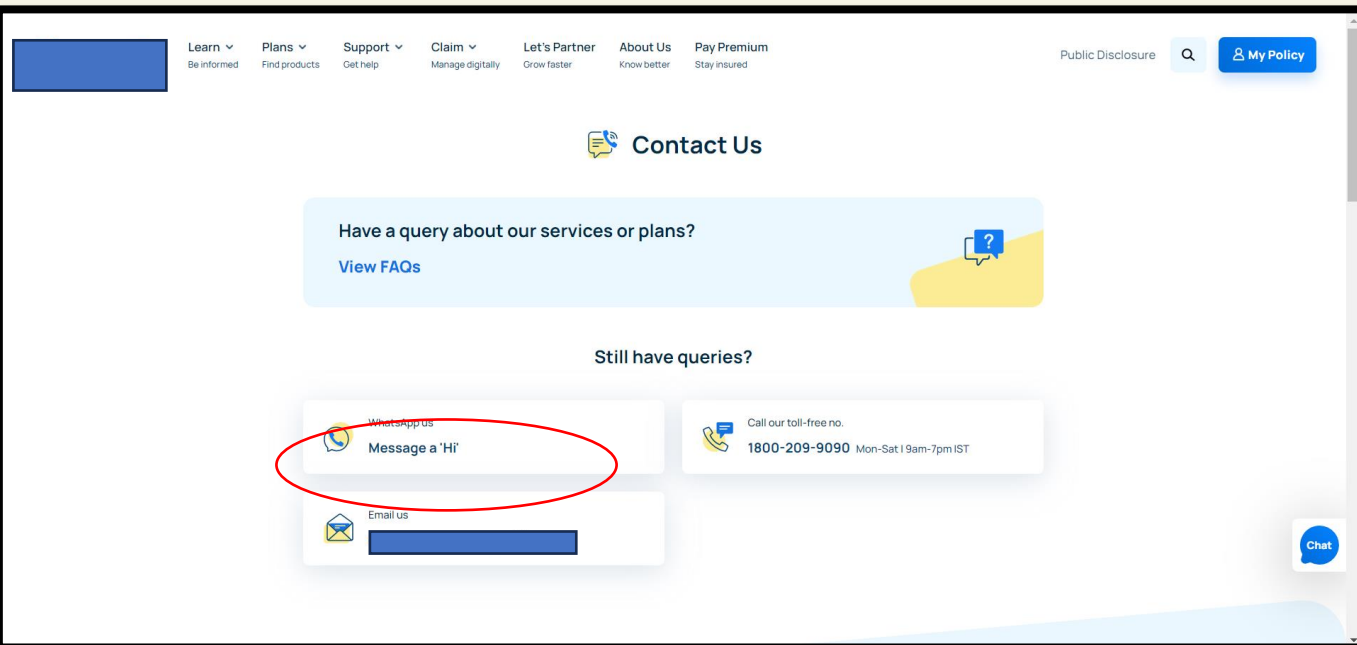The 3 boxes are "nice-to-have" information, not clickable

The options for support do not appear at the top of the page, requires scroll to get to specific options

Empathy Gap
The emotional context of someone clicking on support is to find a solution quickly, rather than view the philosophy of customer service

Inert

IMPACT

☹ **Outcome Impact:** Causes the customer to click off the website if they are using a laptop, they have to restart the journey on the phone.

💜 **Engagement Impact:** The customer experiences friction and cognitive load. May lead to drop-offs.

Disengaged

Mental Model
Customers expect to be redirected to the chat, instead go to the WhatsApp download page

Adds cognitive load
Inconsistent experience on laptop and phone.

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BUYER BRAIN

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Context

The customer seeks help from the chatbot available on the website.

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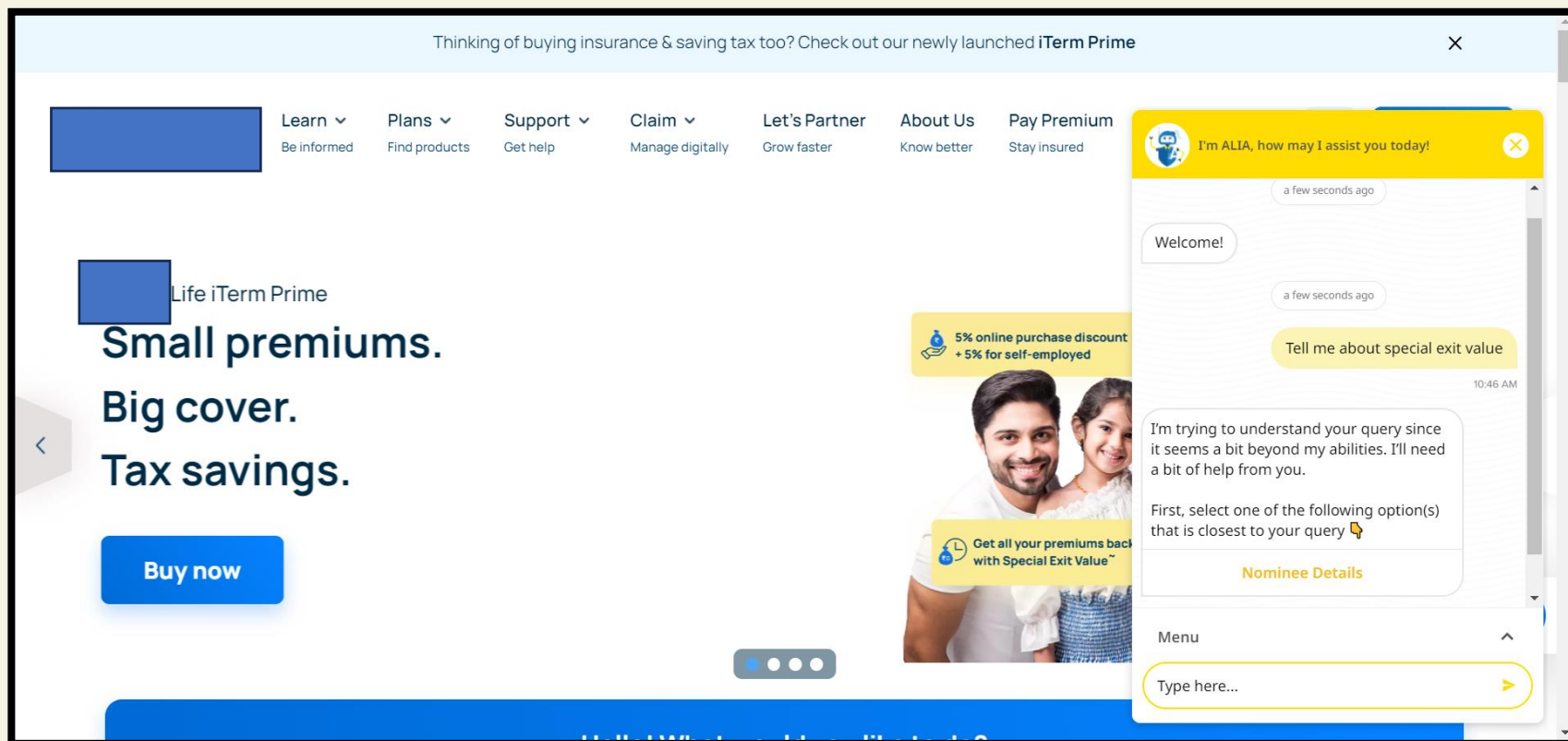
IMPACT

😣 **Outcome Impact: The customer does not find a satisfying answer. This further delays the decision-making.**

🫶 **Engagement Impact: The customer experiences cognitive dissonance.**
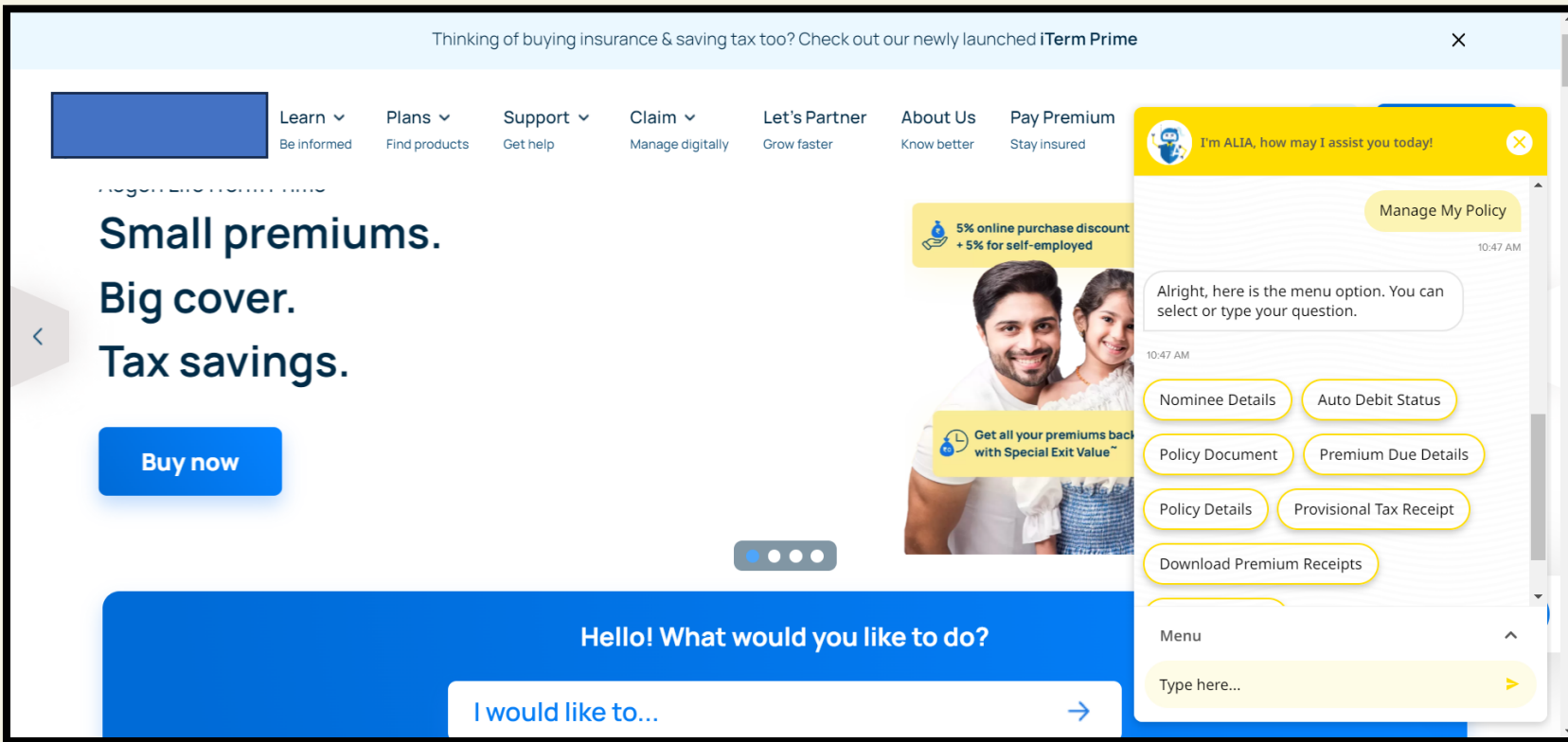
Disengaged

External Trigger
No options or queues are provided after "welcome" regarding how to use the chatbot

This causes customers to use it based on their needs. But the chatbot is programmed differently, leading to cognitive dissonance

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😠 **Outcome Impact: The options do not cater to a user who is in the pre-purchase journey**

A lack of contextual information may cause the user to drop off.

Lack of contextualisation adds cognitive load
Upon clicking on the menu, the prompt entered is "Manage my policy". This is confusing for someone in the pre-purchase stage

Disengaged

Context

The customer then explore another policy.

BUYER BRAIN

IMPACT

😠 **Outcome Impact: With no additional information, this prompt causes the customer to drop off.**
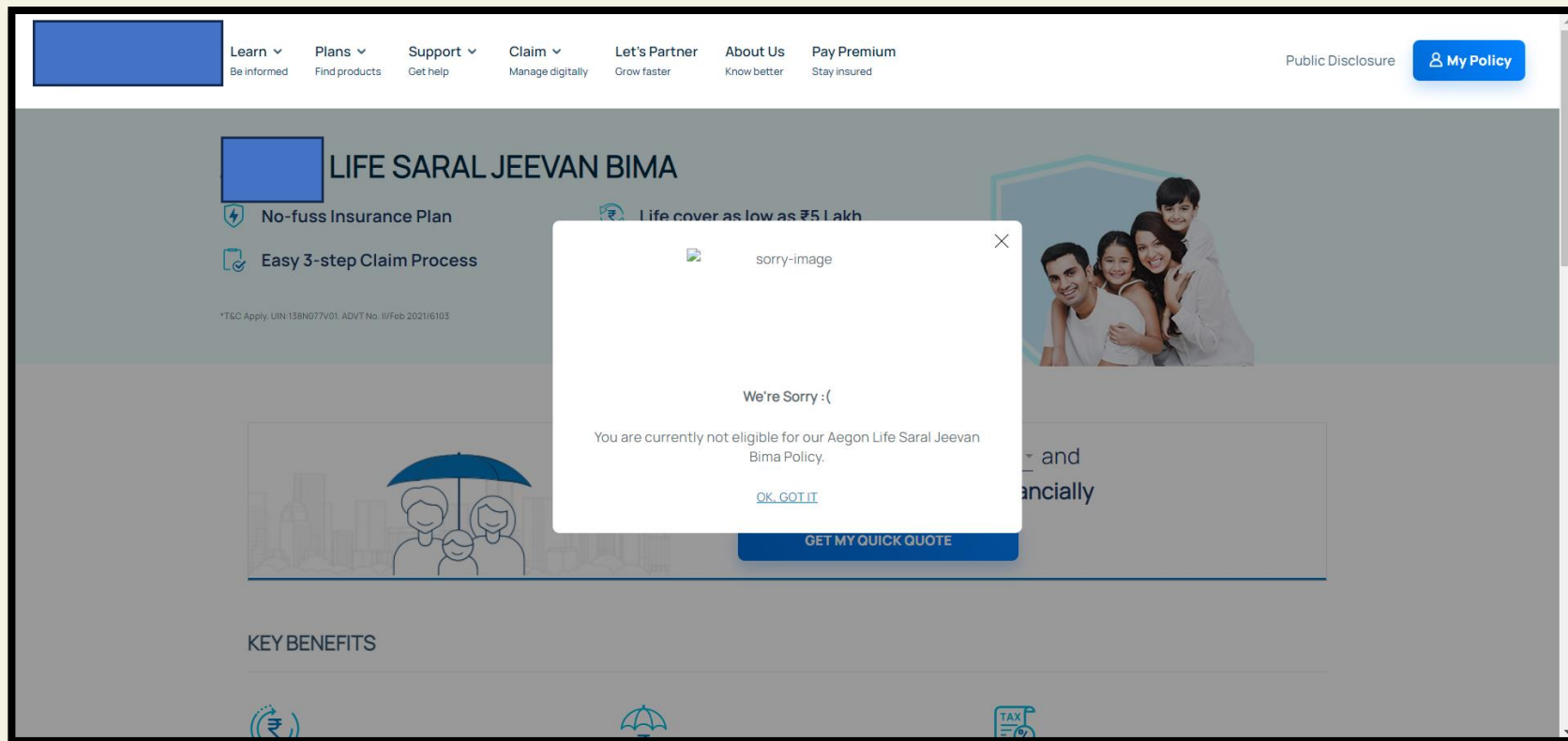
Disengaged

Opportunity cost
This is a lost opportunity to recommend other products and convert the customer.

🫠 **Outcome Impact: The customer does not whether to bypass the suitability analysis, therefore cannot click on "see my returns".**

💟 **Engagement Impact: The customer experiences cognitive dissonance and anxiety.**

Disengaged

Dark pattern
The "suitability analysis" is of importance, there should be an option or nudge to assess that first. This checkbox creates Ambiguity Effect and Anticipated Regret. The customer may blame the company for an ill fit decision.
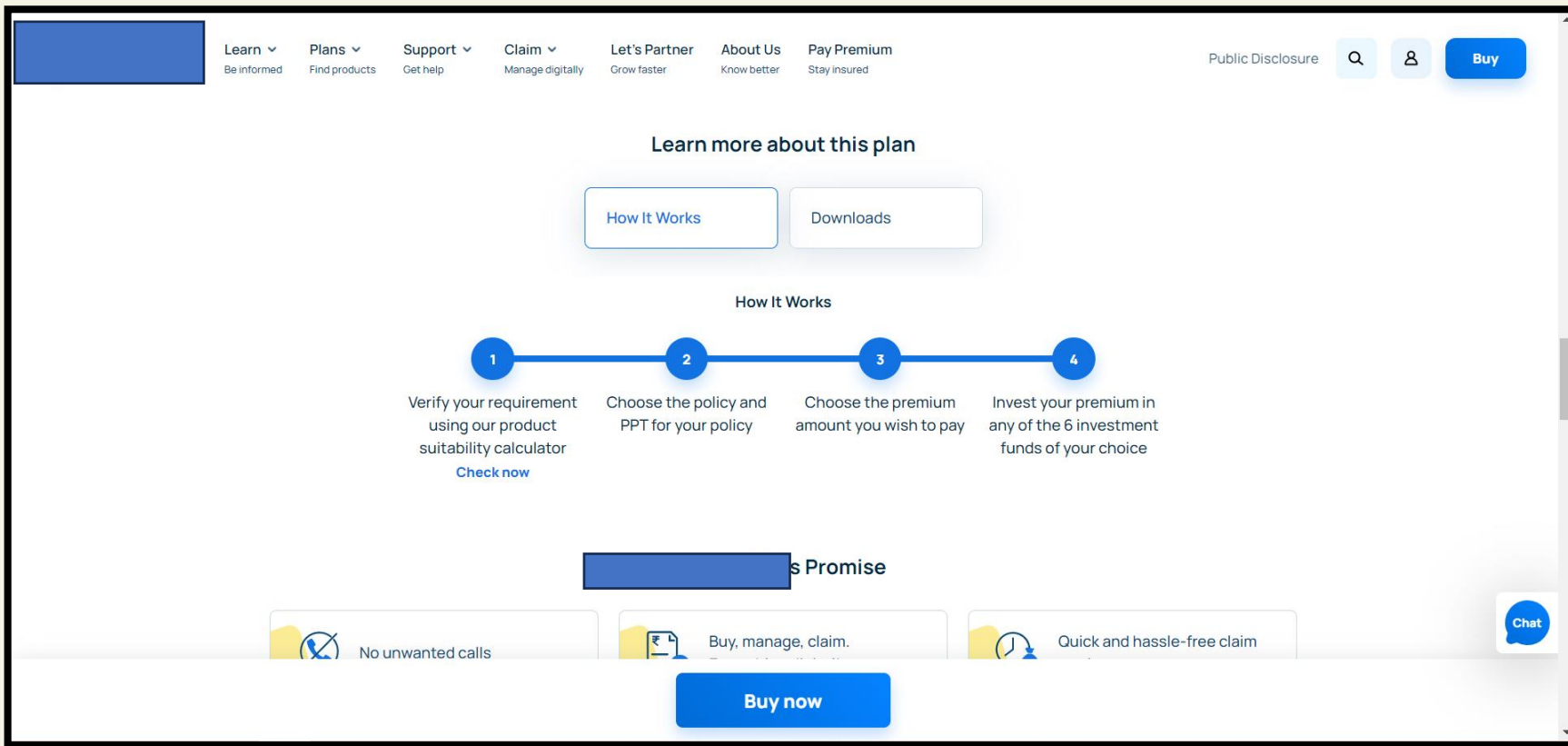
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🤨 **Outcome Impact: The customer may not do the suitability analysis. At this stage, the customer may still purchase the policy, but it might not be the right fit.**
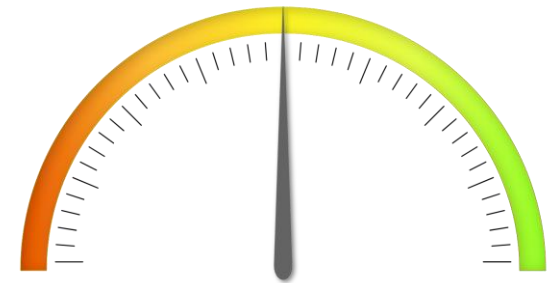
Inert

Perceived friction
The layout of the vital information should be easy to digest

Dark pattern
The "suitability analysis" option is a part of the application process but appears further down the page. This should come at the top; in case the user does not read the entire page.

Summary

Cognitive Dissonance: All the benefits of the policy have conditions attached.

Cognitive Load: The conversation with the chatbot is not intuitive and lacks appropriate options.

Perceived Friction: The customer does not know where to access the list of illnesses.

Potential Opportunity Cost: If the customer is not eligible for a certain policy, no prompt is provided to attempt and re-engage the customer with another suitable policy.

Cognitive Dissonance/Dark Pattern: The website prompts the customer to circumvent the "suitability analysis".

Engagement Killers

*Aadhar = Social Security Number

Thank You

dipti@terragni.in

+91 895 698 2522

TERRAGNI CONSULTING
the Human Engagement company

BUYER BRAIN

India

London

Bucharest

www.terragni.in
www.buyerbrain.com

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