How will you improve the Customer Experience for "Ditto insurance" landing page website? Compare with competitors and find out what can be improved.

Ditto is one of the online insurance advisory platforms, which claim you get the best advice on insurance. In India insurance is always an area that seems like quicksand for the people who lack proper knowledge.

Ditto - Product and Services

- Advice on insurance
- Health Insurance
- Life Insurance

To improve the customer Experience for "Ditto insurance" landing page website, let's first analyze it on Critic Design Principals. I will take 5 design principles and see how Ditto is performing on them.

1. **Innovative**: Insurance literacy is a huge challenge in India, where millions of people fall for agents' tricks and, due to a lack of awareness, end up buying the wrong policies that cause problems when claiming. We will see if Ditto is innovating in educating users and preventing them from falling for agents trick’s.

2. **Useful**: In India, there is a lack of awareness about insurance policies because their terms and conditions are complex and confusing, making them hard to understand for the common person. We will see if Ditto is useful in helping users understand policies.

3. **Honest**: Ditto's motto is to educate people about insurance. We will check if they are genuinely educating users or if they are just another sales platform for insurance.

4. **Understandable**: We will check how understandable Ditto’s website is for an average user.

5. **As little design as possible**: Since Ditto promises to provide the best advice on insurance, its design should be minimalist and focused on delivering value through guidance, rather than overtly pushing sales. We will evaluate whether the website's design aligns with this philosophy.

User Persona:

Name: Gourav Baloria
Working: Software Engineer
Age: 28

Insurance Knowledge: Basic awareness

Problem faced by user persona:
- Lacks foundational knowledge to confidently discuss health and life insurance policies.
- Feels apprehensive due to past experiences with insurance platforms that focus on sales rather than education.
- Fears becoming a victim of high-pressure or forced sales tactics.
- Wants to purchase the best policies tailored to his age, income, and lifestyle, as well as the needs of his family.

Does Ditto Address the Needs of Our User Persona?

When users land on the Ditto Insurance portal, the first impression they get is that Ditto focuses on providing the *best advice on insurance*. This contrasts with competitors like PolicyBazaar and Acko Insurance, which push users to select products and policies directly. Ditto has come up with an innovative approach to stand out.

The landing pages of competitors like PolicyBazaar and Acko face a high customer drop-off rate of around 80% after users merely browse products. Ditto addresses this issue by implementing an innovative solution: instead of letting users leave, they encourage them to share their phone numbers to receive a free 30-minute consultation on insurance rather than a sales pitch. This strategy aligns with the second and third principles which are **honesty** and **usefulness**, by genuinely helping users rather than pressuring them.

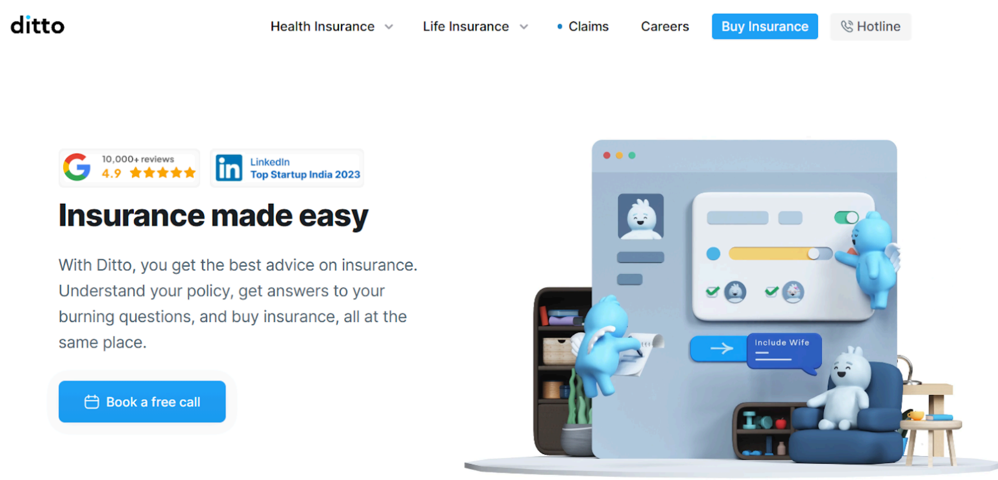
In contrast, competitors request users phone numbers and immediately call to pitch a sale, to reduce drop-offs but this often frustrates the users.

Further Ditto's platform is highly understandable for users. When they land on the homepage, the focus is clearly on providing advice rather than directly selling insurance. As users scroll down, Ditto explains its services:

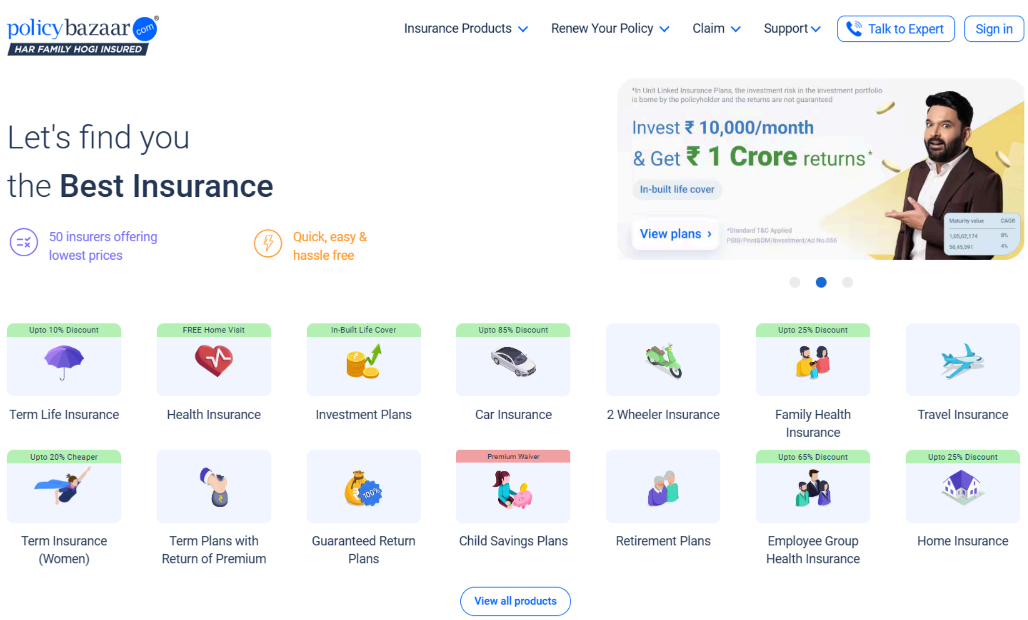
1. Helping customers choose the best policy for their needs.
2. Assisting with policy purchases.
3. Supporting customers with claims if needed.

Ditto emphasizes trust-building by highlighting that they **do not connect users with salespeople**, **do not send spam**, and **offer free 30-minute consultations**. Further down the page, they showcase customer testimonials and Google reviews, which help users understand and trust their services better. This is all they are doing with the minimalist design principle. As they do not overburden users with massive options on screen unlike its competitors.

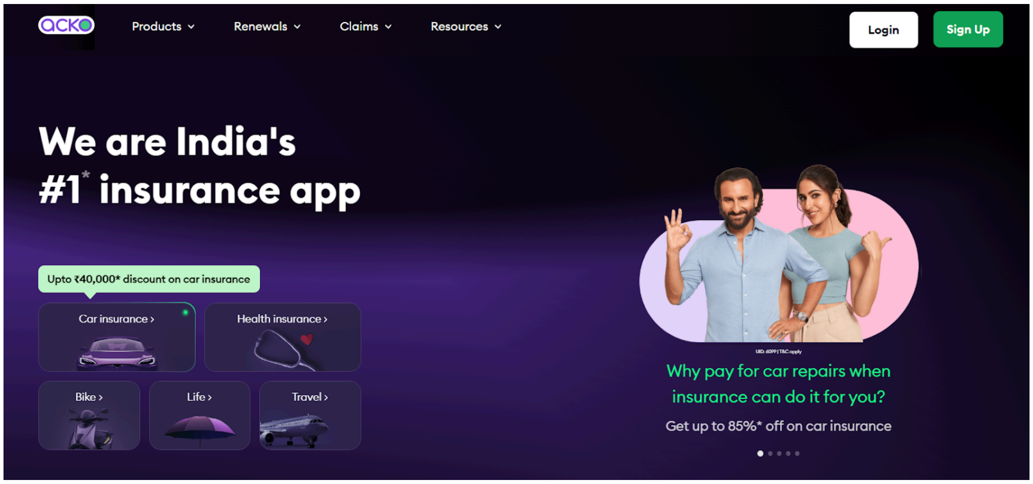
Ditto Homepage: Emphasizing users by information they help give advice not sell. Google reviews as evidence what their users think about them.



Policybazaar Homepage: Too much information and options



Acko: Claming india's number one insurance app but no evidence.



Improvement Suggestions:

From the user workflow, it's clear that Ditto emphasizes critical design principles to meet our persona's expectations, focusing on educating users rather than simply selling insurance. They successfully make their services understandable and approachable.

However, a key issue remains: user persona often lacks the foundational knowledge needed to confidently discuss health and life insurance policies. While Ditto promises to educate users over a call, users without basic knowledge of insurance may feel overwhelmed during the conversation and are likely to agree with the agent's suggestions without fully understanding their options.

To address this, Ditto could improve the user experience by providing **basic foundational educational content** in the form of videos and blogs. These resources should:

1. Explain fundamental insurance terms.
2. Highlight key aspects users should be aware of, such as cap limits, policy differences, No claim bonus top-ups and premium and its types etc.
3. Be available in **regional languages** to cater to a broader audience.

By offering these resources upfront, users can gain a clearer understanding of insurance basics before speaking with a customer care representative. This will empower them to ask the right questions and make informed decisions based on their needs.

Conclusion

This exercise shows how Ditto Insurance follows key design principles to meet the needs of users like our persona. By focusing on education and building trust, Ditto stands out from competitors that push sales over user support.

However, there is still room for improvement. Many users lack basic knowledge about insurance, making it hard for them to make informed decisions. By adding simple educational videos and blogs in regional languages, Ditto could help users understand insurance better before speaking with an agent.

In summary, Ditto is on the right track by focusing on education, but adding more basic resources would further empower users to make confident choices.