

Simplifying Insurance Experiences with Empathy: A DirectAsia Customer Story

Consumer behaviors and expectations in insurance are quickly changing. As a leading insurer in Singapore, DirectAsia has emerged as a pioneer in embracing innovative technologies to better serve their customers.

Through the use of simplified and confidence-building journeys, DirectAsia is transforming the traditionally tedious task of buying vehicle and travel insurance into a seamless experience that reflects the overall convenience of their brand and services. Part of this transformation lies in their strategic partnership with AB Tasty and the integration of EmotionsAI to better understand their customers and boost their experience optimization roadmap.

With insurance buyers increasingly seeking reassurance, trust, and intuitive experiences, DirectAsia recognized the need to evolve beyond traditional approaches to meet these demands. Like many financial services, insurance is inherently complex by nature.

Building buyer confidence is key

“Confidence is key. Insurance is a product you never want to use, but if you need it, it needs to go well,” highlights Oliver Mallich, Head of Marketing and Partnerships at DirectAsia. “It’s important that the website UX instills confidence. When websites are intuitive, it leads you to understand that the organization behind them are intuitive and forward-thinking as well. It works, it’s smooth, it’s easy to use.”

While consumers want a straightforward website that instills confidence, insurance industries need to find a way to provide extensive information to consumers and receive it from them enabling easy product evaluation and accurate quoting. Add to that navigating the diversity of consumers in markets like Singapore and striking a balance between catering to different types of buyers, providing the right amount

Access to
Quote Page with
EmotionsAI
Variation 1

+10.9%

Access to
Quote Page with
EmotionsAI
Variation 2

+14.8%

of information, and ensuring an intuitive customer journey is no easy task.

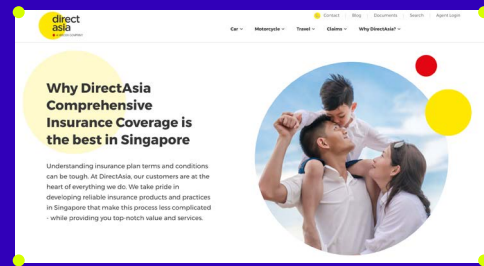
Not all products or services follow the same journey. Factoring in types of products also adds complexity to what needs to be a simple journey. For example, the purchase journey length varies between travel and car insurance. Travel insurance can have a relatively quick 24-hour purchase time, while car insurance can take up to a week as buyers make more comparisons. And of course, every visitor varies in the time it takes them to make a decision based on their own experiences and personality.

Decoding the nuanced emotional landscape of customer journeys

Enter EmotionsAI, a solution that helps decode the nuanced emotional landscape of consumers during their journey. It helps identify where on your website you can better meet emotional needs and

About DirectAsia Insurance

DirectAsia Insurance is a leading provider of car insurance, motorcycle insurance and travel insurance. They launched in Singapore in 2010 with a goal of changing the face of insurance in Asia. They take pride in developing reliable insurance products and practices that make insurance process less complicated.



also identifies the main emotional segments on each page. EmotionsAI empowers DirectAsia to deliver tailored experiences across their diverse consumers, products, and services. Initially met with skepticism and curiosity around the effectiveness of activating emotions, especially in diverse markets, DirectAsia nonetheless embarked on testing and analysis to understand how emotions could be effectively integrated into their experimentation and personalization strategies. And they discovered that the results were positive.

They ran a Proof of Value, focusing on an area on their website where they knew they had room for improvement. They then ran a test and compared the results of that test on segments selected by EmotionsAI versus a broader audience. The personalized test was a clear winner.

“We had our doubts about whether emotions could really drive meaningful results,” Oliver Mallich, Head of Marketing and Partnerships, from DirectAsia. “But once we saw the potential, we knew we had to explore it further.”

Experimenting with EmotionsAI

Armed with EmotionsAI, DirectAsia conducted a series of targeted experiments, aiming to uncover the emotional triggers that resonated most strongly with their customer base. They identified the car quote page as one of the top pages with high conversion losses and multi-day purchase journeys. EmotionsAI identified that the ‘Safety’ segment (buyers with a need for reassurance) was the top unsatisfied emotional need for both desktop and mobile devices. It emerged as a strong driver for better engagement and

Average mileage per year?

Less than 8,000 km

8,000-12,000km

12,001-18,000km

Over 18,000km

[Need some help estimating the distance?](#)

Original

Average mileage per year?

Less than 8,000 km

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Over 18,000km

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Our award-winning Feefo Platinum Trusted Team, based in Singapore, is dedicated to providing faster, seamless experiences with clarity every step of the way.

Variation 1

Average mileage per year?

Less than 8,000 km

8,000-12,000km

12,001-18,000km

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We value your safety and privacy, ensuring peace of mind throughout your journey with us.

Variation 2

“The AB Tasty team come up with lots of different ideas. Combining those with our concepts gives us the insight we need to develop our quarterly roadmap. From a software perspective, there’s always something new coming down the features pipeline. Our AB Tasty CSM Jane does a great job of explaining all the new releases.”



Oliver Mallich,
Head of Marketing and Partnerships
DirectAsia

conversion. DirectAsia used AB Tasty’s EmotionsAI to run an experiment on ‘Safety’ visitors, displaying 2 banners to reassure them and move them further down the form to the quote page. The banners led to + 10.9% in access to the quote page for one, and +15% in access to the quote page for the other.

Beyond driving immediate results, EmotionsAI also paved the way for deeper insights into DirectAsia’s customer base. By identifying top emotional needs for ‘Change’, ‘Competition’, and ‘Attention’, DirectAsia gained a nuanced understanding of their audience, enabling them to craft more targeted and effective campaigns.

Understanding emotions to expand experimentation roadmaps

Integrating AI into DirectAsia’s experimentation has allowed them to scale their roadmap without extra effort. They use EmotionsAI for experiment design, creating a second layer to their experimentation program by breaking down a single test idea into a series of tests, each personalized to fulfill an emotional need identified by EmotionsAI.

“EmotionsAI has allowed us to create a secondary layer of testing for our roadmap. It provides us with more direction. Now we run a test and can deep dive into the results to see where it was and wasn’t successful. And where it wasn’t successful, we know we need to come up with another idea. It’s no longer an apples and oranges choice between two ideas in one test.” Agnes Lee, UX Lead, DirectAsia. She adds, “EmotionsAI is always running in the background, allowing us to have a source of emotions-based data for whenever they need to test new ideas.”

Five-year partnership with AB Tasty

DirectAsia’s five-year partnership with AB Tasty has been characterized by strong relationships between the teams and support on CRO strategy. On the product side, AB Tasty provides a continuous stream of product updates and innovations paired with best practices for using each solution.

“The AB Tasty team come up with lots of different ideas. Combining those with our concepts gives us the insight we need to develop our quarterly roadmap.” says Oliver Mallich, DirectAsia. “From a software perspective, there’s always something new coming down the features pipeline. Our AB Tasty CSM Jane does a great job of explaining all the new releases.”

After all, a solution is only as good as its support. “It’s good to have software that works nicely, which AB Tasty does. But in the end, a lot of what also helps in the whole package is the fact that there’s a lot of knowledge and skill that the AB Tasty team bring especially when it comes to different ideas they’ve seen work elsewhere.”

With a steadfast focus on meeting the evolving needs of their customers, DirectAsia is poised to continue driving innovation in the insurance market and shaping the future of personalized insurance experiences. By prioritizing simplicity, buyer confidence, and personalization, companies can enhance the digital customer experience and drive better outcomes. The DirectAsia team’s experience highlights the importance of leveraging innovative tools like Emotions AI to meet evolving consumer needs. ■