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CAREWISE is an all-inclusive website that allows users to trade-in or sell their current car, buy their next preowned car, get extended warranty, financing and insurance.

What is

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CARWISE



Empathize



MacBook Pro

CARWISE

Empathize

Participant 1

Age: 48 Place: Mississauga Gender: Non-bianary Occupation: Service Technology Ethnicity: Asian

Michael: Because you recently bought a car and you b ask you a few questions, OK?

Participant 1: Yes.

Michael: OK, so the first question is, when did you pur

Participant 1: April First.

Michael: Ok, and was that the only time that you purch the script

Participant 1: No I bought a. four cars and.

Michael: What was the last time that you bought a car

Participant 1: 2006.

Michael: OK, well. What happened? What happened in didn't happen in the previous experience? What was th experience to the to the ones before?

Participant 1: A whole lot better, because last time I be online. Instead of going to a dealership,

Michael: How was that experience?

Participant 1: Amazing.

Michael: Can you explain why?

Participant 1: Because I didn't have to deal with not ha

Michael: And what do you say, bullshit of the salespen

Participant 4 Age: 38 Place: Brampton Gender: Female **Occupation:** Furniture Designer Ethnicity: White

Michael: When did you purchase your last car and was it the only time?

Participant 4: The last car purchased was in 2014, and that was the last car. It was the third car I have ever purchased.

Michael: And when was the time before that?

Participant 4: In 2010, 2012, sorry.

Michael: And what happened in your last purchase that was different from the 2012 purchase?

Participant 4: So we purchased a different type of vehicle. And. Yeah, so it's a different type of vehicle that we needed,

Michael: And you went from what to what?

Participant 4: So from a small SUV to a truck, so my husband needed it for work purposes.

Michael: And did you shop around and how many places did you go to before you bought your truck?

Participant 4: I trust. So we checked out a few dealerships that he was interested in because the car is mainly for him. So we went to two or three different dealerships that do sell the type of truck that he was looking for. And then also we looked online, mostly on AutoTrader. And. And yeah, I think that's it, and then we ended up finding something online on AutoTrader, but it was from a dealership. So then we ended up going to that dealership.

Michael: So was it like a proper like the proper name brand dealership or was it like a

Participant 4: Yep it was a GM dealership?

Michael: Cool. So how did you purchase your car? Well, that's kind of how we did. How did you purchase your car online manufacturer dealership or a used car dealership? So we already went to that dealership.

Participant 4: Yeah. So it was the dealership, but it was a used vehicle OK. Michael: And why did you choose that method over other methods to purchase your car? I first needed to know when the interviewees bought their last vehicle and what their experiences were like. I wanted to know if they experienced any pain points throughout their car search, car buying, car selling, financing, or insurance processes.

I then wanted to find out what they would change about each step along their journey of buying a new or used car.

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What they say..

- > "I hate the pitch, but if you're prepared and you know all the info about the car you want; you can avoid it."
- > "Salespeople don't listen. All they care about is one thing - the sale."
- > "I always look at the price of parts and general maintenance. If it's took expensive I don't buy it."

What they think ...

> A lot of dealerships aren't very good at relying.

> It's better to be over-prepared before going to the dealership.

> The dealerships don't have prices listed for the addons that they try to push on people. He thinks that this process is a way for the dealership to recoup the money that they lost in the negotiation of the car.

> Gas consumption, prices, and reliability are key.

What they do ...

- > Does a lot of online research on third-party sites that have unbias reviews and information about the cars he's interested in.
- > Used to go from dealership to dealership, but now he reseaches online and only goes to one dealership and hardball negotiates.
- > He looks for cars with lower insurance costs.
- > He needs to test drive his cars.

What they feel...

Andrew

-

- > Feels caught off guard with hidden for
- > Feels that dealerships should be upf prices.
- > That reviews on the dealership wesit
- > Salespeople are slimy.

>If you know the prices that you shoul negotiate a better deal.

What they say...

> "I want a salesperson to think beyond the sale. I want the whole experience."

- > "I want to know the cost of everything upfront"
- > "I want to know that the car has been certified and up to standard."
- > "The paperwork should be straightforward and easy to understand."

What they do ...

- > Goes to several dealerships just to find the car she wants.
- > Takes a deep dive into researches online.
- > Trades in her vehicle.
- > Would change the length of the car-buying process.

Empathy maps gave me the initial insights needed to begin pinpointing the user's pain points. I then created these aggregated empathy maps that represented my interviews as a whole.

What they think...

> Salespeople are pushy and not trustworthy. They need to change their approach to have a more personal touch.

> Going to dealerships waste too much time.

> There's too much negotiating. The price you see should be the price you get.

> There should be pre-approval financing at a low rate and with flexibility with payments.

> Cars should be inspected by a pro and background check before they're resold.

What they feel...

> Afraid to buy private because she doesn't know if the car is safe.

> Feels more secure buying from a dealership, because she knows that they conducted a full inspection and fixed any problems it may have had. - certified by dealership.

> Doesn't trust dealership to get her in the perfect car for her. That they're only trying to sell a car to her as quickly as possible - to get the commission.

> Frustrated about waiting for days for financing and not know if she'll get approved or not.

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I started to understand that buying a car was an extremely frustrating process for all but one of my interviewees.

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Personas.

This was the perfect opportunity to look at the goals, characteristics and needs of the larger user groups.

I needed to identify patterns in their behaviour that might further point to common pain points that my interviewees experienced.

Lucy

Flight Attendant

I've been a flight attendant for 10 years, but this year I decided to go back to school to get my Masters in Psychology - while flying. The university is out of the way and hard to get to using public transportation, so I have to buy a car. I absolutely hated shopping for cars in the past and that still hasn't changed to this day.

About

- 28
 Vancouver, Canada.
 Flight Attendant
- Single with her cat Max
- Starting her Master's of Psychology

Wants & Needs

>I want a salesperson to think beyond the sale. I want the whole experience to have a personal touch.

> I want to know the cost of everything upfront.

> I want to know that the car has been certified and up to standard.

> I want to negotiate less.

>Cars should be inspected by a pro and background checked before I buy it.

"I feel more secure buying from a dealership, knowing that they conducted a full inspection and fixed any problems the car may have. But, I don't trust the dealership to get me in the perfect car for me. It always feels like they want to seller me a car to get the commission as quickly as possible"

Online Shopping Gadgets Early adopter

Social Media

Tech

Internet

Frustrations

> Salespeople are pushy and not trustworthy.

> Going to dealerships wastes too much time.

> There should be pre-approval financing at a low rate and with payment flexibility.

- > Cars should be inspected by a pro and background check before they're resold.
- > Frustrated about waiting for days to know if I was approved for financing.

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Lucy

As someone that doesn't know much about cars, I want to be able to easily find a certified pre-owned car, so that I can get to work and school knowing that it's safe to do so.

6 / Empathize

I'm an accountant for a major Canadian corporation. I've been married to my husband Dominic for 5 years. We live in a detached bungalo in Scarborough with two fur babies Lola and Boy. I like to change my car every 2-3 years and have a love/hate relationship with the car-buying process.

About

39

Toronto, Canada

Accountant

Married to his husband for 5 year

 Graduate of a photography school — 2002

Wants & Needs

> I want to be able to look up the price of parts, general maintenance, insurance and financing. If it's took expensive I don't buy it.

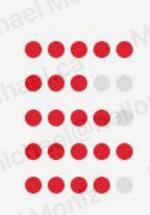
> I want do all my indepth research, complete with unbias thrid-party reviews at one place.

> I want to test drive the car.

> I need to know everything about the car I want before going into the dealership.

Tech

Internet Social Media Online Shopping Gadgets Early adopter



Frustrations

> I frustrated when I'm caught off guard with hidden fees. Everything should be listed up front.

> Salespeople don't listen. All they care about is one thing - the sale.

> I hate the pitch, but if I'm prepared and I know all the info about the car I want; I can avoid it. Problem is that the information is scattered over several sites and I waste hours researching.

"I used to go from dealership to dealership to talk prices, but now I reseach everything online and only go to one dealership and hardball negotiate."

Andrew

Accountant

March/April 2021

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This exercise helped me Identify improvement opportunities & reduced the impact of designer bias.

Lucy	Buying a certified pre-owned ca	ar with little knowledge of cars.		michae		
Actions	Searches online	Asks her family for help	Calls several dealerships	Goes to dealership	Applies for financing	Buy insurance
nichael.ca Task List	 > Search websites she knows. > Search on Google for additional resources. > Searches for third-party reviews. 	 > Calls up her parents. > Calls up her coustin's. 	 Calls several dealerships to find the model that she's decided on. Leaves vmails at several locations. 	 > Asks questions. > Goes on a test drive. > Looks at other cars. 	 Provides credit card, employment, and other critical information needed to apply. Look online for banks and financial institutions that will finance her car. 	 > Look online for insurance companies. > Provide personal info.
	> Searches dealerships in her area.		> Asks if there's a guarantee for the car.		hael@hellomi	Actions
Feeling Objectives	 > Annoyed that she has to go to 10+ sites to get the info see needs. > Doesn't understand the terms that are used. 	> Confused. Each family member that she speaks to has a contridictory opinion about the different car manufacturers.	 > Frustrated that she's wasteing her time calling all these dealerships to find the car she decided on. > Frustrated that it takes dealerships a day or two to reply. 	 > Pressured to buy a different car that she didn't want. > Frustrated that there's hidden costs when she's at the end of the buying process. 	 > Frustrated that there's no pre-approval for financing. She doesn't want to wait for days to find out if she's been approved. > Annoyed that she has to provide so much sensitive info. 	> Do of th > Se revie Task List > Lo gene
Improvement Opportunities	 Provide a centralized place to get customer reviews of cars. Provide details about cars that's easy to understand. 	 Provide pros/cons of different car manufacturers. Provide user reviews of each make and model. 	 Provide a search tool that will pinpoint the exact make and model that she wants. Provide a 1 year pumper-to-pumper guarantee. 	 > Have a sidebar that lists all the fees and prices of the items that she's put in her cart. > Provide visable upfront prices along the buying process. 	 > Pre-approval financing option. > Safe and secure work flow to provide us with her info. > Provide 3-party quotes - guaranteed within minutes. 	and > From information the information of the infor

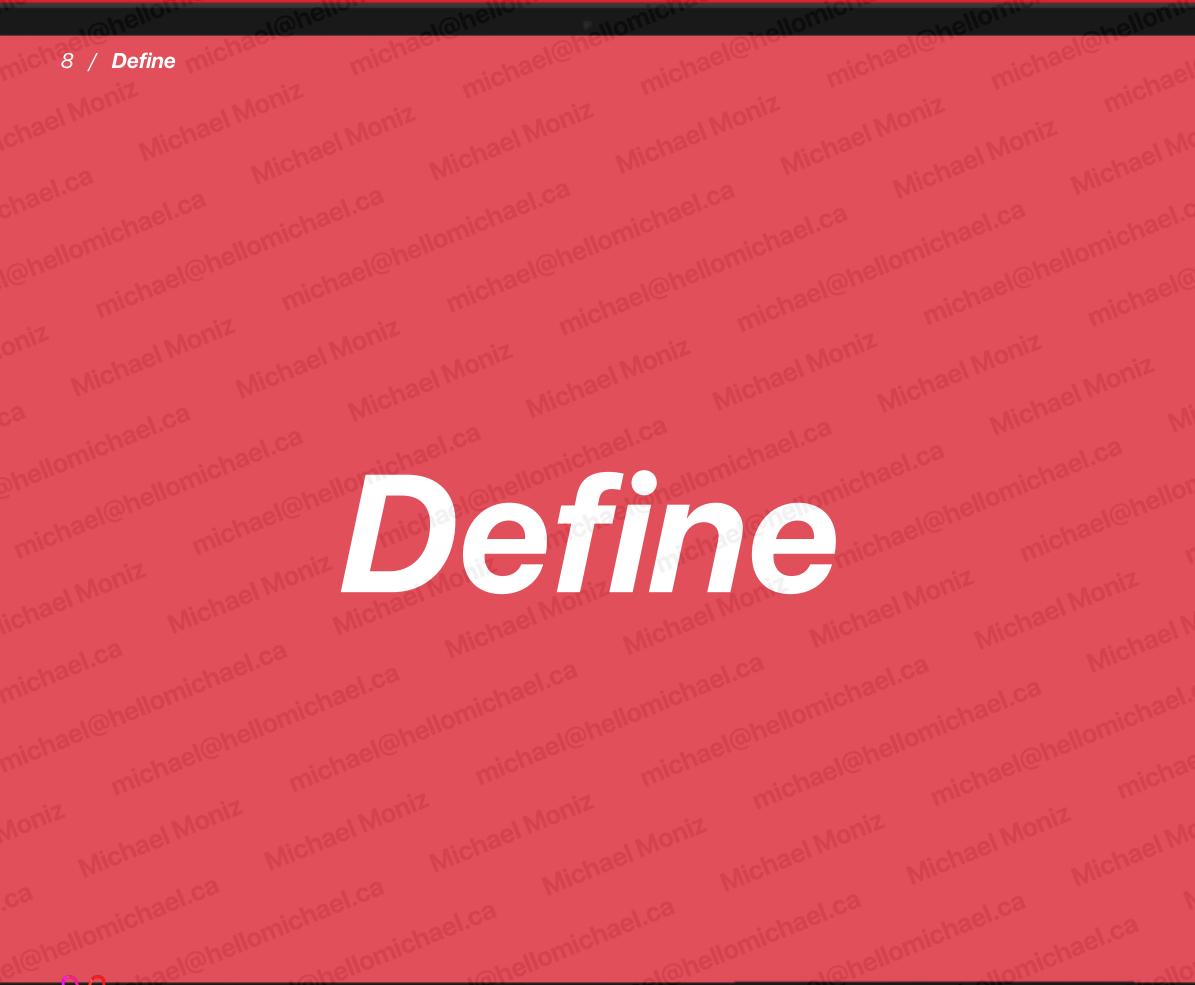
car.

costs.

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Buying a car with an average amount of knowledge about cars.

Searches online Applies for financing **Emails dealerships** Goes to dealership Does an indepth online search > Emails several dealerships for > Goes on several test drives see > He prefers to get financing from the bank he deals with. the cars he likes. each car he's interested in with a and feel if it's the car for him. prices that he's willing to pay. Searches for third-party views of those cars. Looks up the price of parts, neral maintenance, insurance d financing. Frustrated that all the > Frustrated that many of them > Annoyed that the salesperson > Nothing keeps trying to get him to buy formation is scatter throughout don't even reply. e internet. something he doesn't want. Wishes that there was a > Hates the sales pitch. centralized place to find out > Provide a star system with how > Provide prices that are fixed > Provide a 7-day/500km grace > Provide 3-party quotes prices so that customers don't period to test and feel the car. guaranteed within minutes so expensive things are for each have to negotiate. that he can compare with the > Provide a 100% money-back rates of his bank. guarantee. > Provide customer reviews of each make and model.



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9 / Define

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Andrew

Andrew is a working professional who needs to know that he's not overpaying for a car because he only needs it to get to and from work. Lucy is a new masters-level student who needs the security of knowing that her car is safe and reliable because she doesn't want to run into any problems when she's getting around the city.

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Problem Statment

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Lucy

10 / Ideate

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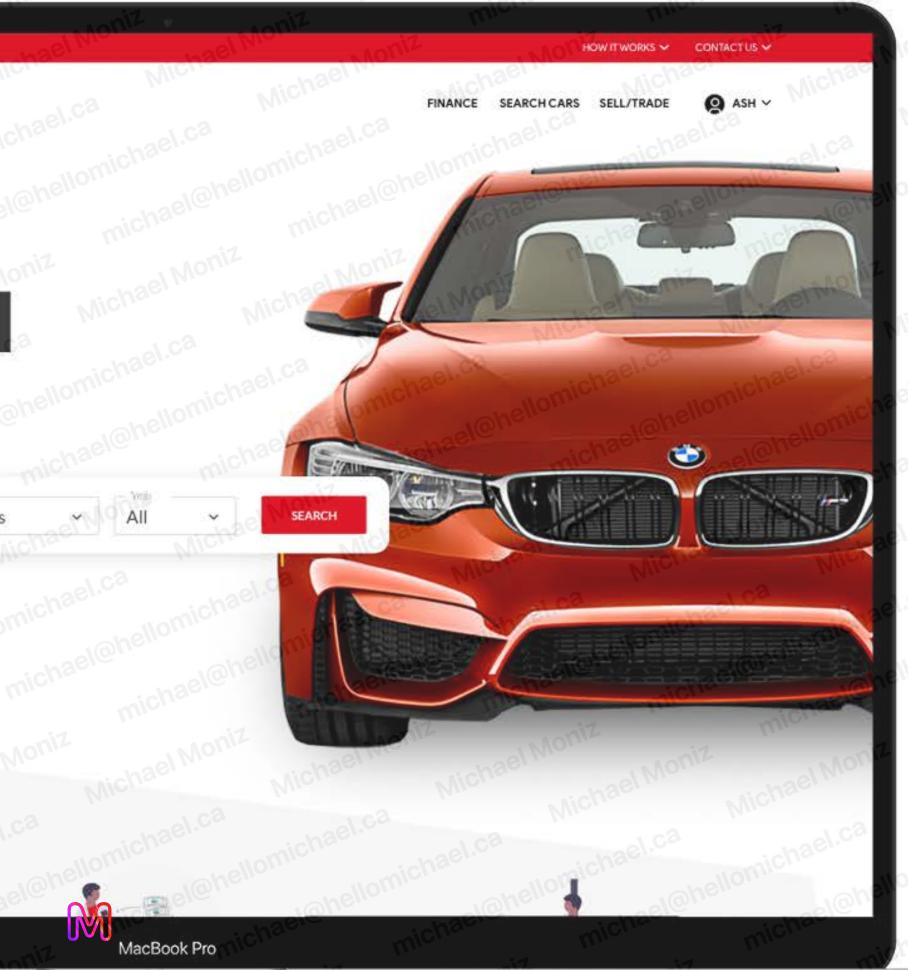
Analyzing competitors gave me a well-rounded foundation of knowledge about other car-selling websites in the market. It helped me create a product that was helpful and unique which added value for users.

Competitor type	Link	Third-Party Reviews	Search Bar	Maintenance Expense	Certified Pre-owned	Basic Info	Fees up Front	Pre-approved Financing	CARFAX	Insurance Quotes	Financing Questionnaire	Negotiating	Transparant	VIN	Simple/Easy to Navigate	Easy to Find Info	Call Seller Directly	Flexible Payment Options	Car Delivered Home	Message/Update s/Comments	Tons of Car Pictures	Trade-in Option
Indirect	https://unhaggle. com	NO	YES	NO	N/A	MINIMAL	N/A	N/A	N/A	N/A	N/A	SERVICE AT EXTRA COST	NO	N/A	YES	YES	N/A	N/A	NO	N/A	NO	NO
Indirect	https://www.carc omplaints.com	YES	YES	YES	N/A	YES	N/A	N/A	N/A	N/A	N/A	N/A	YES	N/A	YES TOO MANY ADS	YES TOO MUCH CLICKING	N/A	N/A	N/A	COMMENTS	NO	NO
Direct	https://www.aut otrader.ca	NO	YES	NO	YES	YES	C NO	THROUGH DEALER	NO	NO	NO	YES	YES	a _{NO}	YES	YES	DEALER /OWNER	THROUGH DEALERS	NO	MESSAGES	YES	DEALER /OWNER
Direct	https://www.car gurus.ca	NO	YES	NO	YES	YES	NO	THROUGH DEALER	NO	NO	NO	YES	YES	YES	YES	YES	DEALER /OWNER	THROUGH DEALERS	NO	MESSAGES	YES	DEALER /OWNER
Direct	https://www.ont ariocars.ca	NO	YES	NO	NO	YES	NO	THROUGH DEALERS	NO	NO	NO	YES	NO	NO	YES	YES	DEALER /OWNER	THROUGH DEALERS	NO	MESSAGE	YES	DEALER /OWNER
Direct	https://www.carv ana.com	NO	YES	NO	YES	YES	YES	YES	YES	NO	YES	NO	YES	YES	YES	YES	YES	YES	YES	MESSAGE	YES	YES
Direct	https://carnex.ca	NO	YES	NO	YES	YES	YES	YES	YES	NO	YES	NO	YES	YES	YES	YES	YES	YES	YES	MESSAGE	YES	YES
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Competitive Audit





My website will let users sell or trade-in their car, buy a preowned car, purchase extended warranty & car insurance, and get financing which will affect those who don't have a lot of free time or knowledge about cars by providing them with full transparency and by providing all the information they need to make a fully informed decision.

I will measure the effectiveness by the number of sales recorded vs. the number of cars that have been returned after the 7-day trial.

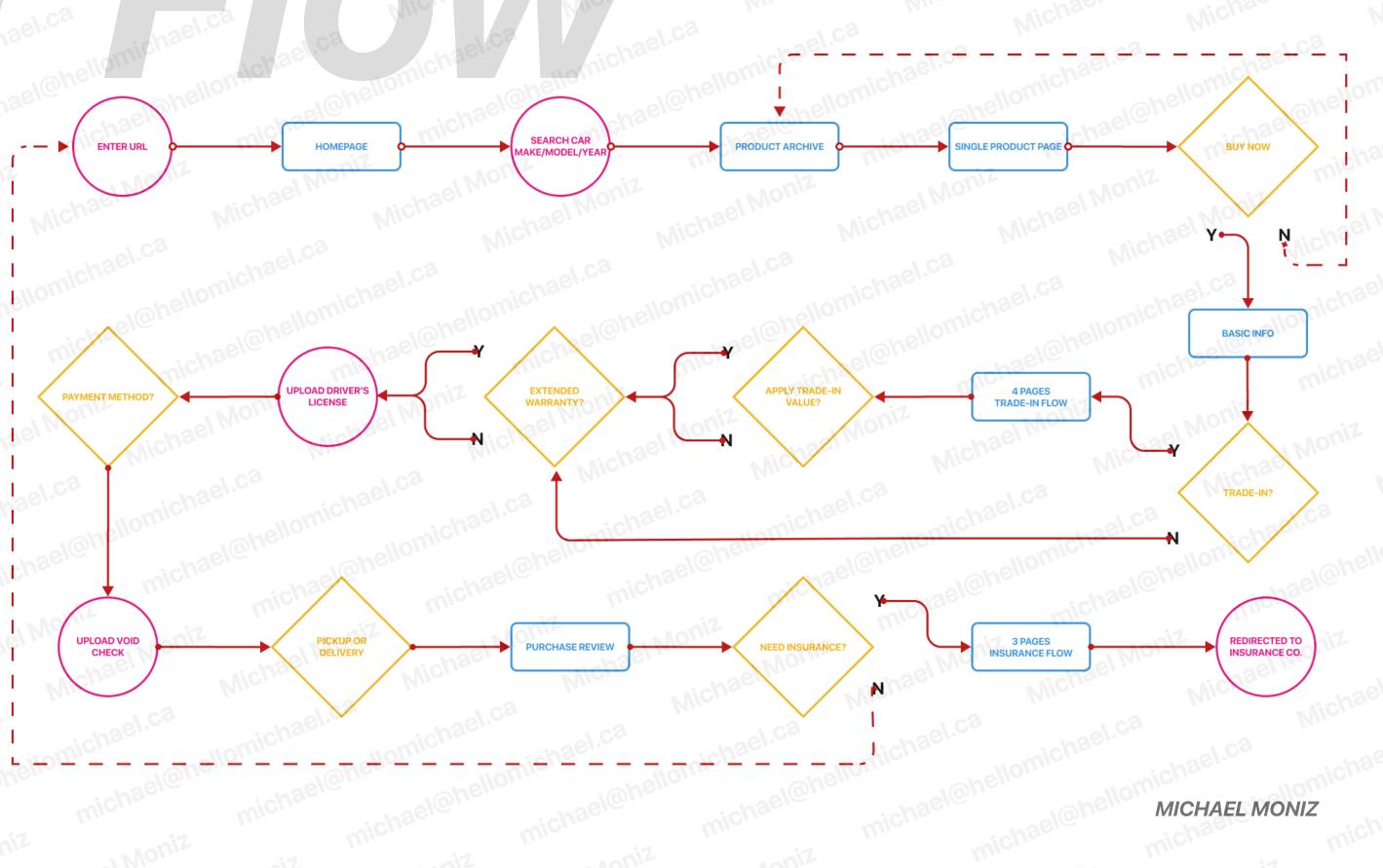
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This initial user flow helped me picture the steps users would take as they moved through the app's receipt capture and filing flow.

It helped me determine:

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- What actions the users would take in the app.
- What decisions they would have to make.
- What screens they would experience after taking action or making a decision.



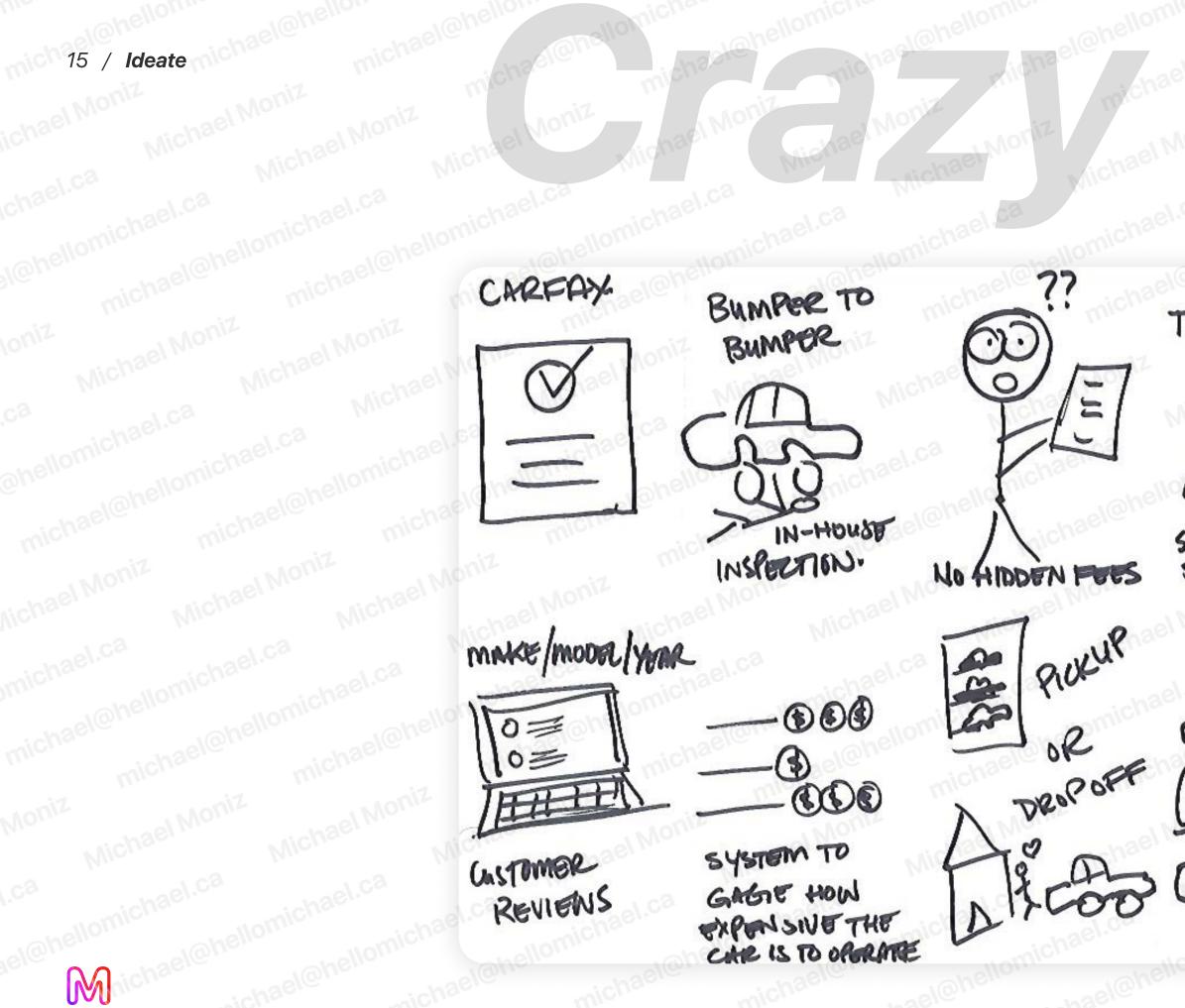
14 / Ideate HOMEPAGE INSURANCE FINANCING **RECALL/FIXES** ACCOUNT CAR LISTINGS TRADE-IN mic' INVESTIGATIONS REGISTER SINGLE PRODUCT SNAP A RECEIPT ADD A COMPLAINT MESSAGE CENTRE NOTIFICATION CENTRE NEWS

Knowing the users, their goals, and their behaviours are key to effective IA.

Moine

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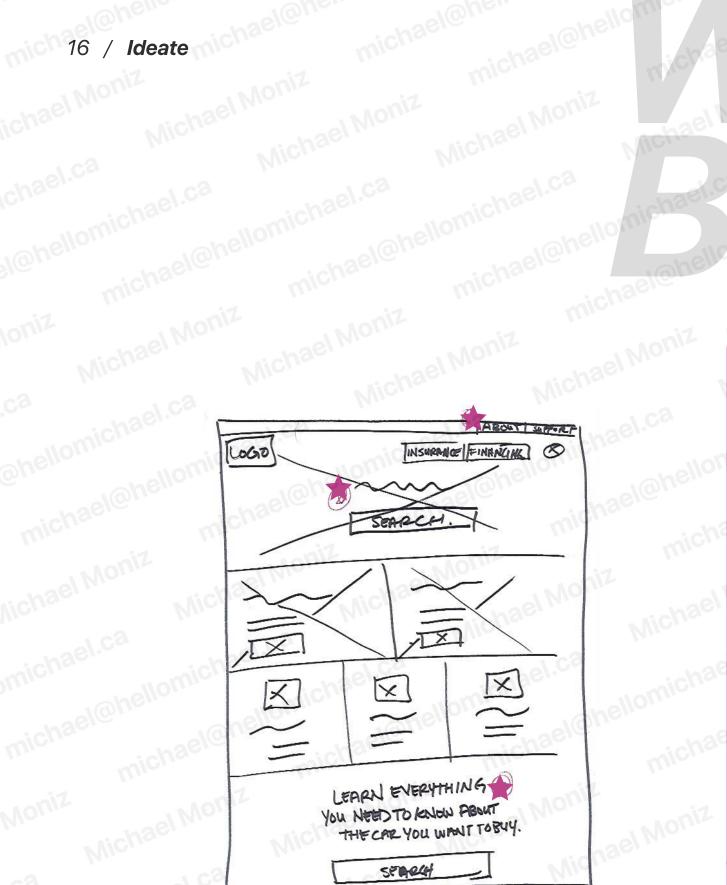
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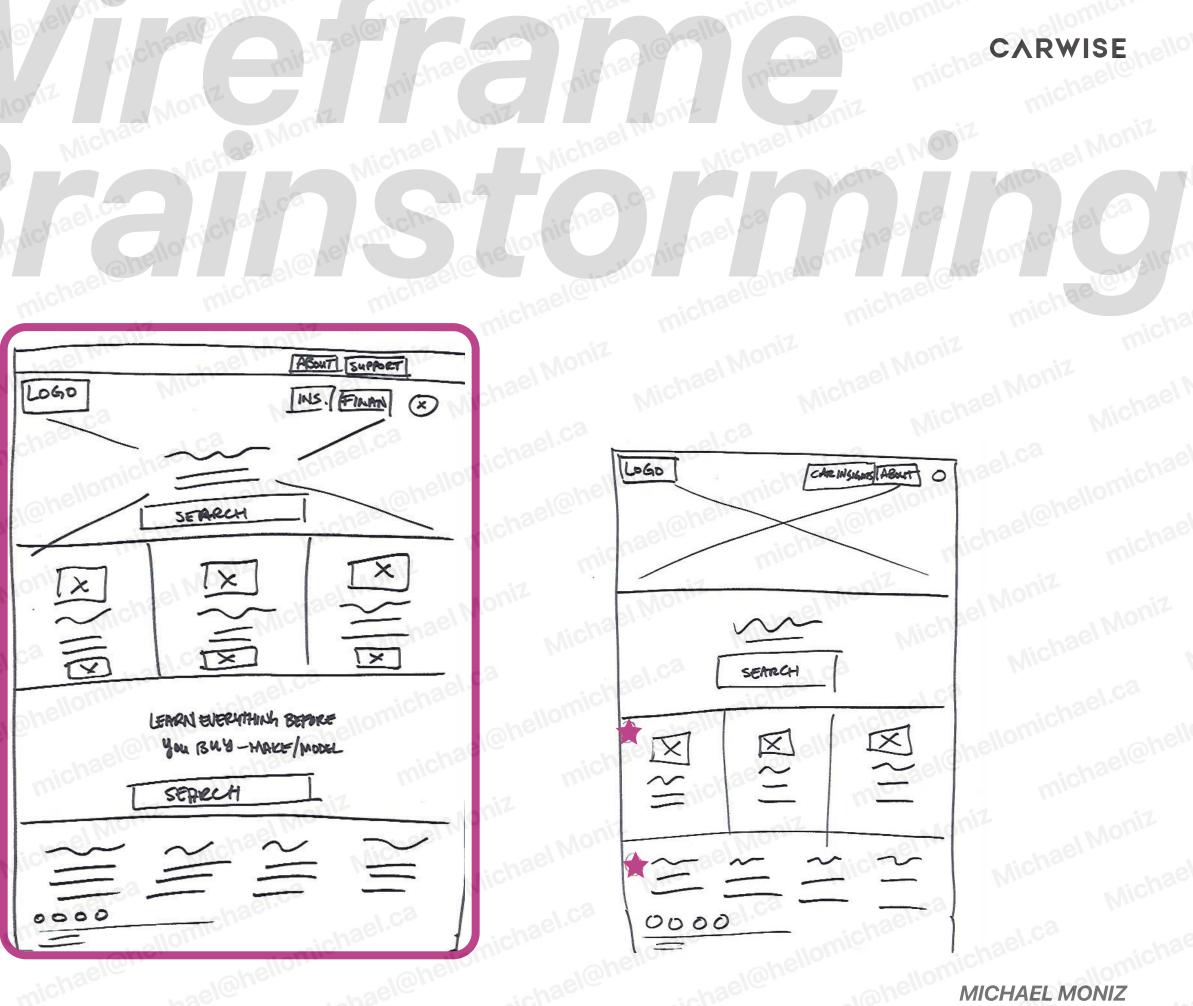








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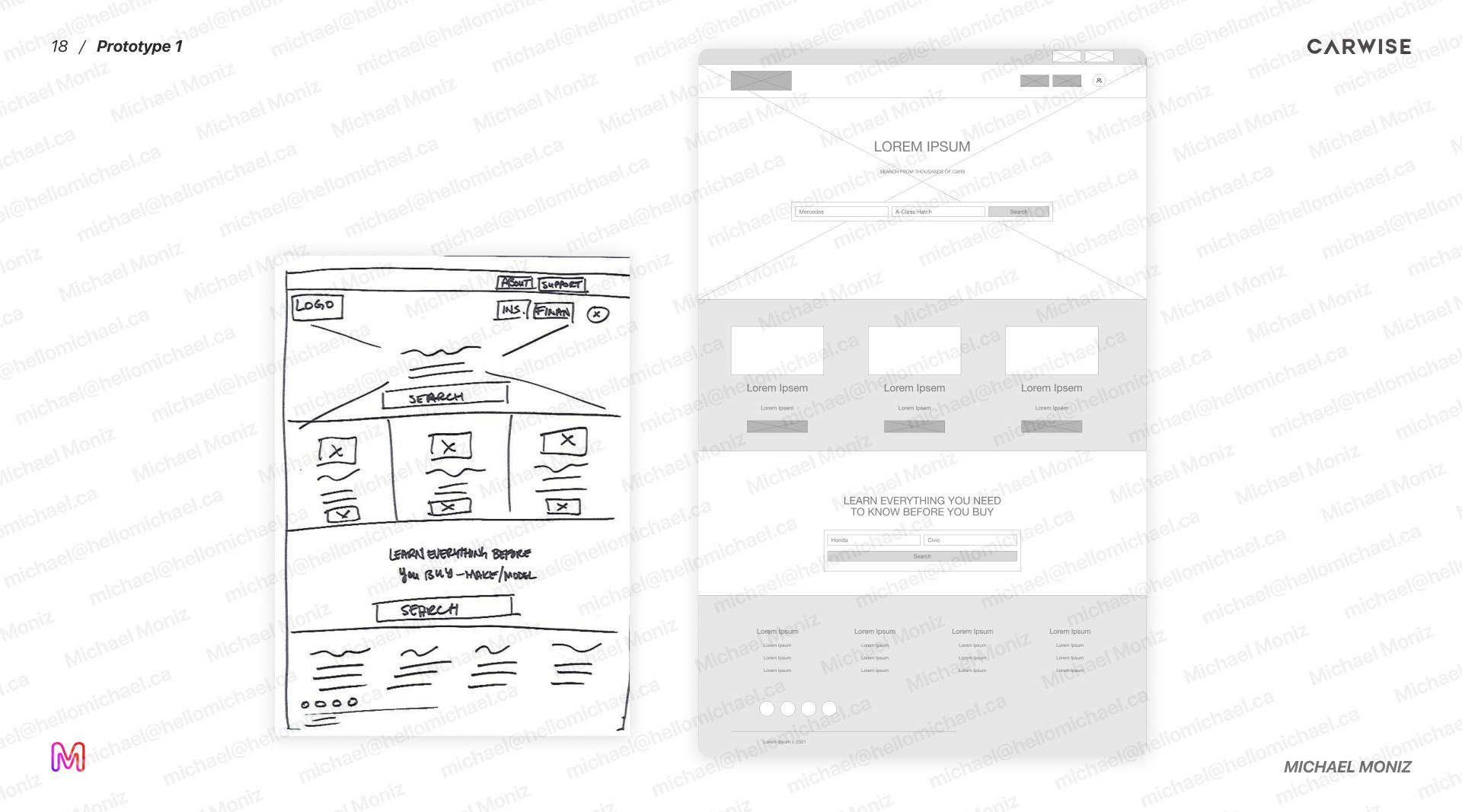


Prototype First Iteration



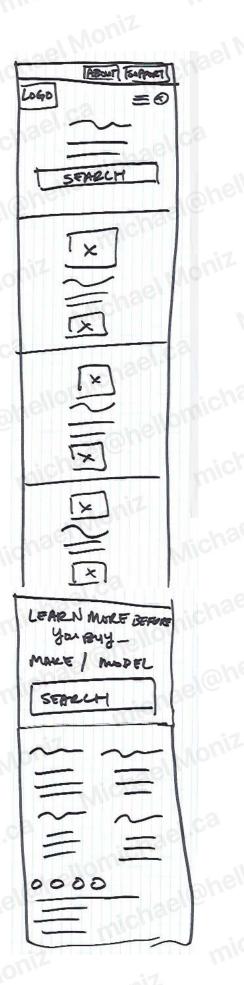
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19 / Prototype 1

Michael@h





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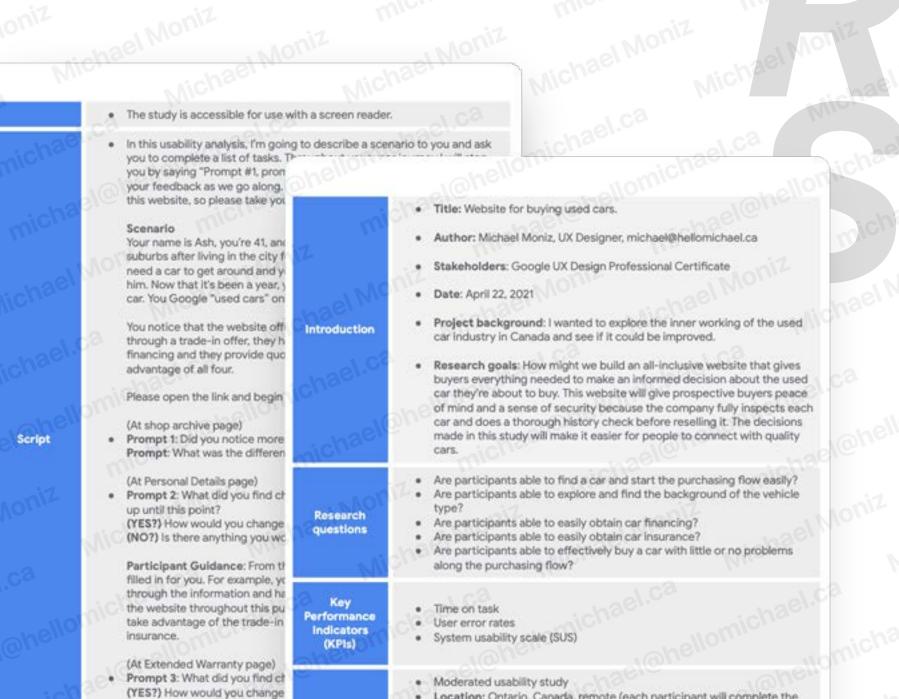
Testing First Iteration



MacBook Pro

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Testing 1



(At Financing page

(NO?) Is there anything you we

Methodology

Participants

- · Location: Ontario, Canada, remote (each participant will complete the study in their own home - over Zoom) · Date: Sessions will take place during the week between April 23, 2021,
- and April 24, 2021.
- Length: Each session will last 10-20 minutes, based on a list of prompts. · Compensation: No compensation.
- · Users with diverse abilities and perspectives who are looking to buy a used car.
- · Two males, two females, one nonbinary individual, between the ages of 20 and 60 years old,

attach it to their transaction?

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- I asked myself these key questions and set out to find the answers:
- How long does it take for the user to snap a photo of their receipt and
- Are there parts of the user flow where users get stuck?
- Are there design changes I can make to improve the user experience?
- Is there anything that users want to see added to this feature?
- Are there any reasons why users wouldn't use this feature?

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Usability Study

Doesn't see the two differenct searches

Doesn't see at the second Buy Now button

Has trouble uploading their driver's license

Has trouble uploading their void check

Feels frustrated at driver's license flow

Feels frustrated at the insurance flow

Speaks in an annoyed or impatient tone

Once they understood the flow it got easier

After running my usability test I found that, generally speaking, there wasn't much friction with the flow throughout the full car buying process.

4 of 5 participants were confident and spoke in a positive tone throughout the usability test.

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USER 2 USER 1 USER 3 **USER 4** USER 5 \odot \odot \odot \odot \odot Confused at the trade-in flow Confused at the financing flow \odot Confused at the insurance flow Feels frustrated at trade-in flow Feels frustrated at financing flow Speaks in an indifferent tone \odot Speaks in a frustrated tone \odot \odot \odot \odot \odot Speaks in a positive tone \odot \odot \odot \odot Speaks in a confident tone \odot

Navigation: Buying Flow

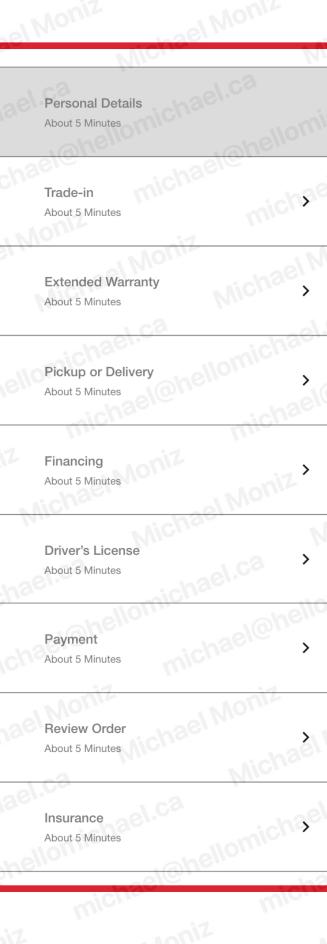
Supporting evidence from the usability study.

• 3 of 5 participants had issue with the buying flow.

'Shouldn't the

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option be at the there?" (P2)



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Personal Details

Lorem Ipsum

First Name

Ash

Date of Birth

January 15, 1980

Personal Details

Address, Line 1

123 Test St.

Address, Line 2

Toronto

V Same as Delivery Address

Progress: Buying Flow

Supporting evidence from the usability study.

 2 of 5 participants didn't realize that they had to scroll down to the bottom of the page and suggested that the "save & continue" button should also be seen above the fold.

"I didn't realize that I had to scroll down" (P1)







FOLD -

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2020 CAR MAKE

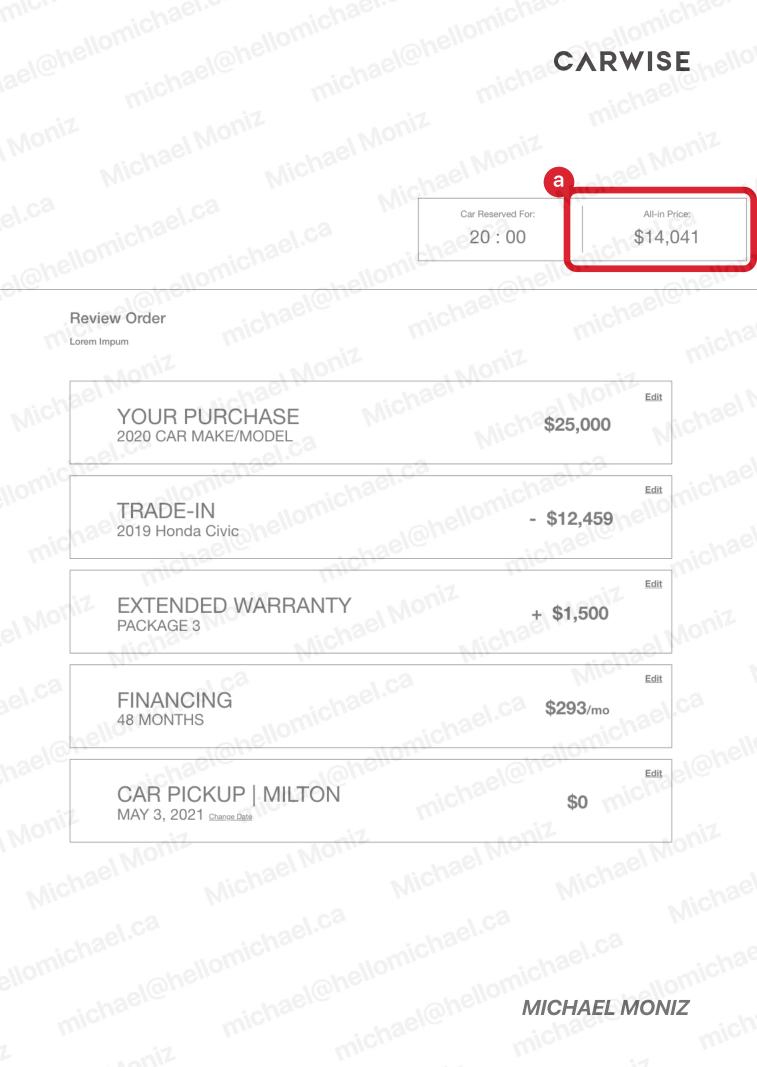
Review Page: Totals not Displayed

Supporting evidence from the usability study.

• 1 of 5 participants didn't see the total floating at the top and wanted the total to be displayed on the review page.

"Shouldn't there a total amount on the review page before I confirm? (P1)



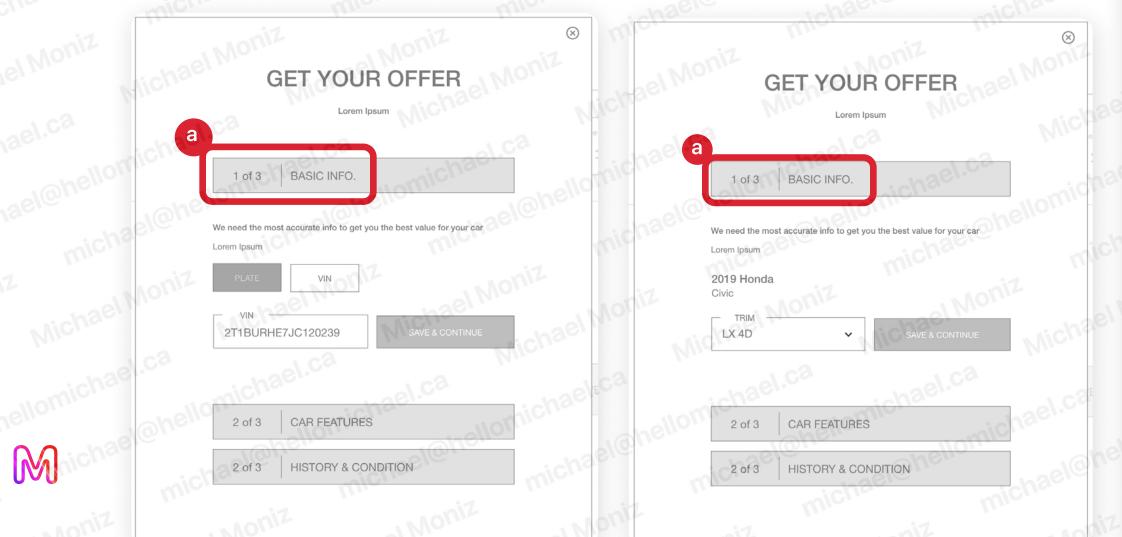


Trade-in Sequence

Supporting evidence from the usability study.

• 1 of 5 participants brought up that they got confused at part 1 of 3 in the trade-in flow. They said that three forms came up for part 1 when logically each should have been slit. There should have been 5 parts.

"I kept exiting because I didn't see myself progressing through the prompts, so I thought I was doing something wrong." (PO)



ISE

GET YOUR OFFER

Lorem Ipsum

1 of 3 BASIC INFO.

We need the most accurate info to get you the best value for your car

- KILOMETRES 24,952 COLOUR

 COLOUR
 COLOUR
 COLOUR
 COLOUR

TRANSMISSION

Auto, CVTi-S

I need to change the side nav to read "Complete" when done. I need to change the order of the buying steps to flow better. I need to add a progress bar on the trade-in and insurance flows. Ø I need to add additional financing month options. Ø I need to amalgamate the trade-in flow (part 1) into one form. Ø

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Prototype Second Iteration



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29 / Prototype 2 Michael Moniz















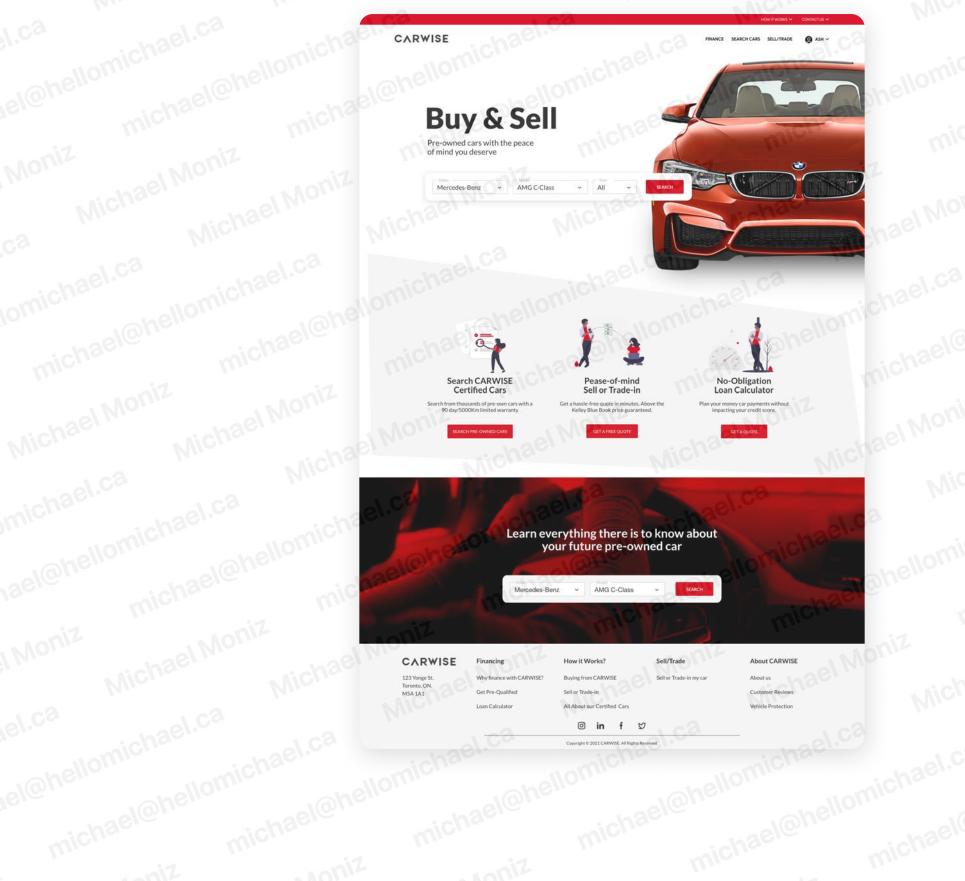






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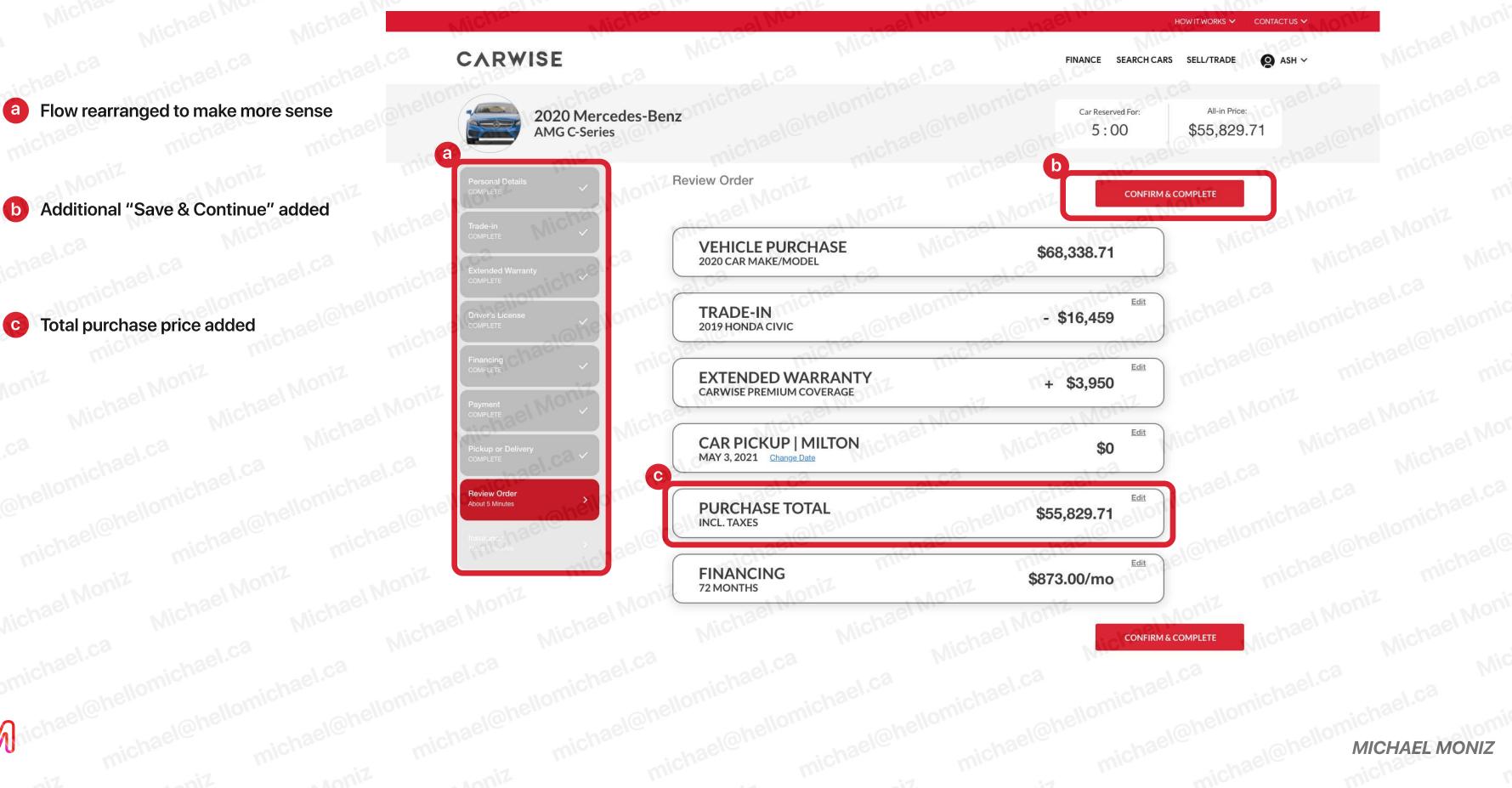
How it Works? Sell or Trade-in All About our Certified Cars

MICHAEL MONIZ

30 / Prototype 2

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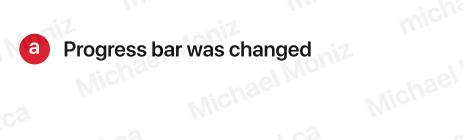
Car Buying Flow



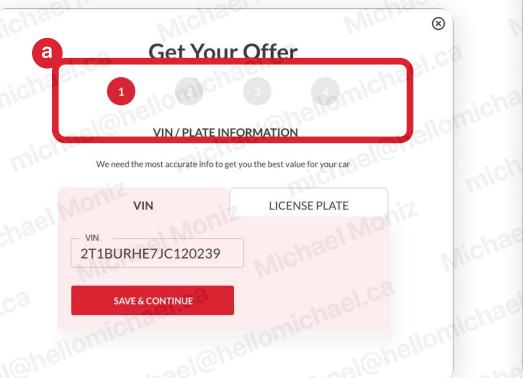
31 / Prototype 2

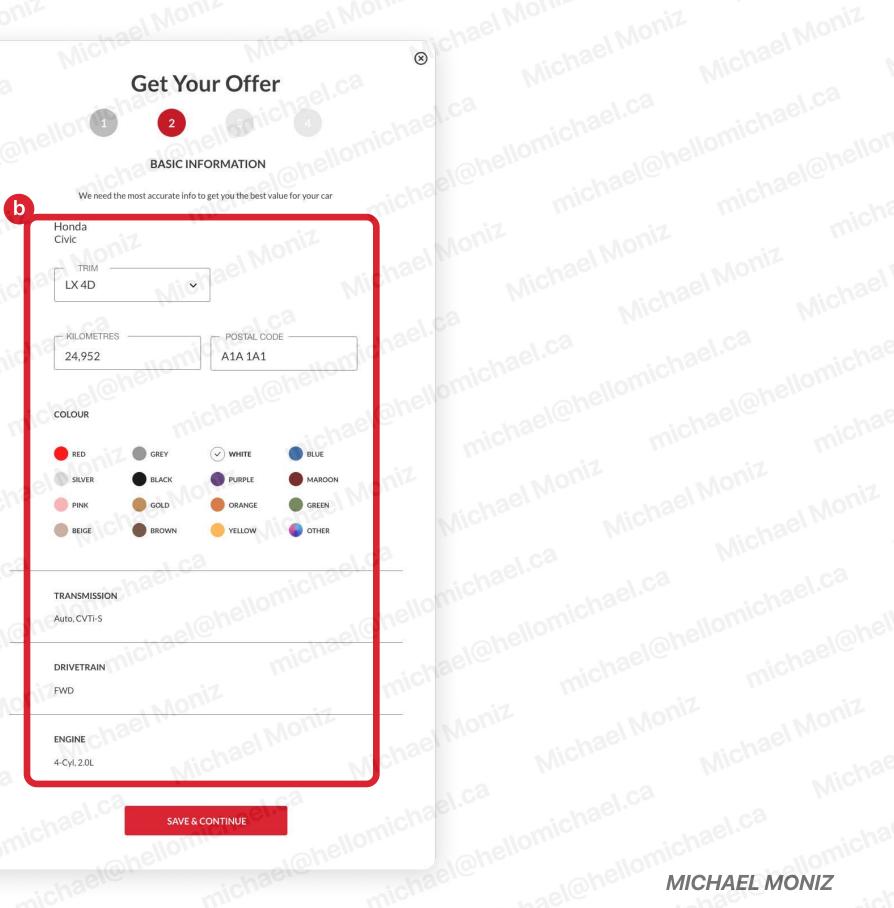
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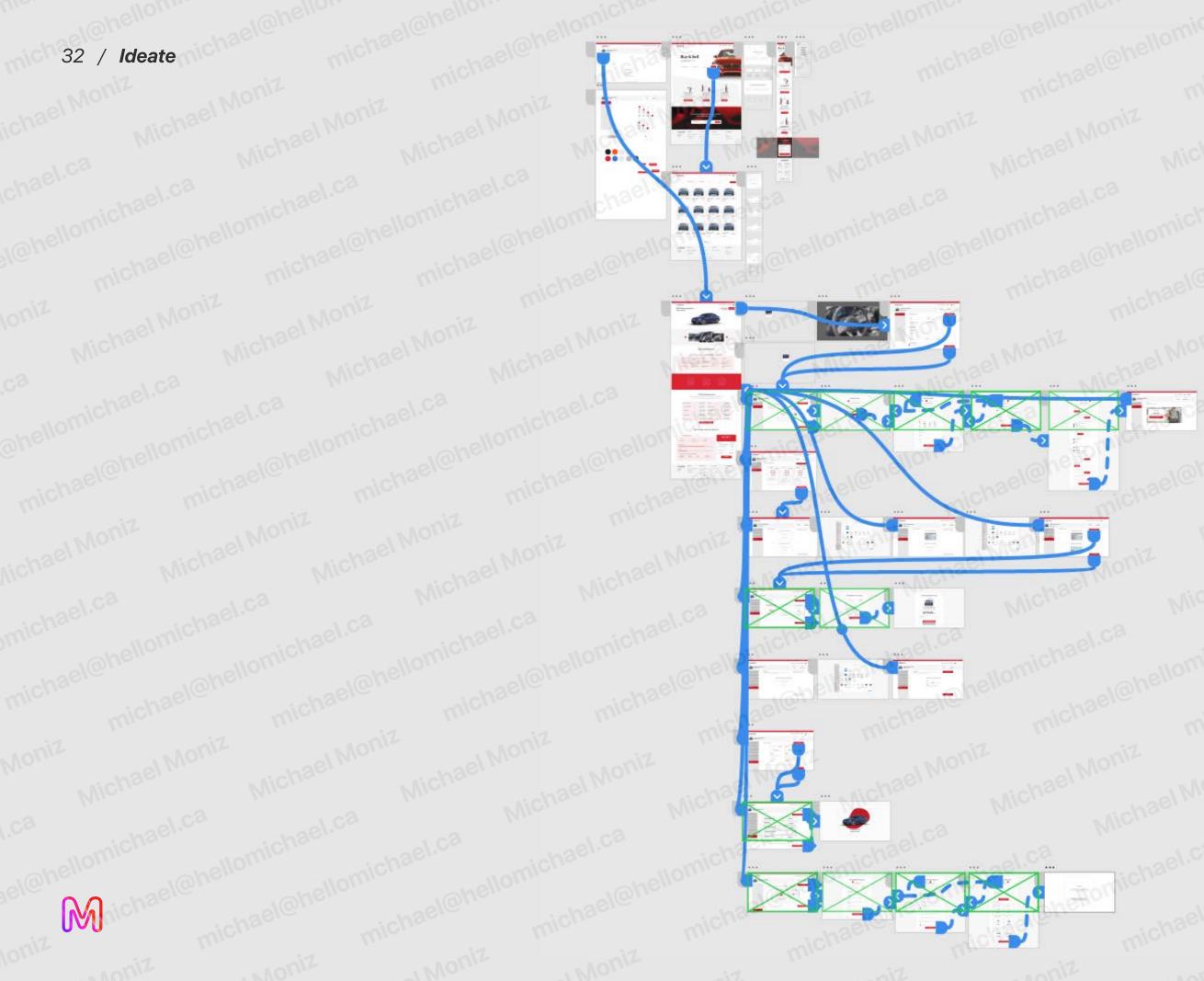
Trade-in Flow



D Pages 2 & 3 were amalgamated into one







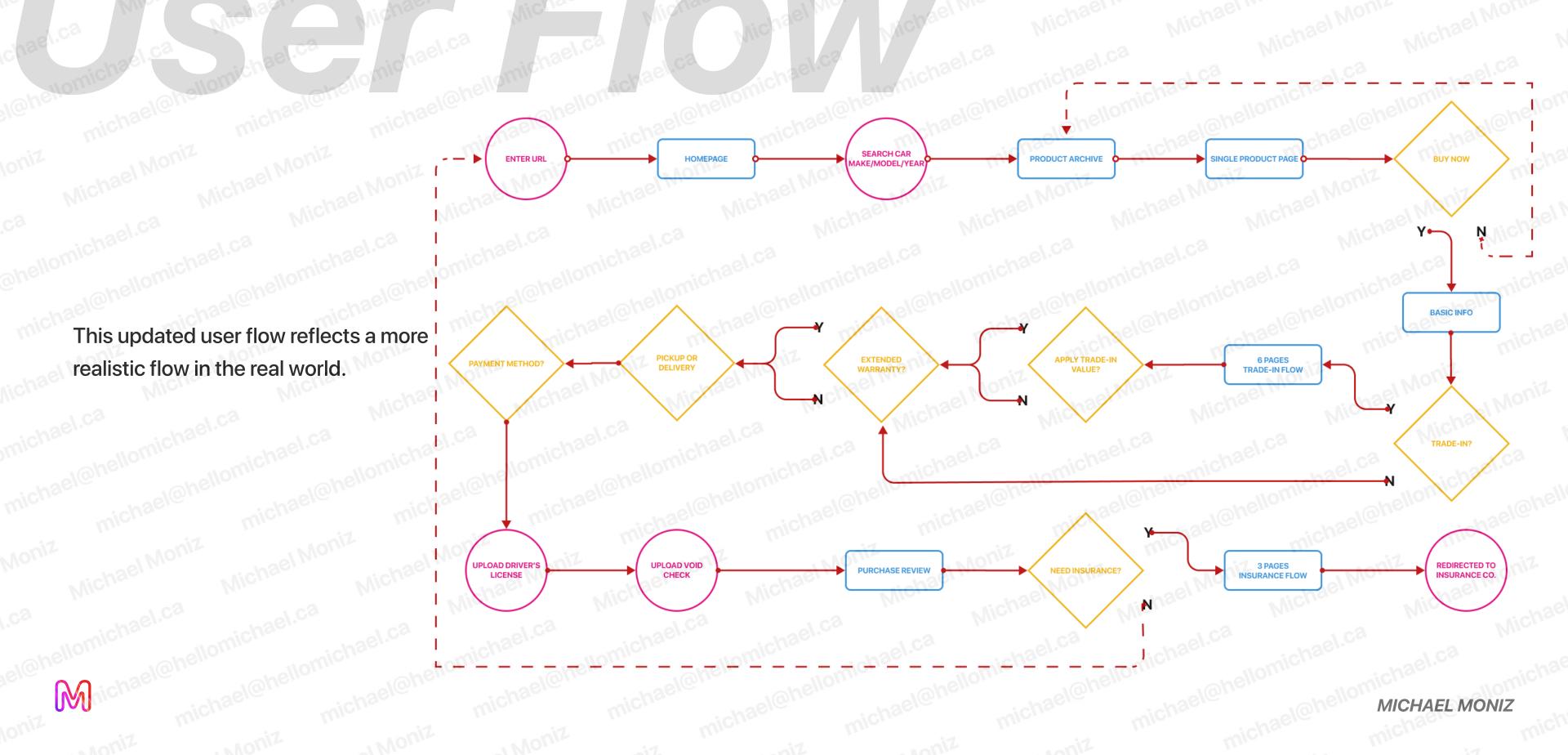
MICHAEL MONIZ

CARWISE

michael



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Testing Second Iteration



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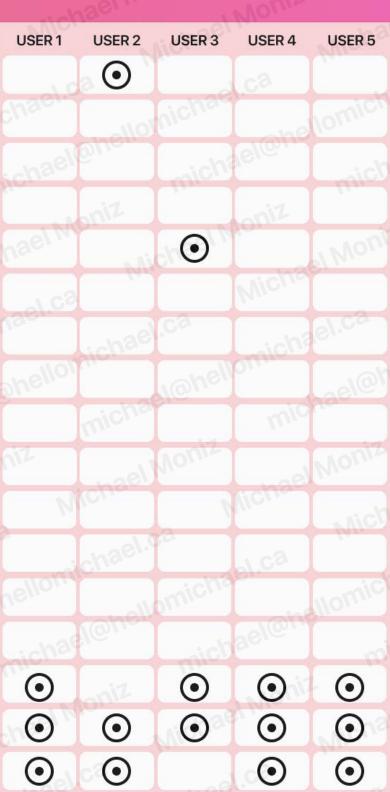
Usability Study

Doesn't see the two differenct searches Confused at the trade-in flow Confused at the financing flow Has trouble uploading their void check Confused at the insurance flow Feels frustrated at trade-in flow Feels frustrated at financing flow Feels frustrated at driver's license flow Feels frustrated at the insurance flow Speaks in an indifferent tone Speaks in a frustrated tone Speaks in an annoyed or impatient tone Speaks in a positive tone Speaks in a confident tone Thinks it's very user friendly

Doesn't see at the second Buy Now button Has trouble uploading their driver's license

After running my second usability test, all users were successful in buying a car with no or little hesitation.

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Driver's License

"Select File" — Hard to see

Supporting evidence from the usability study. 1 of 5 participants said that they needed to think a little too much to upload their driver's license. They suggested a secondary colour for the button.

"I was on a roll and I paused for a second at this point. The button should be highlighted in a different colour to pop out." (P1)

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Driver's License: Front



Driver's License: Front





Input form adjustments

Supporting evidence from the usability study.

1 of 5 participants suggested that the select buttons (a) colour conflicts with the

"save & continue" buttons.

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1 of 5 participants suggested that "other" options should be added to the form.

"The colour conflicts with the action button of 'save & continue'" (P1)



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	Get Your Offer	r micro	mic		
	1 ¹² 2 30 ¹¹	4 hael M			
	HISTORY & CONDITION		Vichael W.		
	We need the most accurate info to get you the best va	alue for your car	ichael.ca		
a Has yo	our car been in an accident?		mic. mic.		
N	O ACCIDENTS	2+ ACCIDENTS	mich		
Does y	our car have any issues that would stop us from drivin	ng it?	ichael Michael		
	NO NO	aehca	I.ca		
al@hel	low wael@hellow	hellomichas	alahellomic		
	our car need mechanical repairs or display dashboard	I warning lights?	ere		
	gine (eg. Check engine light on dashboard) ansmission	II.			
	r Conditioning	N4	Nor		
	ectrical (eg. SRS/airbag light on dashboard	, Nichae	, Nich		
Tir	e Pressure (eg. TPMS/tire pressure light on dashboard	Bus	Nile		
	at.ca	Lach.	<u>ca</u>		
Are the	ere any modifications to your car (Ex. Suspension, engi	ine, etc.)?	ichael.co		
	NO NO YES	aichael@hell	omichael®		
Does y	our car have any exterior damage?	ne Moniz	- MC		
Sci	uffs, Scratches, or Chips		Mich		
Fa	ding Paint				
De	ents or Dings		hael.co		
🗌 Ru	st inchae		micin		
ane	alohen.	al@heir	non	liv.	111-
Does y	our car have any interior damage behind normal wear	chaere	ael@ne"	MICHAEL MONIZ	z ich
No	oticeable Stains				
100					

michae

Mildh

I need to change the colours of the buttons.

I need to add an "other" checkbox and input field for answers.

MICHAEL MONIZ

Prototype Third Iteration

CARWISE

Prototype 3 40

a

M

- All buttons have been changed to the secondary colour a
 - An "other" option with input field was added to each question
- The "select file" button was changed to the secondary colour (a)

Driver's License

Driver's License: Front

DROP FILE TO UPLOAD OR С

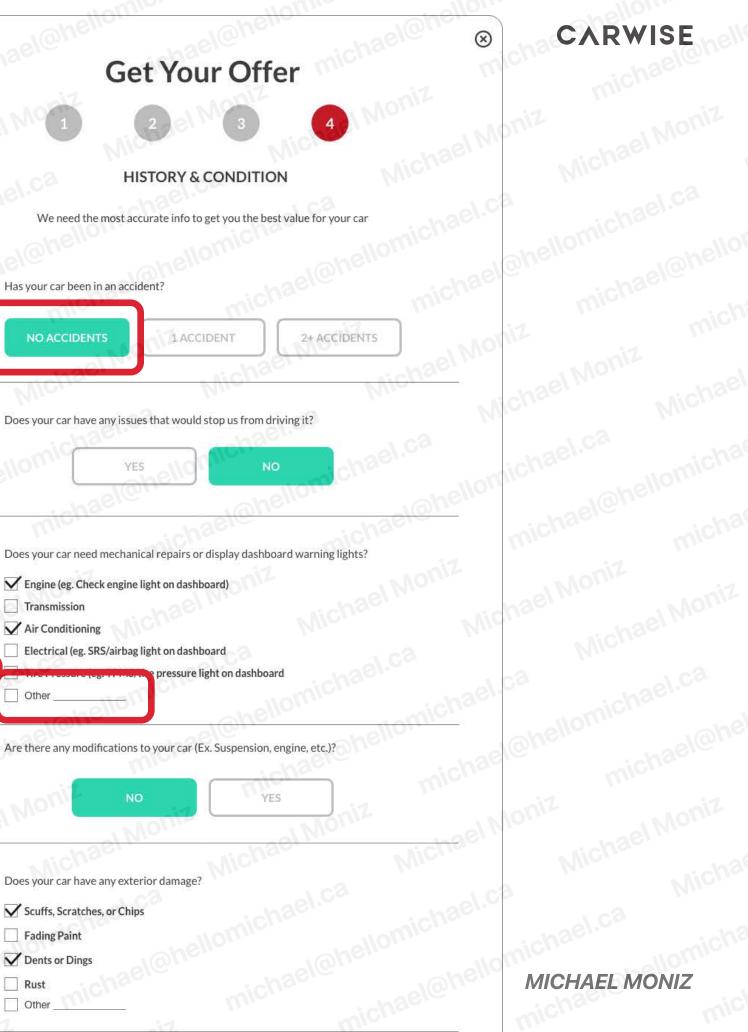
Driver's License: Front

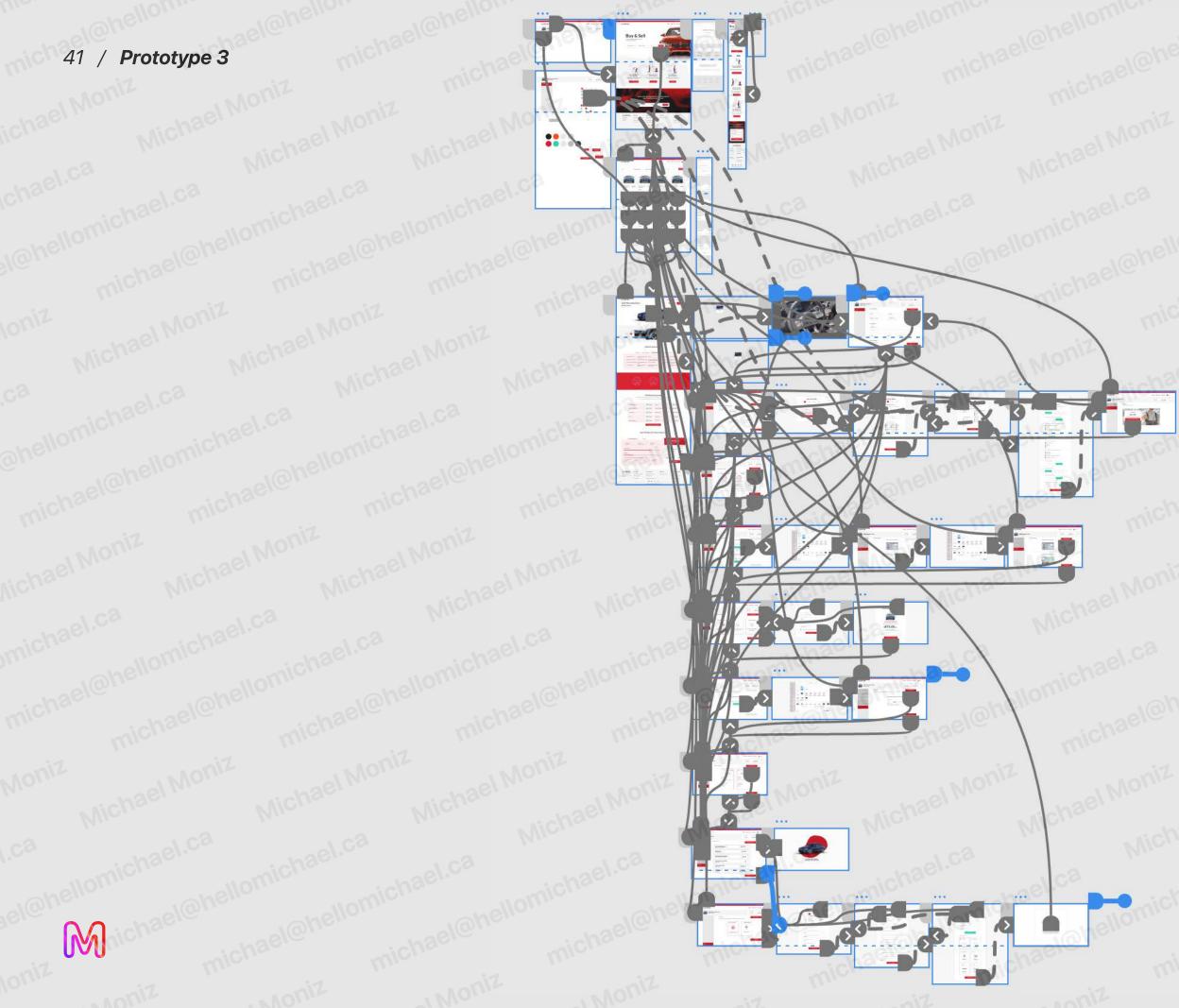
DROP FILE TO UPLOAD OR



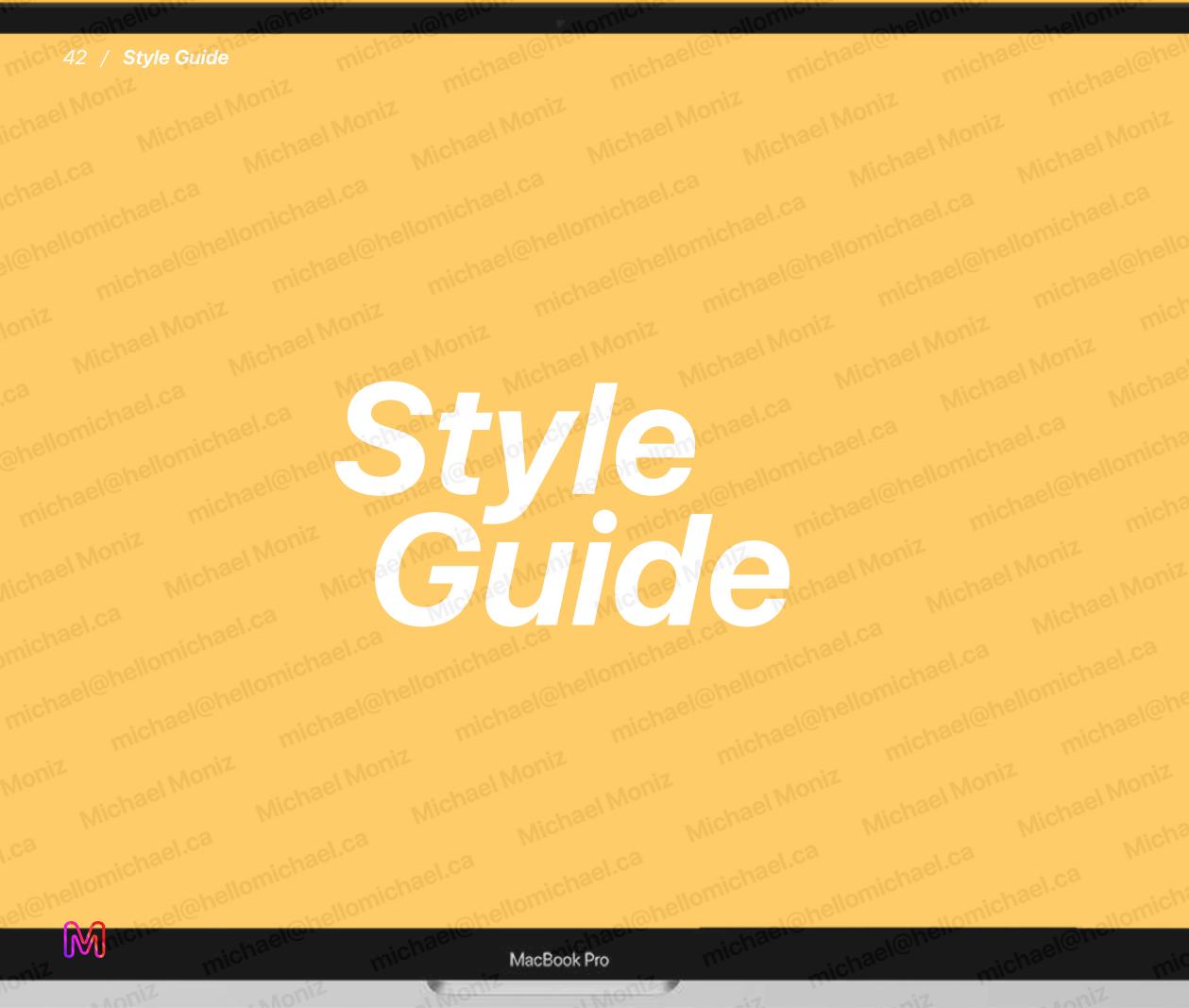


Rust Other



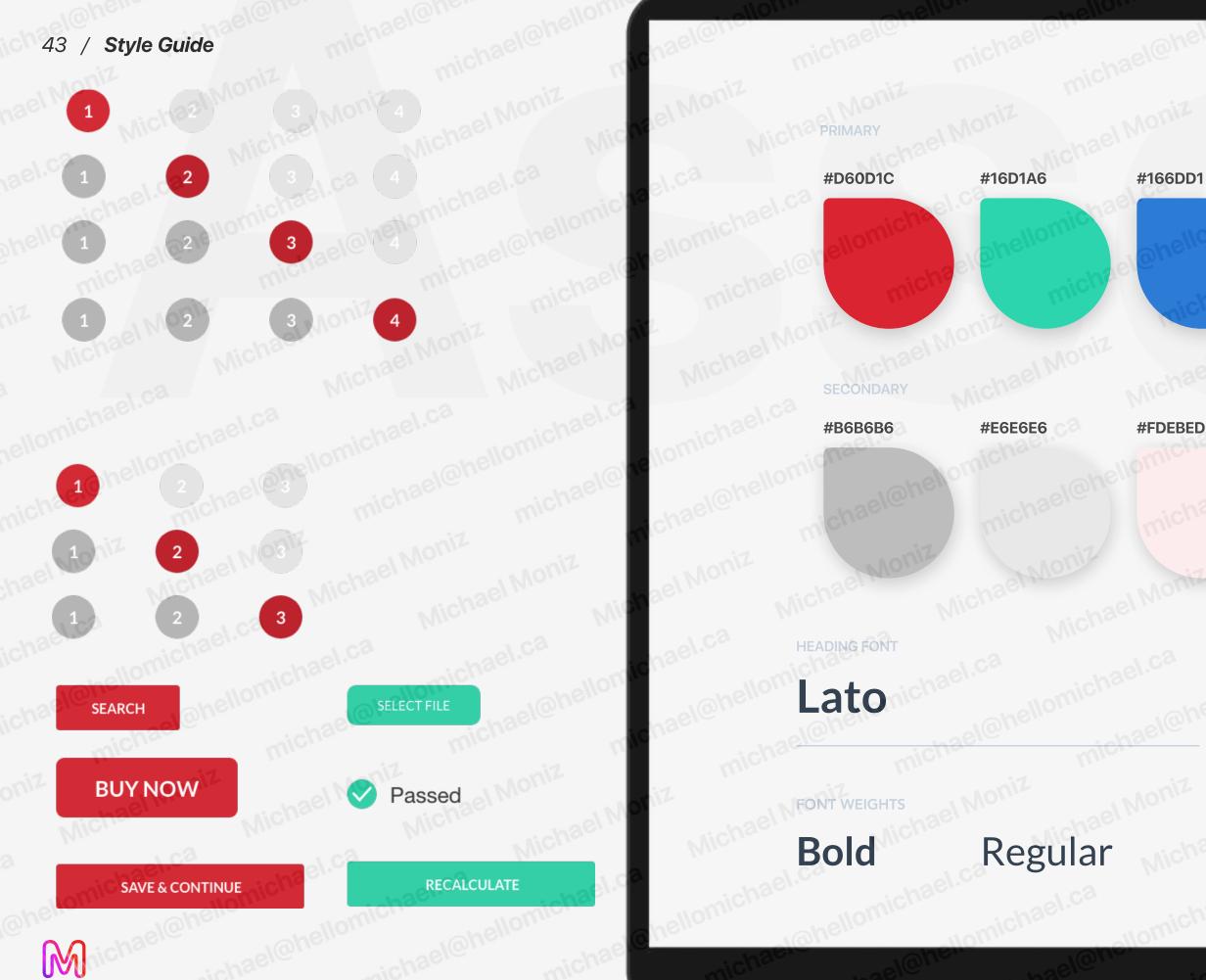


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#166DD1

#F5F5F5

FONT WEIGHTS

BODY FONT

Lato

Regular Light

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MacBook Pro

M

Before starting this project I knew absolutely nothing about the car buying experience. But throughout the interview process, I quickly realized that buying a car is a frustrating and shady business. From trying to sell you rust protection without having a standardized price list so they can recuperate the money lost during negotiations to leveraging winter protection mats to pacify customers in order to make them feel like they accomplished something during the negotiation process. I heard countless horror stories that made my user experience journey for this project extremely easy to navigate.

The major pain points were selling their car at a fair price, buying a car from aggressive salespeople, and financing that didn't break the bank. When conducting my usability testing I heard several people say "too bad this site doesn't really exist!" There's definitely a demand for this kind of car-buying experience in Canada.

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