

Agency Objective. Increase enrollment in the Small Business Administration (SBA) Learning Center by reducing frictions associated with enrollment forms.

Background. Small business owners have limited time to research relevant trainings for the skills they seek to build and tactics they hope to employ, enroll in a course, and ultimately attend critical trainings on running and growing their business. In response to the need for relevant training, SBA created the Learning Center,²⁶ which now hosts 58 courses on a variety of topics including “Contracting Opportunities for Veterans”, “Financing Options for Small Businesses”, and “How to Write a Business Plan.”

Once a user selects a course from the catalog, reads the course description, and clicks “Begin Course,” they view a pop-up registration form. This registration form begins by asking for an individual’s name and address and includes six informational fields to be completed and seven multiple-choice questions.²⁷ While not mandatory, preliminary research suggests that the burden of completing this form and providing personally identifying information led to 43 percent of small business owners exiting from the course without starting the course.

In addition to reducing barriers to access, SBA would also like to learn more about the 20,000 small business owners each month seeking learning resources through the Learning Center. Characteristics such as the types of businesses site visitors run (nascent, start-up, or in-business), the owners themselves (women-owned, minority-owned, veteran-owned), and the locations of these businesses are important to enable effective course design and inform priorities for expanding available content. A business owned by an active member of the

military may qualify for particular services, for example.²⁸

Methods. SBA and SBST created two updated versions of the registration form that both decreased the free-form fields to just one, decreased the number of multiple choice questions to six (while still collecting the same information), and reordered the form to begin with simple questions about the small business rather than name, address, and ethnicity of the individual filling out the form.

SBA piloted the forms during three months beginning March 25, 2016 and recorded the proportion of users who continued to the course and the proportion of users who left the website without completing the form.

Results. During the three months that the new forms were piloted, 64.1 percent of users continued the course after registering, compared with a 57.6 percent in the three months before the changes were implemented, an increase of 6.5 percentage points ($p < 0.01$, 95% CI [5.81, 6.81]).²⁹

The second updated version of the form also appeared to increase the amount of information voluntarily provided during registration. In the two months before the change, 77.8 percent of visitors provided some or all of the information requested, compared to 87.4 percent of those presented with the new form, a 9.6 percentage

²⁸ Individual interest in sharing information is currently a topic being studied by a team at the General Services Administration—part of an initiative called the “Federal Front Door.” Qualitative research has found that “most people have no problem providing information if doing so will benefit them” and they understand how it will be used. https://labs.usa.gov/files/FFD_ResearchReport.pdf, pg. 22.

²⁹ This study was not randomized. We compare the performance of the new form to the average of the preceding calendar year in the graphic below (to display overall trends and seasonal differences). Significance tests and confidence intervals are reported by convention, but we note here are valid only under the assumption of a randomized experiment.

²⁶ <https://www.sba.gov/tools/sba-learning-center/search/training>

²⁷ <https://www.whitehouse.gov/sites/default/files/omb/info/memos/2015/behavioral-science-insights-and-federal-forms.pdf>

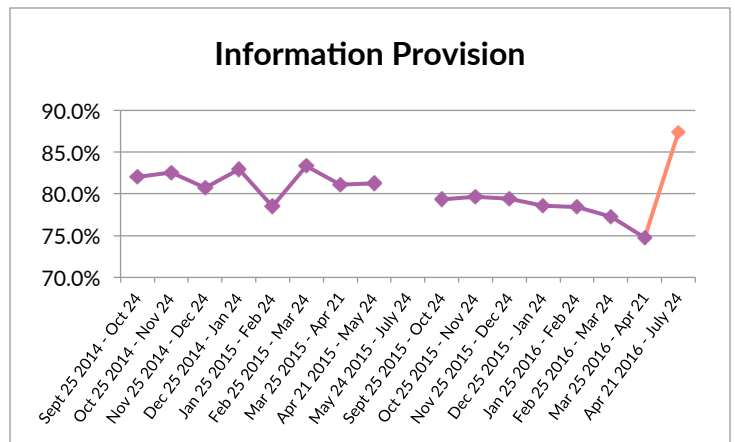
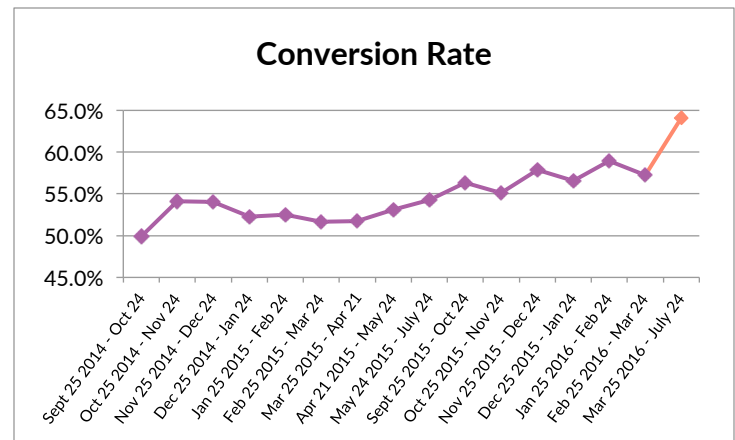
SBA Learning Center

Simplifying a federal form reduces drop-off from online courses

point increase ($p < 0.01$, 95% CI [9.14, 10.18]).³⁰
³¹

Conclusions. Government forms can be burdensome. Further research can examine the most effective ways to reduce redundancy, improve form layout, and word questions such that information is provided more accurately and the user can complete it more quickly with less effort. This form redesign offers evidence that when agencies work to improve the layout of their forms, it can reduce aversion to a form—in this case, aversion that was acting as a barrier to an important resource for small business owners.

These results also suggest that individuals may be willing to providing information under certain conditions. Asking a form-filler to complete one simple question may turn their attention to reading other optional questions, including one that informs them how information will be used to their benefit.



■ Old Form ■ New Form

³⁰ Compared to a similar two-month period in 2015, the percent continuing onto the course was 6.2 percentage points higher ($p < 0.01$, 95% CI [5.73, 6.91]). The figure titled "Information Provision" displays all available data, and includes a small gap in May–June 2015 when data are unavailable.

³¹ Data was not available for May 24, 2015–July 24, 2015.