



AUGUST 2015

RUX RESEARCH STUDY EAPP REDESIGN

AGENDA

- Executive Summary
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 - Objectives
 - Top Findings
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 - Methodology
 - Task Goals
 - Task-based Findings
 - Additional Findings
- Next Steps
 - Recommended Changes
 - Upcoming Research



EAPP USER RESEARCH

EXECUTIVE SUMMARY

RESEARCH OVERVIEW

The purpose of this document is to outline the in-depth findings for the Retail User Experience (RUX) team's usability testing for Best Buy's new Electronic Credit Card Application (eApp). The results will be used to inform further designs on the application and serve as a baseline for future tests.

7 blue shirts participated in usability testing on August 10th and 11th, 2015 at the MADISON - 59 and MADISON - 208 store locations:

- Customer Service Specialist - 3
- Connections Specialist - 2
- BBYM Sales Associate - 1
- PC Sales Associate - 1



PARTICIPANT OVERVIEW

Blue shirts were asked questions for subjective feedback and guided through a series of tasks using a high-fidelity prototype on an Android Galaxy Tablet.

Number of Participants: 7

Average Session Length: 30 minutes

Testing Tools: Android Galaxy Tablet

URL: <http://pokty4.axshare.com>

Demographics

BASIC INFORMATION

- Male - 6
- Female - 1

BBY EXPERIENCE

- > 1 year - 1
- 2-4 years - 5
- 5+ years - 1

AGE RANGE

- > 25 - 3
- 25-34 - 3
- < 35 - 1



RESEARCH OBJECTIVES

The below objectives were to guide the testing in order to meet both business and user experience requirements for the new designs:

- Determine inconsistencies and usability problem areas within the new user interface design.
- Determine whether the new application structure is intuitive and easy to use.
- Gather qualitative feedback from users in regards to the new user interface design, as well as introducing new interaction functionality.
- Establish baseline user performance and user satisfaction levels for future usability evaluations.

Best Buy blue shirts were asked to complete a set of tasks to gather feedback on the following general principles:

- Do participants understand the flow of activities in the prototype?
- Can participants find the needed interactions to complete an activity?
- Are participants favorable towards the new application interface design?



TOP FINDINGS: STRENGTHS

GLOBAL ENGAGEMENT

All participants (7/7) were able to enter information easily and had no persistent critical issues with the prototype. Overall participants understood the interactions and how to complete the application process without any major roadblocks.

GLOBAL DESIGN ELEMENTS

All participants (7/7) commented on how the application was aesthetically pleasing and how it was similar to CoreBlue.

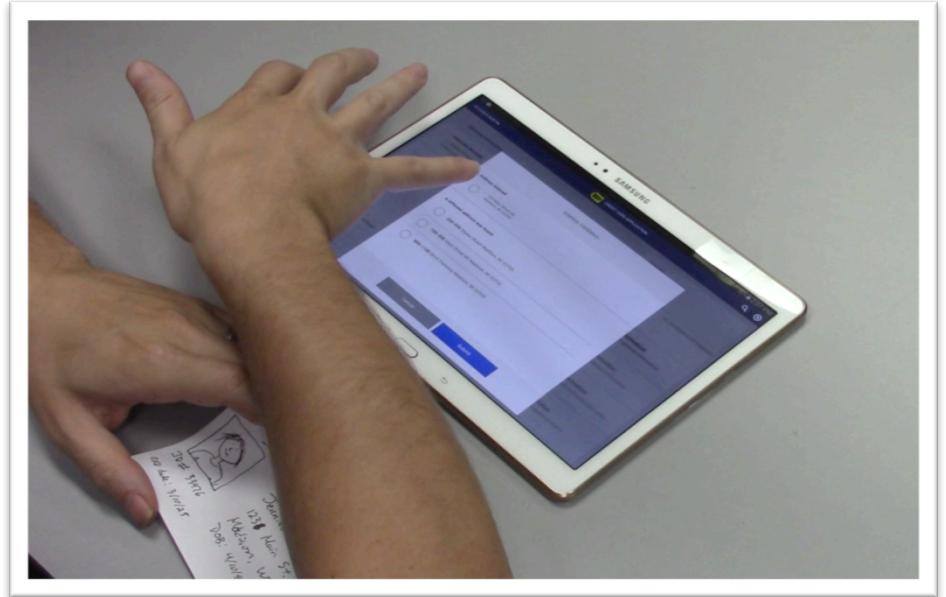
The screenshot shows a 'CREDIT CARD APPLICATION' form from '07/13/2015 06:00 PM'. At the top right is the 'Best Buy' logo. The form is divided into sections: 'Personal Information' (containing fields for Type of Photo ID, Driver License, State ID, and Other), 'ID Number' (with an 'X' icon to clear), 'Issued State' (set to Wisconsin), 'Date of Birth' (with an 'X' icon to clear), 'Expiration Date' (with an 'X' icon to clear), 'Residence Status' (with 'Own', 'Rent', and 'Other' options), 'Years at Home Address' (with an 'X' icon to clear), 'Months at Home Address' (with an 'X' icon to clear), and 'Monthly Housing Payment' (with an 'X' icon to clear). To the right of the form, there is a sidebar with customer information: Jennifer Goldman, 123A Main Street NE, Madison, WI 53705; my Best Buy elite GATEWAY CLUB UNLIMITED ID: 0123598432573490345. Below the sidebar is a vertical list of steps: 1 Customer Information (Verify customer's general information), 2 Personal Information (Enter ID and residential information), 3 Financial Information (Enter sales amount and authorized users), and 4 Application Status (Verify customer's approval status). A large blue 'Proceed' button is at the bottom right.



TOP FINDINGS: OPPORTUNITIES

ADDRESS VERIFICATION (CUSTOMER INFORMATION)

Most participants (5/7) found the verification screen unhelpful and would not likely use the provided suggestions to correct information, **providing a traditional error state** on the actual Customer Information screen would be more ideal and less disruptive to the application process.

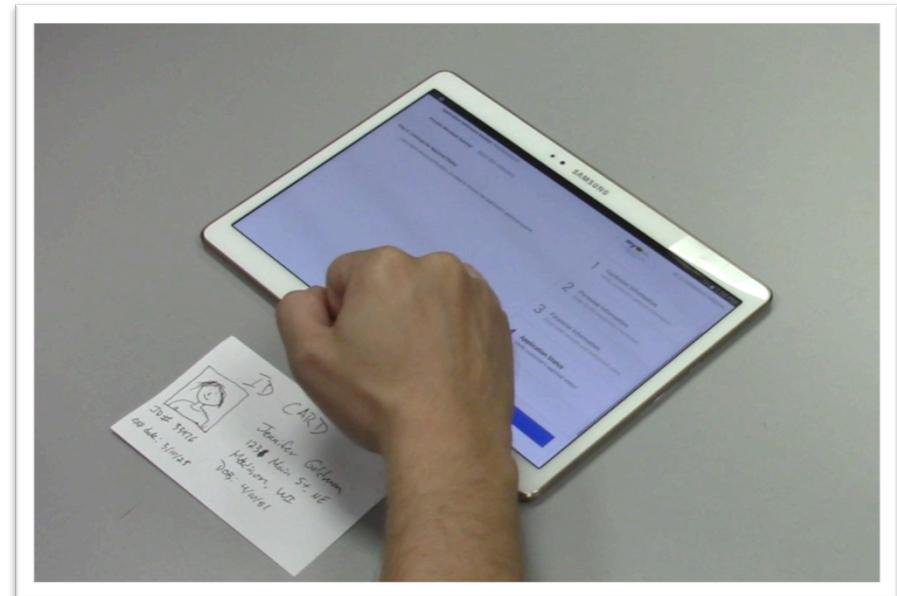


TOP FINDINGS: OPPORTUNITIES

(CONT.)

CALL THE BANK (APPLICATION APPROVAL)

All participants (7/7) were familiar with calling the bank, however (6/7) participants stated that the Merchant Number was never needed during the call - only the Reference Number and Store Number was needed. **Making key information more simplistic and prominent** would allow users to easily complete the call.



EAPP USER RESEARCH

DETAILED FINDINGS

METHODOLOGY

Tasks were measured on efficiency, and participants were instructed to “think out loud” so that a verbal record exists of their interaction with the application. Each session was recorded, in full, for future analysis.

Evaluation Criteria

GLOBAL CRITERIA

Completion Rate

- The percentage of tasks completed without critical errors

Errors

- Error-Free Task
- Non-Critical Errors
- Critical Errors

Subjective Feedback

- Qualitative feedback provided throughout an interview

IMPACT

High

- Prevents the user from completing a task (critical error)

Moderate

- Causes user difficulty but the task can be completed (non-critical error)

Low

- Minor problems that do not significantly affect the task completion

PROBLEM SEVERITY

Severity 1

- High impact
- Critical errors

Severity 2

- Moderate-high frequency
- Moderate-low impact

Severity 3

- Moderate impact, low frequency
- Low impact, high frequency

Severity 4

- Low impact
- Low frequency



TASK GOALS

Best Buy blue shirts will be evaluated based on how well they can perform tasks derived from project objectives. Two variations of the prototype were tested in order to determine the best route for functionality enhancements. *Functionality differences were introduced on Search and Call the Bank screens.*

- Tasks 1: Search
 - Finding and locating a customer.
- Task 2-3: Customer Verification
 - Verifying the customer information to start the application process.
- Task 4: Application Data
 - Entry customer's sensitive financial data needed in order to submit the application.
- Tasks 5-6: Approval Status
 - Identify differentiation of returned submissions.



TASK-BASED FINDINGS

SEARCH

07/13/2015 06:00 PM CREDIT CARD APPLICATION

Customer Lookup Application Inquiry Paper Application

1 Phone Number Search

Search By Customer's Name >

XX Results found for "(XXX) XXX-XXXX"

1	Jennifer Goldman	123 NE Barton Road Madison, WI 53705	(608)-872-4089 jgoldman26@gmail.com	my elite
2	Henry Goldman	123 NE Barton Road Madison, WI 53705	(608)-321-2384 hgoldman32@gmail.com	Not Enrolled in My Best Buy
3	Louis Frankenberg	7450 Mahogany Trail Raleigh, NC 27616	(608)-342-4345 louisberg@gmail.com	my elite

+ New Customer

07/13/2015 06:00 PM CREDIT CARD APPLICATION

Customer Application Inquiry Paper Application

1 Search By First and Last Name Zip Code Search

Search By Phone Customer

XX Results found for "(XXX) XXX-XXXX"

1	Jennifer Goldman	123 NE Barton Road Madison, WI 53705	(608)-872-4089 jgoldman26@gmail.com	my elite
2	Henry Goldman	123 NE Barton Road Madison, WI 53705	(608)-321-2384 hgoldman32@gmail.com	Not Enrolled in My Best Buy
3	Louis Frankenberg	7450 Mahogany Trail Raleigh, NC 27616	(608)-342-4345 louisberg@gmail.com	my elite

+ New Customer (XXX) XXX-XXXX

"It looks very similar to CoreBlue. There is not a lot of clutter, things that you wouldn't need. Visually, I would say it is visually pleasing."

ERROR FREE

Overall participants found the search functionality easy to use.

INSIGHTS

(1) Search Functionality

All participants (7/7) were able to interact with search and locate the toggle between phone number and name search types. Between the two designs, the tabbed display was preferred.

(2) Search Results

All participants (7/7) were able to search for a customer and identify the correct customer versus adding a new customer.

RECOMMENDATION(S)

Implement the tabbed search display from Option B (bottom image).



TASK-BASED FINDINGS

CUSTOMER INFORMATION

The screenshot shows the 'Customer Information' section of the Best Buy Credit Card Application. On the left, there's a form with fields for First Name (Jennifer), Last Name (Goldman), Address Line 1 (123 NE Barton Road), City (Madison), Primary Phone Number ((608) 872-4089), Secondary Phone Number, Language Preference (English, Spanish), and an Associate Message about photo ID and disclosure packet requirements. On the right, a summary panel displays Jennifer Goldman's address (123 NE Barton Street, Madison, WI 53705), her my BEST BUY elite GAMERS CLUB member ID (ID: 0123598432573490345), and four steps: 1. Customer Information (Verify customer's general information), 2. Personal Information (Enter ID and residential information), 3. Financial Information (Enter sales amount and authorized users), and 4. Application Status (Verify customer's approval status). A blue speech bubble labeled '1' points to the 'Customer Information' step, and another labeled '2' points to the top right corner of the screen.

"You could bring in a new hire and say, 'Hey, do this' and they could figure it out."

ERROR FREE

Participants found viewing and editing customer information easy and intuitive.

INSIGHTS

(1) Entering Information

All participants (7/7) were able to easily edit address information and interact with the fields.

(2) Return to Search

All participants (7/7) were able to locate and correctly use the back button in order to return to the search page.

RECOMMENDATION(S)

None.



TASK-BASED FINDINGS

ADDRESS VALIDATION

The screenshot shows a 'CREDIT CARD APPLICATION' page. A modal window titled 'Address Validation' is open over the form. In the 'Address Entered' field, the user has typed '123 Main Street NE Madison, WI 53705'. Below this, a message says 'A different address was found.' followed by three suggestions: '200-599 Main Street Madison, WI 53705', '100-300 Main Street NE Madison, WI 53705', and '600-1100 Birch Parkway Madison, WI 53705'. A large blue speech bubble with the number '1' is overlaid on the modal. At the bottom of the modal are 'Cancel' and 'Submit' buttons. To the right of the modal, a sidebar displays account information: ID: 0123598432573490345, Name: Jennifer, Address: 123 Main Street NE Madison, WI 53705, Phone Number: (608) 872-4089, Email: jgoldman342@gmail.com, and Status: Pending approval.

"It seems like it would make more sense to say 'Hey, this address is not found, just try to re-enter it'. It just takes you back to where you were before...that is why I usually just hit cancel."

IMPACT	FREQ	SEV
Low	Low	4

Overall this screen was easy to use, however participants did not find it useful in correcting an address.

INSIGHTS

(1) Manual Correction

Most of the participants (5/7) preferred to use the cancel button and manually correct the address, rather than utilizing the choices provided.

RECOMMENDATION(S)

Consider treating this as an on-screen error to re-verify the address entry.

If, from a legal perspective, it is needed then offer an inline link to do a manual "look-up" instead of forcing the user to use it.



TASK-BASED FINDINGS

PERSONAL INFORMATION

07/13/2015 06:00 PM

BEST BUY CREDIT CARD APPLICATION

Personal Information

Type of Photo ID

Driver License State ID Other

ID Number X Issued State Wisconsin

Date of Birth X Expiration Date X

Residence Status

Own Rent Other

Years at Home Address X Months at Home Address X

Monthly Housing Payment X

Jennifer Goldman
123A Main Street NE
Madison, WI 53705

my BEST BUY elite GAMERS CLUB UNLOCKED ID: 0123598432573490345

1 Customer Information Verify customer's general information

2 Personal Information Enter ID and residential information

3 Financial Information Enter sales amount and authorized users

4 Application Status Verify customer's approval status

Proceed

ERROR FREE

Participants found viewing and editing personal information easy and intuitive.

INSIGHTS

(1) Entering Information

All participants (7/7) were able to easily enter information and interact with the fields.

(2) Type Selections

All participants (7/7) were able to identify options and correctly use the selection buttons for ID and Residence. A single participant (1/7) was confused by what "other" could mean for Residence.

RECOMMENDATION(S)

None.



TASK-BASED FINDINGS

FINANCIAL INFORMATION

07/13/2015 06:00 PM

BEST BUY CREDIT CARD APPLICATION

1

Financial Information

Initial Sales Amount

Authorized User(s) (Max of 3)

First Name M.I. (Optional) Last Name

Add User

Jennifer Goldman
123A Main Street NE
Madison, WI 53705

my BEST BUY elite GAMERS CLUB UNLOCKED ID: 0123598432573490345

Customer Information
Verify customer's general information

Personal Information
Enter ID and residential information

Financial Information
Enter sales amount and authorized users

Verify Information

Social Security Number
Waiting for applicant to enter SSN

Annual Income
Waiting for applicant to enter annual income

Credit Card Disclosure Terms
2nd Attempt. If an incorrect 4-digit code is entered more than 3 times, the entire credit card application will need to be restarted.

Signature

IMPACT	FREQ	SEV
Low	Low	4

Participants found viewing and editing financial information easy and intuitive.

INSIGHTS

(1) Entering Information

All participants (7/7) were able to easily enter information and interact with the fields. Only a single participant (1/7) stated that there was often customer confusion on what an Authorized User was.

(2) 4-Digit Code Error

The error state was clear to all participants (7/7). A few of the participants (3/7) have never seen the error prompt, and just over half (4/7) have encountered it only once or twice.

RECOMMENDATION(S)

Consider changing the label of or adding support content for Authorized User(s).



TASK-BASED FINDINGS

APPROVAL STATUS - CALL THE BANK

07/13/2015 06:00 PM CREDIT CARD APPLICATION

Application Status

Step 1: Call Citibank, N.A. (800) 834-3963

Application Reference Number: 000000XX0000

Provide Merchant Number: 6035-3501-0200-5432

Step 2: Continue for Approval Status

Upon bank phone verification, proceed to receive the applicant's approval status.

07/13/2015 06:00 PM CREDIT CARD APPLICATION

Application Status

Step 1: Call Citibank, N.A. (800) 834-3963

Application Reference Number: 000000XX0000

Provide Merchant Number (XXXX - 4 Digit Store Code)

6035-3501-0200-XXXX - Best Buy, Pacific Sales SWAS, Magnolia SWAS
6035-3501-0200-XXXX - Best Buy Mobile SAS
6035-3501-0200-XXXX - Best Buy Mobile SAS

Step 2: Continue for Approval Status

Upon bank phone verification, proceed to receive the applicant's approval status.

"I don't think there is a merchant number, just a reference number for the application."

IMPACT	FREQ	SEV
Low	Low	4

Even though this scenario doesn't happen very often, participants found this screen easy and intuitive.

INSIGHTS

(1) Entering Information

A couple participants (2/7) appreciated less text on this screen, although it would be helpful to display a message on why they need to call the bank.

(2) Merchant Information

Most participants (6/7) stated that the merchant number was not needed during the call.

RECOMMENDATION(S)

If, from a legal perspective, the merchant number is needed then the dynamic store code display is the ideal layout for this screen. Otherwise remove this information.



TASK-BASED FINDINGS

APPROVAL STATUS - APPROVED

07/13/2015 06:00 PM

BEST BUY CREDIT CARD APPLICATION

Financial Information

Initial Sales Amount X

Authorized User (Max of 3)

First Name X

+ User

Jennifer Goldman
123A Main Street NE
Madison, WI 53705

ID: 0123598432573490345

Application approved.
Waiting for applicant's selection.

1

PICK THE CARD THAT'S RIGHT FOR YOU

OR

my^{bb} my^{bb} citi

MY BEST BUY® CREDIT CARD MY BEST BUY® VISA® CARD

REWARDS OR FINANCING INSIDE OF BEST BUY®	✓	✓
REWARDS OUTSIDE OF BEST BUY	✓	✓
NO ANNUAL FEE	✓	✓

4 Application Status
Verify customer's approval status

Proceed



ERROR FREE

Half of the participants were shown this screen, and found the screen useful.

INSIGHTS

(1) Card Information

All participants (4/4) understood the intent of the information and found it useful. A single participant (1/4) thought it would be helpful to provide additional "outside of BBY" details.

RECOMMENDATION(S)

None.



TASK-BASED FINDINGS

APPROVAL STATUS - APPROVED W/ FEE

07/13/2015 06:00 PM

BEST BUY CREDIT CARD APPLICATION

Application Status

Jennifer Goldman
123A Main Street NE
Madison, WI 53705

my BEST BUY GAMERS CLUB UNLOCKED ID: 0123598432573490345

1 Customer Information Verify customer's general information

2 Personal Information Enter ID and residential information

3 Financial Information Enter sales amount and authorized users

4 Application Status Verify customer's approval status

Proceed

1 My Best Buy Visa Credit Card with Fee Offer

- An annual fee of \$49
- An APR of 25.24% on purchases

2 My Best Buy Visa Gold Card terms and conditions have been explained to the applicant.

IMPACT

Low

FREQ

Low

SEV

4

Half of the participants were shown this screen, and found the screen useful.

INSIGHTS

(1) Card Information

All participants (3/3) were appreciative of the card information to help explain terms in a more beneficial manner. A single participant (1/3) mentioned that this card type was no longer offered.

(2) Terms Checkbox

Most participants (2/3) were able recognize and correctly check the box.

RECOMMENDATION(S)

Potentially add more prominence and/or separation of checkbox action.



ADDITIONAL FINDINGS

In addition to completing a task-based scenario, participants were asked a few questions around other functionality and/or behavior:

- Typical eApp Processing
 - All participants (7/7) stated that the application process occurred at the end of a transaction, and a couple participants (2/7) elaborated more with information on applying being tied to larger unexpected purchases or upgrades.
- Application Progress Sidebar
 - All of the participants (7/7) easily identified where they were in the application process by using the sidebar. However, a couple participants (2/7) thought it would be helpful to have functionality to return back to a previous step – although it is not typically needed: *"I would hope that there would be some sort of safe measure that we could go back on and edit if need be. It seems very final."*
- Application Inquiry Screen
 - None of the participants (0/7) had ever seen/used the inquiry screen. Additional comments were gathered by showing store managers the screen, outside of the test. Feedback showed that the new screen was easier to find and use than the current functionality. They found it helpful that the employee ID was associated with each record.



ADDITIONAL FINDINGS

(CONT.)

- Paper Application Screen
 - Most of the participants (4/7) have never filled out a paper application and entered it manually, while a few participants (3/7) stated that they used one several years ago. *"Never had to do a paper application. Never even seen what a paper application looks like.."*
- Field Formatting
 - A few participants (3/7) commented about making fields auto-formatted to the type of information being entered instead of guessing or manually entering in additional characters (ie. Date formatting to "xx/xx/yyyy").
- Clear Field Action
 - A few participants (3/7) were able to easily find and use the "X" action to clear fields, while out of the two versions tested most participants (5/7) preferred the design with the "X" on the inside of the text field.



EAPP USER RESEARCH

NEXT STEPS

RECOMMENDED CHANGES

Address Verification

While participants found the verification screen easy to use, they also did not find it helpful.

- Consider treating this as an on-screen error to re-verify the address entry.
- If a standardized check is needed, from a legal perspective, then offer an inline link to do a manual “look-up” instead of forcing the user to use it.

Call the Bank

Participants found this screen very intuitive and were familiar with calling the bank, however not all of the information presented was needed.

- Remove the merchant information from the screen to decrease clutter and improve readability.
- If merchant information is needed, from a legal perspective, implement the dynamic merchant number display from Option A.

Search Interface

The search screen was easy and intuitive for all participants, however most preferred the tabbed version.

- Implement the tabbed search display from Option B.



UPCOMING RESEARCH

FY17

- eApp Follow-up
 - Recommend conducting a follow-up study to regroup after the holidays and talk with blue shirts once the new design has been in the field and used for 1-2 months.



QUESTIONS?

For additional questions/concerns contact:

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