Usability Test Report: Building Your Credit Score as a College Student

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Course Tested: Building Your Credit Score as a College Student

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Introduction

The Moodle course, "Building Your Credit Score as a College Student", was created to provide its college students with a comprehensive guide on how to start building their credit score and what they need to know before they begin. Many high schools do not provide financial literacy courses that cover this topic so when students enter college, they never gain the proper knowledge of credit. A usability test was conducted to improve the user's experience and usability of the course by testing the course's content, navigation, and engagement using the test administrator's laptop. The testing administrator noted their actions, task completion rates, satisfaction rates, comments, questions, and feedback.

Executive Summary

A comprehensive usability test of the Moodle course, "Building Your Credit Score as a College Student", was conducted on November 25, 2025, with three college students aged 18 to 21. Each session lasted 50 minutes to an hour, with approximately 30 to 45 minutes of the time spent completing the modules. Participants tested the course navigation, content comprehension, and engagement of course materials. Participants completed the entire 9-part module course, from start to finish, including checkpoint quizzes and the final examination. Overall, participants found the course to be well-informed, redundant towards the end modules, and produced mid-level engagement. The test identified spelling errors, poor engagement and navigation. This report provides a detailed account of the usability results and offers recommendations for the course's improvement

Methodology

Participants

Three participants were recruited based on whether they were a college student and had limited knowledge of credit scores. Two of the three participants reported they have not previously owned a credit card, making them ideal subjects for testing.

Participant	Gender	Age	Year	Major	Has Credit Card?	Prior Moodle Experience	Self-rated Credit Knowledge (1-10)
P1	Female	19	Freshman	General Studies	Yes	No	6
P2	Male	18	Freshman	Undeclared	No	No	1
P3	Female	21	Senior	Kinesiology	No	No	2

Procedure

The test administrator recruited three participants to complete a 30-to-45-minute usability session. Before the session began, the testing process was explained, and participants were given a consent form to sign allowing the administrator to use the data collected from a video recording of them (see Appendix B). Sessions were video recorded using Zoom Workplace and participants were required to share their screen while navigating the course. After consent was given, participants were able to answer a brief pre-test questionnaire to gather their demographic information and baseline knowledge (see Appendix C).

During the session, participants were asked to identify the learning objectives and course details and complete the entire course from Module 1 through 9. They were asked to employ thinking aloud protocols during the entire session. Participants were also allowed access to a calculator for checkpoint quizzes. After the completion of each module, the participants answered three brief Likert scale questions and share any confusions (Appendix D). After the participants finished the course, the test administrator shared a Google Form with them to privately answer a list of post-test questions that consists of both Likert scale and open-ended questions (see Appendix E).

Equipment

The material and tools used to conduct this usability test are as follows:

- Laptop
- Calculator
- Texas Tech VPN
- "Building Credit as a College Student" Moodle course
- Tester Moodle student accounts
- Zoom Workplace

Results

Task 1: Course Introduction

When participants were tasked with identifying the course objectives and number of modules in the course, participants had a 100% success rate with identifying course objectives and a ~33% success rate with identifying the course objective. The course had 9

modules, however two of the participants listed 8 modules as incorrectly listed on the course details.

Participants	Identify & list learning objectives	Identify the number of modules	Identify the number of quizzes
P1	✓	✗	✓
P2	✓	✗	✓
P3	✓	✓	✓
Success Rate	100%	33%	100%

Task 2: Module

The completion time taken by participants demonstrated a large difference from the first 5 modules to the last 4 modules. Time of completion decreased to 1 minute and less, beginning at module 5. The second half of the modules provide tips and tools while the first half provides concert lessons about credit scores. Module 5 reviews "How to use a credit card responsibly?", 6 provided "Do's and Don'ts", 7 links external resources, 8 is a frequently asked questions forum, and module 9 is the final comprehension check. Due to the decrease in information provided, engagement with the course has declined.
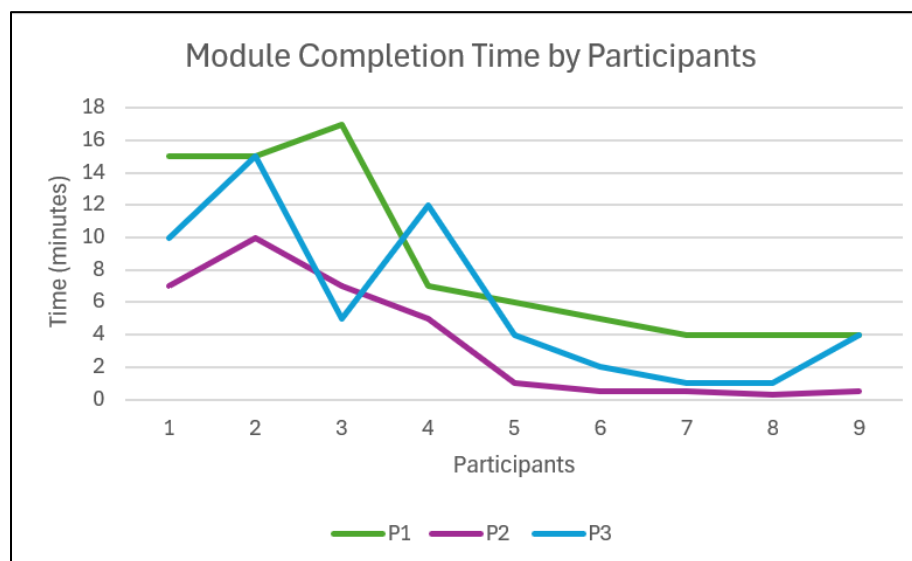

Figure 1. Module Completion Table

Post-Test Questionnaire Results

Participants rated the overall course on a Likert scale of 1 to 5 (1=strongly disagree and 5=strongly agree), for 8 statements (see Appendix E). The course scored low on navigability

and engagement. The course had a 100% agreement rate on: clear content, confidence in knowledge, would recommend, quiz usefulness, and easily findable information.

Statement	P1	P2	P3	Average	% of Agree (4-5)
Easy to Navigate	3	3	2	2.6	0%
Content was clear	4	5	4	4.3	100%
Kept my attention & was engaging	3	4	3	3.3	~33%
Feel more confident in knowledge	5	5	5	5	100%
Would recommend	5	5	5	5	100%
Quizzes were helpful	5	5	4	4.6	100%
Well-organized	3	4	4	3.6	~67%
Could find information easily	5	5	4	4.6	100%

Recommendations

High Priority

The immediate area of improvement should be made in the course navigation. Users were unable to easily go back or move forward in the modules. Many users relied on the side navigation bar and the top progress bar. By redesigning the course's interface to include "next" and "back" buttons, this will solve the major issue in navigation and provide more guidance through the course.

Another major issue was incorrect information displayed at the course's introduction. There were a few spell check errors to address which would usually fall under a lower priority however this error creates misinformation. By doing an in-depth copy-edit on the entire course, the issue of misleading information will be solved.

Medium Priority

The courses' engagement was the second lowest agreement rate, highlighting issues in the teaching style the course uses. The current course structure utilizes large amounts of text, tables, and very few images. By implementing, videos explanations, matching games for the glossary, interactive lessons, and more details on the last 5 modules, user engagement will increase.

Low Priority

The lack of appeal in the visual design was mentioned a few times through the think-aloud protocols, which connects to the lack in engagement. One participant wrote:

> I didn't like the color that much, it was hard to focused and I found myself getting distracted since it lacked interesting visuals.

This issue will be addressed by redesigning with more colors, pictures, and graphics to generate interest in the audience.

Conclusion

Participants reported the Moodle course as well-organized, knowledgeable, and clear to understand. The course was well received due to the focus on tailoring the course for college students and the participants' personal motivation to learn about credit. However, the usability test highlights key issues to resolve before the course is finalized. Overall, the course succeeds in aiding users to fulfill its stated course objectives. By implementing the recommended revisions, the course will be able to improve its knowledge, engagement, and navigation for users.

Appendices

Appendix A, Usability Script

Hi, [participant name]. My name is [Tester Name], and I'm going to be guiding you through this usability test today. Before we begin, I have some information for you that I will read to make sure we cover everything.

You probably have a good idea of why I asked you here, but we will go over it again briefly. I am asking college students to try using an online Moodle course about building credit your score to test whether it works as intended. The session should take about 30 to 45 minutes.

To be clear, we are testing the course, not you. There is no wrong answer, choice, or action. Do not worry about making mistakes.

As you navigate through the course, I'm going to ask you to try to "think out loud". This means to say what you are looking at, trying to do, and thinking. If you have any questions during the course, feel free to ask them. I will not be able to answer them for testing purposes, but it will be extremely valuable for you to share them. Don't worry about hurting my feelings as I am doing this test to improve the course, so I need to hear honest reactions.

With your permission, I'm going to record what happens on the screen and our conversation. The recording will be used to help me learn what to improve on the course and will not be seen by anyone except me.

I'm going to ask you to sign this simple permission form. It says that I have your permission to record you, and that the recording will only be seen by people working on improving this course.

Do you have any questions before we begin?

Appendix B, Consent Form

Video Recording Consent Form

Thank you for participating in my usability research. I will be recording your session to observe your session and note any comments you make. Please read carefully the statement below and sign your name on the indicated line below.

I understand that my usability test session will be recorded. I grant [Tester Name] the sole permission to use this recording for the purpose of improving the course being tested. This recording will be used to collect data and not be distributed to external individuals.

Signature: _____

Print Name: _____

Date: _____

Appendix C, Pre-Test Questions

Before we start the course, I'd like to ask you a few questions.

1. What year are you in college?
2. What is your major?
3. Do you have a credit card?
   a. If yes. How long have you had it? How comfortable do you feel managing it?
   b. If no: Have you considered getting one?
4. On a scale of 1 to 10, how much do you know about credit scores? One being nothing and ten being expert.
5. Have you ever taken an online course on Moodle before?

Appendix D, Post Module Completion Questions

After Completing the Module:

1. On a scale of 1 to 5, how easy was it to find your way through this module? 1 being very difficult and 5 being very easy.
2. On a scale of 1 to 5, how clear was the information? 1 being very confusing and 5 being very clear.
3. Please share anything that confused you or seemed unclear?

Appendix E, Post-Test Questions

Likert Scale Questions:

On a scale of 1 to 5, one being strongly disagree and 5 being strongly agree, please rate these statements:

1. The course was easy to navigate.
2. The content was clear and easy to understand.
3. The course kept my attention/was engaging.
4. I feel more confident about my knowledge of credit scores after going through this material.
5. I would recommend this course to other students.
6. The quizzes helped reinforce what I learned
7. This course is well organized.
8. I could easily find the information I was looking for.

Open-ended questions:

1. What did you like most about the course?
2. What did you like least about the course?
3. Was there anything that confused you or seemed unclear?
4. Was there anything you expected to find but didn't?
5. If you could change one thing about this course, what would it be?
6. Would you actually take this full course if it were offered? Why or why not?

https://forms.gle/hEX1tS4Ab4tjLyUE9