Help Center Open Card Sorting – 1st Round

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Agenda

01 Results – Grouped Percentages

02 Post-task Questions

03 Discussion & Next Steps

01

Results– Grouped Percentage

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Results

Cards	Loan/Loan info/Loan help (Merged)	Payment (Merged)	Account/Account Info (Merged)	Security (Merged)	Help (Merged)	Fees & Charges	Credit Score (Merged)	Settings (Merged)	get money	Fraud (Merged)	Password (Merged)
I already have a OneMain loan. Can I get more money?	80%								4%		
I changed my mind about my OneMain loan. Can I cancel it?	80%		4%								
How do I qualify for a loan and what do I need to apply?	76%		4%						4%		
Why do I need full-coverage insurance on my secured loan collateral?	60%			4%	4%				4%		
How do I request my loan payoff amount?	60%	32%	4%								
How do I set up automatic payments?	16%	52%	12%	4%	4%			4%			
How do I cancel or change a loan payment?	44%	48%									
Are there prepayment fees?	20%	48%	4%		4%	4%					
Where can I find my balance and payment info?	24%	40%	20%		8%						
Where can I find my account number?	12%		56%	8%	8%			4%			
I forgot or need to reset my password. What should I do?	4%		48%	20%				8%			16%
I just set up my account, but I'm getting a password error message. What can I do?	4%		44%	24%				8%			16%
What is multi-factor authentication (MFA) and how do I update my settings?			32%	36%				12%			12%
Where can I find my free credit score?	12%		28%	4%	8%		16%				
I think I was contacted by a scammer. What can I do?	4%		16%	48%	4%		4%			8%	

Key Findings

- We conducted an open card sorting exercise to understand how users naturally group help-related topics. Based on the data collected, participants tended to categorize the cards into four dominant themes:
    1. **Loan / Loan Info / Loan Help**
    2. **Payment**
    3. **Account / Account Info**
    4. **Security**
- To identify strong categorization patterns, a **20% threshold** was set as the benchmark for inclusion in a category.

Summary of most consistently grouped items – Loan/Loan info/Loan help

1. Loan / Loan Info / Loan Help

- *"I already have a OneMain loan. Can I get more money?"* — 80%
- *"I changed my mind about my OneMain loan. Can I cancel it?"* — 80%
- *"How do I qualify for a loan and what do I need to apply?"* — 76%
- *"Why do I need full-coverage insurance on my secured loan collateral?"* — 60%
- *"How do I request my loan payoff amount?"* — 60%
- *"How do I cancel or change a loan payment?"* — 44%

These results indicate that customers strongly associate questions about eligibility, changes, and loan payoff with the overarching concept of loan help.

Summary of most consistently grouped items – Payment

2. Payment

- *"How do I cancel or change a loan payment?"* — 48%
- *"How do I set up automatic payments?"* — 52%
- *"Are there prepayment fees?"* — 48%
- *"Where can I find my balance and payment info?"* — 40%
- *"How do I request my loan payoff amount?"* — 32%

Participants consistently grouped transactional questions under "Payment," suggesting a clear mental model around managing money movement.

Summary of most consistently grouped items – Account/Account Info

3. Account / Account Info

- *"Where can I find my account number?" — 56%*
- *"I forgot or need to reset my password. What should I do?" — 48%*
- *"I just set up my account, but I'm getting a password error message. What can I do?" — 44%*
- *"What is multi-factor authentication (MFA) and how do I update my settings?" — 36%*

These results show that users associate technical access and personal identifiers with account management.

Summary of most consistently grouped items – Security

4. Security

- *"I think I was contacted by a scammer. What can I do?"* — 48%
- *"What is multi-factor authentication (MFA) and how do I update my settings?"* — 36%
- *"I forgot or need to reset my password. What should I do?"* — 20%
- *"I just set up my account, but I'm getting a password error message. What can I do?"* — 24%

Security concerns, such as scam prevention and MFA, formed a distinct group, though they sometimes overlapped with account topics.

Additional Notes

- Some cards like *“Where can I find my free credit score?”* and *“Are there prepayment fees?”* showed moderate variation in categorization, occasionally aligning with multiple categories such as “Fees,” “Account,” or “Loan Info.”
- Categories like **Settings**, **Fees & Charges**, and **Credit Score** received minimal strong associations and may need to be reconsidered or folded into broader categories.

02

Post-Task Questions

Post-Task Question 1: Difficult-to-Categorize Cards

"Were there any questions that you found difficult to place into a group? If so, which ones and why?"

1. "I think I was contacted by a scammer. What can I do?"

- *Received 6 mentions*
- Participants expressed uncertainty about whether this belonged under "Security," "Help," or a standalone topic such as "Fraud." This suggests the need for clearer labeling or dedicated content addressing fraud-specific concerns.

2. "Where can I find my free credit score?"

- *Received 3 mentions*
- Some participants weren't sure whether this belonged in "Account," "Credit," or even "Loan Info," indicating that credit-related content may not be clearly associated with a single category in users' mental models.

3. "Why do I need full-coverage insurance on my secured loan collateral?"

- *Received 2 mentions*
- This card's technical language and niche relevance led to confusion about whether it should live under "Loan Help" or "Fees."

4. "How do I qualify for a loan and what do I need to apply?"

- *Received 2 mentions*
- Some participants hesitated between categorizing it as part of general loan help vs. application or eligibility information.

Post-Task Question 2: Difficult-to-Name Categories

"Were there any categories that you found difficult to name or define? If so, which ones and why?"

1. Account vs. General/Other:

- Multiple participants struggled to differentiate between "Account" and broader/general questions. This suggests that account-related content may span multiple conceptual areas (e.g., login, settings, account details), leading to overlap with other categories.

2. Credit Score vs. Benefit:

- One participant found it difficult to name a category for questions like "Where can I find my free credit score?", reflecting uncertainty about whether such content is financial education, a benefit, or account info.

3. Security and Login-Related Topics:

- Some participants found it unclear where to place security-related questions, especially those about login issues, password errors, or multi-factor authentication. This suggests these topics may need their own distinct category or clearer grouping logic.

4. Loan and Payment Information:

- One comment indicated overlap or confusion between loan info, payment details, and questions related to prepayment—implying that these subtopics may need clearer separation or labeling.

5. "Other" or Miscellaneous Categories:

- Several participants defaulted to "Other" or similar catch-all categories, indicating that some questions didn't neatly fit their mental models of the available groups. This points to a possible gap in category coverage or clarity.

Post-Task Question 3: Suggestions for Help Center Improvements

1. Add or Improve Search Functionality (10 mentions)

- The most common request was for a more robust or visible search bar. The ability to quickly find answers without browsing multiple pages

2. Introduce or Enhance Chat Support (4 mentions)

- Participants expressed interest in having a **chat option**—either a live chat with a representative or an automated chatbot. This was seen as a faster, more direct way to get help compared to browsing articles.

3. Reduce or Simplify Categories (4 mentions)

- Several participants found the existing categories too numerous or complex.

4. Refine Verbiage and Content Clarity (1 mention)

- One participant recommended improving the wording used in the Help Center, suggesting that simpler or clearer language could enhance understanding.

Key Takeaway

- Participants are looking for quicker, more intuitive ways to get help—primarily through better **search**, **interactive support tools** like chat, and **simplified navigation**. Addressing these areas could significantly improve user satisfaction and self-service success rates.

04

Discussion and Next Steps

Suggested Directions for Next Steps

1. Refine Help Center Information Architecture

Participants grouped most cards into four dominant categories—Loan, Payment, Account, and Security—but noted confusion in areas like credit score, insurance, and scams.

Next Steps:

Consolidate overlapping categories (e.g., merge “Account,” “Login,” and “Settings” into a cohesive label).

Clarify ambiguous topics like “Credit Score” and “Fraud” by placing them under broader, intuitive parent categories (e.g., Security or Education).

Consider a round of **tree testing** or **closed card sort** to validate any proposed reorganizations.

Suggested Directions for Next Steps

2. Address User Uncertainty on Hard-to-Categorize Questions

Questions like "I think I was contacted by a scammer" and "Where can I find my free credit score?" were most difficult to place.

Next Steps:

Re-evaluate these FAQs to see if they should be featured or surfaced differently (e.g., flagged under a "Common Questions" or "Urgent Help" section).

Consider adding **tags or cross-listing** FAQs that span multiple topics (e.g., “Fraud” could appear under both Security and Contact/Help).

Suggested Directions for Next Steps

3. Improve Usability Features Based on Participant Suggestions

Why: Users asked for a better search bar, fewer categories, and chat support.

Next Steps:

Audit the search experience: Test whether current search returns accurate, relevant results; prioritize improvements in visibility and performance.

Evaluate chat options: Even a chatbot that surfaces FAQ answers could meet many user needs.

Review Help Center analytics to identify top searched terms or common drop-off points to prioritize improvement areas.

Thank you

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