

Website Analysis Report: ConsumerCents.com



Ryan Goodrich
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Abstract

This report contains the results and findings of a series of usability and audience analysis activities intended to help improve ConsumerCents.com in its appeal to the masses. Usability testing was performed to determine not only the usability of the website content, but also to determine their appeal to the average reader. In addition to this, testers participated in a post-test survey. An analysis survey was likewise sent to all registered users of ConsumerCents via SurveyMonkey to gauge public appeal of the current content library. Responses were positive in each test, which supported the current efforts taken by ConsumerCents in addition to the moderator's recommendations of continuing to create new content and pursuing content marketing strategies.





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Executive Summary



Having obtained permission for the execution of website analysis and usability testing on ConsumerCents' content library, this report consists of the proposed testing and analysis results. Throughout the course the usability testing, two surveys were created which were then filled out by registered users of ConsumerCents as well as the usability testers. Based on these responses, a series of recommendations were formulated which can be applied to the website for even greater online appeal.

The following subsections provide a basic overview of this report in its entirety as well as all findings and recommendations.



Usability Testing

Usability testing was performed with three volunteer participants. Each participant was directed to the Materials page of ConsumerCents and then the Newsletters page where they were then encouraged to pick a document that caught their interest. Responses were then recorded as each participant verbalized their thoughts on such things as design, tone, and message. Overall, responses were positive with the exception of some documents having large blocks of text with no visual elements attached.

Usability Survey

After the usability testing, participants were asked to take a survey which asked questions such as what they did and did not like about the current newsletters and core curriculum materials. The end consensus was that the materials were well-written and provided enough of an introductory approach so as to not confuse the readers. However, there were moments when large blocks of text were encountered that created issues for readers.

Analysis Survey

A survey was sent to the more than 1600 registered users of ConsumerCents using SurveyMonkey. Accounting for deleted email accounts and inaccurate addresses built up over the last five years, the final total came out to 31 survey respondents. This still provided significant feedback on the current appeal of the materials offered on ConsumerCents as well as areas for improvement. There appeared to be an equal number of visitors who only read the newsletters in addition to those who only used the core curriculum materials.



In addition to this, it was discovered that more than one third of survey participants found the website via organic searches through engines like Google. This in itself acts as a strong indicator of the potential success to be had through an online content marketing strategy to help boost the website's rankings in keyword searches.

Recommendations

Based on the results of the usability testing and analysis survey, the following recommendations are given:

- Break up blocks of text in the core curriculum documents
- Create one new curriculum module each quarter
- Establish and maintain a weekly blog similar to the newsletters

The current types of content offered on ConsumerCents appeal to two different audiences. The newsletters section of the website acts effectively like a blog and helps boost the website's search engine ranking, which in effect helps draw new visitors. The curriculum booklets, on the other hand, provide a more in-depth resource full of information and tips that will appeal to readers looking for solutions. Both create a form of value that will encourage greater readership and higher return visitor rates.



Introduction

In June 2011, I provided a proposal for usability testing on the website ConsumerCents.com. Since the proposal's approval, I have engaged in numerous activities to gauge the effectiveness of the material library provided on the website. This report provides a comprehensive overview of my findings and the recommendations I would suggest for site improvements.

Background

As was indicated in the original proposal for this project, AAA Fair Credit Foundation operates as a nonprofit organization that serves individuals and families with financial issues like bankruptcy, poor credit, and debt management. The company offers programs and services like one-on-one financial counseling, financial education, debt repayment programs, HUD-approved housing and foreclosure counseling, and asset building programs.

In 2006, AAA Fair Credit Foundation extended the reach of their services to include a financial education curriculum called ConsumerCents. Developed and published in-house, this service offers 10 individual topic booklets, a single comprehensive guide that combines all of the topic books, a coloring book for kids, multiple online modules, and a monthly e-newsletter. **All of these materials are provided free of charge** and can be easily accessed after registering through the site. While all the materials are free and the goal of the site is to provide a centralized access point for information provided by AAA Fair Credit Foundation, the content library is still quite small and stands to benefit from modern practices of content marketing.

Problem Statement

Since the site's initial launch in 2006, it has been able to accumulate visitor statistics that have reached an average of 47 visitors daily. Little has been contributed to the site's content since 2008 other than a monthly newsletter, which makes the daily visitors no less impressive. Yet still, ConsumerCents is looking for ways to increase its visitor and reader base and, from that, increase business to its parent company AAA Fair Credit Foundation.

Project Scope

The materials offered through ConsumerCents are intended as a form of curriculum resource for individuals seeking financial advice. While the materials offered here do not replace the value had in obtaining a real financial counselor, they do still provide a foundation for better spending and monetary management. The scope of this project revolves solely around the content provided through the ConsumerCents website, namely that of their curriculum materials (Figure 1), though with some slight focus on the newsletters (Figure 2) as well.

Download PDF Books

The following books are available to download for free in pdf format. We will periodically add new books, so check back often to download the newest materials.

- [Checking Accounts](#)
- [Credit Reports](#)
- [Debt-to-Income Ratio](#)
- [Identity Theft](#)
- [Organizing Financial Records](#)
- [Setting Financial Goals](#)
- [Spending Plans](#)
- [Holiday Spending Guide](#)
- [Bankruptcy](#)
- [Buy or Lease a Car](#)
- [Joey Learns To Save - Coloring book](#)

ConsumerCents: 6/1/2011 Issue
 ConsumerCents: 6/1/2011 Issue
 ConsumerCents: 5/1/2011 Issue
 ConsumerCents: 3/1/2011 Issue
 ConsumerCents: 2/1/2011 Issue
 ConsumerCents: 1/1/2011 Issue
 ConsumerCents: 12/1/2010 Issue
 ConsumerCents: 11/1/2010 Issue
 ConsumerCents: 10/1/2010 Issue
 ConsumerCents: 9/1/2010 Issue
 ConsumerCents: 8/1/2010 Issue
 ConsumerCents: 7/1/2010 Issue
 ConsumerCents: 6/1/2010 Issue
 ConsumerCents: 5/1/2010 Issue
 ConsumerCents: 4/1/2010 Issue
 ConsumerCents: 3/1/2010 Issue
 ConsumerCents: 2/1/2010 Issue
 ConsumerCents: 1/1/2010 Issue
 ConsumerCents: 12/1/2009 Issue
 ConsumerCents: 11/1/2009 Issue
 ConsumerCents: 10/1/2009 Issue

Read Newsletter

Change:

CONSUMERCENTS
 KEEP YOUR CHANGE
 NEWSLETTER SIGN-UP

Email

SIGN ME UP!

...tating debt factor for an increasing number of
 ...ry, total national student loan debt has
 ...ebt levels. While student loans can be a
 ...of higher education, today's graduates face a
 ...f loans when their own children head off to
 ...to plan early. The more you and/or your child
 ...orrow. It's never too late to start saving. Check
 ...utorials, and comparisons of many college
 ...savings tools including 529 Plans, Coverdell Accounts, IRAs, educational savings bonds,
 ...and more.

Figure 1: Core Curriculum Materials

Figure 2: Newsletters

Through the following tests and analysis methods, I was able to gauge the effect of the current curriculum and determine any areas where further improvement could be made. My suggestions, like the tests, will provide suggestions for how additional content similar to those materials already provided can help drive up site visitors and potential clients.

Disclosed Information

SurveyMonkey was utilized to send out an analysis survey to all registered users of ConsumerCents. Users were given complete anonymity in their responses and no personal information was collected for use beyond basic demographics.

Jennifer Rohn has served as the point of contact for AAA Fair Credit Foundation. In this capacity she has provided a great many details which have helped largely in determining the direction of not only my usability and analysis testing, but also my recommendations. All background information on ConsumerCents and AAA Fair Credit Foundation in addition to the user demographics were provided by her for use in this report.

Methodology

The methodology followed for this project involved a two-pronged approach to ConsumerCents' content library. Assessing their Materials and Newsletter page required not only a usability test, but also an analysis of the user responses to the content provided as will be described in the following subsections.

Usability Testing

Usability testing consisted of test participants selecting PDFs to read from the curriculum library offered on ConsumerCents based solely on the title of the document and its appeal to them. Participants then read the contents of each document selected (up to a total of three documents) and were encouraged to verbalize their thoughts as they read the document. Their focus was drawn to such elements as:

- The tone and style of the document's message
- The presentation of its content
- The division of sections on each document
- The visual elements
- Its value as an educational resource

Preceding usability testing, each test participant was given a short questionnaire to further solidify their thoughts regarding the curriculum materials provided on ConsumerCents. The questionnaire asked five questions on the topic of the Materials library and three questions on the Newsletters page.



Content Analysis

Prior to any usability testing, I developed a survey to be sent to ConsumerCent's email database of past users. The survey consisted of 11 questions specific to this project and five demographic questions. Jennifer Rohn handled creating and emailing the survey link via SurveyMonkey on June 24, 2011. We allowed for at minimum a week's response rate and then collected the final results on July 5, 2011.



The accumulated total of contact points that ConsumerCents has collected over the last four years is 1653, though factoring in old or inaccurate email addresses, the response rate was expected to be much lower. I have outlined the survey response rate below as provided by Jennifer:

Initial Survey Invitation

- 1653 delivered
- 181 (38.7%) opened
- 32 (17.7%) clicks on survey link

Reminder Survey Invitation

- 1632 delivered
- 111 (8.1%) opened
- 10 (9%) clicks on survey link

Final Survey Results

- 31 respondents
- 6 average of respondents skipped each question

**Intended Audience**

AAA Fair Credit Foundation has already performed extensive analysis and research regarding their target audience. This information was originally included on the prior proposal, though I would like to refer to it once more to better ground my findings. To date, the following information represents the demographics for individuals seeking financial counseling:



- Gross Annual Income: \$44,500
- Total Unsecured Debt: \$22,720
- Household Size: 2.5
- Number of Creditors: 7
- Age: 42
- Female: 64%
- Male: 36%
- Divorced: 13%
- Homeowners: 54%

We attempted to collect additional demographical information regarding ConsumerCents' users through the analysis survey, the details of which will be discussed on page 6 in the Analysis Overview. The information provided above was supported in the survey results we received which can be found in Appendix C.

Now that we've establish the "who" of the demographic, I'd like to emphasize once more on "why" they approach services like ConsumerCents and AAA Fair Credit Foundation. The top reasons cited as the cause for financial hardship among the individuals they serve are:



- Overspending
- Job Loss/Pay Reduction
- Extended Unemployment
- Debt Complacency
- Insufficient Health Insurance

Each of these is a reflection of the current state of the economy. Unemployment is high, costs are rising, and employers are paying less for greater workloads. Making ends meet becomes something of a challenge, which ConsumerCents attempts to provide some solace on. The site visitors are in an emotionally fragile state when they visit the website, which means they need to provide both comfort and solutions for life's challenges.



Usability Testing

Usability testing was performed to provide a more hands-on assessment of the content provided by ConsumerCents.

Purpose

The usability testing performed for this project is done with the intention of better understanding the effect each document read on ConsumerCents. Usability testing focused primarily on the core curriculum on the Materials page of the website, though there was also some focus on the monthly newsletters. The purpose of this testing was to delve more deeply into specific areas of emphasis such as:

- The readability of each document
- The user's ability to retain the document's information
- The distractions users encountered on each document
- The elements users preferred to see versus those they did not

By better understanding each of these, it is my hope to provide more effective recommendations for where ineffective practices could be improved.

Usability Testers

Three usability participants were chosen, each with a varying background. I proposed each user in the original proposal, though I will provide their information once more below. Each test participant offered their own unique feedback which helped to further establish effective and ineffective practices on each document. The following users have histories in education, finance, and financial difficulties as will be outlined in their descriptions.

Kevin

This individual is experienced both in website design as well as in online instruction. He has written numerous educational documents on complex topics like project management and adds tremendous insight in improving the documents provided on ConsumerCents.

Andrew

This individual has experience as a CPA and offers unique insight into the type of information shared on ConsumerCents. He provides significant professional experience in the realm of finances and is able to offer content-specific feedback.

Clay

This individual is the ideal end-user for ConsumerCents. He fits the demographics of ConsumerCents and deals continually with financial issues such as bankruptcy, unemployment, and debt management. The content of this library specifically appeals to individuals of his conditions and he will attest to what methods of information and content would best appeal to him.

Methods

Multiple methods were mentioned previously with regards to the scope of this project. The surveys which have been mentioned previously are included in the Analysis Overview section on page 6. The following Test Results section will focus exclusively on the outcome of the in-person usability testing performed by the aforementioned participants (i.e., Kevin, Andrew, Clay).

Participant Exercises

The exercises performed for this portion of the usability testing consisted of the traditional setting. I sat down with each participant individually and observed their actions as they selected reading materials and read through each document. Participants were asked to voice their thought processes as they chose reading

material and reviewed each document. In addition, I asked them questions about their thoughts, in addition to certain elements of the document.

Test Results

The following sections outline the results of the usability testing performed by Kevin, Clay, and Andrew. Quotes will be provided from the participants in addition to descriptions of the testing that occurred. Each tester has signed a release form that allows me to relate their experiences. These release forms can be found in Appendix A.

Test Outline

My intent behind the usability testing was to gauge a regular ConsumerCents visitor's natural response when they first encounter the content library. To that end, I simply had each tester start from the Materials page of the website where all of the core curriculum materials could be found. I requested the tester to select a document based on its level of interest and I then observed their reactions and thoughts regarding the booklet materials.

At the conclusion of that test scenario, I then navigated to the Newsletters page and performed the same exercises. While there was the opportunity to include test scenarios where participants were required to locate information in a document, I was more interested in their own ability to navigate the information.

Test Results

Following the aforementioned outline, testing took place on an individual basis with each usability tester. The testing took approximately 20 minutes for each participant. Below are quotes from the participants and the results of the testing.

Core Curriculum Booklets

While the usability testers understood that the booklets complemented the training that went with them, each tester said that they were interested in seeing that additional modules be added to the website. Said Andrew, "With the exception of several of these [booklets], I think this is a good start-up selection. But it still feels like there's more that could be added." Kevin's remarks were similar: "When I write educational content libraries, the key is to keep adding new content. Doing that makes it less of a one-visit appeal for readers. It keeps people coming back for more because they see the value."

Testers noted that several booklets identified with a very niche audience, like the booklet titled "Buy or Lease a Car." Kevin picked the booklet simply because he wanted to know why the topic was offered amidst all the others. Clay and Andrew were more interested in the basic topics like Credit Reports and Spending Plans.

The reception of these booklets was positive overall. Each test participant chose three booklets and quickly read or scanned each. Of the Spending Plans booklet, Clay said, "I liked the use of tables to illustrate tracking expenses. I'd like to do that." The only issue that testers found with each booklet was the amount of text on some pages. Said Kevin, "I understand that the font size is larger which allows for easier reading, but it's still a bit much when you look at it. It could use an image or another chart or graph." Clay's remarks agreed with this statement when he said, "That's a lot of text. This is why I don't read much." Andrew, however, went against previous statements and complimented the booklets on their presentation: "You can't have pictures and charts everywhere. Sometimes you just have to get everything out there and stop distracting with visuals."



Newsletters

When test participants were encouraged to pick a newsletter they wanted to read, their first difficulty was in locating information that interested them. As each newsletter is only listed by the date it was posted, each usability tester had to browse through the newsletters to find anything of import. Standard responses were to

select newsletters that dated back no further than 6-7 months. Said Clay, “Maybe they could title each newsletter with the main article title or something.” Such sentiments were echoed by Kevin as well.

The length of the newsletters was praised by each test participant as it was “...long enough to drive the message home, but short enough to keep my attention,” said Andrew. Clay added to this, “I like the way each newsletter is broken up into sections so I can just scan and see if anything sounds interesting.” So, from a layout and length standpoint, the newsletters performed quite well.

Kevin had an interesting remark to make about the layout of the Newsletters page. Rather than having users select which newsletter they want to read, he suggested “laying each newsletter out like an individual blog entry so that readers like me can simply scroll down the page to see the next one.” The reason behind this he said was that it “...saved time in having to scroll through options in the drop-down menu and having to hit the Read Newsletter button.”

Analysis Overview

Following the usability testing, I performed a series of audience analyses based on their responses to surveys. Two surveys were created, one for the usability testers preceding the testing and one for current and past visitors of ConsumerCents. I viewed both as potentially insightful resources to be utilized in deciphering the effectiveness of the website’s efforts to become a financial guide.

Usability Survey

The usability survey was given to the three volunteer testers after they had performed the usability testing on ConsumerCents’ core curriculum materials and newsletters. This survey was meant simply to provide additional insight to those thoughts they provided during the initial usability testing.

The question below serves as an example of why the current materials provided on ConsumerCents are perceived as effective in their purpose.



- ***What strengths did you note in the presentation and text of the document?***

Andrew: *The organizing records document accomplished what I could not. It is simple and explains the topic quite well for the layman. And it’s much more brief than I can manage.*

Clay: *They looked professional and had no errors in the text. The information was basic and did a good job in telling me more about the topic. The tips were especially helpful. I thought the questions on the bankruptcy document were good even though I’ve already had bankruptcy.*

Kevin: *The documents are professional in appearance and consistent in style and tone. The font size is appropriate and the text broken up frequently with sub-sections. The text itself maintains a rather introductory tone and keeps the message of the document at a level that most readers will understand.*

One noteworthy observation regarding difficulties that participants encountered was the sudden blocks of text. While one reader did not view such instances as obstructive, the other two recognized the somewhat daunting task of reading blocks of text that were unbroken by charts, graphs, or lists.

The details provided on this survey were otherwise supportive of the remaining findings of this report. While the survey is available in Appendix B, a more in-depth analysis of the public consensus that this survey supported can be found in the following Analysis Survey section.

Analysis Survey

I created a survey to be sent to all registered users on ConsumerCents which Jennifer Rohn graciously put on SurveyMonkey. Then, using their database of emails, Jennifer sent an invitation to participate in the survey

which attracted a total of 31 respondents. Based on their question responses, I have created a brief analysis that supports the information in the Recommendations section of this report.

The statistics shown in Figure 3 indicate that users do not visit ConsumerCents on a regular basis. A total of **zero** survey participants visit the site on a daily basis and a little under half haven't even visited since they first registered for the site. This could be due in part to one of several reasons:

- The site content was not applicable to them
- They found what they needed and left
- They registered but did not activate their account

2. How often do you visit ConsumerCents.com?		
	Response Percent	Response Count
Daily	0.0%	0
Weekly	9.7%	3
Monthly	16.1%	5
Quarterly	25.8%	8
Annually	6.5%	2
I haven't visited since I signed up	41.9%	13
answered question		31
skipped question		0

Figure 3: Visitor Frequency

To increase the visitor count on a website, there needs to be content that draws them. There is always that initial draw that gets users to first register and log in, but there needs to be the promise of content that will keep drawing them back. Still, to ConsumerCents' credit, it is still drawing nearly 60% repeat visitors up to a yearly basis according to the survey.



Figure 4 (page 8) demonstrates the potential for visitor growth through the most powerful marketing tool in existence: word of mouth (WoM). WoM marketing is so potent simply because other visitors are basing their own decisions off of the experiences of their peers. And it is those peers that hold the greatest influence in their eyes. If a user has a poor experience on ConsumerCents and tells their friends that there is little value to be had, then those individuals likely won't visit. But if ConsumerCents has content that offers continual value, then visitors will certainly recommend the site. That is the desired response which the information provided in the Recommendations section will help cultivate.



3. Have you referred anyone you know to ConsumerCents.com?			
		Response Percent	Response Count
Yes		32.3%	10
No		67.7%	21
answered question			31
skipped question			0

Figure 4: Site Visitor Referrals

The figure below points to some rather disturbing results in that nearly half of the survey participants who've registered at ConsumerCents did not download any of the PDFs provided on the Materials page. The reason behind this may be that the current library offered insufficient materials or did not yet have documents on the topic that they wanted.





4. How many of the educational booklets or modules have you downloaded from ConsumerCents.com?			
		Response Percent	Response Count
None		46.2%	12
1-2		26.9%	7
3-5		19.2%	5
7-10		0.0%	0
11+		7.7%	2
answered question			26
skipped question			5

Figure 5: Core Curriculum Material Downloads

However, the remaining users still downloaded a minimum of one PDF for personal use. This illustrates that the current library does offer information suited to the majority of the ConsumerCents audience.

The following two figures (Figures 6 & 7 on page 9) indicate the survey participants' overall opinions of the ConsumerCents content library. Despite the unusually high number of individuals who did not download any booklets from the Materials page, the majority of survey participants still hold a high opinion of the site's contents. Figure 6 demonstrates that over 70% of participants gave the library quality high ratings and on Figure 7 nearly 75% gave the current topic selection high marks.



Figure 6: Library Quality Rating

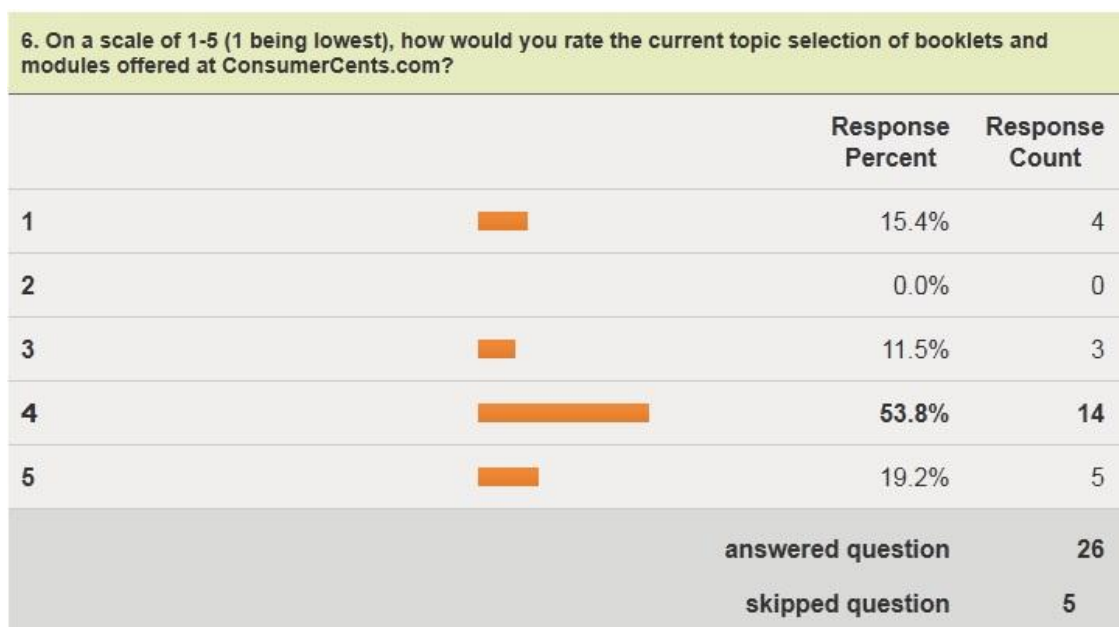


Figure 7: Library Selection Rating

The results of the last two figures would then indicate that there is something of an even dispersion of visitors who come to ConsumerCents for the core curriculum materials and the newsletters. Though some participants did not download any of the PDFs, they still had the option of reading the newsletters, which over 65% of participants did as shown by Figure 8 (page 10).

7. Have you read any of the newsletters available at ConsumerCents.com?			
		Response Percent	Response Count
Yes		65.4%	17
No		34.6%	9
answered question			26
skipped question			5

Figure 8: Read Newsletters

From an analysis of the survey results it can then be insinuated that both the monthly newsletters and core curriculum each attract a rough share of the site's visitor traffic. Due to these results I would therefore like to make the claim that adding new content that meet the needs of both audiences would result in higher visitor traffic.

In the following Recommendations section, I have outlined some high-end recommendations on adding new site content (in the form of future modules) and pursuing new web content methods (in the form of a blog-like outlet).

Recommendations

Based on the responses of test and survey participants, I have developed a small series of recommendations. These will consist of high-level recommendations and will not include specific examples of content (beyond brief explanations) that can be written to improve any materials included on ConsumerCents. The purpose of this section is to outline topic ideas for new modules and best practices for web content creation only.



Design, Organization, and Navigation

Visual elements are critical to breaking up big blocks of text. When users encountered an entire page of text, they expressed the daunting nature of such a read. Despite how quick it still is to browse through text, they wanted aesthetic devices to help break up the information and make it easier to scan. ConsumerCents does provide documents full of bulleted and numbered lists, tables and graphs, and questionnaires. Though for these few sections with text, I would recommend the following:

- Stock images
- Graphs
- Call-out box

One of the strengths noted for each module read by test participants was the ease of navigation. A table of contents is provided at the start of each document and content is divided into sections and subsections for easy scanning. The documents were not found at all to be unorganized or confusing.



Content

Content libraries grow or die based on the amount of information they house. When new content is not added on a regular basis, its value decreases and it becomes less of a go-to tool for readers. ConsumerCents has added content on a monthly basis via the Newsletter section of the website, though its true value is in the Materials page where their core curriculum is located.

Expanded Curriculum

The recommended course of action where content is concerned is the expansion of the course curriculum. The current curriculum was completed in 2008 and has made no new additions since then. The website even states that new books will be added periodically to the Materials page, though nothing has been provided recently.

Removing or replacing the current materials is not necessary. However, ConsumerCents needs a more comprehensive curriculum and would benefit greatly from new booklets. New content attracts new business, and in the area of financial counseling, there are always new issues that need addressing. Below are some suggested topics that could be addressed through additional modules:

- Debt Consolidation
- Health Insurance for the Unemployed
- Unemployment Resources

The goal of ConsumerCents should be to encourage visitors to return as much as draw new visitors. Retaining readers traditionally costs a fraction of what it takes to obtain new readers. This may seem a drain on company resources initially, but the long-term benefits of contributing content are quite significant.

Recommendation:

- Create one new module on a quarterly basis

New Outlets

The overlying message to these suggestions is effective content marketing. Websites that turn out content consistently and frequently will earn higher rankings through Google and attract more readers. As indicated in the following image, ConsumerCents attracts visitors through simple organic searches, which makes it more important than ever to make content creation a core focus.

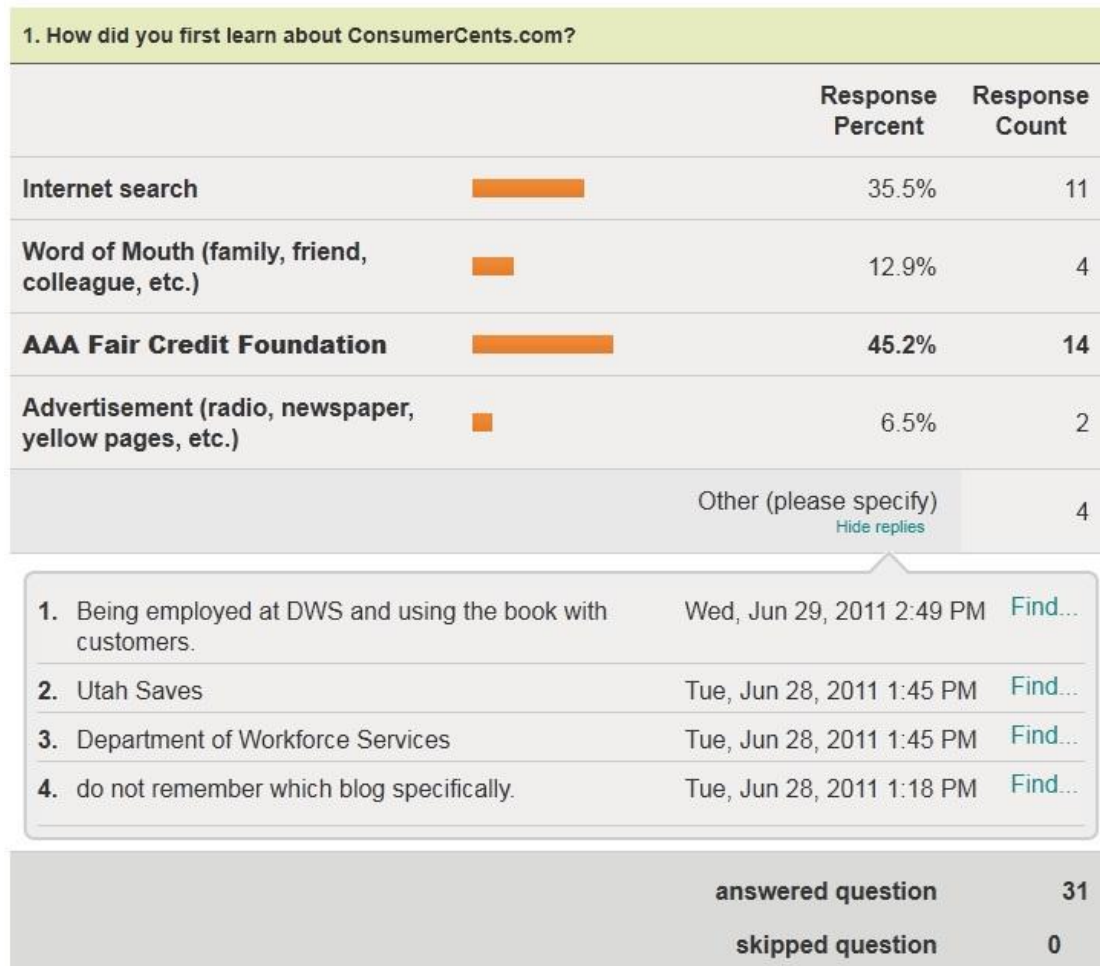


Figure 9: Visitor Origination

PDFs like those provided on the Materials page do not hold great sway with Google, though they are still viewed as valuable content by site visitors. The greatest thing any company can do is create value in their websites through resources like a blog. Content like the monthly newsletters will have a greater influence on search results and online visibility. A key phrase used by online marketers with regards to website content is “findability,” or rather how easy it is to find a resource on the web. Unless a website turns out content on a regular basis, it will negatively affect their findability online. Thus I have come up a simple recommendation in the following subsection.

Blog

ConsumerCents requires user registration for access to any materials on the website, which in a way has a detrimental effect on visitors. Permission marketing dictates that before a visitor will willingly hand over their personal information, they must first be presented with something of value. A blog is quite often viewed universally as a permission marketing tool. It provides users with free and regular content which will then

help establish trust in the company and influence a visitor's willingness to provide their personal information for access to ConsumerCent's curriculum.

From ConsumerCent's home page, a simple blog can be maintained with weekly entries delivered free of any supposed "charge." Rather than require a visitor's personal information immediately, provide them with something of value first. Establish ConsumerCent's credibility with short (300-500 word) blog entries on various topics in the financial sector.

Recommendation:

- Blog on the ConsumerCents home page
- 1-3 entries weekly
- 300-500 words per entry
- Keyword-rich text (i.e., using words like "debt consolidation," "financial advisor," "credit repair," etc.)
- Don't plug services, simply discuss the topic



Suggested Blogging Topics

- Filing for bankruptcy
- Financial counseling benefits
- Credit counseling vs. debt management plans

Conclusion

My goal to better understand the appeal of the materials currently offered on ConsumerCents has been met with some rather supportive results. The public response is that the core curriculum is truly a valuable resource, though it would benefit even more greatly with the addition of new modules. The same can be said of the newsletters. They are particularly valuable and would be even more helpful in a blog-like format with new content provided each week rather than on a monthly basis.

Through an effective application of current content marketing strategies, ConsumerCents could be perceived as a thought leader in the online world where financial counseling is concerned. The key to gaining the appeal of a larger audience lies in contributing new content consistently and frequently. Make no mistake, the current materials are quite popular and effective. However, I ask you to consider what the effect would be of a library twice the size of the current one or even three times.

The resources needed for this undertaking would be quite minimal and would offer significant long-term return on investment. All that is required is buy in and the dedication to reach those results.

Good job. The material presented and recommendations are solid. Biggest advice: take your own advice in regards to presentation. Still, well done.

Appendix A – Usability Test Participant Agreement



Participant Agreement


The MODERATOR agrees to use no personal information of the test participant beyond their first name or credentials while recording or reporting on test results.

The MODERATOR reserves the right to quote the USER on any information divulged during the usability testing as it pertains to ConsumerCents or its content library.

The information collected through this usability testing will not be used against the USER, nor will it be misquoted or portrayed out of context to the defamation of the USER.

The purposes of this test are academic in purpose and the USER assents to the recording of any tests details they participate in.

I agree to the above-mentioned conditions and give permission to be quoted in the report results regarding ConsumerCents.com.


USER


Date

Kevin 

Participant Agreement

The MODERATOR agrees to use no personal information of the test participant beyond their first name or credentials while recording or reporting on test results.

The MODERATOR reserves the right to quote the USER on any information divulged during the usability testing as it pertains to ConsumerCents or its content library.

The information collected through this usability testing will not be used against the USER, nor will it be misquoted or portrayed out of context to the defamation of the USER.

The purposes of this test are academic in purpose and the USER assents to the recording of any tests details they participate in.

I agree to the above-mentioned conditions and give permission to be quoted in the report results regarding ConsumerCents.com.


USER

7-2-2011
Date

ANDY 

Participant Agreement

The MODERATOR agrees to use no personal information of the test participant beyond their first name or credentials while recording or reporting on test results.


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USER


Date

Clay 

Appendix B – Usability Tester Questionnaire

Name: Andrew

Materials Library

- Based on the titles of the documents on the Materials page, which PDFs struck your interest most immediately and why?

I was interested in ConsumerCent's perspective on buying/leasing cars and organizing financial records. As a CPA I do a lot of bookkeeping for my employer and individuals. I try to explain the ideas to people, but no one really seems to understand. It may just be how I explain it.

- What strengths did you note in the presentation and text of the document?

The organizing records document accomplished what I could not. It is simple and explains the topic quite well for the layman. And it's much more brief than I can manage.

- If any, what difficulties did you encounter while reading the document?

I understood the documents perfectly.

- How did you feel about the document's use of images, tables, charts, or call-out boxes?

Images are rather pointless in this type of document. The use of bulleted lists was effective and the separation of sub-sections was very intuitive.

- How relevant did you find the document information?

When I read through the documents, they were both full of answers to everything. I think they did an effective job of breaking down a potentially complex topic into something anyone could understand.

Newsletters

- What were your thoughts about the newsletters provided by ConsumerCents?

You need to establish your authority in an industry by proving your knowledge, and the newsletter does that nicely. It's short, so it takes less time away from actual work. But at the same time it informs and enlightens readers.

- Would you provide your email to receive these newsletters directly? Why or why not?

I think this is a good resource to avert common problems that non-financials may encounter often.

- How relevant did you find the newsletter information?

Financial counseling is a big topic to broach, so you can't cover all your bases all the time. Some information will interest some people, so you just have to keep addressing topics as they come up. Still, the information should be useful overall.

Name: Clay

Materials Library

- Based on the titles of the documents on the Materials page, which PDFs struck your interest most immediately and why?

Spending plans, bankruptcy and the coloring book. I've been through bankruptcy and struggle with meeting bills and I have a step daughter that I don't want making my same mistakes.

- What strengths did you note in the presentation and text of the document?

They looked professional and had no errors in the text. The information was basic and did a good job in telling me more about the topic. The tips were especially helpful. I thought the questions on the bankruptcy document were good even though I've already had bankruptcy.

- If any, what difficulties did you encounter while reading the document?

There was a lot of text. I'm not a good reader though.

- How did you feel about the document's use of images, tables, charts, or call-out boxes?

There weren't any in bankruptcy. The spending plan had lots of tables that were good. And the picture book of course had pictures.

- How relevant did you find the document information?

I liked the spending plan. It makes things feel more manageable. I just need the motivation to do it.

Newsletters

- What were your thoughts about the newsletters provided by ConsumerCents?

I wasn't as interested in the newsletters. I don't normally check my email because I have no internet at home.

- Would you provide your email to receive these newsletters directly? Why or why not?

Yes, but I'm not sure if I would read them. Some of the newsletters had good information on them.

- How relevant did you find the newsletter information?

I liked the tax preparation one.

Name: Kevin

Materials Library

- Based on the titles of the documents on the Materials page, which PDFs struck your interest most immediately and why?

I was first drawn to the Credit Reports and Spending Plans articles. I thought they would offer an introductory approach to the topic and provide valuable information that I might apply in my own life.

- What strengths did you note in the presentation and text of the document?

The documents are professional in appearance and consistent in style and tone. The font size is appropriate and the text broken up frequently with sub-sections. The text itself maintains a rather introductory tone and keeps the message of the document at a level that most readers will understand.

- If any, what difficulties did you encounter while reading the document?

At times, the amount of text in each document felt a little daunting. The absence of images likely contributed to that.

- How did you feel about the document's use of images, tables, charts, or call-out boxes?

When charts and call-out boxes were used I thought they were quite effective. I recall there being a small pie chart delineating the contributors to credit scores. That information stands out more than blocks of text, so make use of those elements to help readers remember what they've read.

- How relevant did you find the document information?

Each document provided an introduction to a specific topic. In the three documents I read, I felt the topics were written for an audience with a basic understanding of the topic though wanting to learn more. I thought the information provided in each document was well-tied to the overall theme of the document. Each section in the credit report document pertained to credit reports.

Newsletters

- What were your thoughts about the newsletters provided by ConsumerCents?

Brief and direct. The newsletters followed a set format and didn't deviate with what I presumed to be the main goal of drawing readers in to ask after the company's services. Some of the newsletters contained a lot of hyperlinks to external sites, which in a way acts as a good-faith mechanism and instills trust in the reader.

- Would you provide your email to receive these newsletters directly? Why or why not?

The newsletters appear infrequent enough that use of my email will not be abused greatly. Still, providing one's email in any setting opens a potential floodgate of useless information and unnecessary spamming, so one cannot be too certain what will happen. However, if my email would only be used for the purposes of the newsletter, then I would have no issue with subscribing.

- How relevant did you find the newsletter information?

I felt the newsletter appealing on several levels. It was brief, which meant it wouldn't take long to read. The topic of the newsletter will of course change between issues, which means it will always be something new. While I myself am not struggling financially, it was still interesting to read some of the tips and suggestions offered like "staycations" and tax preparation services. There is still the chance that some information will not pertain to one's whole audience seeing as how financial difficulties can span a range of issues. While I found some information irrelevant to my own needs, it was no less interesting to read.

Appendix C – Analysis Survey Results





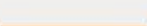


1. How did you first learn about ConsumerCents.com?









		Response Percent	Response Count
Internet search		35.5%	11
Word of Mouth (family, friend, colleague, etc.)		12.9%	4
AAA Fair Credit Foundation		45.2%	14
Advertisement (radio, newspaper, yellow pages, etc.)		6.5%	2
Other (please specify)			4
		Hide replies	

- | | | |
|---|---------------------------|-------------------------|
| 1. Being employed at DWS and using the book with customers. | Wed, Jun 29, 2011 2:49 PM | Find... |
| 2. Utah Saves | Tue, Jun 28, 2011 1:45 PM | Find... |
| 3. Department of Workforce Services | Tue, Jun 28, 2011 1:45 PM | Find... |
| 4. do not remember which blog specifically. | Tue, Jun 28, 2011 1:18 PM | Find... |





answered question 31

skipped question 0



2. How often do you visit ConsumerCents.com?			
		Response Percent	Response Count
Daily		0.0%	0
Weekly		9.7%	3
Monthly		16.1%	5
Quarterly		25.8%	8
Annually		6.5%	2
I haven't visited since I signed up		41.9%	13
answered question			31
skipped question			0
3. Have you referred anyone you know to ConsumerCents.com?			
		Response Percent	Response Count
Yes		32.3%	10
No		67.7%	21
answered question			31
skipped question			0

4. How many of the educational booklets or modules have you downloaded from ConsumerCents.com?			
		Response Percent	Response Count
None		46.2%	12
1-2		26.9%	7
3-5		19.2%	5
7-10		0.0%	0
11+		7.7%	2
answered question			26
skipped question			5
5. On a scale of 1-5 (1 being lowest), how would you rate quality and content of the booklets and/or modules you have downloaded from ConsumerCents.com?			
		Response Percent	Response Count
1		14.3%	3
2		0.0%	0
3		14.3%	3
4		33.3%	7
5		38.1%	8
answered question			21
skipped question			10





6. On a scale of 1-5 (1 being lowest), how would you rate the current topic selection of booklets and modules offered at ConsumerCents.com?

		Response Percent	Response Count
1		15.4%	4
2		0.0%	0
3		11.5%	3
4		53.8%	14
5		19.2%	5
answered question			26
skipped question			5



7. Have you read any of the newsletters available at ConsumerCents.com?

		Response Percent	Response Count
Yes		65.4%	17
No		34.6%	9
answered question			26
skipped question			5



8. On a scale of 1-5 (1 being lowest), how would you rate the information contained in the newsletters at ConsumerCents.com?

		Response Percent	Response Count
1		10.0%	2
2		0.0%	0
3		20.0%	4
4		45.0%	9
5		25.0%	5
answered question			20
skipped question			11

9. Have you used any of the financial calculators available at ConsumerCents.com?

		Response Percent	Response Count
Yes		30.8%	8
No		69.2%	18
answered question			26
skipped question			5

10. Do you feel that the personal financial resources currently offered at ConsumerCents.com adequately meet your needs?

		Response Percent	Response Count
Yes		80.8%	21
No		19.2%	5
answered question			26
skipped question			5



11. If you answered NO to Question 6, please tell us why the resources available at ConsumerCents.com do not meet your needs. Or, use the box below to enter any other comments or feedback you wish to give.











	Response Count
Hide replies	6










1. I need help establishing a financial plan but since I can't prove I'm heading towards losing my house, I'm not eligible for anything.	Fri, Jul 1, 2011 12:40 PM	Find...
2. GET OF DEBT	Tue, Jun 28, 2011 4:44 PM	Find...
3. Add more modules-that'd be great Jenn. Will should have some of my ideas for possible topics.--Ryan	Tue, Jun 28, 2011 4:17 PM	Find...
4. Because we just order the "Financial Knowledge is Power" Book for our DWS Customers.	Tue, Jun 28, 2011 1:46 PM	Find...
5. Thanks for helping me have a better budget, retirement, savings... I Love your newsletters!	Tue, Jun 28, 2011 1:25 PM	Find...
6. Can't get my wife to agree to saving money.	Tue, Jun 28, 2011 1:23 PM	Find...

answered question	6
skipped question	25

12. What is your gender?

		Response Percent	Response Count
Male		30.8%	8
Female		69.2%	18
answered question			26
skipped question			5

13. What age range do you fall within?			
		Response Percent	Response Count
18-25		3.8%	1
26-32		19.2%	5
33-40		11.5%	3
41-50		11.5%	3
50+		53.8%	14
answered question			26
skipped question			5
14. What is your household size?			
		Response Percent	Response Count
1		15.4%	4
2		26.9%	7
3		23.1%	6
4		30.8%	8
5		0.0%	0
6+		3.8%	1
answered question			26
skipped question			5

15. What is your marital status?			
		Response Percent	Response Count
Single		7.7%	2
Cohabitation		0.0%	0
Married		80.8%	21
Widowed		3.8%	1
Divorced		7.7%	2
answered question			26
skipped question			5
16. What is your total household income?			
		Response Percent	Response Count
Under \$25,000		15.4%	4
\$25,000 - \$40,000		7.7%	2
\$40,000 - \$60,000		26.9%	7
\$60,000 - \$80,000		26.9%	7
\$80,000 - \$100,000		15.4%	4
greater than \$100,000		7.7%	2
answered question			26
skipped question			5