Consumer top task testing research results

Top task testing #7
Initial report: April 14, 2020
Updated with detailed reports: Aug. 3, 2020

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Agenda

1. Top task testing goals
2. Planning
3. [Findings](#)
4. Detailed reports
   - ☐ [Nudgy guy](#)
   - ☐ [Home page](#)
   - ☐ [Filter pattern](#)

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Top task testing goals

What is top task testing?

Top task testing is a means to regularly assess the health of consumerfinance.gov and the patterns we use across the site.

The goal is to make sure our most common and valuable tasks and site interactions are working for our users.

We focus top task testing on:
- High traffic (top 20 pages)
- High priority
- Core patterns

And, we perform top task testing on a regular basis — at least once a year.

How we perform top task testing

We employ user testing methods to validate usability, information architecture, interaction and graphic design decisions.

We test for:

- Functionality
- Accessibility
- Comprehension

What we tested this round

High traffic ([top 20 pages](#))	High profile	Patterns
- Home page - Submit a complaint - Find a housing counselor - Ask CFPB - Money topic portal - Contact us - Owning a home	Start Small, Save Up	- Filters - Expandables - Featured content module with video - Sidebar - Prefooter - Site search - Map - Email sign-up module

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Research methods

Research details

Who we tested with

- 63 U.S.-based testers

- New to cf.gov

What tool

- Validately: unmoderated testing tool

- Participants share screen and record voice as they do a series of tasks

What we tested

- Six tests (3 sets of questions)

- Desktop and mobile

Summary of results

Submit a complaint task results

Product	Desktop median time	Desktop success	Mobile median time	Median success
Submit a complaint				
• Open the site navigation (the three horizontal lines in the upper left hand corner). Select the "Submit a complaint" link.	0:00:11	100%	0:00:16	100%
• Make sure you're on the page titled "Having a problem with a financial product or service?". Describe what this page is about, and what you can do here.	0:01:22	100%*	0:01:27	100%*
• Let's say you've been getting several late-night calls from debt collectors, and you think this is unreasonable. Describe whether there is anything on this page that could help you resolve your situation.	0:01:05	90%	0:00:59	80%
• Go ahead and start a complaint about a debt collector. IMPORTANT: Please STOP at the end of Step 1 - you don't need to complete this form.	0:01:16	90%	0:01:07	80%

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Submit a complaint summary of results

No major issues

- Participants understood they can submit complaints re financial products and services, and that the Bureau works to get a response
- They understood the speed bump contents and option to search a FAQ before submitting a complaint
- Despite the speed bump, there were no issues finding "start a complaint" call to action
- No issues starting the complaint form

To investigate

- Confusion around "report a violation" module
- Complaint form slow to load

Ask landing page task results

Product	Desktop median time	Desktop success	Mobile median time	Median success
Ask CFPB landing page				
• Open the Consumer Tools section of the site navigation, and select the "Ask CFPB" link to navigate to that page.	0:00:19	90%	0:00:35	100%
• You should now be on the page titled "Ask CFPB". Describe what this page is about, and what you can do here.	0:01:08	88%	0:00:45	100%
• Let's say you want some information on how to respond to a debt collector. Describe different ways to find that information, using this page as a starting point.	0:01:29	100%	0:01:00	80%
• Find the search bar under the "Don't see what you're looking for?"heading, near the bottom of this page. Search for information about negotiating a settlement with a debt collector.	0:00:40	80%	0:00:44	80%

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Ask landing page summary of results

No major issues

- Participants understood this is a database of frequently asked questions on various money topics

- Participants noticed the Ask CFPB search bar on bottom of page without prompting

- No issues using Ask CFPB search bar to get to target page

Ask answer page task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Ask CFPB answer page				
• Make sure you're on the page titled "What is the best way to negotiate a settlement with a debt collector?". Describe what the page is about, and what you can do here.	0:01:20	100%*	0:00:52	100%*
• Talk about whether you trust the information on this page.	0:00:52	100%*	0:00:34	90%*
• Describe what else you can do on this page if you're not satisfied with the answer provided.	0:00:52	78%	0:00:22	89%
• Scroll to the top of the page, and click on the "Debt Collection" link.	0:00:09	90%	0:00:11	90%

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Ask answer page summary of results

No major issues

- Liked step-by-step organization of "How to negotiate a settlement with a debt collector".

- Found content was well written, and appreciated "non-legalese"

- Said page was laid out cleanly and professionally

- Trusted information on page. Reasons mentioned: government agency, impartiality, perceived quality of written content and page layout. "Professional"

- Participants noticed answer ratings and related content

To investigate

- Some participants closed the "nudgy guy" popup without reading further. See detailed nudgy guy findings at the end of the presentation.

Debt collection money topic page task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Debt Collection money topic portal page				
• You should now be on the Debt Collection page. Describe what it is about, and what you can do here.	0:01:10	100%*	0:00:53	100%*
• Identify where on the page you'd look if you knew little to nothing about debt collection.	0:00:32	80%	0:00:26	90%
• Let's say you've come here looking for information on how to deal with a debt collector who's calling you nonstop, day and night. Talk about how you would find that information, using this page as a starting point.	0:00:47	80%*	0:00:38	90%*
• Describe what you see in the sidebar/footer and what your impressions are of the information you see there.	0:01:20	100%*	0:01:20	80%*

Debt collection money topic page results

No major issues. Participants understood page headings and organization and were able to scan page to find information they needed. They appreciated the inclusion of sample letters, know your rights, key terms, and how-to guides.

To investigate: Mixed reviews of sidebar/footer content
- Positive reviews for the Bureau phone number, which elicited trust, and the "About us" blurb: "[It's] telling you of the CFPB's independence from any of the banks and other financial institutions, giving you that surety that the information that you're viewing is not misguided...reassuring to have it there on the right hand side when you are looking at these articles."

Debt collection money topic page results

Mixed reviews of sidebar/footer content (cont.)

- Mixed reviews on email signup (bootcamp). One participant said it "seems scammy". Another said they wouldn't associate a "bootcamp" with email signups or newsletters.

- Users ignored or closed the "nudgy guy" popup without registering its contents. (See detailed nudgy guy report at the end of the presentation.)

Contact information task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Contact information				
● Task 4: Let's say you want to call this organization. Find a phone number to reach them at, either on this page or another page on the site.	0:00:33	100%	0:00:22	100%
● Task 5: Now let's say you want to send mail to this organization. Find a mailing address to reach them at, either on this page or another page on the site.	0:00:22	100%	0:00:43	91%
● Task 7: Find contact information on this page for an office that might handle financial education for veterans.	0:01:36	90%	0:00:44	80%

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Contact information summary of results

No major issues. Participants did not have issues locating the phone number or the Contact Us page.

To investigate:

- Participants had some difficulty locating specific office information. Instead of using headings to find contact information for financial education for veterans, participants scanned the page line-by-line.
- Mobile users were less successful in finding the bureau mailing address, as it was located on the bottom of the contact us page.

Search and FAHC task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Search				
• Let's say you're having trouble getting a mortgage and want to find a housing counselor who can advise you. Using the site search, enter "find a housing counselor" in the search bar and select the result that will provide this information.	0:01:10	90%	0:00:57	82%
Find a housing counselor				
• You should now be on https://www.consumerfinance.gov/find-a-housing-counselor/. Use this page to find a housing counselor in zip code 20552. Talk about what you think of the results.	0:01:18	100%	0:01:21	100%

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Search and FAHC summary of results

Search

- No major issues. Most participants successfully found and used the site search function to locate the Housing Counselor page.

- A handful of participants had difficulty finding search and wanted the search control to be more noticeable, on both mobile and desktop.

- Some mobile participants confused the filterable list panel with site search.

Find a housing counselor

- No major issues. Participants appreciated the map and search function and the amount and type of information displayed.

Buying a house task results

Product	Desktop median time	Desktop success	Mobile median time	Median success
Buying a house				
• Describe what this page is about, and what you can do here.	0:01:51	30%*	0:01:14	56%*
• Let's say you've made an offer on a home, and you're ing to compare loan offers. Describe where on the page you see information relevant to this situation.	0:00:51	64%	0:00:40	70%
• Looking at the information under the "3. Compare loan offers" heading, and without clicking on anything, describe what you'd expect to see if you clicked on the "Get started" link.	0:00:39	30%*	0:00:44	14%*
• Looking at the information under the same "3. Compare loan offers" heading, and without clicking on anything, describe what you think you'd see if you clicked on the "Loan Estimate explainer" link.	0:00:42	45%*	0:00:36	80%*
• Let's say you've heard that this organization offers an email newsletter for homebuyers. Try finding information about it on this page.	0:00:48	82%	0:00:50	90%

Buying a house summary of results

Participants appreciated wealth of information on the page, and didn't have issues finding email signup.

- One participant was confused by meaning of "bootcamp"

To investigate:

- Landing page needs to set expectations more clearly
    - Some participants thought this page contained general homebuying information, expecting actual loan estimates, links to properties, etc. (hence the poor results for the first task)
- Journey and tools links may need more context
- Nudgy guy was closed and ignored

Start Small, Save Up task results

Product	Desktop median time	Desktop success	Mobile median time	Median success
Start small, save up				
• Without clicking anything, talk about what you think a page called " Small, Save Up" might be about.	0:00:44	82%	0:00:23	89%
• Open the Consumer Tools section of the site navigation, and select the "Savings" link to navigate to that page.	0:00:16	100%	0:00:22	100%
• You should now be on a page titled "Small, Save Up". Look through the page and describe whether this is what you were expecting to see.	0:01:20	70%	0:00:38	89%
• Describe what the page is about, and what you can do here.	0:01:33	100%	0:00:34	100%
• Talk about whether there's any action you might take after reading through this page.	0:01:07	Not graded	0:00:36	not graded

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Start Small, Save Up summary of results

No major issues

- People generally understood this page was about taking small steps towards savings

- Generally favorable reactions

- First steps they would take after looking at this page: sign up for email list, download six ways to save, go through resources in order

Reverse mortgages + FCM task results

Product	Desktop median time	Desktop success	Mobile median time	Median success
Reverse mortgages pages and featured content module with video				
● Open the Consumer Tools section of the site navigation, and select the "Reverse Mortgages" link to navigate to that page.	0:00:13	91%	0:00:12	100%
● You should now be on a page titled "Reverse mortgage loans". Describe what this page is about, and what you can do here.	0:01:41	91%*	0:00:50	100%*
● Watch the video on this page to the end. Describe your reaction to it, and your experience using the video panel.	0:03:29	100%	0:02:46	88%

Reverse mortgages + FCM summary of results

No major issues

- Favorable reactions to the page

- No issues finding featured content module

- No issues playing the video or using controls

- Highly favorable reactions to video content. Most had not known what a reverse mortgage was and found the video enlightening.
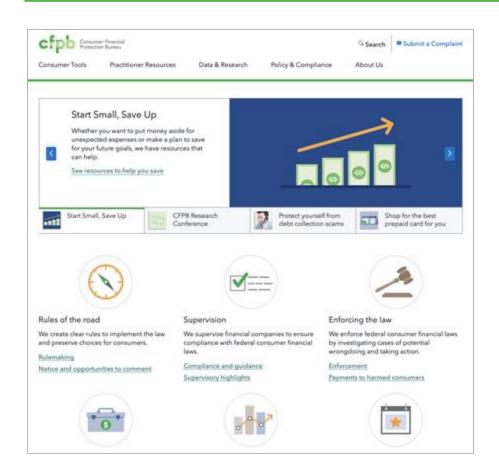
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Detailed reports

Home page task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Home page				
● Task 1: Describe what this page is about, and what you can do here.	0:02:18	20%*	0:01:39	36%*
● Task 2: Describe where on this page you'd expect to find recent activities or important information the organization wants to share.	0:01:03	40%	0:01:10	45%
● Task 3: Find the featured area at the top of the page, if you didn't already locate it in the previous task. Describe what's in here, and what you can do.	0:01:13	70%	0:00:43	100%

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Home page

What do we want to know?

- First impressions and navigability
- Ability to identify what the Bureau's currently engaged in
- Pattern assessment: carousel

Tasks

- Describe what this page is about, and what you can do here.
- Describe where on this page you'd expect to find recent activities or important information the organization wants to share.
- Find the featured area at the top of the page, if you didn't already locate it in the previous task. Describe what's in here, and what you can do.

Home page

Users appeared to struggle to understand what the page was about

- All read the Bureau name and understood it had something to do with consumer protection and finance, but had difficulty digesting and summarizing the remainder of information. They often repeated word-for-word phrases they saw on the page ("financial protection", "for consumers", "regulation", "complaints").
- Some commented that there was too much information on the page.
- Only 1 out of 10 users called out that this is a government agency.

It was not clear users even understood this was the home page. One participant noted that "[t]his page doesn't feel like it's the beginning."

Users understood how to navigate the carousel, but relied on information BELOW the carousel to get a clearer sense of what the page was about. (One user referred to the non-carousel information as the "meat and potatoes" of the page).

Home page

Quotes

- "This is pretty long... feels initially like it would be pretty hard to pinpoint and find information here just because there is so much. Feels intense."

- "It's very confusing. This page doesn't feel like it's the beginning...Looks like you can do some random things on the site..."

- "I'm not 100% sure what this site is about. [scrolls down page] Something you can, um report...um...hmm. I'm not 100% sure."

Home page

Analysis

- The home page is the most important and most visited page on the site. The page should quickly convey the Bureau's mission and value.

- However, this task took 2 ½ minutes to complete. Analytics shows visitors spend much less time on the page —an average of 1 minute (Jan 1 - May 22, 2020).

- Users couldn't summarize the page in 2 ½ minutes, so it's unlikely they'll get much in 1 minute.

- In addition, the carousel was not helpful for users to convey what the page is about, but is the first and sometimes only thing users see when they land on the page. Carousel content is also not evergreen, and changes frequently.
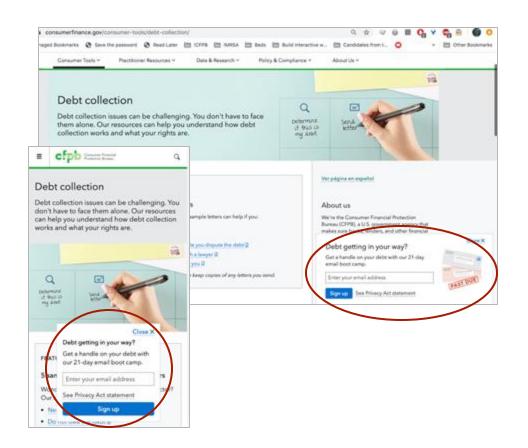
Recommendation

- At a minimum, the recommendation is to add a brief introduction or tagline at the top of the page, above the carousel, describing the Bureau's mission and value.

Nudgy guy

What is it?

- Nudgy guy is a popup that appears in the bottom-right corner of desktop screens and on the bottom of mobile screens
- Purpose: To drive email sign ups

Where does it appear?

- During testing, nudgy guy appeared on two pages: Buying a House and Ask CFPB "Negotiate a settlement"

What do we want to know?

- Not part of initial scope of testing, but emerged as an issue

Nudgy guy

Nudgy guy appeared in 32 desktop and mobile tests.

Two-thirds of users (22) closed or ignored nudgy guy without commenting

- Of these, 2 out of 3 immediately closed nudgy guy without comment. The remaining users didn't even bother closing nudgy guy.

The remaining third (11) verbalized reactions

- Roughly half pointed out its presence or said they'd close it

- The other half had negative reactions. See next page for quotes.

- Only one person read its contents out loud

Nudgy guy

Negative reactions expressed annoyance, suspicion, and skepticism:

- "That popup was annoying"

- "To me, the way that's worded sounds like one of those scams"

- "Oh, there goes a little popup window with a 21-day email bootcamp. THAT is something that makes me suspicious"

- "I hate popups"

Neutral reactions

- "I'll get rid of this popup here real quick"

- "Let me close this popup"

- "Whoops, got a popup there"

- "There it is"

Nudgy guy

Nudgy guy is not read

- Buying a House test

    - Nudgy guy appeared on participants' screens during a first task to assess the Buying a House landing page

    - In a later task, participants were asked to find an email signup on the same landing page.

    - Only one person out of 17 (who had said "let me close this popup") recalled that nudgy guy had the exact same content

- Ask CFPB test

    - Nudgy guy appeared on participants' screens during a task to assess the "Negotiate a debt collection settlement" page.

    - One participant said "That popup was annoying" and closed nudgy guy

    - The same participant later pointed out the bootcamp signup module and was interested, even though nudgy guy has the exact same content

Nudgy guy

Conclusion: Nudgy guy appears at best to be ignored, at worst to be reviled.

Recommendations

- Review analytics for nudgy guy, and discuss whether the tradeoff of extra conversions is worth the potential user irritation and damage to credibility, especially for a government agency.
- If possible, segment users converted through nudgy guy and analyze engagement vs. users who convert through static email signup modules. (Engagement tends to be lower for users who subscribe via popups.)
- For Buying a House, consider a different trigger point when the user is more likely to be bought into the idea of subscribing to an email list: for example, a journey or tool page, not the landing page.
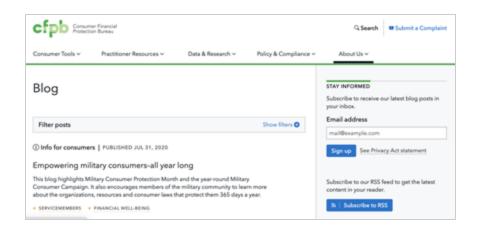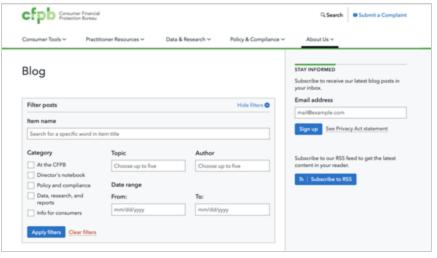
Filterable list control panel task results

Product	Desktop median time	Desktop success	Mobile median time	Mobile success
Filterable list control panel				
● Task 8: Open the About Us section of the site navigation, and select the "Blog" link to navigate to that page.	0:00:14	100%	0:00:16	100%
● Task 9: Once you're there, find a blog post about the Equifax settlement from August of 2019.	0:01:30	100%	0:01:41	100%
● Task 10: Again on the blog page, find out the total number of posts that have been published on the topic of "student loans".	0:00:45	40%	0:00:32	55%
● Task 11: Please describe your experience using the filter options on this page.	0:00:38	Ungraded	0:00:24	Ungraded

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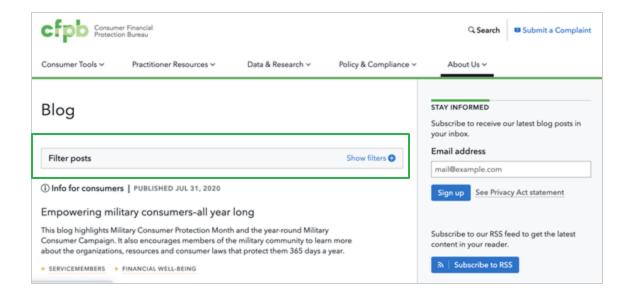
Filterable list control panel

Tasks

- Once you're [on the blog page], find a blog post about the Equifax settlement from August of 2019.

- Again on the blog page, find out the total number of posts that have been published on the topic of "student loans".

- Please describe your experience using the filter options on this page.

Issues

- Filter panel visibility

- Filter control confusion

- Success message not visible

- Pagination

Low engagement with the filter panel

- Some participants had issues seeing the collapsed "Filter blog" panel
- Others may not have realized that the filter includes the ability to search posts.

Low engagement with the filter panel

For an initial task to find a post about the Equifax settlement in Sep. 2019,

- A fifth of participants (4) missed the filter, either initially or for the entire task. This was also an issue in prior top task tests.

- A quarter of participants (5) may have seen the collapsed "Filter posts" panel, but did not realize that it includes the ability to search posts.

- A quarter of participants (5) scrolled laboriously through 5 pages of results to find the correct post. Based on reactions to the next task ("find the number of posts on student loans"), 4 of these 5 appear to have known the filter panel was there, but didn't think it provided them the ability to complete the first task.

- Quotes:
  - "There may be a search option, which I would prefer"
  - "I would expect a search function" rather than having to go page-by-page.
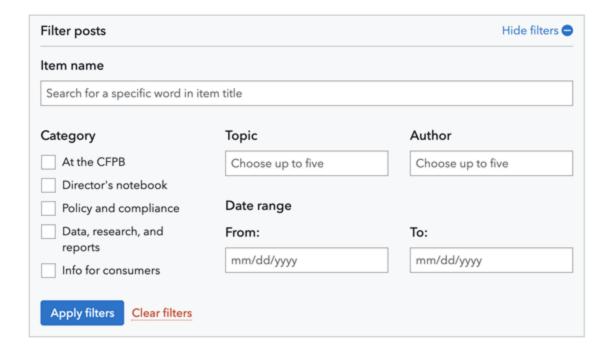
Low engagement with the filter panel

Analytics for the /blog landing page shows the filter panel is rarely expanded, with a ratio of 2% unique clicks to open the filter panel to unique pageviews for Aug 1, 2019-2020. The newsroom has a similar ratio. In comparison, the ratio for industry pages is much higher (e.g. 40% for the final rules page).

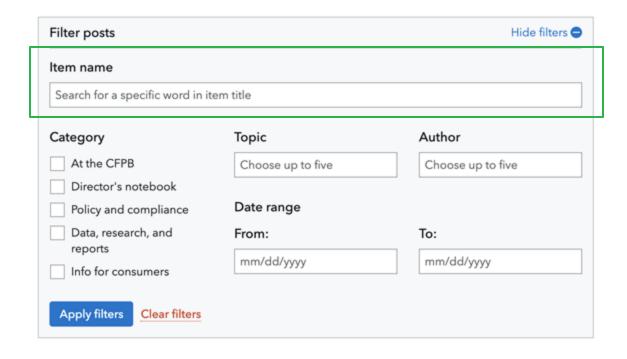| Event Action	Unique Events	% of unique pageviews
Dropdown (opening or closing the filter panel)	1026	2%
Filter:submit (apply button)	667	1%
title:change (item name text field)	421	1%
topics:change	207	0%
categories:change	201	0%
from_date:change	129	0%
to_date:change	126	0%
:change	84	0%
authors:change	65	0%
Total events	**2926**	
Unique page views for the /blog page	**48,186** pageviews	

Issues with individual filter controls

Testing also revealed participants didn't always understand how the filter controls were supposed to work, even though they highly rated the filter post-test.

Issues with individual filter controls

Participants appeared to expect the item name text input box to do a full-text search of the blog. In fact, item name only searches the *titles* of posts.

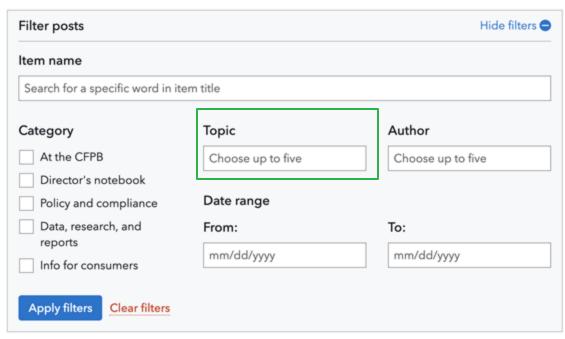Two-thirds (13/21) of participants used the "item name" input box to find the total number of posts on the topic of "student loans". They didn't appear to see the placeholder text specifying that "Item name" searches for words in "item title" only.

Issues with individual filter controls

Two participants thought the topic control was a free-text search box, when in fact it's a multiselect.

Confusion between "item name" and "topic" controls:

2 participants expected to be able to search for posts about the Equifax settlement using the topic control, rather than the item name control. One managed to successfully submit a search by typing in a keyword with no matching topic. No error message resulted

Issues with individual filter controls

The topic multiselect was overwhelming for some users.

Some participants who used "Topic" control thought there were a "lot" of options, and it was not clear they understood those options. The multiselect may not be the best choice for a long list of unfamiliar topics, if discoverability is the goal.

Issues with individual filter controls

Analytics shows a great deal of overlap in searches conducted from the "item name" and "topic" controls.

ITEM NAME	
Event Label	Unique Events
Total	**421**
Equifax	10
(not set)	6
mortgage	5
student loans	5
coronavirus	4
Equifax settlement	4
Fraud	4
protect yourself financially from	3
upstart	3
auto	3
credit card	3
debt	3
fair lending	3
know before you owe	3
Student loans	3
budget	2
Coronavirus	2
credit	2
Credit	2
credit score	2
education	2
equifax	2
Forbearance	2
fraud	2
identity theft	2

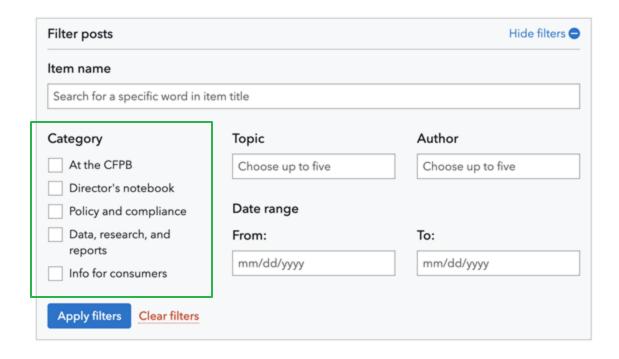| TOPICS	
Event Label	Unique Events
Total	**207**
mortgages	20
student-loans	17
consumer-complaints	13
credit-reports-and-scores	12
credit-cards	8
cfpb-en-espanol	7
servicemembers	7
identity-theft-fraud	6
saving	6
students	6
auto-loans	5
debt-collection	5
financial-education	5
financial-service-providers	5
financial-well-being	5
checking-account	4
disasters-and-emergencies	4
fair-lending	4
parents	4
banking	3
deceptive-practices	3
fair-credit-reporting-act	3
homebuying	3
managing-debt	3
overdrafts	3

Aug 1, 2019- Aug 1, 2020, for the /blog page with no query parameters applied

Issues with individual filter controls

Two participants used the category checkboxes in unexpected ways. One may have thought they're additive, i.e that you have to check *something* in order to do a search.
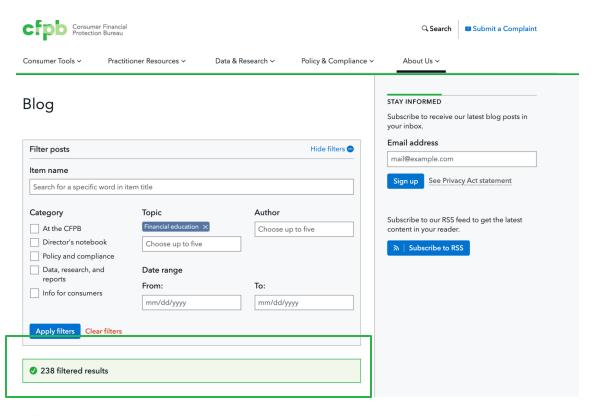

One participant checked all checkboxes before searching. This fits with a finding from mouseflow video analysis that some users seem to think categories are additive, not subtractive.

An additional note that the categories here are confusingly labeled and are used differently than our norm where "category"is supposed to mean a content type, like a speech or press release.

Issues with individual filter controls

Some users did not see the success message confirming their filter choices had been applied.

A fifth of participants (4) missed (or almost missed) the success message confirming that their filter choices had been applied. This was particularly problematic on mobile.

After the "Apply" button is clicked, the page reloads and the success message appears below the filters. It'd be better to have the success message on top of the filter panel, if the page must reload, or to load results asynchronously so that the message always stays in view.

Issues with individual filter controls

Other issues with form control usage:

- **Date**: While participants did not have major issues preventing them from completing tasks, some hesitated over date formatting ("what is the last date of August?" "should the format be two digits?")

- **Pagination**: Users frequently scroll through results, rather than use the filter panel to search. As such, more results per page could be provided to reduce the amount of page-by-page navigation needed (as expressed by one user).

- **Clear filter:** One-quarter of participants (5) used the "clear filter" link. The interaction for this link is not ideal: it reloads the page AND collapses the filter panel. Ideally the filter panel should remain open once the page reloads.

Recommendations for the filterable list control panel

Make the filter panel more discoverable

- Investigate renaming "filter posts" to something that would better indicate the ability to search posts, e.g. "Find a blog post"

- Default to open filter on page load

- Make the design of the collapsed filter state more noticeable

Optimize item name text input control

- Broaden scope of content searched, from post titles only, to a full-text search. Consider adding topics and authors to this search, possibly w/autosuggest, if discoverability of existing topics/authors is important. (One potential disadvantage is that this would remove discoverability of the topic and author controls.)

- Rename the "item name" label to something more meaningful. Add helper text to indicate what is searched, since placeholder text is only for formatting.

Recommendations for the filterable list control panel

Optimize the topic multiselect

- Add a dropdown arrow to indicate this is not a free-form search

- Prevent erroneous searches and/or add error messaging

- Reconsider this control if discoverability of topics is important. (There are 99 topics listed and the list is very difficult to browse. The order in which topics is listed also seems arbitrary.)

Optimize the category checkboxes

- Conduct discovery into whether category options are valuable

- If so, investigate options to make them easier to use and understand

Recommendations for the filterable list control panel

Success message

- Consider asynchronous loading of results. Automatically scroll down to the success message once filters are applied
- Show clearer indication that results are loading (e.g. a loading gif)

Date

- Add a date picker

Pagination

- Increase the number of results per page so users don't have to paginate as often

Clear filter

- Keep the filter panel open on page reload

Recommendations for the filterable list control panel

Fix bugs

- Apply button is half-obscured on mobile

- Topic and author controls should not allow users to search for terms if they don't match against the existing list. (E.g. you can search for "settlement", which is not a topic, and not get an error message. This returns a full unfiltered list of results.)

- Fix clear filters bug mentioned above

Filterable list control panel

Parting note: The filter has underperformed in several rounds of top task testing over the past few years.

Page/pattern	Round 1 Oct. 2016	Round 2 Jan. 2017	Round 3 Jul. 2017	Round 4 (desktop) Oct. 2017	Round 4 (mobile) Oct. 2017	Round 6 Feb. 2019	Round 7 (moble/ desktop) Q1 2020
Ask CFPB		x	x				x
Buying a house							x
Careers	x			x	x		
Contact info for bureau		x					x
Filter	x		x	x	x	x	x
Find a housing counselor		x	x			x	x
Home page							x
Mega menu	x						x
Money as you grow			x				
Money topic page (debt collection, reverse mortgages)							x
News/events at the bureau		x					
Search							x
Social media		x	x	x	?		
Start small, save up							x
Submit a complaint		x				x	x
Video		x	x	n/a	n/a		x

Questions?