# Rincon UX Study

*Wingspan (1st Install)*

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# I. Introduction

## A. What does User Experience mean?

User eXperience (UX) is about how a person feels about using a system*. User experience highlights the experiential, affective, meaningful and valuable aspects of human-computer interaction (HCI) and product ownership, but it also covers a person's perceptions of the practical aspects such as utility, ease of use and efficiency of the system. User experience is subjective in nature, because it is about an individual's performance, feelings and thoughts about the system. User experience is dynamic, because it changes over time as the circumstances change. – Wikipedia.org

## B. General Findings

1. More experienced users have had a hard time adopting Rincon because VFP DRI showed all information on one screen. They don't like being told what to do. Rincon = "DRI for Dummies"

2. Beginners have adopted the system effortlessly and like being shown what they have to do next.

# II. Purpose for Study

## A. Determine if Rincon has achieved UX goals and if not, to elicit feedback that helps achieve goals:

1. Improve user-productivity

2. Improve process management

3. Decrease user training time

4. Decrease need for expert users

5. Increase performance tracking

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# III. Research Method

## A. Contextual Interviewing

1. Observe day-to-day users while in context of their work environment

2. Observe user patterns and behaviors

3. Note/inquire about unexpected behaviors

## B. Survey

1. Questions asked to each user

## C. Casual Discussion

1. I engaged users to elicit honest feedback/feature-requests in a one-on-one setting without managers/supervisors present.

# IV. User Persona

## A. Module Usage (14 total users)

1. 9 - Loss Mitigation, cradle-to-grave users

2. 4 - Bankruptcy, cradle-to-grave users

3. 1 - Follow-ups (Research)

## B. Experience

1. Least Experienced: 3 days

2. Most Experienced: 4 years

## C. Training

1. Rincon: 1 – 2 days a week for 2 weeks

2. VFP DRI: every day for 2 weeks – 1 month.

## D. System Usage

1. Company uses ILS as primary application, Rincon is used as a secondary application.

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# V.  Observations

## A. Positives

1.  Like the general look and feel of Rincon.

    a)  *"I like the new color scheme because it's easier on my eyes… they would hurt at the end of the day [when using VFP DRI] because of sharp contrast"* – 1.5 year user

2.  Like the status screen layout, better informed & easy to understand

3.  *"Rincon is a better manageable system"* – 4 year user

4.  Beginners liked the wizard-type approach to Rincon because they're presented with what they need to do.

5.  Search functionality is intuitive and easy to use.

6.  "MSP sucks!  Everyone knows it's all about DRI."

7.  When asked, all users said they'd be willing to provide UX feedback.

## B. Neutral

1.  These cradle-to-grave users prefer working straight from the Status screen, so they can work all the tasks they can on a single loan, for that day.

2.  They frequently talk to borrowers.

3.  Most users saw the system from the loan perspective, not from the context of a screen.  i.e. Contextual Notes, Documents.

4.  Users memorize last names and communicate to one-another by borrower last names.

5.  All users had their screen resolution lower than is native to their widescreen monitors.

## C. Negatives

1.  Too many clicks!

    a)  Mostly care about reaching quota.

        (1)  LM – need to "touch" up to 325+ loans a day

        (2)  BK – need to "touch" more than 45 a day

    b)  Clicking "Done" at end of Task, when there's nothing else to do is <u>frustrating</u>.

        (1)  *"I do this, then I gotta click here.  Now I'm clicking here and finally I gotta click done.  That's 3 more clicks than the old system."*

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2.  Users thought they could mark a task as "done" because the button was enabled and lead to confusion.

3.  Users don't know if the system is responding, especially when lag issues are involved.

4.  Panel expansions are buggy.  Expand when they shouldn't.

5.  Users hit "save" multiple times because they weren't sure system saved.

6.  Work Queue not as useful as VFP DRI.

7.  LM - Interview doesn't make sense because the plan has already been determined using ILS.

8.  Don't like redundant questions like "Do you want to start a LM?", once they've already decided to start a LM workflow.

9.  Some don't like side panels expanding/contracting so much.

10. BK – Only use Process Overview, Case Information, and Case Evaluation tabs.  They will be starting to use Payment Monitoring.

      a)  *"I don't even look at those tabs,"* referring to Legal, Proof of Claim, Stipulation Plan

11. A few users had problems with the Navigation Panel.

12. Status screen grid is unnecessary if only one record, which is true most cases.

13. 2 veteran users (3 years each) use either Follow-ups or Notepad to track process their own way, bypassing the system tasks.

14. Several users kept spreadsheets to keep track of number of loans they "touched"

15. BK – There are too many tasks for POC.  "Prepare POC" AND "Create POC"?

16. Sometimes feel disoriented/overwhelmed b/c forget to close tabs.

17. Users are consistently right-clicking to copy & paste, but shows Silverlight option.

18. Letters are archived in ILS, not Rincon.

19. LM – Users don't like simultaneous pending tasks.

20. LM – Users don't know they need to review Economic Plan details.

21. Users read the task instructions and seemed frustrated when it just told them to hit "done"

22. When company acquires new loans, users are overwhelmed because Work Queue shows tasks for "old" loans and currently due.

23. Managers have to fix loans when users mess-up workflow.

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# VI. Feature Requests

## A. General

1. A few mentioned a toolbar similar to VFP DRI, including bulletin board items.

2. A few thought it would be helpful to have user-customized Navigation.

3. A couple mentioned Status screen showing "pending" tasks below "completed" tasks/milestones.

4. One user would like more keyboard interaction on drop-down lists:  be able to hit "t" multiple times to select different states that start with "t".

5. Some would like to not require slashes when entering dates.  i.e. MMDDYY vs. MM/DD/YY

6. Include an area for links that users frequently use.

7. They would like more ILS integration to reduce double-entry.

8. Many would like Follow-Up Log similar to VFP DRI, by loan.

9. Valuations – AVMs shouldn't require Repairs Costs

10. Manager would like to know who created a record and when.

11. A couple of users requested ability to email directly from generation screen, instead of saving locally and then emailing attachment.

12. One user requested that a follow-up be editable by the creator and the assigned user until marked as "done".

## B. Work Queue

1. Work Queue with multiple sorting/filtering similar to VFP DRI.

    a) Show selected LM Plan

    b) Filter Follow-Ups Only

    c) Filter Tasks Only

2. Users would like more columns in Work Queue:

    a) Borrower Last Name

    b) Property State

    c) Last Worked

    d) Time Zone

3.  They would like to have Follow-Ups that appear in Work Queue show the subject, not just generic "follow-up"

## C. Notes

1.  One user would like to see Notes open all the time for entire loan.

2.  Be able to paste multiple lines into Context Notes.

3.  One user asked for ability to change context w/out changing screens, maybe a "Show-All" option.

4.  More vertical space for Quick Notes.

## D. BK

1.  Include Case Number & court in Loan Stamp.

## E. LM

1.  The term "interview" is misleading for them because they're only verifying data, not asking questions.

2.  Users would prefer one pending/active task per loan.

3.  Use alternating row colors when dealing with financials.

## F. User Home

1.  User Tips – only edited by managers.

2.  Dollars Collected – Good motivation among team.

3.  Attorney Contacts – without having to have loan context.

4.  Management View

    a)  *"Show where everyone is at,"* by phase and % done.

    b)  Submitted -> navigates to Loan

    c)  Show the Investor Matrix the system is implementing.

5.  Show everything worked on today, including links to loans.

6.  Show the # of each type of task that is currently pending.  i.e. 10 POCs, 5 BKs to be Discharged, etc.

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# VII. Conclusion

## A. Summary

After this study, it is clear that there needs to be more emphasis on user experience in order for Rincon to be successful. These recommendations are submitted as being the most pertinent features we can provide to make Rincon more effective for day-to-day users. These recommendations should significantly improve our image among users and therefore the industry.

## B. Recommendations

1. **Reduce the number of redundant clicks.**

2. **Dynamically show/hide or enable/disable controls according to relevance.**

3. **Add columns and filter functionality to Work Queue similar to VFP DRI.**

4. **Add more user customizations for system behavior.**

5. **Add a loading screen that identifies to users when the system is executing.**

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