



Nancy Panagis: New Customer

“I don’t want to have to look for privacy information. I want the site to make it clear.”

Demographics

Age group: 21-34
 Years online: 0-2
 Income: \$50k+

Test Comfort

PC: Medium
 Web: Low

Personal Background

Nancy is a single woman who works long hours in management consulting. She travels extensively and rarely has time to run errands. At the same time, she’s been wary of doing financial transactions online because of the potential for fraud and identity theft. The convenience and possible cost savings of online banking is attractive, but she wants to feel reassured that her information is secure and her money is safe.

Needs

- * Reassurance about security and privacy
- * Clear messaging about what to expect
- * Easy access to a human

Features

Learn about different kinds of online accounts.

Scenarios

Comparing bank accounts across different web sites.

 Seeking contact information for representative to ask specific questions.

Features

Product comparison chart.

 Competitor comparison chart for different products.

 Frequently asked questions.

 Online chat with representative.

Behaviors

Nancy click a link (TBD) that takes her to a list of products that allows her to compare.

 On a product page, Nancy clicks a link that says “Ask a representative.”

Apply for a bank account.

Finished research and ready to apply.

 Wants to get comfortable with online application process before actually applying.

Step-by-step application process.

 Demo of application process.

On a product page, Nancy clicks “Ready to apply.”

 On a product page, Nancy clicks “Learn more about application process.”

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Features	Scenarios	Features	Behaviors
Learn about different kinds of online accounts.	<p>Comparing bank accounts across different web sites.</p> <p>Seeking contact information for representative to ask specific questions.</p>	<p>Product comparison chart.</p> <p>Competitor comparison chart for different products.</p> <p>Frequently asked questions.</p> <p>Online chat with representative.</p>	<p>Nancy click a link (TBD) that takes her to a list of products that allows her to compare.</p> <p>On a product page, Nancy clicks a link that says “Ask a representative.”</p>
Apply for a bank account.	<p>Finished research and ready to apply.</p> <p>Wants to get comfortable with online application process before actually applying.</p>	<p>Step-by-step application process.</p> <p>Interactive demo of application process.</p>	<p>On a product page, Nancy clicks “Ready to apply.”</p> <p>On a product page, Nancy clicks “Learn more about application process.”</p>
Check on status of application.	<p>Visits daily until application is approved.</p> <p>Receives email indicating that application is approved.</p>	<p>Email updates of application status.</p> <p>Secure RSS feed of applications status.</p>	<p>Nancy opts into an email reminder.</p> <p>The site remembers Nancy has applied and gives her a link to “application status.”</p>
Learn how to use online banking.	<p>Awaiting application approval and wants to get up-to-speed on online banking functions.</p> <p>Applications approved and ready to learn more.</p>	<p>Interactive demo of online banking functionality.</p>	<p>On the application status page, Nancy clicks “Learn more about online.”</p>

Customer Profiles

Customer	Quote	Features
New Applicant	“Don’t make me hunt for the privacy policy. Make it clear in every step of the way.”	New applicants approach online banking with caution. Most are people who are already offline customers who want to try our online products. Their highest priorities are ease of use and reassurance about security and privacy.
Basic Account Holder	“There’s only a couple things I need to do: check my balance and pay the bills.”	Basic Account Holders aren’t necessarily our newest customers. They may have been with us for a while, but limit the types of transactions they do with us. Their highest priorities are reliability, keeping things simple, keeping things inexpensive, and avoiding “spam.” They generally have one or two accounts with us.
Advanced Account Holder	“Responsiveness. If I take the time to get in touch with my bank, I want them to respond within a day.”	Advanced Account Holders are similar to Basic Account Holders, but they are happy to be informed about new products. They tend to be our early adopters and buy products that provide conveniences they can’t get offline. They may have two, three, or four different accounts with us.
Previous Customer	“If I leave a bank, it’s not because there are better products elsewhere. It’s because their customer service did something to annoy me.”	Customers who leave us haven’t left online banking. They seek out competitors who meet their demands better. Before becoming Previous Customers, they were Advanced Account Holders. It’s rarer for a Basic Account Holder to leave us.

	New Customers	Basic Account Holders	Advanced Account Holders
Checking Products	!	!	!
Product Comparison Chart	!	!	
Frequently Asked Questions	!	?	
Online Help	!	!	!
New Product Announcements		!	!
Privacy Policy	!		
Savings Products	!	?	
Investment Products	!	?	?
ATM Locator	!	!	!
Investment Planning		?	!
Retirement Planning		?	!
Lending Products	!	?	?
Credit Crads	!	!	!
Interest Rates		!	!
Corporate Information	!		
Credit Management		○	○
Access to Online Banking	?	!	!
Online Banking Functions	?	!	!

Whether existing content meets the needs of different kinds of users.

	New Customers	Basic Account Holders	Advanced Account Holders
Initial Support	<input checked="" type="radio"/>		
Privacy/Security Reassurance	<input checked="" type="radio"/>		
Converting Needs to Tasks			
Speed	<input type="radio"/>	<input checked="" type="radio"/>	
Support in Difficult Processes			
Tutorials	<input checked="" type="radio"/>		
Rationale for Tasks			
Related Products	<input type="radio"/>		

Heavy bals

New Customer



Most concerned with privacy and identity theft.

Initial visits to site are to compare products with competitors.

Will need to talk to a bank employee prior to signing up services.

May not use tutorials, but would like to know they're there.

Multiple Account Holder



Most concerned with speed of transactions.

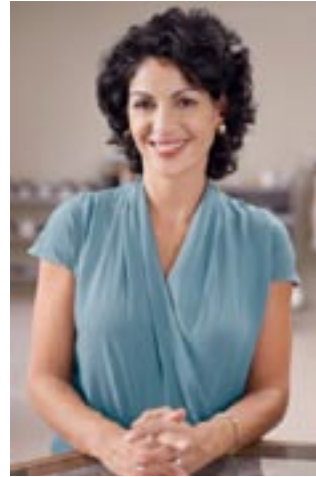
Expects maximum flexibility in manipulating different accounts.

Sees all accounts as belonging to the same institution, not different business divisions.

Comfortable with being shown new products.

Expects 24-hour response to email inquiries.

Checking Account Holder



Most checking account holders do not have multiple accounts, and do not want to be bothered with other products.

Wants to know about possible upgrades to checking account - interest earning free services, etc.

Expects same-day response to email inquiries.

Credit Card Holder



Most concerned with privacy, identity theft, and fraud.

Initial visits to the site are to compare credit card products to competitors.

Visits site frequently to check on purchases and transactions.

Expects real-time access to employees.

Lending Customer



Most concerned with ease of applying for loan.

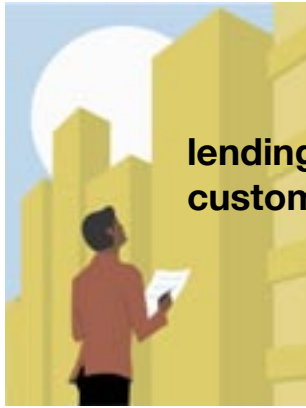
Initial visits are to compare interest rates and terms of loans.

Unless already a customer, only finds loan products through third party site.

Visits site monthly to check account.

Expects same-day response to email.

Complex interactions



lending customer



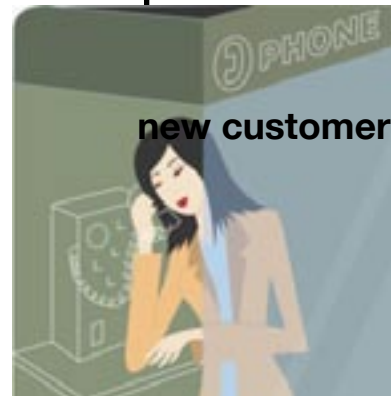
mutiple account holder

Frequent interactions

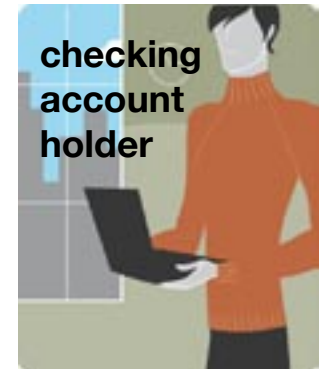
Infrequent interactions



credit card holder



new customer



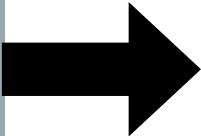
checking account holder

Simple interactions

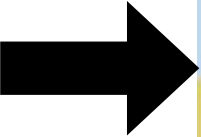
Relationships between user types



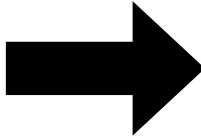
new customer



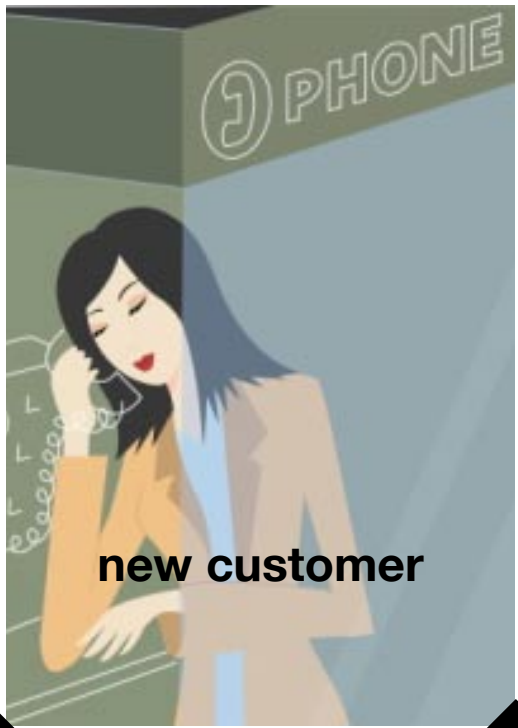
basic account holder



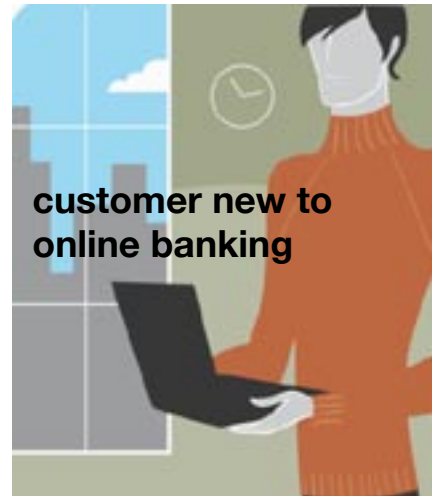
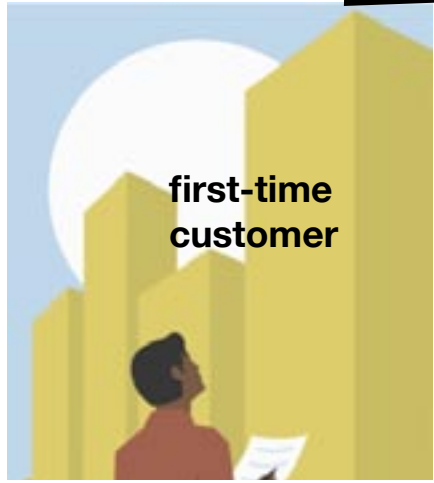
lending customer



investment customer



Some personas are subtypes of others sharing some of their characteristics, but not all of them.



Usability Testing Plan

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Screenener

How long have you been using the internet? (Less than 3 years, abort screen.)

When was the last time you made a purchase online? (More than 1 year, abortscreen.)

In your house hold, do both parents hold jobs outside the home? (Need 4 respondents for each “yes” and “no” answer.)

In your household, what is the age of the oldest child? (Need 4 respondents for less than 10 years old and 4 respondents for greater than 10 years old.)

Pre-Test Questions and Post Test Questions

Open-ended questions:

We're developing a new system to suport your sales process.

What are the most challenging tasks in the sales process for you?

The web site we're building is called _____.com. What do you think you'd find on this web site?

What system do you currently use to manage your family videos?

Predefined Responses:

On a scale of 1 to 7, where 1 is strongly disagree and 7 is strongly agree., how would yo rate this statement: I found the web site easy to use.

What level of Internet user are you? Beginner, Intermediate, Advanced

How long have you been involved with the sales process?

Scenario: User Research Medical Issues at Lunch Hour

Over the weekend, you spoke to a friend of yours who indicated he had seen diagnosed with diabetes. On Monday, you decide you want to learn more about what your friend is going through, so you spend some time during your lunch hour researching it. Since you don't have much time, you won't read everything you find, but you know you'll want to go back to it later.

Task 1: Find Information about Diabetes

You decide that you are specifically interested in learning more about various causes for diabetes.

Expected Actions:

1. From home page, click on "Diseases and Conditions"
2. Click on "Endocrine Conditions"
3. Click on "Diabetes"
4. Click on "Symptoms and Causes"

Follow-up Questions

1. Where able to find information about Diabetes where you expected?
2. What other information would you expect to see on the Diabetes page?

Task 2: Store Information in Personal Library

Since you won't have time to review everything you find, you want to save it for later.

Expected Actions:

1. click article of interest
2. Click "Save for Later"
3. In dialog box, enter name for "Saved Articles List"

Follow-Up Questions

1. Under what circumstances would you use the built-in "Save for Later" feature?
2. How would you normally store a link to review it later?

Usability Reports

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