

First Niagara Bank Website

Usability Evaluation Report

Rochester Institute of Technology
Usability Studies - May 21, 2014

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Executive Summary

This Spring, our team of four RIT graduate students designed and conducted a task-oriented usability test of First Niagara's website. Our goal was to identify potential usability issues and inform future website design.

Working with Janine Yagielski, the user experience manager of First Niagara Bank, we designed a plan that would require participants to explore the First Niagara Homepage.

Participants were asked to choose a banking product that they felt met the requirements given in our task scenarios. Once a product was selected, we then asked participants to fill out the credit card online application.

Nine participants were selected to participate after a screening process (see appendix for participant flyer and questionnaire). First Niagara Bank employees were disqualified from the study. All participants were recruited from the student body at Rochester Institute of Technology and were between the ages of 18 and 30.

Based upon our post-task and debriefing questionnaires, we felt that most users found the website easy to use and would be willing to use First Niagara's site again. However, we did uncover some usability issues; especially in relation to the final submission of the online application that we hope will be helpful to First Niagara Bank.

While browsing the site users had difficulties completing tasks unless using the search functionality. Another prominent issue encountered was that some banking terms were not defined within the site, thus making it difficult for users with limited banking experience to understand the advertised features of the products.

Regarding the credit card application, we found that users had problems figuring out the purpose of the "Branch" dropdown in the first screen of the application, in this case 100% of participants tried clicking on the disabled dropdown. Users also had trouble when trying to click on the "I agree" checkboxes on the first screen of the application, where, again, 100% of participants had issues figuring out that the PDF buttons should be clicked to enable the checkboxes.

One of the most important findings we uncovered was that after completing and clicking the "Submit" button on the Credit Card Application 100% of participants perceived that task was completed, without waiting for a final confirmation that would later appear on screen.

Introduction

Objectives

We gathered baseline data about the overall effectiveness of First Niagara's website & credit card application: <http://www.firstniagara.com>. The goals of this study are to:

- Locate and identify potential usability issues with the First Niagara Bank Homepage
- Gauge the Total User Experience of the Users' journey from knowing the features of credit cards to applying for them
- Locate and identify potential usability issues with the First Niagara Bank Online Credit Card Application

Research Questions

1. What paths do users take to get to the credit card application from the homepage? How easily can one locate the appropriate credit card application?
2. What obstacles does one encounter while trying to find the credit card application?
3. How easily do users understand what is clickable (ex: links, icons, buttons)?
4. Do they actually open and view the PDFs which contain the terms of service? If not, are they consciously ignoring them?
5. What obstacles do they encounter while completing the application? Is the user getting frustrated?
6. How consistent are the user's choices throughout the experience? → For examples, do they choose the corresponding card in the dropdown of the application as they picked from 'homepage'?

Methodology

Participant Recruitment

Our recruitment process flow is detailed in Figure 1 below. Fliers were placed primarily in RITs Golisano College for Computing & Information Sciences (Appendix A). Individuals who responded to our flier were redirected to a Google Form that contained the participant screener application (appendix B).

Participants were eligible for the study unless they were First Niagara Employees. If found to be eligible after the screener, we then send each participant a link to a customized booking page created on the website Youcanbookme which enabled participants to view a schedule of lab availability and book a session at their own convenience. Youcanbookme would then send out periodic reminders to each participant in the days leading up to the test. In addition, we also sent out email reminders the day of which included a map to the building, directions to the room from inside the building, and a phone number to call if they were lost. Using this process we were able to achieve a 100% show rate for participants. The process is illustrated in Fig.1 below.

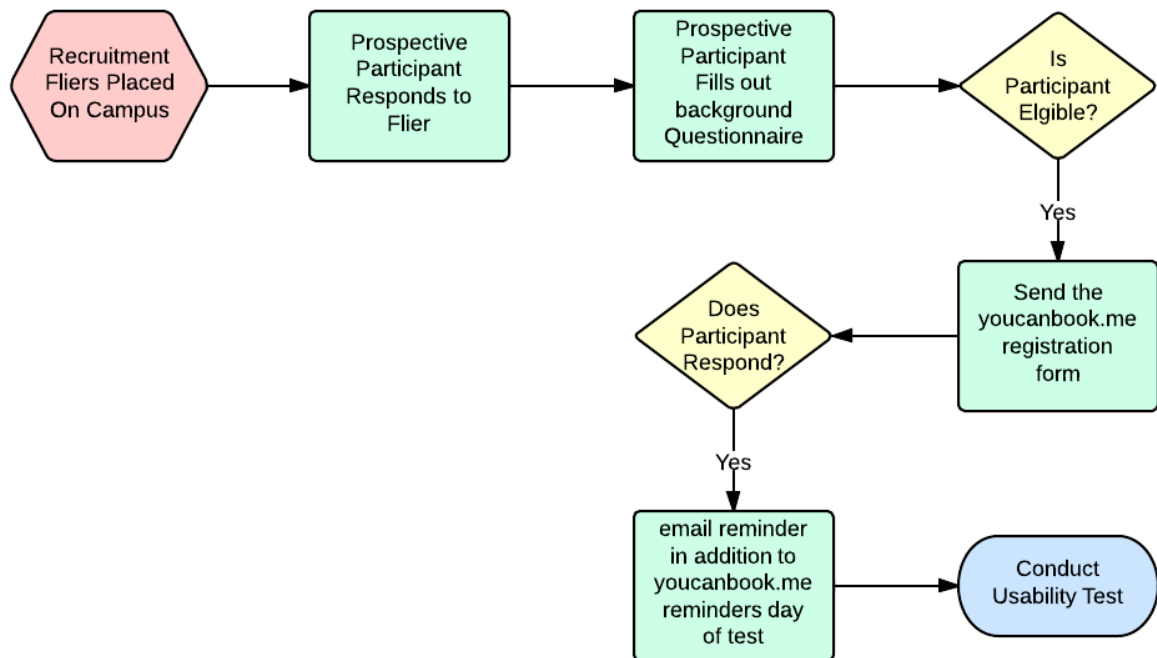


Figure 1. Recruitment Flowchart

Location and Setup

We conducted the usability testing at the Usability Testing Lab at the Rochester Institute of Technology Henrietta Campus. Figure 2 shows the basic setup of the lab, while Figures 3 through 5 show pictures of the lab setup.

The Usability Testing Lab contains:

- Hardware -
 - Windows PC for observer and participant computer
 - Webcam and microphone attached to participant computer
- Software –
 - Google Chrome - shortcut on desktop
 - All browser data was cleared prior to each participant. Shortcut to website on desktop
 - PC ran Morae Usability Testing Software which recorded both audio and video of the participant as well as the computer screen.

RIT/GCCIS Usability Testing Lab

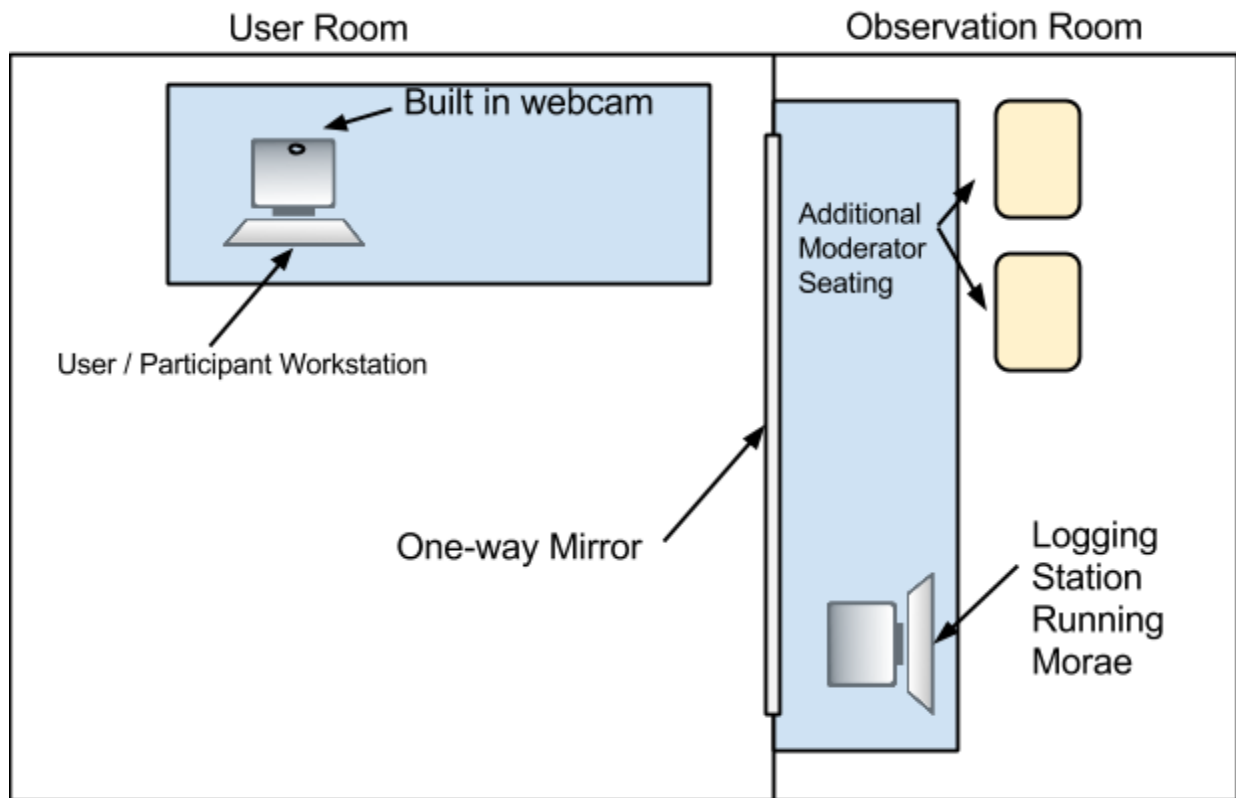


Figure 2. Testing Lab Diagram



Figure 3. Observation Room Looking into User Room



Figure 4. User workstation desk



Figure 5. Observer Logging Station

Date range of study

Testing began on April 24, 2014 and concluded on May 2, 2014. It was divided into three sessions:

1. April 24, 2014 - 3 participants
2. April 30, 2014 - 4 participants
3. May 2, 2014 - 2 participants

Participants

Table 1 displays the distribution of the participant's characteristics and the number of people we got for each different demographic.

Characteristic	Number of Participants
Participant type	
pilot	1
regular	9
backup	2
Age	
18-22	6
22-30	3
Gender	
Male	8
Female	1
Credit Card History	
doesn't have a credit card	2
has credit card(s)	7
Occupation	
student	9

Table 1. Participant characteristics breakdown

Pre-test Questionnaire Summary

We were able to further understand our participants background by conducting a pre-test questionnaire. For this, we asked our participants different questions to assess their banking preferences, their knowledge applying for credit cards, their favorite mode of payment and their general internet usage, to estimate their technical experience level.

Out of our 9 participants, 8 responded that they manage most of their banking online, 1 of them also frequently doing it in person, and 1 other prefers doing their banking through the phone. Figure 17 shows the distribution of participants and their preferences.

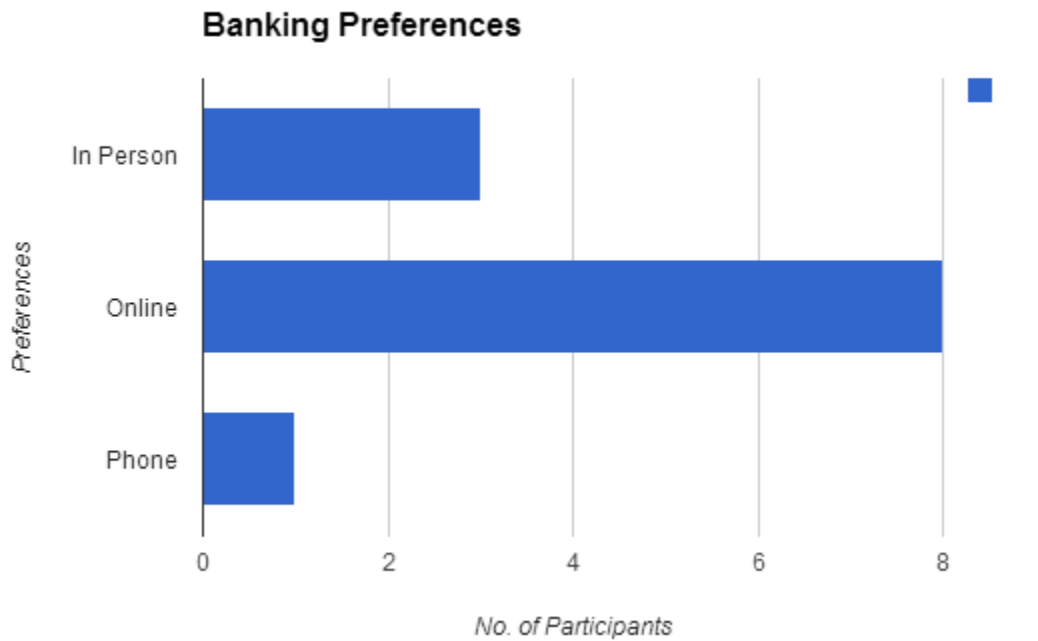


Figure 17. Banking Preferences

Most of our participants had some knowledge of applying for a credit card, with 7 out of 9 having applied for a credit card previously, 4 of them using online tools to do so. They also felt very confident while using their credit cards since all of them stated that their favorite method of payment was through credit/debit card.

Lastly, to measure their technical expertise, we asked the participants how often they used the internet. All 9 of them responded that they use it daily; thus a tech savvy group of participants.

The administered Pre-test questionnaire can be found on Appendix B.

Tasks

Task 1

Name	Find Overdraft Protection Options
Scenario presented to participant	<p>1. Presume you currently have a checking account. An unforeseen expense arose last month and there were insufficient funds in the account, causing an account overdraft. You recently heard about overdraft protection from a friend and wish to have it on your account.</p> <p>Figure out how to avoid such excess overdraft expenses from being added to your account.</p>
Materials/Machine states required	Ensure web browser open and the favorites bar viewable so user can click to open First Niagara Homepage. Browser history and cache have been cleared.
Success Criteria	Arrival at the overdraft protection page/ Participant figures out that he has to apply for a credit card to avail overdraft protection
Benchmark	5 minutes time limit, no error rate limit. If they do land on wrong application such as the checking account
Research Question	How easily do users understand what is clickable (ex: links, icons, buttons)?

Task 2

Name	Find a Credit Card
Scenario presented to participant	1. Your friend just told you about flight tickets to Costa Rica he booked using reward points from his credit card. Your monthly expenses – many recurring and predictable, could just as easily be paid from a credit card; earning you reward points. Ideally you will pay of the balance each month avoiding interest; however you still would like a card with a low interest rate and low fees. Find a credit card with reward opportunities and low fees.
Materials/Machine states required	Start from First Niagara Homepage
Success Criteria	Arrival at Rewards Master Cards page. Comparing credit cards and deciding which card has the best reward opportunities.
Benchmark	5 minutes time limit, no error rate limit. There is no particular “right card” for this task
Research Question	What paths do users take to get to the credit card application from the homepage? How easily can one locate the appropriate credit card application? What obstacles does one encounter while trying to find the credit card application?

Task 3

Name	Apply for Credit Card
Scenario presented to participant	1. Fill out the form
Materials/Machine states required	Start at the application form
Success Criteria	User knows the status of the application
Benchmark	10 minutes time limit, no error rate limit. Any data goes
Research Question	Do they actually open and view the PDFs which contain the terms of service? If not, are they consciously ignoring them? What obstacles do they encounter while completing the application? Is the user getting frustrated? How consistent are the user’s choices throughout the experience?

Task Successes vs Failures

Overdraft Protection (Task 1)

“Task Success” - defn:

- If a task is fully or even partially completed, it is termed as “Success”.

Partial Successes:

Case 1) Participant arrives overdraft protection page (Any route taken)

https://www.firstniagara.com/Bank/Personal/Checking/Overdraft_Protection_Options/Overdraft_Protection_Options.aspx

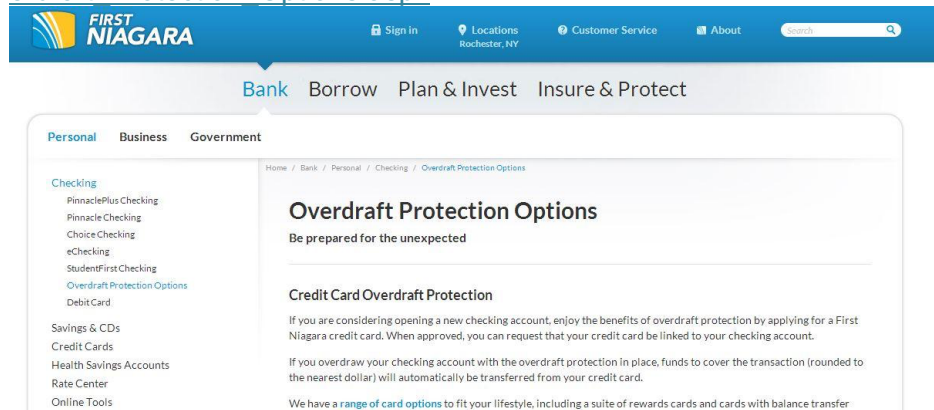


Figure 8. Overdraft Protection Page

Case 2) Participant reads and figures out that he has to apply for a credit card.

Full Success:

Participant starts to look through the credit cards.

“Task Failure” - defn:

- If a participant never reaches Overdraft protection page. Or never figures out that he can apply for a credit card for overdraft protection

Task 2 : Find Best Rewards Card

Partial Success:

Case 1) Participants reach the “Credit cards” page:

https://www.firstniagara.com/Bank/Personal/Credit_Cards/Credit_Cards.aspx

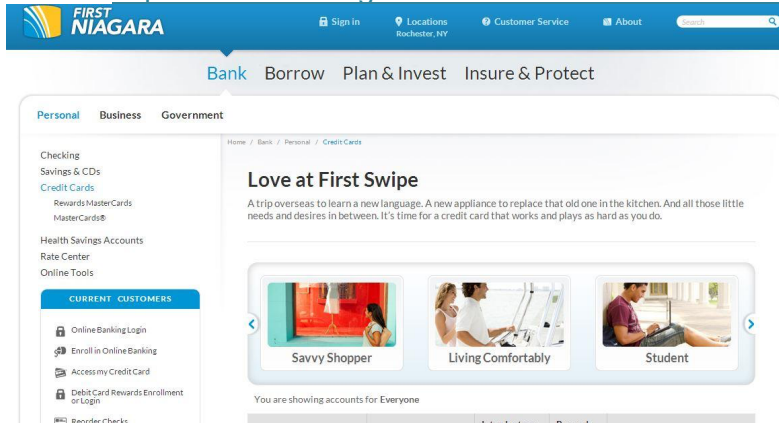


Figure 9. Credit Cards page

Case 2) Participants read through the website and figure out the best rewards card

Full Success:

Participants reach the actual “Rewards Master Cards”.

https://www.firstniagara.com/Bank/Personal/Credit_Cards/Rewards_Card.aspx

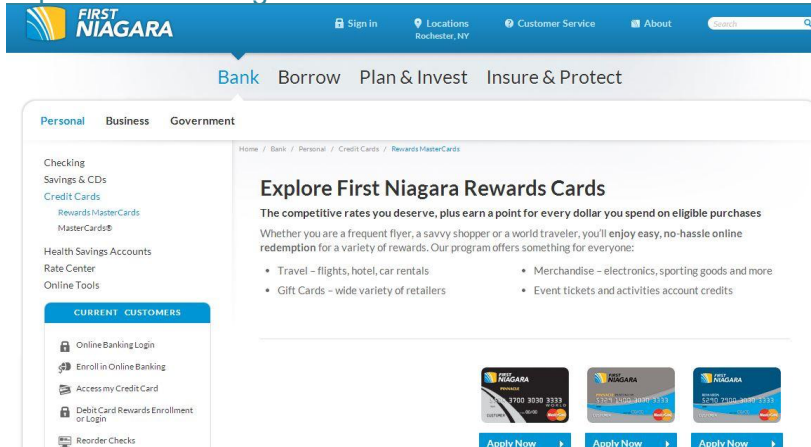


Figure 10. Rewards Mastercard Page

Task 3: Filling the form

The outcome of this task is binary. There are no half measures.

Success: Participants fill out the form, and receive a proper feedback about their application

Failure: Participants stop/conclude the task to be completed beforehand.

Test Design

For this exploratory test, we recruited a total of 9 participants; each participant attended a 45 minute to 1 hour usability evaluation session at the Usability Lab on the RIT Campus.

Approximately 10 minutes of each session was used to explain the session, sign a consent form (Appendix C), review background information, and conduct a pre-test questionnaire (Appendix D). Following this, each participant completed 3 different tasks, administered by the moderator in charge. Participants typically used the First Niagara website for about 20 minutes to complete the tasks. The moderator asked each participant to use the think-aloud protocol for all tasks, which was explained to the participant prior to starting the tasks. On completion of a task, participants were asked to provide feedback on overall experience. The last 10 minutes of the session were used for a brief post-test questionnaire, a debrief, and reimbursement in the form of a \$25 Amazon Gift Card.

In our test plan, we had 3 tasks that the participants have to perform. The tasks were interrelated and were conducted on the same web-site. In the end our participant matrix ended up looking like Table 2, in which each of the 9 participants ran through the 3 tasks in the same order.

Participant Task Matrix

Participants	Find Overdraft Options	Find a Credit Card	Apply for Credit Card
P1	T1	T2	T3
P2	T1	T2	T3
P3	T1	T2	T3
P4	T1	T2	T3
P5	T1	T2	T3
P6	T1	T2	T3
P7	T1	T2	T3
P8	T1	T2	T3
P8	T1	T2	T3
P9	T1	T2	T3

Table 2. Participant Task Matrix

Measurements Taken

To log the wide arrange of data that we got during the evaluation we used Table 3 as a guide to save the measurements we gathered. The data was gathered during each testing session and after the video review for each participant.

Measurement	Task 1	Task2	Task3
Task success	Success/Failure (Participant arrives at the application)	Success/Failure (Participant identifies the right card)	Fills the application form and knows the status of the application
Error rate	__ % (Getting lost/Participant gets a wrong information and presumes that to be the solution)	__ % (Getting lost)	__ % (Bad data entered)
Efficiency	Yes/No (Shortest route taken?)	Yes/No (Completing in 10 mins=Yes.Is shortest route taken?)	Yes/No (How many times is bad data entered?)
Behavioral and Psychological metrics	Participant's Expressions noted	Participant's Expressions noted	Participant's Expressions noted
Live Website metrics	Actual problems with the application/website noticed	Actual problems with the application/website noticed	Actual problems with the application/website noticed
Issues-based Metrics	Moderator's feedback based on participant's usage (Use Table 1)	Moderator's feedback based on participant's usage (Use Table 2)	Moderator's feedback based on participant's usage (Use Table 2)
Self-reported Metrics	Individual participant feedbacks	Individual participant feedback	Individual participant feedback

Table 3 - Measurements Form

Deviations from test plan

Although we originally intended to have 8 participants, we ended up including a 9th. Our first live test we were unable to capture the audio correctly. This is in part due to equipment changes in the lab after the pilot test (moving from an external webcam with a microphone, to a webcam built into the LCD monitor) and a previous group which had used a different microphone source to capture audio in the Morae usability software. The lab computers are reimaged each night; however we both used the lab in the same day and were unable to apply the correct settings for the first test. Although we were able to capture quantitative data for participant 1, we lost the qualitative data from the post-task

questions and debriefing that we felt was very helpful. Therefore we decided to add an additional participant. Besides this, we did not encounter any other need to deviate from the test plan.

Findings

By Task

Based on the data gathered from the Usability Test here is the summary of findings we encountered. We separated the findings in 2 sections, browsing the site (includes finding overdraft protection and rewards credit card), and filling out the application.

Browsing the site:

- Amount of text on pages contributed to task inefficiency.
 - Some users opted to read long text heavy PDF documents while comparing credit cards. One user relied on a word search (CTRL+F) to find overdraft information and reported he was overwhelmed by text.
- Technical terms are not defined.
 - One user thought APR had to do with the rewards and not annual percentage rate.
- Difficulty in comparing different products
 - Users had to scroll down a page when trying to compare different products as can be seen in Figure 13: each product listed below the other. When comparing common product features (such as APR), one must assume the feature columns are consistent and sometimes must scroll down when 3 or more products listed.

Card Type	Description	Introductory APR	Rewards Program	Key Features
Pinnacle WORLD MasterCard® Learn More > Apply Now	Simply our very best credit card: Worldwide Acceptance, No Pre-set Spending Limit, Robust Rewards	0% on balance transfers ¹ for the first 12 months - new accounts only	Yes ²	<ul style="list-style-type: none"> • 9.99% Purchase APR • Our Most Robust Rewards Program; Earn Unlimited Points with No Set Expiration Date • No Foreign Transaction Fee • No Annual Fee with a PinnaclePlus Checking Relationship • Overdraft Protection Eligible • Identity Theft Resolution • Concierge Service
Pinnacle Platinum MasterCard® Learn More > Apply Now	The prestige of Platinum with the benefits of an exciting rewards program	0% on balance transfers ¹ for the first 12 months - new accounts only	Yes ²	<ul style="list-style-type: none"> • 9.99% Purchase APR • Earn Unlimited Points with No Set Expiration Date • No Foreign Transaction Fee • No Annual Fee with PinnaclePlus or Pinnacle Checking Relationship

Figure 13. Credit cards comparison table

- Difficulty completing overdraft information and find credit card tasks unless the search functionality used
 - Users who used the search functionality would often complete a task very quickly. However, some users reported they didn't see the search, while others reported they often do not use in-site searches.

Filling out the application

- The "Product" dropdown on the first screen of the credit card application causes confusion
 - Users arrived to the Credit Card Application after having selected a specific product previously, and then were confused as to why they needed to browse a second time for the product previously selected. The dropdown contains every First Niagara banking product (22 products) which overwhelmed some users.
- It is unclear what the Branch dropdown does on the first screen of the credit card application
 - Users don't understand what does the Branch dropdown does or what it means and get confused by the fact that it is a required field that they can't edit.
- It was unclear to almost all users that the PDF buttons enable the "I agree" checkboxes on the first screen of the credit card application
- There is an intermittent bug with the "Continue" button in step 1 of application
 - The "Continue" button in the first page of the application does not proceed to the next page when clicked for the first time, which confused users that thought they made a mistake.
- It is not clear to the users the format they should use to fill every input field on the application form
 - Users often don't know how to format complex input fields like dates, phone numbers and currency.
- There is not enough feedback from the form inputs to let know users they made a mistake.
 - Not always enough information to let users know how to correct/prevent a mistake
- Internal inputs (like the Employee Checkbox) are confusing
- Not enough feedback is displayed to make users know they have to wait after submitting the form
 - Users believed that they were finished with the application after clicking the Submit button on the 2nd step of the application, while in fact they had to wait for several seconds to receive a final confirmation, which was not communicated clearly.

Quantitative data For Filling out the Application

We started noting down the problems faced by the participants. But as we proceeded with the test, we observed that the same sets of problems were faced by many participants. These problems are listed in Table 4.

Error	Number of Participants	Frequency	Severity
Did not enter ZIP Code	3	33.33%	Irritant
Tried clicking "Branch" DropDown	9	100.00%	Moderate
Tried clicking disabled "I agree" checkboxes	9	100.00%	Severe
Delayed by employee checkbox	7	77.78%	Moderate
Ignored warning when filling form data	6	66.67%	Moderate
Perceived that the application submission was completed	9	100.00%	Unusable

Table 4. Error frequency and severity

Read the PDF Terms & Conditions

One additional measure we captured was the frequency in which users opened the Terms of Agreement PDF. We found that more than 50% of participants opened the PDF file and read or scanned it for pertinent information. The results are displayed in Figure 7.

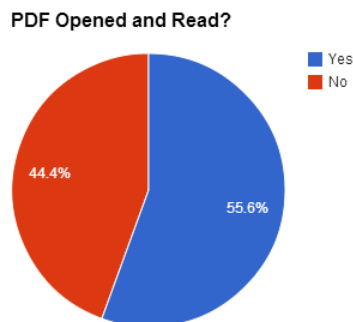


Figure 7. Frequency users opened PDF

Task Completion Rate: Successes Vs Failures:

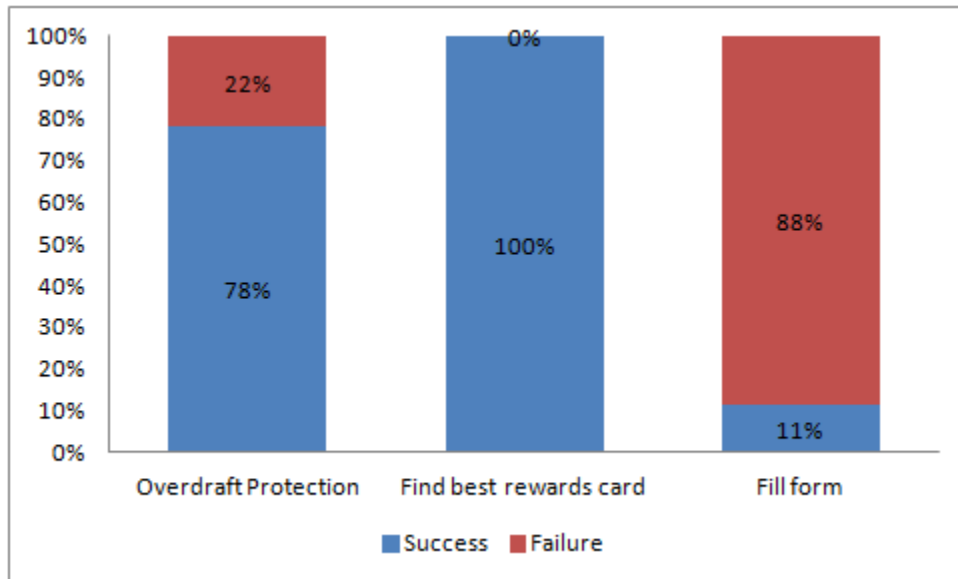


Figure 11. Tasks Successes or failure

Task Efficiency

Individual tasks' efficiency as measured by the shortest route taken and links clicked is represented in Figure 12 and Figure 13.

If the shortest path taken, then Efficiency = "Yes".

If any other screen is visited during the journey, it is considered a failure and efficiency is a straight "No".

Task 1 Shortest path:

Banking -> Checking -> Overdraft Protection.

Task 2 Short path:

Home Screen -> Borrow -> Credit Cards -> Rewards Mastercard.

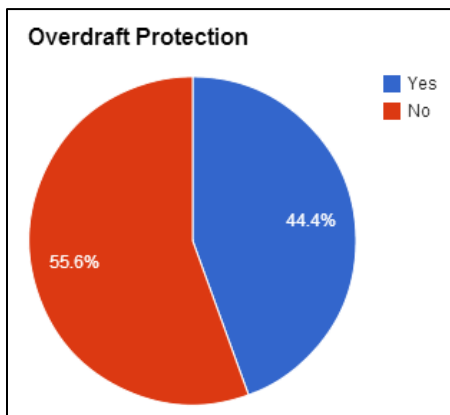


Figure 12. Overdraft Protection

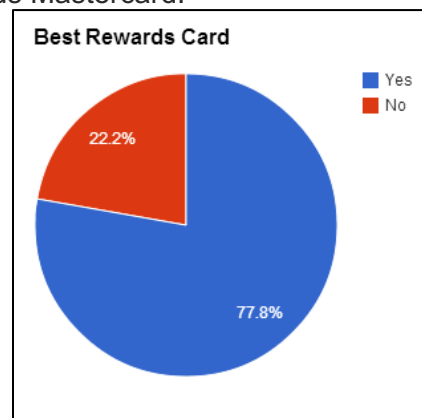


Figure 13. Best Rewards Card

Measuring User Experience

We also measured the user experience with the help of the Post Test Questionnaire which was given to each participant upon task completed. Figure 14 shows the mean value for every participant. It also lists every question that was asked to the participant, which he or she scored from 0 to 6, 0 being the lowest possible score, and 6 being the highest.

The questions asked were (Figure 14: from left to right): I found the system easy to use, I found the system attractive, the interface is consistent, I felt confident using the system, I think the system would be easy to learn, I knew where I could go, the terminology was clear and I received adequate feedback.

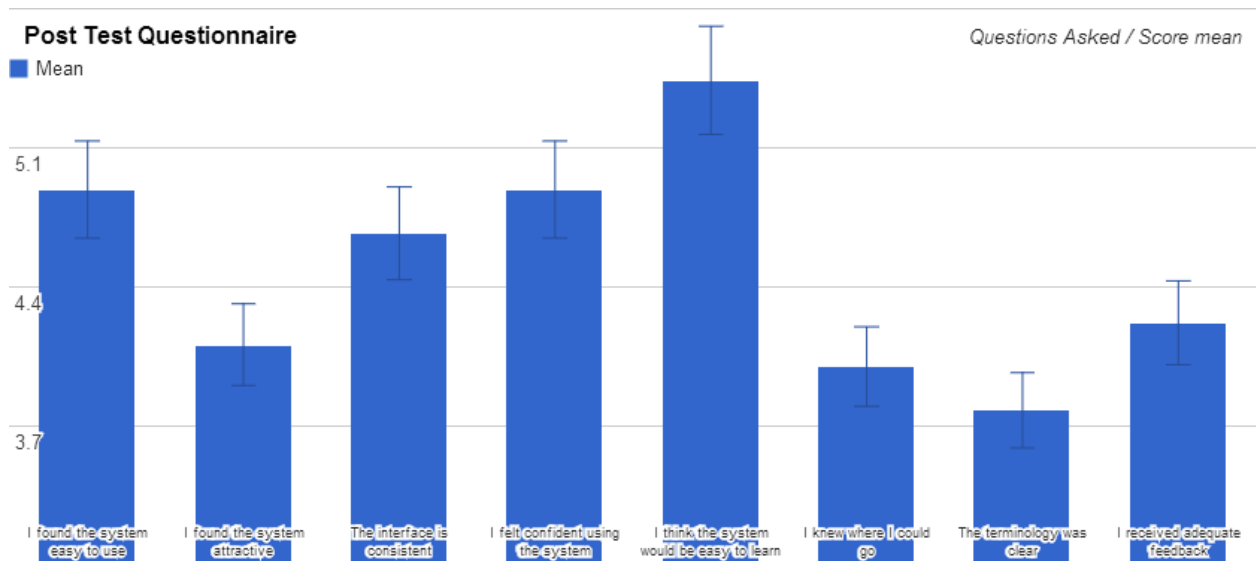


Figure 14. Post Test Questions with Mean values

The data shows that the lowest rated item was the terminology question. Participants found that the terminology throughout the website and the application was unclear and confusing. On the other hand, participants felt that they would be able to learn the system on subsequent uses.

Recommendations

Below are the recommendations we are making. As we did with the Findings, we are also separating the recommendations into general website and Credit Card Application specific recommendations.

Website recommendations

- Make search bar more obvious
 - Many users had issues while trying to navigate the site. However, they were willing to use the search bar when noticed. We found that when the search was the quickest path to completing overdraft protection task.

- Rethink top panel design
 - Some users did not notice the main site navigation right away and tried to search the home page to try the different sections of the site. This might have been because the links look like they are part of the slideshow feature on the home page (Figure 15 where it says “Save \$250”). Figure 15 shows the top navigation panel, which blends with the other content on the page, making it difficult for users to know that they can interact with it. Other factors may be contributing to the difficulty of using this panel - further evaluation is recommended.

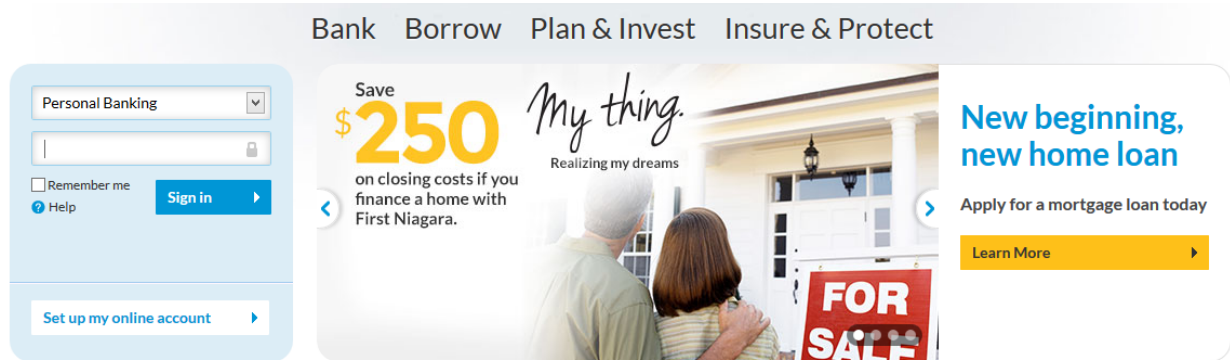


Figure 15. Top Panel

- Rethink presentation of comparison tables
 - As discussed in the findings, it was difficult to compare different credit cards without scrolling. Consider investigate an alternative comparison tool.
- Should emphasize differences between options
 - Related to the item above, users had a hard time finding differences between the products when looking for specific features (such as APR differences). Users had a hard time going through all the text which made the products look fairly similar in features, but could not find many differences between them. Putting products in a table, with APR in a column could help users compare multiple product features at once.

Credit Card Application recommendations

- Remove fields irrelevant to the typical user
 - All users wasted time when faced with the disabled Branch selection dropdown on the first page of the application. These were the type of fields that typical users don't understand, and can't interact with. Therefore they should be removed.
- Consider making unique forms for each product
 - Users were confused when reading titles related to loans when completing an application for a credit card which made them doubt their approach and if they were, in fact, in the correct place.

- Make it apparent that yellow buttons will download a PDF
 - Users had a problem understanding that they must first open the PDF file to enable checkboxes. It should be clear to the user that the files must first be opened before they can be agreed upon.
- Make checkboxes visibly un-clickable until valid
 - Related to the previous item, users had trouble noticing that the checkboxes were disabled and could not be clicked. Participants therefore attempted to click on these checkboxes even though they were disabled. Perhaps making the checkboxes more grayed out could alleviate this.
- Fix issue with continue button
 - The “Continue” button in the first page of the application does not proceed to the next page when clicked for the first time, which confused users and made them think they had made a mistake.
- Use input masks
 - Most users had trouble when filling the application with the format of the data they should be inserting. The biggest culprits were the date fields and other fields with complex input like phone numbers and currency values. Figure 16 shows that the input fields in the form let you introduce any kind of data and only warn you with the yellow circles to the right of the field.

The screenshot shows the 'First Niagara Consumer Loan Request' form. It is divided into sections: 'Personal Information' and 'Email Information'. In the 'Personal Information' section, there are fields for Prefix (Mr.), First name (123), Middle name (45), Last name (6789), and Suffix (Jr.). There are also fields for Date of Birth (09-09-88), SSN (999-99-99), and Home Phone (I don't remember). The 'How long at residence?' section has fields for Years (Hi) and Months (Yo). There is a checked 'Employee Check Box'. In the 'Email Information' section, there is an 'Email Address' field (Do not contact me) and a checked 'Employee Loan' checkbox. At the bottom, there is a 'Submit' button, a 'Submit Terms' button, a checkbox for 'I agree to these terms', and 'Back' and 'Submit' buttons.

Figure 16. Form inputs with warnings

- Provide supporting information where appropriate
 - Most users were confused with internal terminology used throughout the application, like Employee Checkbox and Employee Loan which could be resolved by providing context sensitive help definitions when these fields are hovered over by the mouse.
- Consider replacing submit button
 - The “Submit Terms” button confused users, who believed that button would submit the application; instead it opens up a document. Don’t use the term ‘Submit’ in both buttons (Figure 16 shows the two similar buttons on the bottom of screenshot)
- Provide better feedback upon application completion
 - All users had problems when completing the application. They all believed they were finished with it, but in fact they had to wait for several seconds to receive a final confirmation, which was not made clear to the user. Perhaps use a loading or progress spinner to indicate the form will eventually inform them of their approval status.

Future Research

Several recommendations were suggested as a result of this study, many applying specifically to the credit application form. If these recommendations were implemented, a comparison study between both versions of the form might be useful in quantifying the degree of improvement.

This study also revealed that the primary navigation panel at the top of the homepage was not necessarily intuitive to users, though the specific reasons remain unknown. Further research could be performed using eye tracking technologies in order to better understand where users are focusing their attention.

One final consideration is the fact that many of the test subjects matched a similar profile - young males with a technical background. Though the users appeared to have unique expectations and experiences, it might be beneficial to evaluate the system with a more diverse set of users.

Appendices

A. Recruitment Flyer

PARTICIPANTS NEEDED

\$20 Amazon Gift Card 

**Spring Quarter
Graduate Study Research**

Where Golisano College of computing and information sciences

Duration 45 minutes to an hour

What Evaluate an online banking website

**Interested?
Send us an e-mail at
RITgradstudy@gmail.com**

Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com
Graduate Research RITgradstudy@gmail.com

B. Screener

RIT Participant Screener

This information is being requested in accordance with the regulations laid down by the IRB. The information is voluntary and will be maintained with high levels of confidentiality.

* Required

Email Address *

We will use this address to notify you if you've been selected to participate in the study.

Gender *

- Male
 Female

Age *

- 18-22
 22-30
 30+

Occupation *

- Student
 Professional
 Self-Employed
 Other:

What institution do you currently work for?

Do you currently have a credit card? *

- Yes
 No

Which of the following banking websites have you visited? *

- Bank of America
 M&T Bank
 Citibank
 Chase Bank
 First Niagara Bank
 Others

Never submit passwords through Google Forms.

Powered by


This content is neither created nor endorsed by Google.
[Report Abuse](#) - [Terms of Service](#) - [Additional Terms](#)

C. Informed Consent

INTRODUCTION

Thank you for your interest in this research study. The decision to join, or not to join, is up to you so please review the following information closely. We will be evaluating the usability of a website for a graduate studies research project.

WHAT IS INVOLVED IN THE STUDY?

This study will take no longer than an hour to complete. If you decide to participate you will be asked to find and fill out an online credit card application. We will provide sample data for you to fill into the online application. This session will be recorded using video and audio and notes will be taken to record your opinions and actions. This document states that you agree to be video/audio taped while participating. This information may be used to improve products. It may also be shared with others for educational purposes. This is not a test of you or your abilities.

The investigators may stop the study or take you out of the study at any time they judge it is in your best interest. They may also remove you from the study for various other reasons. They can do this without your consent. You can stop participating at any time. If you stop you will not lose any benefits.

RISKS

We do not foresee any risks associated with your participation in this research study. There may risks that we cannot predict.

BENEFITS TO TAKING PART IN THE STUDY?

There are no anticipated direct benefits to you for participating in this study. The study will be used to help direct future research to inform design of potential online banking websites.

CONFIDENTIALITY

Your name will not be used when data from this study are published. Every effort will be made to keep your research records and other personal information confidential. We will hold as confidential your personal information (such as name and phone number) and use it only for data analysis purposes, to link data to the subject. The only connection between your participation in this study and the study itself will be the signed consent form. You will be assigned a participant number. Only the participant number will be recorded on the test instruments. No personally identifiable information will be recorded on the test instruments nor stored within the software you use today. Participant identities will not be made part of any published findings resulting from this study.

INCENTIVES

You will be given a \$20 Amazon Gift Card upon completion of the study session.

YOUR RIGHTS AS A RESEARCH PARTICIPANT?

Participation in this study is voluntary. You have the right not to participate at all or to leave the study at any time. Deciding not to participate or choosing to leave the study will not result in any penalty or loss of benefits to which you are entitled, and it will not harm your relationship with RIT

CONTACTS FOR QUESTIONS OR PROBLEMS?

If you have any questions about the study or the procedures please contact the research team at ritgradstudy@gmail.com. Contact Heather Foti, Associate Director of the HSRO at (585) 475-7673 or hmfsrcs@rit.edu if you have any questions or concerns about your rights as a research participant.

Consent of Subject (or Legally Authorized Representative)

Signature of Subject or Representative

Date

D. Pre-test questionnaire

1. How do you manage most of your banking (check all that apply):

- in person at a branch
- online using the website
- phone

Other:

- none of the above

2. Have you applied for a credit card or line of credit before?

- yes
- no

3. If you replied 'yes' to question 2, how did you apply for the card?

- phone
- paper (via mail)
- online via website

4. What is your most favorite mode of payments for purchases made in person such as food, clothes, etc..??

- cash
- check
- credit/debit card

5. How frequently do you access the internet?

- Daily :
- Once in 2-3 days
- Weekly

6. How do you access it most of the time?

- Cell phones
- Laptop
- tablets
- Desktops

7. What's your favorite browser?

8. Have you ever visited any banking website before? If yes, can you name them?

E. Post-Test Questionnaire

Please choose the answer that reflects your thoughts on the system

Easy to use	3	2	1	0	1	2	3	Complex to use
Attractive	3	2	1	0	1	2	3	Unattractive
Consistent	3	2	1	0	1	2	3	Inconsistent
I felt confident using the system	3	2	1	0	1	2	3	I did not feel confident using the system
I think the system would be easy to learn	3	2	1	0	1	2	3	I do not think the system would be easy to learn
I always knew where I could go	3	2	1	0	1	2	3	I did not always know where I could go
Clear terminology	3	2	1	0	1	2	3	Confusing terminology
I received adequate feedback after every action	3	2	1	0	1	2	3	I did not receive adequate feedback after every action