Request for Approval under the "Generic Clearance for the Collection of Qualitative Feedback on the Service Delivery of the Consumer Financial Protection Bureau" (OMB Control Number: 3170-0024)

# 1. TITLE OF INFORMATION COLLECTION: Ask CFPB website Usability Study

- 2. **PURPOSE:** We will conduct usability testing of a CFPB website product, *Ask CFPB*, in order to explore areas of opportunity for improving the usability of the website. We will focus on elements of the site that were previously to be problematic. Specifically, we will focus on navigation components (e.g., top and left navigation), search functionality, printing, submitting a question, rating answers, perceived quality of answers, and perceived value of the site. We will also assess an emerging functionality: the ability to print multiple "bundled" questions together. To do so, we will test mocked-up prototypes (e.g., on paper or on screen) to assess users' understanding of and desire for the additions as well as how users perceive the concepts.
- 3. **DESCRIPTION OF RESPONDENTS**: Adults 18+ who have made a financial decision in the past 6 months or who plan on making a financial decision in the next 6 months.

### 4. TYPE OF COLLECTION (ADMINISTRATION OF THE INSTRUMENT):

a. How will you collect the information? (Check <u>all</u> that apply)

[X] Web-based or other forms of Social Media
[X] In-person
[ ] Small Discussion Group
[ ] Other, Explain \_\_\_\_\_\_

[X] Telephone[ ] Mail[ ] Focus Group

### b. Will interviewers or facilitators be used?

[X] Yes [ ] No [ ] Not Applicable

# 5. FOCUS GROUP OR SURVEY:

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

[] Yes [] No [X] Not Applicable

b. If the answer is yes, please provide a description below. If the answer is no, please provide a description of how you plan to identify your potential group of respondents and how you will select them?

The opportunity to participate will be advertised in the local community and on online social

media. Individuals who have opted into contact databases maintained by the testing facilities will be notified via email or phone about the opportunity to participate. Individuals who express an interest in participating will be emailed the web-based screener. If they qualify based on responses to the web-based screener, they will be contacted by phone and administered the phone-based screener. Individuals who qualify based on responses from the phone-based screener will be scheduled.

### 6. PERSONALLY IDENTIFIABLE INFORMATION:

- a. Is personally identifiable information (PII) collected? [] Yes [X] No
- **b.** If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [] Yes [X] No [] Not Applicable
- c. If Applicable, has a System or Records Notice (SORN) been published?
  [] Yes [] No [X] Not Applicable
  If Yes, provide Federal Register citation for the SORN \_\_ FR \_\_\_\_\_.

### 7. INCENTIVES:

- a. Is an incentive provided to participants? [X] Yes [] No
- **b.** If Yes, provide the amount or value of the incentive? \$75\_\_\_\_\_.

#### c. If Yes, provide a statement justifying the use and amount of the incentive.

While sessions will last about 60 minutes, participants are required to arrive 10 minutes early to sign in, and to ensure sessions begin on time. Upon completion of the session, participants are required to sign out and receive their incentive. Thus, they are in the office for about 75 minutes. Further, many participants have to travel 30-60 minutes to and from the facility. In our experience, a \$75 incentive for a 60-minute session allows for successful recruitment by reducing the amount of time required to recruit (i.e., it is more difficult and takes longer to recruit participants when we offer a lower incentive) and simultaneously increasing the attendance rate.

#### 8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Participation Time (hours)	Burden Hours
Web-Based Screener	100	.05	5
Phone-Based Screener	50	.1 0	5
Usability Sessions	40	1	40
Total	: 150*	///////////////////////////////////////	50

Note: The estimated total burden hours for respondents who participate in the usability sessions is 1.15 hours; respondents who are screened out have a much lower estimate, as shown above.

\* There is an estimated 150 unique respondents (the 40 respondents associated with the usability sessions are a subset of those screened.

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## 10. CERTIFICATION:

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents and low-cost for the Federal Government.
- The collection is non-controversial and does <u>not</u> raise issues of concern to other federal agencies.
- The results are <u>not</u> intended to be disseminated to the public.
- Information gathered will not be used for the purpose of <u>substantially</u> informing <u>influential</u> policy decisions.
- The collection is targeted to the solicitation of opinions from respondents who have experience with the program or may have experience with the program in the future.
- The results will not be used to measure regulatory compliance or for program evaluation.