

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:

Consumer Complaint Database 4.1 User Research & Usability Testing

2. PURPOSE:

This interview is being done to determine the ideal design of a website designed for adults across the United States. Receiving feedback from consumers like you about their experiences with financial services will lead to design solutions that enhance the website’s functionality and optimize its user experience.

3. DESCRIPTION OF RESPONDENTS:

This opportunity is being offered to adults (18 years and older) in the **[Insert location]**. Interviews will take place **[Insert dates]**. Each interview will last approximately 60 minutes and you will work one-on-one with a moderator. The interviews will be audio recorded as well as a computer screen, and individuals’ names will not be used in any description of findings. In accordance with the Paperwork Reduction Act of 1995, the questions asked as part of this study have been approved by the Federal government’s Office of Management and Budget (OMB) under OMB control number 3170-0024. Without this approval, we could not ask these questions.

The moderator will ask questions about your experiences with financial products and services. Other researchers may observe in another room.

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

a. How will you collect the information? (Check all that apply)

- | | |
|--|---|
| ☒ Web-based or other forms of Social Media | ☒ Telephone |
| ☒ In-person | ☐ Mail |
| ☐ Small Discussion Group | ☐ Focus Group |
| ☐ Other, Explain: _____ | |

b. Will interviewers or facilitators be used?

☒ 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 ☒ 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?

Screening Questionnaires. The targeted group of respondents is a randomly selected sample of individual consumers who have had issues with a financial product or service in the past year and who may share a desire to submit complaints concerning these issues to the CFPB. All respondents must be 18 years of age and older.

To achieve a target number of participants, respondents must first complete either the web-based screener or phone survey and a questionnaire designed to filter the population of interest from the general population. Between thirty-five to forty qualified individuals who are identified through the screener will then undergo a brief phone-based screening for final evaluation of qualification for the Intake Form Improvement Study. The screening questionnaires will be completely voluntary.

6. PERSONALLY IDENTIFIABLE INFORMATION:

a. **Is personally identifiable information (PII) collected?** ☒ Yes ☐ No

b. **If Yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?** ☒ Yes ☐ No ☐ Not Applicable

If applicable, what is the link to the Privacy Impact Assessment (PIA)?

[Consumer Experience Research PIA](#)

c. **If Applicable, has a System or Records Notice (SORN) been published?**

☒ Yes ☐ No ☐ Not Applicable

If yes, cite the SORN.

Title: [CFPB.022, Market and Consumer Research Records](#),
FR _77 FR 67802.

7. INCENTIVES:

a. **Is an incentive provided to participants?** ☒ Yes ☐ No

b. **If Yes, provide the amount or value of the incentive?** \$75.00

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

Participants are compensated \$75 for the 60-minute session. The amount of \$75.00 is commensurate with previous requests of similar length and topics.

8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Frequency (Responses per Respondent)	Number of Annual Responses	Response Time (hours)	Burden Hours
Web-based Screener (Consumers)	150	1x	150	.08	12
Phone-based Screener (Consumers)	150	1x	150	.08	12
Consumer Testing	12	1x	12	1	12
Reporters and Researchers	18	1x	18	1	18
Totals	168*	////////////////	330	////////////////	54

*Respondents to the Phone-based screener and Customer testing are a subset of those who responded to the Web-based screener. Reporters and Researchers are a separate respondent group.

9. **FEDERAL COST:** The estimated annual cost to the Federal government is \$29,095

10. CERTIFICATIONS:

CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3) :

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

- (a) It is necessary for the proper performance of agency functions;
- (b) It avoids unnecessary duplication;
- (c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
- (d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
- (e) It indicates the retention period for recordkeeping requirements;
- (f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
 - (i) Why the information is being collected;
 - (ii) Use of information;
 - (iii) Burden estimate;
 - (iv) Nature of response (voluntary);
 - (v) Nature and extent of confidentiality; and
 - (vi) Need to display currently valid OMB control number;
- (g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
- (h) It uses effective and efficient statistical survey methodology; and
- (i) It makes appropriate use of information technology.

CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN

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 not raise issues of concern to other federal agencies.
- The results are not intended to be disseminated to the public.
- Information gathered will not be used for the purpose of substantially informing influential 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 data collection is not statistically significant, the sample is not intended to be representative, and the results will not be used to make inferences beyond the survey sample.
- The results will not be used to measure regulatory compliance or for program evaluation.