

Consumer Response: Interactive Voice Recognition & Script Design

Consumer research / moderator guide

Introduction

Thank you for participating in this study today. My name is _____, and I work with the design firm IDEO. Today we will be testing different ways that call center operators might work to help people with financial issues and complaints.

I will ask you to have a “conversation” with a call center “operator” as normal. The “operator” may be someone at the end of a phone line, or it might be someone playing the part of an operator in the same room as you. Your comments and feedback will help us improve how the conversation goes in the future. To make something that works well, we want to know your honest opinions about how the conversation goes, so please do not feel like you have to hold back on your thoughts to be polite. We’re interested in both your positive and negative reactions to the experience.

Difficulties you may run into reflect the way the conversation is designed by us, not your skills or abilities. Please keep in mind that I am not testing you or your knowledge. Rather you are helping us to see how we can improve this site.

The entire session should last about 60 minutes. Do you have any questions so far?

Let’s cover a couple things before we get started.

With your permission, we may make an audio recording of this session. Only those of us associated with this project will ever hear the recordings, and we will not share your name or personal information. The recordings are used as a memory aid for our team so that we can go back later to recall what happened during each session. We will also take written notes, for the same reason. Again, your personal information will be protected. Please know that if for any reason you are not comfortable and wish to stop, that’s perfectly OK.

Not everything will run smoothly, and I may stop you mid-conversation so that I can ask you about what just happened.

The guide I have in front of me has all of the questions to be covered during the session. Due to having limited time, I may need to break off a conversation so that we can move on to the next question in the guide.

Our consent form, which I'll give to you now, protects your privacy and also requests that you keep this work secret, too. Please also make sure to review the Privacy Act Statement provided to you in hard copy. [This study is approved by the Federal government's Office of Management and Budget \(OMB\) under OMB number 3170-0024. Without this approval we could not conduct this study.](#)

Background

- Please could you tell us a little about yourself?
- What do you do for a living?
- If you could do anything in the world, and money were no object, what would you do for a living?
- What do you do for fun?
- How has your life changed in the past few years? Why has it changed?

Getting help

- Do you have anyone in your life who helps you out (it could be a parent, spouse, brother, girlfriend, etc.)?
- How do you ask for help?
- When is their help most effective?
- What does that feel like?
- When is their help not as effective? Why do you think that is?

Current issue

Let's talk about the financial issues or disputes you're currently experiencing.

- Tell me about a recent financial issue you've experienced.
- What do you think has gone wrong?
- How easily can you retrace the steps?
- Who's to blame?
- What role did you play in this?
- What steps have you already taken to address it, or what are you considering?
- What kind of help would be most useful to you, do you think?
- What would a good outcome look like for you?
- How do you think of the various players in this situation? How would you describe their personalities?
- What else are you dealing with right now?
- What do know now that you wish you'd known earlier?
- What resources did you use or consult?
- Were there any other resources that you would have liked to have available to you?
- If the issue happened again, how might you handle it differently?

Phase A: Pre-submission

[in advance of call, whether live or role-played]

- How do you decide who to contact?
- Why would you choose to call rather than go online or write?

- What's different about calling?
- How would you find out the right phone number?
- Why are you planning to call now?
- What kind of help are you looking for?
- What is the first voice or interaction you expect?
- How many buttons would it feel ok to press to get to the right place?
- How long do you expect to wait to talk to someone?
- What kind of person are you expecting to speak to? What power do you think the person you'll reach will have?
- How long do you think this call should take?
- How hopeful are you going into this call?
- What information do you have at hand to help you during the call?
- What do you expect to happen as a result of your phone call?
- Would you contact the organization again through different methods? Before calling? Or after?

Phase B: Submission

[post-call, whether live or role-played]

- How do you feel about the conversation you just had?
- What was the person like? How would you describe them?
- How long did it feel like it lasted?
- What do you remember most about the experience? Walk me through it.
- How easy was it to follow the course of the conversation? Was it smooth or broken up?
- What's the most important thing you took away?
- What was the hardest part of the conversation?
- Anything you didn't understand?
- Do you understand your situation differently now? If yes, how?
- What do you think is going to happen next?
- What actions are you going to take next?
- How able do you feel to take those actions?
- How many calls like this do you think you'll have to make to resolve your situation?
- Would you call the CFPB again? Y or N; why?
- What information, if any, do you expect to receive now?

Phase C: Post-submission

[expectations in advance]

- What information do you expect to receive from the CFPB?
- How personalized do you think the communication should be, and will be?
- How much detail do you expect to see—and how much do you want?
- What do you think would fit best for your needs: a call, a letter in the mail, an email, or a text message?
- What do you need right now? (Information, sense of progress, peace of mind etc)

[response to receiving a follow-up call]

- How did the caller identify themselves?
- How did the caller confirm your identity?
- What tone or voice did you get from the caller?
- Was the level of personality right or wrong? How so?
- Was there enough detail or too little?
- What did the caller ask you to provide during the call?
- How prepared were you to supply what they were asking for?
- How much space did you feel to ask your own questions or share your feelings?
- How “heard” did you feel during the call?
- What was the most important thing you took away from the call?
- What was included that doesn’t matter to you?
- What step could you take next? How would you proceed?

Phase D: Response received

[end of the complaint process]

- How well do you understand the response you’ve received about your complaint?
- How did the agent help you understand it more fully?
- How satisfied were you with the response?
- How did the agent respond to your feelings about the response?
- How do you feel about the people you’ve spoken to during the process—were they all broadly the same, or very different?
- How much was it worth your time to complain?
- What steps are you now thinking about taking in the future?
- What kinds of things might you turn to the CFPB for in the future—how could they help?

Language (in response to any moment in consumer communications)

- What did that phrase mean to you?
- How did that sentence make you feel?
- What did that piece of information imply to you?
- Why do you think the agent said that?
- How easy or difficult was it to answer that question? Why?
- How did you interpret that?
- What didn’t you understand?
- How would you have said that in your own words?