

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 Response Consumer

Prototyping and Research to Support Contact Center Script and IVR Development

2. **PURPOSE:** The Office of Consumer Response within the CFPB maintains over 14 consumer gateways, which has led to significant consumer experience, data quality and operational issues. Previously, Consumer Response conducted consumer research to evaluate three of these gateways – Tell Your Story, phone and paper – which together represent 40% of our submission volume, in order to determine the best long-term service strategy for each. Building upon these initial research insights gained from the phone, Consumer Response now plans to prototype and test ideas with consumers on methods of improving phone interactions. Insights gained from this research will enable Consumer Response to design more responsive, engaging and helpful consumer services over the phone.

3. DESCRIPTION OF RESPONDENTS:

Similar to past research, participants will be consumers who have encountered a financial issue in the past year.

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

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

- | | |
|--|---|
| <input checked="" type="checkbox"/> Web-based or other forms of Social Media | <input checked="" type="checkbox"/> Telephone |
| <input checked="" type="checkbox"/> In-person | <input type="checkbox"/> Mail |
| <input type="checkbox"/> Small Discussion Group | <input type="checkbox"/> Focus Group |
| <input type="checkbox"/> 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?

The contracting organization, IDEO, will identify and recruit research participants in a two-step process. First, an initial screener will invite participants to self-select according to a set of project-appropriate criteria. Second, the IDEO recruiter will follow up with a select set of participants by phone to assess suitability in greater depth. Approximately 10-15 research participants will be recruited. Participants will be recruited from New York and the Las Cruces, New Mexico area. Participants will be compensated for their time, and required to complete a non-disclosure agreement.

IDEO will employ a variety of research techniques in the course of the project. They will include: in-person interviews with individual participants, potentially conducted in participants' homes; role-play conversations in which participants experience prototypes of new Contact Center scripts; and group sessions in which participants come together to give feedback on design work. Research sessions will last 1 hour at a time; some participants may be invited to multiple sessions, to provide ongoing feedback as the design work develops.

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_____.

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

Participants are compensated \$75 per hour session. This amount is commensurate with the cost participants may incur for travel. Based on previous requests of similar length and topics, we know this amount is commensurate to incentivize a sufficient number of diverse participants.

8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Frequency (Responses per Respondent)	Number of Annual Responses	Response Time (hours)	Burden Hours
Web-based Screener	250	1x	250	.08	20
Phone Follow-Up	75	1x	75	.08	6
Consumer Research and Testing	20	3x	60	.90	90
Totals	250*	////////////////////	385	////////////////////	116

*Those who receive a phone follow-up and those who participate in the testing sessions are a subset of these who took the Web-based Screener.

9. **FEDERAL COST:** The estimated annual cost to the Federal government is \$500,000

Cost is reflective of the entire contract price, of which consumer research is one component.

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.