

CONSUMER FINANCIAL PROTECTION BUREAU

REQUEST FOR APPROVAL UNDER THE “GENERIC INFORMATION COLLECTION PLAN 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:

Consumerfinance.gov Top Task Usability Testing

2. PURPOSE:

The Top Task Usability Tests are part of the overall effort to optimize CFPB's public facing website, consumerfinance.gov. CFPB's User Research Team plans to conduct usability tests periodically (e.g., once every two months). The goal is to receive the public's feedback on the website (e.g., navigation logic structure, visual cues, feature functionalities, and content clarity, etc.).

By testing and gaining benchmarked metrics on various aspects of the user experience, we can monitor the general success of key site functionality over time, and compare and validate design insights and look for trends. Regular testing with end-users is critical to producing high-quality services that the public demands.

3. DESCRIPTION OF RESPONDENTS:

Respondents will volunteer for tests via an unmoderated usability testing tool called [TryMyUI](#) (also known as Try My User Interface). We are looking for feedback from the U.S. “general public” and will not be looking for any specific demographic criteria. Because this is a random, opt-in sample, respondents will be of a variety of ages and backgrounds.

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 type="checkbox"/> Telephone |
| <input 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?

People who are interested in participating in User Research sign up as volunteer testers on TryMyUI.com. Then, organizations who wish to test with this population enter testing questions into the TryMyUI online tool's web interface. The Tool then sends out an email to whatever members of the TryMyUI community about the opportunity. Participants can volunteer for whatever tests they want to on a first-come, first-served basis. This is similar to how other user experience tools work, such as Utest.com and Usertesting.com.

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)?

http://files.consumerfinance.gov/f/201406_cfpb_consumer-experience-research_pia.pdf

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

Yes No Not Applicable

If yes, cite the SORN. Title: _ CFPB.021- CFPB Consumer Education and Engagement Records__79_ FR __78839_____.

7. INCENTIVES:

a. Is an incentive provided to participants? Yes No

b. If Yes, provide the amount or value of the incentive? \$__10_____.

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

An incentive of at least \$75 for a 60-minute session, or pro-rated for 30 minutes at \$37 per session,

is the standard amount typically offered by usability researchers for this type of session. Without an incentive, we would not be able to recruit a quality and diverse pool of participants. Incentives must also be high enough to equalize the burden placed on respondents with respect to their time and cost of participation as well as provide enough motivation for them to participate in the session.

Incentives paid through online tools are typically much lower than \$75 per hour. For our test using the TryMyUI testing tool, we paid incentives of \$10 per person for a 30 minute online survey. This rate is not adjustable by us – it is set by the tool. The total cost for us, including use of the tool, came to \$28.30 per person. The tool stops the test at 30 minutes, so we know participants will not be able to spend more than 30 minutes on this exercise.

This avenue provides significant savings to the government in two ways:

1. The tool removes the need for both a paid moderator and lab space, which are typically upwards of \$10,000 for a day session, not including video output and reporting.
2. Many private sector labs routinely pay \$80-\$120 for a usability test session, versus our \$28.30 per person.

We feel that this incentive for a test that requires no active moderation and easy data analysis is an ideal arrangement for our team.

In our experience, incentives allow 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), increasing the participation rate, and increasing the diversity of the recruitment pool (i.e., a lower incentive will be less likely to attract a diverse range of participants).

8. BURDEN ESTIMATES:

Information Collection	Number of Respondents	Frequency (Responses per Respondent)	Number of Annual Response	Response Time (hours)	Burden Hours
TryMyUI (testing tool)	60	1X	1	0.5	30
Totals	60	////////////////////	1	////////////////////	30

9. **FEDERAL COST:** The estimated annual cost to the Federal government is \$1,698

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.