TRIM Product/CX Research
Online Community Discussion Guide

User Agreement: *For Fiscal Service to speak with the public, we are required to have approval from the Office of Management and Budget. You are not required to respond unless a currently valid OMB approval number is provided. The approval number for this project is XXXXX. This study is estimated to average 1.75 hours. If you have any comments regarding this study, please write to: Bureau of the Fiscal Service, Forms Management Officer, Parkersburg, WV 26106-1328.*

Objective:

To understand participants thoughts regarding brand identity, brand messaging and evaluation of website experiences related to financial services. This will help us create a digital experience to better meet customer and potential customer needs.

Community Logistics

The online community platform allows for various qualitative and discussion-based activities in a moderated, online environment.

The community will be live for 3 days. All content/activities will be made live at midnight each day. Reminder emails will be sent to those who have not completed all activities each day.

Participants will be expected to log in to the community each day to complete activities and answer follow-up questions and probes. Specific timelines and deadlines will be communicated to participants via the community instructions. Total required participation is 1.75 hours.

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Day 0

Objectives: Participants will review the introduction page from the moderators welcoming them and explaining its purpose and guidelines. These instructions will be available for review at any time during the three-day study. We'll also give them the opportunity to get familiar with the platform.

Welcome/Instructions (All Participants)

Welcome to our online community with participants from across the country! We appreciate your time and we look forward to getting to know you a bit over the next few days. We know that you are busy, so we have set up the community to provide maximum flexibility. There are several of questions and activities that we would like you to complete. You can complete them on your own time throughout the day and from whatever device is most comfortable and practical for you (phone, tablet, desktop, laptop, etc.), but we do ask that you complete all activities on the day they are assigned.

It is expected that you will spend approximately 1.75 hours interacting with this community over the next 3 days.

Over the next three days, we will likely have follow-up questions that will also require responses. Your compensation is tied to your thoughtful completion of all assigned activities and follow-up questions.

This week, you will be helping us understand your thoughts regarding brand identity, brand messaging and evaluation of website experiences related to financial services. Your participation will help create products and experiences to better meet your needs and the needs of people like you.

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0.1 Opening Discussion

This week, we're going to discuss your thoughts about brand and digital experiences related to financial service providers. To get to know everyone and familiarize yourself with the platform, we have a short, introductory exercise.

- *Briefly introduce yourself (first name only, state).*
- *We're going to begin with some easy, fun, maybe even a bit therapeutic questions to get you in the groove of our community. Think about your favorite financial services brand (don't tell us what it is!). Describe why you like this brand, focusing on the brand elements (e.g. logo, color, etc.) and experience they provide (e.g. website, etc.). Don't overthink it, just describe the brand and experience and why it resonates with you.*
- *Once you've finished, please take a few minutes to scan other responses and "like" and/or comment on responses that are particularly relevant to you.*

Day 1: Reactions to logos and messages

Objectives: Understand participants' preferences, perceptions, and associations of logos and their visual aspects (e.g. visual focus, color scheme, etc.), plus perceptions, relevance, and associations of brand messages.

Activity Breakdown: Two-part activity that will require each participant to evaluate all stimuli presented within Activity 1.1 and Activity 1.2.

Stimuli Overview: 2-3 logo concepts & 3-5 brand messaging concepts of varying lengths and foundational pillars/themes.

1.1 Logo Visual Associations – Private

We're going to show you several logo designs for a hypothetical financial provider. For each logo, we'll ask you a series of questions and engage in activities to understand your thoughts about each one. Trust your gut, don't overthink it. While we want your complete answers, trust your gut and don't overthink it.

NOTE: Randomize order of logos.

[INPUT LOGO OPTIONS]

- What 3-5 words first come to mind when you look at this logo?
- Where is your eye first drawn? Use the green pins to mark the spot(s) that you focus on.
- Do you believe this logo is unique? Why or why not?

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- How visually appealing is the logo?
  - o Extremely appealing
  - o Very appealing
  - o Somewhat appealing
  - o Not so appealing
  - o Not appealing at all
- What, if anything, would you change about it?
- Thinking about the logo overall, which of the following describes your feelings about it?
  - o Like it very much
  - o Like it somewhat
  - o Feel neutral about it
  - o Dislike it somewhat
  - o Dislike it very much
- If this logo had a personality, what would it be like and why?
- What other brands come to mind when you see this logo?
- How relevant is this logo to your financial wants and needs?
  - o Extremely relevant
  - o Very relevant
  - o Somewhat relevant
  - o Not so relevant
  - o Not at all relevant
- If a financial product with this logo was available today, how likely would you be to consider the product based on the logo?
  - o Extremely likely
  - o Very likely
  - o Somewhat likely
  - o Not so likely
  - o Not at all likely

Repeat above for each logo option

1.2 Brand Messaging Perceptions

We want to understand your perceptions regarding brand messages in the financial services space.

- [CARD SORT] Think about the messages you'd like to hear from a brand when considering a new savings or investment product. We're going to show you a number of brand messages and see which ones resonate with you and which ones don't. For each brand message below, please drag each message into

the following categories "resonates with me, does not resonate with me". You can drag multiple messages to a category.

- o Learn. Save. Grow.
- o Invest confidently.
- o Saving starts here.
- o For US, by U.S.
- o Your savings are safe with U.S.
- o Let financial freedom ring
- o Your tomorrow. Our future.

- For each of the brand messages you just categorized, explain why they did or did not resonate with you.
- For the brand messages you selected as "resonates with me," what do you think this brand message is trying to convey?
- We're going to bring back the logos we look at previously. Please select one "resonates with me" brand message you selected and pair that with the logo option you think it best matches.
- Please list the top 3-5 words that describe the qualities you're looking for in a financial institution.

{Randomize}

Day 2: Evaluation of branded experience

Objectives: Understand perceptions and associations of brand visuals and brand messaging applied to content-rich experience pages for both an "unauthenticated" user and an "authenticated" user. Understand ease of understanding on each page – navigation, layout, information, as well as resonance of each branded experience.

Activity Breakdown: Within the tool, participants will be presented with each stimuli and prompted with questions and comparative activities to understand preferences and associations;

- o Prompts on individual concepts to understand comprehension, rational/emotional reactions
- o Free-form input responses within tool
- o Stickies/pinning response feature within tool

Stimuli Overview: 2-3 branded experience concepts (extensions of visual concepts from Day 1) of the unauthenticated and authenticated experience, such as Homepage and Account page.

- - 2.1 Branded Homepage with unauthenticated messaging and information

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- 2.2 Branded Account page with authenticated messaging and information

2.1 Branded Homepage Reactions
- Please rate the visual appeal of this page (scale 0-10, 0 being very unappealing, 10 being very appealing)
  - o Explain your rating. What do you like/not like? (required)
- Please rate the balance of graphics to text on this page (scale 0-10, 0 completely unbalanced, 10 perfectly balanced)
  - o Explain your rating (required)
- Please describe the purpose of this website in your own words.
- How well do the visuals (colors, logo, company name) match the information on the page? (scale 0-10, 0 being no match, 10 being perfectly matched)
  - o Explain your rating (required)
- [if images in concept] What ideas or emotions do the images on the page evoke to you?
- What is your first reaction to how information is organized on this page?
- How easy is it to understand the information on this page? (scale 0-10, 0 being difficult, 10 being easy)
- First, we're going to ask you to focus on the words on the page. It's likely that certain words or phrases are driving your interest. Use the green pins to mark the language in the description that you find interesting/compelling and use the red pins to mark anything that is concerning and the gray pins to mark anything that is confusing or unclear.
- Next, we're going to ask you to focus on the imagery on the page. It's likely that certain visuals are driving your interest. Use the green pins to mark the visuals in the description that you find interesting/compelling and use the red pins to mark anything that you don't like.
- How does this homepage compare to your ideal/favorite websites?
- How does this compare to other financial service websites you've visited in the past?
- Rate this page on the following - This website feels: (scale 1-5, 1 being low, 5 being high)
  - o Trustworthy
  - o Fun
  - o Informative
  - o Safe
  - o Modern
  - o Easy-to-use
  - o Youthful
  - o For someone like me
- Navigation Bar
  - o Is the navigation bar clear?
  - o Do you understand the different areas of the website and where you would go for specific information/tasks?
- Content Modules
  - o Is the content presented easy to understand and relevant?

       o   Given the content in this module, what would you expect to happen next if you clicked the button?

Repeat visual ID questions for 2nd [and if applicable, the 3rd] concept

Now that you've seen the website layouts and visuals, which one is more relevant to you (e.g. I would research, sign up, purchase from this one)? Please explain your answer (word count minimum)

       o   Expected time commitment from participant: 15 minutes

2.2 Branded Account Pages

- Please rate the visual appeal of this page (scale 1-5, 1 being low appeal, 5 being high appeal)
    - o   Explain your rating. What do you like/not like? (required)
- What is the purpose of this page in your own words?
    - o   What would you expect to accomplish on this page?
- What is your first reaction to how this information is organized?
- What catches your eye first?
- How easy is it to find key information in this view? (scale 1-5, 1 being difficult, 5 being easy)
- Please explain your score and what information you were looking for.
- How does this compare to your logged-in experiences at financial service company websites you use today (think about the banks you do business with today for checking, savings, investments, etc)?
- Repeat above for Concepts 2 and 3
- Now looking at these three options side-by-side, which do you prefer (think about the visuals and information together)? Please explain why.

       o   Expected time commitment from participant: 15 minutes

Day 3: Evaluation of static account and purchase path pages

Objectives: Understand expectations and navigational ease to move through a purchase path flow, and perceptions of various page layout concepts.

Activity Breakdown: Within the tool, stimuli will be broken up into two participant groups;
(**A**) Self-guided (60-75 participants) / (**B**) Live moderator led (10 participants)

Stimuli Overview: Unbranded wireframes of multiple static pages or task flows.

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- **Group A (Self Guided):** Participants will complete activities on their own within the platform; stimuli include static unbranded wireframe stimuli
  - o Participants will experience six static pages per concept related to…
    - ▪ Account setup, Account management, Redemption/reinvesting, Gifting experience, Product education, Purchasing a new security
  - o Participants will be asked to respond to static images uploaded into the platform:
    - ▪ What do you notice/gravitate towards/want to interact with first? Second?
    - ▪ What's the goal of this page? How would you go about completing that goal?
    - ▪ How easy is it to accomplish that goal? (Scale 1-5, 1 being difficult, 5 being easy) Please explain.
    - ▪ Does the information on the page support what you're trying to do? Yes/No. What would make it better?
    - ▪ Does this page feel secure/trusted? What elements specifically? If no, what elements would you like to see?
    - ▪ How would you expect to get to this page? Where would you expect to go next? How would you get there?
    - ▪ Is there anything on the page that seems confusing or unnecessary?
  - o Expected time commitment from participant: 45 minutes

- **Group B (Live Moderator-led):** Participants will complete activities over screenshare within the platform; stimuli include unbranded clickable wireframe prototype
  - o Participants will be led by a moderator and will interact with a clickable prototype experience
  - o Participants will experience a single end-to-end flow from homepage through purchase and account management pages
  - o Participants will be expected to talk aloud while answering specific prompts given by the moderator, such as…
    - ▪ What do you notice/gravitate towards/want to interact with first? Second?
    - ▪ How easy is it to understand the information on this page?
    - ▪ What do you expect this button to do?
    - ▪ Where do you expect this arrow to lead?
    - ▪ Is this screen what you were expecting?
    - ▪ Is there anything on this page that you can do without? If anything at all?

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- - ▪ Is there anything on this view that you think is extra? If anything at all?
    - ▪ Do you have any other thoughts or comments about this page?
    - ▪ If you wanted to do X, how would you do that from this page?
    - ▪ How easy or difficult was it to complete the task?
    - ▪ What prompted you to choose X over X?
    - ▪ Do you have any other feedback for the experience overall?
  - o Expected time commitment from participant: 60 minutes