**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: Homepage Visual Concept and Usability Testing

2. **PURPOSE**: The purpose of this information collection is to conduct usability testing that will help us uncover issues and identify ways to improve the design, content, and overall online experience of the Consumerfinance.gov homepage. The home page is the most visited page on the website. Given the economic crisis many faced as the result of the pandemic, providing the right information to visitors to solve their problems is critical. Past usability testing has revealed usability issues with the home page that prevent visitors from finding the info they need. Our goal is to redesign the home so as to resolve these issues and enable consumers to quickly find the information that they need.

Our team is aiming to conduct task-based, unmoderated first impression, desirability, and usability testing with the general population. Using this methodology, we will measure and gauge:

* **Initial impressions:** People's "gut reaction" to the design variations before they can react to content or details.
* **Desirability:** Measure aesthetic appeal and inform design direction. This will give people time to articulate their preferences and why they feel the way they do.
* **Usability testing:** Assess the appeal, navigability, and usability of the home page.

3. **DESCRIPTION OF RESPONDENTS**: We will recruit from the general population through an online tool called UserZoom Go. We will not be recruiting for a special population and will not ask respondents any screener questions.

4. **TYPE OF COLLECTION (Administration of the COLLECTION instrument)**:

1. How will you collect the information? Check all that apply.

[X] Web-based or other forms of Social Media [ ] Telephone

[ ] In-person [ ] Mail

[ ] Small Discussion Group [ ] Focus Group [ ] Other (please explain) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

1. Will interviewers or facilitators be used?

[ ] Yes [X] No [ ] Not Applicable

1. **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 [X] Not Applicable

b. If **yes**, please provide a description below. If **no**, please provide a description of how you plan to identify your potential group of respondents and how you will select them.

1. **Information Collection Procedures**:

Please summarize the procedures that will be used to collect data from respondents.

1. **Personally Identifiable Information**:
2. Is personally identifiable information (PII) collected? [X] Yes [ ] No
3. If yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974?

[ ] Yes [ ] No [X] Not Applicable

**If Yes, describe what PII will be collected and why it is needed and how it will be used.**

1. Has a System or Records Notice (SORN) been published?

[ ] Yes [ ] No [X] Not Applicable

If yes, list the SORN title and the *Federal Register* (FR) citation:

Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

\_\_ FR \_\_\_\_\_.

1. If applicable, please provide a link to the Privacy Impact Assessment.

<https://files.consumerfinance.gov/f/201409_cfpb_consumer-education_pia.pdf>

1. **INCENTIVES**:
2. Is an incentive provided to participants? [X] Yes [ ] No
3. If yes, provide a statement justifying the use and amount of the incentive ***and*** the amount or value of the incentive: $\_\_\_\_\_15\_\_\_\_\_\_.

An incentive of $15 for a 15-30 minute session is the amount required by UserZoom Go to recruit each participant. It is a standard amount required by usability researchers for this type of session. Without such an incentive, we would not be able to recruit a quality pool of participants.

If the incentive is not attractive enough to participants, or if there is no incentive offered, there may be a high no show rate and/or the test would not be completed in time for us to meet our strategic deadlines.

1. **Assurances of Confidentiality**:
2. Will a pledge of confidentiality be made to respondents? [ ] Yes [X] No
3. If yes, please cite the statue, regulation, or contractual terms supporting the pledge.
4. **JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable)**:
5. **BURDEN HOURS**:

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Collection of Information** | **Number of Respondents** | **Frequency** | **Number of Annual Responses** | **Average Response Time**  **(hours)** | **Burden**  **(hours)** |
| First impression and desirability testing | 16 | 1 | 16 | 0.5 | 8 |
| Usability testing | 32 | 1 | 32 | 0.5 | 16 |
| **Totals:** | **48** | **////////////////** | **48** | **///////////////** | **24** |

12. **FEDERAL COST**: The estimated annual cost to the Federal government is $\_\_\_\_\_720\_\_\_.

13. **CERTIFICATION**:

*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.
* The collection is non-controversial and does not raise issues of concern to other Federal agencies.
* Information gathered will not be used for the purpose of substantially informing influential policy decisions.
* The collection is not statistically significant; the results are not intended to be generalizable beyond the survey population.
* The results will not be used to measure regulatory compliance or for program evaluation.