

SUPPORTING STATEMENT - PART A

FINRED User Testing Usability Study – 0704-0657

Summary of Changes from Previously Approved Collection

- Burden increased due to the addition of the FINRED Card Sort/Navigation Study.
- Title change from FINRED User Testing Usability Guide to FINRED User Testing Usability Study.

1. Need for the Information Collection

The Department of Defense (DoD) identifies financial readiness as one of the major components of military family readiness and, ultimately, operational readiness. DoD Office of the Under Secretary of Defense for Personnel and Readiness [OUSD(P&R)], Office of Financial Readiness (FINRED) is responsible for implementing financial literacy requirements in accordance with congressional requirements listed in 10 U.S.C. § 992. The DoD Instruction (DoDI) 1322.34 “Financial Readiness of Service Members” (November 5, 2021) provides direction to expand financial readiness resources. The Secretary of Defense Memorandum, “Strengthening Economic Security in the Force,” (Nov. 17, 2021) highlights this direction.

FINRED ensures the Department provides financial resources, financial counseling, financial literacy education, and other services—it continues to look for ways to effectively reach and support the military community. FINRED strives to continuously develop and enhance its tools and resources, such its Financial Readiness website.

The purpose of usability testing through both user testing and card sorting methods is to collect primary source material directly from FINRED’s audience for product development and strategic implementation on the FINRED website. Ultimately this research will provide key metrics to OUSD(P&R) to support the DoDI-mandated direction. Further, this research will provide results from the collection of opinions, ideas, and concerns from members of the military community on their level of satisfaction with the FINRED website content, layout, and navigation of financial resources.

It will create a logical path for periodic usability studies to provide direct feedback and insights. These studies will offer FINRED the ability to gauge readiness effectiveness, support continuous outreach development, and support informed decision-making for the use of important financial resources to expand outreach to the military community FINRED serves.

Results will also provide benchmarks that can track trends over time and will be used to drive future improvements to the FINRED website. This study will be used only for research purposes and the results and recommendations will be anonymous when shared with government officials.

2. Use of the Information

Both the User Testing/Usability Study and the Card Sort/Navigation Study will be recruited, conducted, and analyzed by a third-party partner. Ideally, the respondents will be current users of <https://finred.usalearning.gov/>. Participants will include a mix of ages, ethnicity, as well as different service branches. These stakeholder groups have distinct information needs and preferences. Therefore, each group must be included in this data collection effort for maximum effectiveness. There will be an Executive Summary, a Findings/Recommendations report, and a summary of methodology for internal use only. FINRED will benefit from the quality, actionable feedback obtained to determine how users experience the current website.

User Testing/Usability Study

Respondents will be drawn from members of the military community. For the User Testing Usability Study, active duty and reserve members, their spouses and eligible partners, and DoD personal financial managers will be recruited.

The study will be conducted via Zoom that allows for screen sharing. The recordings will be used solely for the purpose of this study and will be deleted after study completion. The survey will provide users a chance to test various areas of the website interface and provide detailed feedback on their experience and issues that directly affect them and their financial readiness and financial well-being. In addition to improved outreach resources, these results may be aggregated, shared, and used to indirectly influence and impact improved policies, programs, services, and benefits for Service members and their families. The recruiting and information collection process includes the following steps:

The Recruiting Partner conducts outreach efforts by sending an email invite to potential military participants listed in their database, introducing general study details such as dates, session length, incentive, and general topic of the research. Outreach emails include a link to a short survey containing questions pulled from the FINRED User Testing Usability Screener. Based on the participant's responses, the Recruiter Partner's team will review and identify 'leads' (interested participants) that fit the need, demographics, and purpose for this study. Once identified the Recruiting Partner's interviewer will contact the 'lead' to complete the remaining portion of the screener via Zoom.

If the Recruiting Partner is unable to obtain the necessary number of participants from their current databases, they will post an announcement about the study onto their social media page(s). The post will include a link to the short survey, as provided in the email invitation.

Users that qualify for the project (i.e., they fulfil a needed group demographic such as spouse or active-duty member) are scheduled by the Recruiting Partner's team to be interviewed. Once users are scheduled, they are sent a confirmation email with the research details, and they are also contacted the day before their sessions to remind them. If the user does not reply to the reminder email, an additional email and follow up phone call will commence. The session is conducted using the FINRED User Testing Usability Guide via Zoom.

Card Sort/Navigation Study

For the Card Sort/ Navigation Study, the partner will recruit active-duty service members, service leaders within the active-duty force as well as active-duty military spouses/eligible partners.

Participants in this research will be directed to a website and presented with 30-60 terms and labels from the FINRED site and will be asked to sort them into logical groups. Once they have finished sorting the terms, they will be asked to name each group. The recruiting and information-collection process includes the following steps:

The user research partner conducts outreach efforts by sending an email invite to potential military participants listed in their database, introducing general study details such as session length, incentive, and general topic of the research. Outreach emails include a link to a short survey containing questions pulled from the FINRED Card Sort Research Screener. Based on the participant's responses, the research partner's team will provide links to navigate interested participants to the study platform.

When the session is complete, the participants will be sent to a thank-you page and will receive compensation.

3. Use of Information Technology

Both the User Testing/Usability Study and the Card Sort/Navigation Study will be recruited, conducted, and analyzed by a third-party partner, Usability Sciences Corporation (USC).

User Test/Usability Study

Usability Sciences worked with the FINRED contract team to screen and identify the desired mix of participants, schedule users, and ensure scheduled participants meet the target market outlined for this study. Participants will be recruited from the various Service branches.

All 90-minute one-on-one remote research sessions with military service members and families will include discussions led by a researcher from Usability Sciences Corporation. These sessions will be conducted remotely with participants via Zoom.

All or some of the participant's work with this product/platform will be digitally recorded. Participants grant permission to Usability Sciences Corporation and its affiliates and clients, to use their digital recording and/or verbal comments, but not their name or company of employment, to be used for internal purposes only, to complete this study.

Card Sort / Navigation Study

The Card Sort/Navigation Study will be hosted by a third party, Usability Sciences Corporation (USC). Their internal recruiting team will work with the FINRED contract team to screen and identify the desired mix of participants, and ensure participants meet the target market outlined for this study. Participants will be recruited from the various service branches.

4. Non-duplication

The information obtained through these collections are unique and not already available for use or adaptation from another cleared source.

5. Burden on Small Businesses

These collections do not impose a significant economic impact on a substantial number of small businesses or entities.

6. Less Frequent Collection

The collection frequency would be annual and approved in advance to ensure the most effective and efficient collection interval process. At this approved frequency, conducting yearly usability studies supports the integrity of timely collection results because current feedback on website content, layout, design, organization and navigation, specific products, and user needs change over time. If information collection is less frequent, the website content and delivery will not be as effective and useful for website users with ongoing changes in information technology, financial information, products and tools, and website update cycle. The consequences of less frequent collection would pose a risk to FINRED's mission to improve financial literacy and promote and sustain personal financial preparedness of Service members and families so they can focus on their mission.

7. Paperwork Reduction Act Guidelines

These collections of information do not require collection to be conducted in a manner inconsistent with the guidelines delineated in 5 CFR 1320.5(d)(2).

8. Consultation and Public Comments

Part A: PUBLIC NOTICE

A 60-Day Federal Register Notice (FRN) for the collection published on Wednesday, March 18, 2024. The 60-Day FRN citation is 89 FR 19300.

No comments were received during the 60-Day Comment Period.

A 30-Day Federal Register Notice for the collection published on Monday, December 30, 2024. The 30-Day FRN citation is 89 FR 106451.

Part B: CONSULTATION

No additional consultation apart from soliciting public comments through the Federal Register was conducted for this submission.

9. Gifts or Payment

User Testing Usability Study

Usability Sciences Corporation has a routine process which involves offering a monetary incentive to each participant for taking part in User Testing /Usability Studies. USC plans to offer \$75 incentive to each participant of this study, which has not been requested nor directed by the Government. The amount will be given to each participant who fully completes the study. Payment will be in the form of a gift card to be used toward basic expenses.

Card Sort/Navigation Study

Usability Sciences Corporation has a routine process that involves offering a monetary incentive to each participant for taking part in user testing/usability studies. For the FINRED Card Sort/Navigation Study, USC plans to offer \$15 incentive to each participant who fully completes the study, which has not been requested nor directed by the government. Participant will be directed to the incentive selection page once they have completed the study.

10. Confidentiality

A Privacy Act Statement is not required for this collection because we are not requesting individuals to furnish personal information for a system of records.

A System of Record Notice (SORN) is not required for this collection because records are not retrievable by PII.

A Privacy Impact Assessment (PIA) is not required for these collections because PII is not being collected electronically.

Maintain for 5 years in accordance with OSD 1807-02.

11. Sensitive Questions

No questions considered sensitive are being asked in these collections.

12. Respondent Burden and its Labor Costs

Part A: ESTIMATION OF RESPONDENT BURDEN

1) Collection Instrument(s)

FINRED User Testing Usability Screener

- a) Number of Respondents: 142
- b) Number of Responses Per Respondent: 1
- c) Number of Total Annual Responses: 142
- d) Response Time: .25 hours
- e) Respondent Burden Hours: 36 hours

FINRED User Testing Usability Guide

- a) Number of Respondents: 18
- b) Number of Responses Per Respondent: 1
- c) Number of Total Annual Responses: 18
- d) Response Time: 1.5 hours
- e) Respondent Burden Hours: 27 hours

FINRED Card Sort/Navigation Screener

- a) Number of Respondents (to screener): 200
- b) Number of Responses Per Respondent: 1
- c) Number of Total Annual Responses: 200
- d) Response Time: .125 hours
- e) Respondent Burden Hours: 25 hours

FINRED Card Sort Study

- a) Number of Respondents: 120
- b) Number of Responses Per Respondent: 1
- c) Number of Total Annual Responses: 120
- d) Response Time: .25 hours
- e) Respondent Burden Hours: 30 hours

2) Total Submission Burden

- a) Total Number of Respondents: 480
- b) Total Number of Annual Responses: 480
- c) Total Respondent Burden Hours: 118

Part B: LABOR COST OF RESPONDENT BURDEN

1) Collection Instrument(s)

FINRED User Testing Usability Screener

- a. Number of Total Annual Responses: 142
- b. Response Time: .25 hours
- c. Respondent Hourly Wage: \$19.04
- d. Labor Burden per Response: \$4.76
- e. Total Labor Burden: \$675.92

FINRED User Testing Usability Guide

- a. Number of Total Annual Responses: 18
- b. Response Time: 1.5 hours
- c. Respondent Hourly Wage: \$19.04
- d. Labor Burden per Response: \$28.56
- Total Labor Burden: \$514.08

FINRED Card Sort/Navigation Screener

- a. Number of Total Annual Responses: 200
- b. Response Time: .125 hours
- c. Respondent Hourly Wage: \$23.64
- d. Labor Burden per Response: \$2.96
- e. Total Labor Burden: \$591.00

FINRED Cart Sort/Navigation Study

- a. Number of Total Annual Responses: 120
- b. Response Time: .25 hours
- c. Respondent Hourly Wage: \$23.64
- d. Labor Burden per Response: \$5.91
- e. Total Labor Burden: \$709.20

2) Overall Labor Burden

- a) Total Number of Annual Responses: 480
- b) Total Labor Burden: \$2,490.00

For these collections, the Respondent hourly wage was determined by using the following sources:

- a) Military members' current E4 military wage standard pay chart,
 - <https://www.militaryonesource.mil/military-life-cycle/new-to-the-military/getting-settled/military-pay-101/>
 - <https://militarypay.defense.gov/Portals/3/Documents/ActiveDutyTables/2024%20Pay%20Table-Capped-FINAL.pdf>
 - <https://www.ziprecruiter.com/Salaries/E4-Specialist-Corporal-Army-Salary>
- b) Spouses slightly above minimum wage, roughly 40K per year based on the Department of Labor Wage Website

- <http://www.dol.gov/dol/topic/wages/index.htm>

13. Respondent Costs Other Than Burden Hour Costs

There are no annualized costs to respondents other than the labor burden costs addressed in Section 12 of this document to complete these collections.

14. Cost to the Federal Government

Part A: LABOR COST TO THE FEDERAL GOVERNMENT

1) Collection Instrument(s)

FINRED User Testing/Usability Study Screener

- a. Number of Total Annual Responses: 160
- b. Processing Time per Response: 3 hours
- c. Hourly Wage of Worker(s) Processing Responses: \$92.5
- d. Cost to Process Each Response: \$277.5

Total Cost to Process Responses: \$44,400

FINRED Card Sort/Navigation

- a. Number of Total Annual Responses: 320
- b. Processing Time per Response: N/A
- c. Hourly Wage of Worker(s) Processing Responses: N/A
- d. Cost to Process Each Response: N/A
- e. Total Cost to Process Responses: N/A

2) Overall Labor Burden to the Federal Government

- a) Total Number of Annual Responses: 160
- b) Total Labor Burden: \$44,400

Part B: OPERATIONAL AND MAINTENANCE COSTS

The FINRED Card Sort/Navigation will be conducted by a third-party partner which includes recruitment, incentives, and labor. The total amount of the contract is \$12,500. The hourly rate is not advertised.

1) Cost Categories

- a) Equipment: \$0
- b) Printing: \$0
- c) Postage: \$0
- d) Software Purchases: \$0
- e) Licensing Costs: \$0
- f) Other (printing, paper, etc.): \$12,500 (contract cost for FINRED Card Sort/Navigation)

2) Total Operational and Maintenance Cost: \$12,500

Part C: TOTAL COST TO THE FEDERAL GOVERNMENT

1) Total Labor Cost to the Federal Government: \$44,400

2) Total Operational and Maintenance Costs: \$12,500

3) Total Cost to the Federal Government: \$56,500.00

15. Reasons for Change in Burden

The burden has increased due to the addition of the FINRED Card Sort/Navigation.

16. Publication of Results

The results of this information collection will not be published.

17. Non-Display of OMB Expiration Date

We are not seeking approval to omit the display of the expiration date of the OMB approval on the collection instrument.

18. Exceptions to "Certification for Paperwork Reduction Submissions"

We are not requesting any exemptions to the provisions stated in 5 CFR 1320.9.