CF.gov IA Card Sort Analysis

Consumer Experience Project Team

cfpb Consumer Financial Protection Bureau

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Executive summary

- Test goal and methodology:

  - To better understand users' expectations and understanding of proposed navigation labels on the consumerfinance.gov website. Tested using a card sort with members of the general public.

- Key observations:

  - Participants grouped consumer finance topics together and identified Consumer Help, About Us, and Data & Research as top-level categories

  - Participants were drawn to action-orientated labels, which in some cases are CFPB product names (Tell Your Story, Your Money, Your Goals) rather than literal descriptions of content.

- Top recommendation:

  - Examine how to address internal product names (YMYG, Ask CFPB, etc) that resonated with users but are not necessarily accurate descriptions of content. Product names should not be high level category headers in navigation. These sections require different interaction and could lead to user frustration.
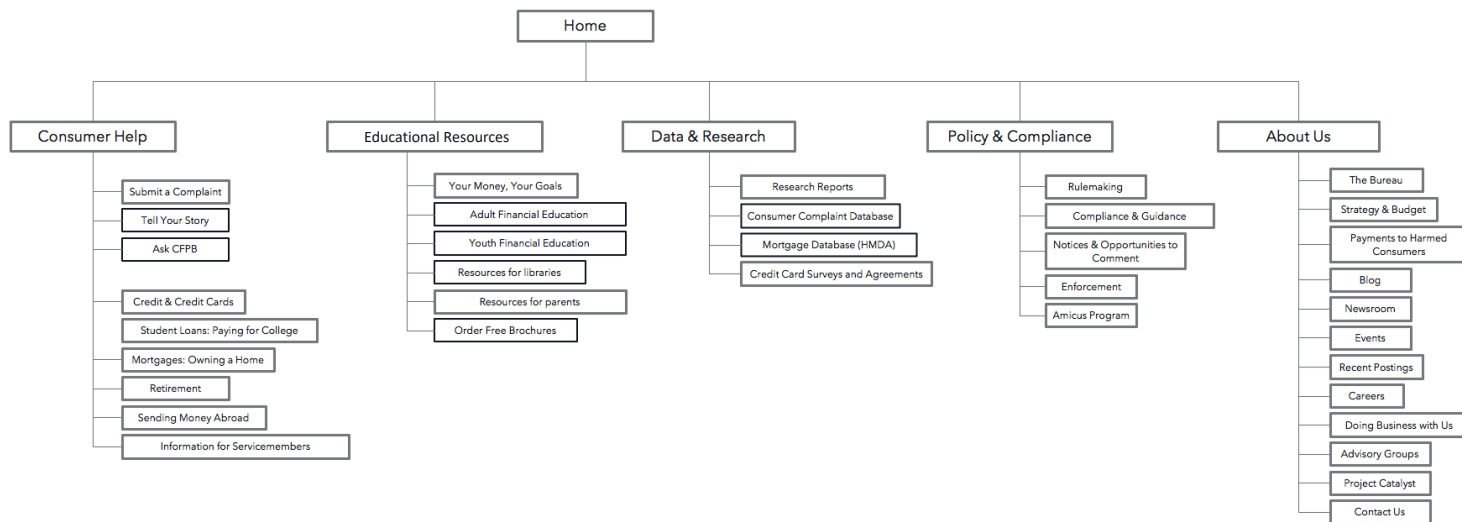
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Test methodology and participants

Testing goal

To better understand users expectations, understanding and nomenclature of proposed navigation labels on the consumerfinance.gov website.

Testing audience: General public

IA tested (8/2015)

Physical card sort methodology

- Participants were given 42 index cards (covering all proposed 1st and 2nd level site map labels) in shuffled stack, with the instructions to organize the cards into categories that made the most sense to them. They were asked to talk aloud and explain their thoughts.

- All sessions were observed by a note taker to record noteworthy comments.

- Study was conducted over 3 days, with 26 participants total.

- Each session was 30-45 minutes.

Testing environment: Martin Luther King Library

Demographic summary

Participants: **26** total, all within DC metro region

Location: **Martin Luther King Library**, Washington DC

Age range: **21-68**

Employment:

9 - College to part time work

15 – Full time work

1- Retired

1 - Homemaker

Income levels:

10 - Income less than $49K

13 - Income $50K - $100K

2 – Income more than $150K

1 - Unanswered

Education levels:

6 - High school through 2 year degree

20 - 4 year degree or above

Data and observations

Key observations

- Participants grouped consumer finance topics together and identified Consumer Help, About Us, and Data & Research as top-level categories

- Participants were drawn to action-orientated labels, which in some cases are CFPB product names (Tell Your Story, Your Money, Your Goals) rather than literal descriptions of content.

- Multiple uses of the word "resources" led participants to group these labels together.

- The label AskCFPB did not resonate with participants as the majority were unaware of the bureau and its services.

Data Points

- **17 participants** grouped Credit & Credit Cards, Mortgages: Owning a Home, and Student Loans: Paying for College together.

- **15 participants** used the term 'Consumer' as a top level header.

- **14 participants** grouped personal and consumer finances with Your Money, Your Goals.

- **10 participants** grouped About Us, Contact Us, Ask CFPB, and The Bureau together.

- **14 participants** associated Recent Postings, Blogs, and Newsroom.

- Only **7 participants** used Data & Research as a top level category.

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Additional observations

- **Confusing terms across study:** While in context these terms might work, as standalone topic areas, they did not resonate with our general public participants.

  - Amicus Program

  - Payments to Harmed Consumers

  - Project Catalyst

  - Advisory Groups

  - Strategy & Budget

  - Policy & Compliance

Compiled results chart

Your Money, Your Goals
Student Loans: Paying for College
Youth Financial Education
Resources for Parents
Adult Financial Education
Library Resources
Educational Resources
Retirement
Strategy & Budget
Credit & Credit Cards
Credit Card Surveys & Agreements
Mortgages: Owning a Home
Mortgage Database
Sending Money Abroad
Financial Product Help for Servicemembers

Data & Research
Research Reports

<Header work-in-progress>
Policy & Compliance
Rulemaking
Compliance & Guidance
Enforcement

Newsroom
Notices & Opportunities to Comment
Events
Recent Postings
Tell Your Story
Blog

About Us
Contact Us
Ask CFPB
Submit a Compliant
Doing Business w Us
The Bureau
Order Free Brochures
Careers

Consumer Help
Payments to Harmed Consumers
Consumer Compliant DB

Advisory Groups

75-100% correlation	Amicus Program
60-75%	Project Catalyst
45-60%	*Advisory Groups*

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" *Overall, too much information and needs to be streamlined.* "

" *Youth, Adult, Educational resources all must go together.* "

" *Instructive cards go together – Doing Business with Us, Ask CFPB.* "

" *Too much content in About Us; too much information about the agency. No one reads it.* "

" *If it's not self-explanatory (Project Catalyst) I would leave it off or put it under something with more of a recognized label.* "

" *Ordered by priorities/importance to me given my stage in life.* "

Recommendations

Immediate recommendations

1. Examine how to address internal product names (YMYG, Ask CFPB, etc) that resonated with users but are not necessarily accurate descriptions of content. Product names should not be high level category headers in navigation. These sections require different interaction and could lead to user frustration.

2. Participants grouped consumer related finance categories together with educational resources for intermediaries. Work with content strategist to consider how educational resources for intermediaries can be further distinguished in navigation labeling. Consider audience-specific studies.

3. Address repeat usage of the term "resources" in order to ensure that labeling is as informative as possible.

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Issues to consider for future studies

- Nomenclature for top headers needs additional testing (some of which will come through the V1 launch). Participants did not clearly associate audiences with the tested terminology. Work with content strategist to consider which direction terms should move in (audience or topic) and explore ideas with additional audiences.

- This study revealed users were overwhelmed by the number of topics presented to them. Test whether reducing 2nd level categories, perhaps combining into broader topic levels to promote information discovery (scent of information) could help.

- Participants viewed Newsroom, Recent Postings, Blog, and Events as redundant. Probe this further to find out if it's an actual hindrance.