

Usability Test Report

Ubomi Financial Website

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1 Introduction

The exploration to enhance the usability and user experience of the Ubomi website commenced with a process of problematisation to understand both the business and user needs. A prior report laid the foundation for this usability testing initiative.

The previous report revealed certain underlying needs related to financial management, discussing their alignment with the business needs. These insights emerged from an analysis of empathetic interviews conducted with potential users and the Ubomi team. These needs were integrated into this usability test and included within this report.

This report outlines objectives and methodology with procedures for the test, test results, and discussions followed by recommendations to improve the user experience of the Ubomi website.

Ubomi

<https://ubomi.com.au>

2 Test Objectives

This usability test of the Ubomi website will investigate the quality of user experience by collecting qualitative and quantitative data. It will cover the overall navigation of the website as well as the goal manager and the market comparison functionalities. Setting goals for saving money and comparing mortgage deals were among the users' needs that were discovered in the previous report. These two website's functionalities match the users' needs, therefore, the test will determine the fulfilment of these features in addition to the following key aspects of usability.

2.1 Testing Areas

- Overall navigation
- Goal setting in the goal manager
- Comparing home loans in the market comparison

2.2 Usability Key Aspects

1. Efficiency
How quickly can users find items?
2. Effectiveness
How easily can users perform actions?
3. Satisfaction
How enjoyable is it to use the website?
4. Error tolerance
How many errors do users experience? Can they recover from errors?
5. Learnability
How easily can users accomplish basic tasks?

3 User Profile

Test participants should represent the actual users of the Ubomi website and the following characteristics must be met to be participants in this test.

- Must be an adult aged over 18 years old
- Must be able to read English as the website only offered in English
- Must live in Australia
- Must have some kind of income or asset
- Must have a minimal knowledge of browsing web
- Must not have used Ubomi before

4 Methodology

This section defines how the test proceeds and what it requires. It also outlines what methods are used to collect and evaluate qualitative and quantitative data. Each session with a participant is designed to take 45 minutes.

4.1 Moderation

The moderation of the usability test is essential to ensure that the test runs consistently for all participants and data collected will be valid and accurate. For consistent and smooth testing sessions, checklists and scripts are defined for the moderator to follow. In this test, the moderator also monitors participant behaviours and expressions as an observer. It is optional to have a dedicated observer.

Checklist for Moderator

The list defines items for the moderator to remember to prepare or do in each session. It covers from before the participant's arrival to the test completion. **See Appendix A: Checklist for Moderator** for the full list.

Before participant arrives

- Ensure the website is loaded and logged in for the session.
- Ensure the Teams is ready to record the session audio for transcriptions.
- Ensure a pen is on the desk for filling out the questionnaire.

Welcome

- Introduce yourself and thank the participant for the attendance.
- Invite the participant to take a seat at the desk

Figure 1 Checklist for Moderator

Scripts for Moderator

The scripts detail how to assist participants and lead each session with verbal cues for the moderator. It is important to create a natural and friendly environment, therefore, the scripts will be used as a guide and not for reading directly. **See Appendix B: Scripts for Moderator** for the full details.

Welcome

- Thank you for your time and participation today.
- Would you like a drink? Coffee, tea, or water?
- Please take a seat.
- I'm taking a course at university to learn interaction design and this test is for usability.
- Today's session is for my university assignment.

Instructions and pre-test questionnaire

- Today's session is to test the usability of a financial management website.
- Please read the consent form and sign it if you agree to it

Figure 2 Scripts for Moderator

4.2 Test Equipment

- A desk and two chairs
- A computer (desktop or laptop) for participants
- Pens
- Voice and video recording apps such as Microsoft Teams
- Note-taking tools for moderator (and observer)
- A mouse and/or trackpad

4.3 Data collection methods (Evaluating Methods)

Several methods will be used to collect quantitative and qualitative data in the test to evaluate and measure participants' satisfaction levels and responses as below.

Methods for Qualitative Data

Think-aloud

The method is to gather data through participants verbalising aloud what they see, what they think, and what they feel. This protocol will be used in the scenario tasks.

Observation

A moderator or observer will monitor participant's expressions on their face and body movements to gather emotional and behavioural data.

Post-test Interview

The method will be used to gain insights into participants' hurdles and feedback at the end of the test. The participants will be asked both positives and negatives about the website.

Methods for Quantitative Data

Time and Error

In the scenario tasks, the time to complete and the number of errors in each task will be recorded to measure the difficulty of the tasks.

System Usability Scale (SUS) Questionnaire

SUS is a simple and industry-standard assessment of usability for a variety of products and services. The participant will answer ten questions on a Likert scale (1 = strongly disagree to 5 = strongly agree) at the end of the test. A usability scale will be determined through the questionnaire results. See Appendix E: SUS Questionnaire.

Post-Study System Usability Questionnaire (PSSUQ)

PSSUQ is widely used to assess users' perceived satisfaction with products and services. The participant will answer 16 questions on a scale (1 = strongly agree to 7 = strongly disagree). Overall satisfaction, system usefulness, information quality, and interface quality will be determined as scores through the addition of questionnaire responses. See Appendix F: PSSUQ Questionnaire.

Methods for Qualitative and Quantitative Data

Reaction cards

The method is a way to gather insights into users' feelings and experiences with a system to capture a nuanced understanding of user experience. The participant will select listed words that describe their experience with the website at the end of the test. Chosen words will be counted and the meanings of words will be assessed. See Appendix G: Reaction Cards.

Pre-test questionnaire

The questionnaire will confirm participants' proficiency levels of web browsing as well as their experience of the website and similar services. The questionnaire consists of scale selection, multiple selection, and open-ended questions (see Appendix C: Pre-test Questionnaire).

Post-scenario questionnaires

After scenarios 2, 3, and 4, participants rate the ease levels of finding features and completing tasks. The questionnaires consist of scale selections and open-ended questions (see Appendix D: Post-scenario Questionnaires).

4.4 Test Procedure

Briefing (5 minutes)

The moderator welcomes the participant and asks for a signature on the consent form. The moderator explains the process and the use of the think-aloud method. The participant fills out the pre-test questionnaire.

Scenario 1 Take a look at the website (5 minutes)

The participant takes a look at the website without control. The moderator asks the participant the following questions.

1. Tell me about your first impressions on the website?
2. What do you think the site is for?
3. What do you think you might want to do here?
4. What result do you think you will see if you click on each link in the navigation menu on the left?

Scenario 2 Navigate and find features (10 minutes)

The moderator asks the participant to find four features on the website one by one as below. The observer records the time to finish each task with the number of errors the participant makes.

1. Find a section to update your contact information.
2. Find a money-saving tip.
3. Find Budget Optimiser.
4. Find a place to set a payment reminder.

The participant fills out the post-scenario questionnaire.

Scenario 3 Set a goal (5 minutes)

The moderator gives the participant the following scenario.

You want to go overseas for your next holiday. You want to set a goal to save money using the website.

The moderator asks the participant the following question.

“How do you think you would set a goal using the website? And what do you expect to happen as a result?”

After the participant's response, the moderator gives the following task.

Create a goal to save \$10,000 by April 2024.

The observer records the time to finish the task and the number of errors the participant makes.

The participant fills out the post-scenario questionnaire.

Scenario 4 Compare home loans (5 minutes)

The moderator gives the participant the following scenario.

You want to compare home loans to find the cheapest to refinance your mortgage.

The moderator asks the participant the following question.

“How do you think you would compare mortgage products using the website? And what do you expect as a result?”

After the participant's response, the moderator gives the following task.

Your loan amount is \$450,000 and you are looking for a 10-year contract. Find the best deal.

The observer records the time to finish the task and the number of errors the participant makes.

The participant fills out the post-scenario questionnaire.

Post-test questionnaire (10 minutes)

The participant fills out the following questionnaires and tests.

1. System usability scale questionnaire
2. PSSUQ questionnaire
3. Reaction cards

Post-test interview (3 minutes)

The moderator asks the participant the following questions.

- What did you like about the app?
- What didn't you like about the app?

- Any suggestions to improve?

5 Results

5.1 Participants

- Three adults who speak English as the main language.
- All live in Maroochydore, QLD.
- One female and two males.
- All have moderate confidence in browsing websites.
- Two have used financial management tools before (Income/expense management and loan comparison).
- All participants never used Ubomi before.

5.2 System Usability Scale (SUS)

Scale points from the questionnaire were calculated using the online calculator (<https://stuart-cunningham.github.io/sus/>). The average score is 35 points with a grade of F: poor.

	Participant A	Participant B	Participant C	Average
SUS Scale	2.5	62.5	40	35
Grade	F	D	F	F
Description	Worst imaginable	Ok	Poor	Poor

Table 1 SUS Results

5.3 Post-Study System Usability Questionnaire (PSSUQ)

Scores were calculated using the online calculator (<https://uiuxtrend.com/pssuq-calculator/>). Means from 21 studies measured by Sauro and Lewis are used as the benchmark to determine the performance. The lower the score, the better performance. The average of the overall usability score is 4.6 which is 63% worse than the benchmark. The scores in all subcategories are worse than the benchmark scores.

	Participant A	Participant B	Participant C	Average	Benchmark	Difference to Benchmark
Overall	5.93	3.21	4.66	4.6	2.82	63% Poorer
System Usefulness	7	3.16	4.83	4.99	2.8	78% Poorer
Information Quality	5.83	3	5.4	4.74	3.02	57% Poorer
Interface Quality	3.66	3.33	3.33	3.44	2.49	38% Poorer

Table 2 PSSUQ Scores

5.4 Reaction Cards

Words selected by participants to express their experience with the website are as below. A word cloud was generated to visualise the result. Simplistic and Clean were selected twice among the positive words. Conversely, Frustrating and Uncontrollable, were selected twice among the negative words.

Participant A	Participant B	Participant C
Confusing	Simplistic	Simplistic
Difficult	Clean	Clean
Frustrating	Approachable	Uncontrollable
Inconsistent	Valuable	Unrefined
Uncontrollable	Useful	
Overwhelming	Frustrating	
Unpredictable	Helpful	
Complex		
Annoying		
Intimidating		
Too-Technical		
Incomprehensible		

Table 3 Reaction Cards Results



Figure 3 Word Cloud from Reaction Cards Results

5.5 Scenario 1: Take a look at the website

The participants expressed their first impressions as clear and clean for the interface designs and layouts. They understood the Ubudget was for budgeting. However, it was difficult to guess what Uwin was for.

First Impressions

- Looks ok.
- Clean and clear. Positive. Not busy.
- I like blue. Buttons are clear. Orange buttons are big and too much.

What is the site for?

- Budgeting
- Finances
- Not sure if it's for personal or business

What do you think you might want to do here?

- Budget
- Set up a profile. Sync bank accounts. Transaction etc.
- Start looking at the menus.

What result do you think you will see if you click on each link in the navigation menu on the left?

- Not clear.
- Ubudget for expenses and income management.
- Ushop for online shopping or comparison.
- Uwin for reward.

5.6 Scenario 2: Navigate and find features

Finding the payment reminder was difficult and all participants failed to find it. Two out of three participants struggled to find where to update contact information. All participants rated the ease level for finding the payment reminder as the lowest at 1.

	Participant A	Participant B	Participant C	Average	Fail rate
Find a section to update your contact information	Failed (99)	90	28	59	1/3 failed
Find a tip about saving money	6	31	48	28.33	0
Find Budget Optimiser	18	8	12	12.66	0
Find a place to set a payment reminder	Failed (128)	Failed (277)	Failed (64)	n/a	3/3 failed

Table 4 Scenario 2 Results (Time: Seconds)

	Participant A	Participant B	Participant C	Average
How easy to find the contact information?	1	4	5	3.33
How easy to find the saving tip?	1	3	5	3
How easy to find the budget optimiser?	5	4	4	4.33
How easy to find the payment reminder?	1	1	1	1

Table 5 Scenario 2 Participants Ratings

Was there any challenging part in the process?

- Clicking a lot of drop down boxes, just hoping to find something. A lot of guesswork.
- No clear directions/tab to find a payment reminder. Became frustrated and gave up searching.
- I gave up looking for the payment reminder.

Comments from participants

- Payment reminder should be in the transaction history. Or up in the alert.
- Payment reminder: didn't know where to look. Went to Ubudget but couldn't find it.

5.7 Scenario 3: Set a goal

All participants did not struggle to find the feature. One struggled to set a date as the date icon was not easy to discover. One failed to complete the task due to the image selection process. The section does not have an option not to set an image. Clicking the close button cancelled the user's inputs altogether.

	Participant A	Participant B	Participant C	Average
Time (sec.)	175	83	100	119.33
Completed	No	Yes	Yes	2 /3 completed
Number of Errors	3	0	0	1

Table 6 Scenario 3 Results (Time: seconds)

	Participant A	Participant B	Participant C	Average
How easy to find the section to set a goal?	5	5	5	5
How easy to set a goal?	1	5	4	3.33
Please rate your satisfaction level regarding how well the feature met your expectations.	1	5	3	3

Table 7 Scenario 3 Participants Ratings

Were there any features you wish were available while setting up the goal?

- Just to be more obvious that you are actually attempting it.
- Happy with what was offered.
- Nothing told me if that was realistic under my circumstances.

Comments from participants

- Frustrating. Wasn't sure how I was doing. After Date input, it went somewhere.
- After syncing accounts, it would calculate for the goal automatically.
- Descriptions should be at the top, not above. Calendar is far and couldn't set numbers. Didn't want images and no options to not have it. Easy but date was annoying. Didn't like image selection but now I can see that it's recognisable with the image. Not realistic for having any number entered. Should suggest how achievable it is. It should give weekly target after setting the goal.

5.8 Scenario 4: Compare Home Loans

All participants struggled to compare home loans due to the layout of the results and a lack of sorting functionality. Two out of three failed to complete the task of comparing home loans. The feature underachieved their expectations.

	Participant A	Participant B	Participant C	Average
Time (sec.)	184	216	120	173.33
Completed	Failed	Yes	Failed	1/3 completed
Number of Errors	6	1	0	2.33

Table 8 Scenario 4 Results (Time: seconds)

	Participant A	Participant B	Participant C	Average
How easy to find the section to compare home loans?	1	4	3	2.66
How easy to compare home loans?	1	5	1	2.33
Please rate your satisfaction level regarding how well the feature met your expectations.	1	2	1	1.33

Table 9 Scenario 4 Participants Ratings

Were there any features you wish were available while comparing home loans?

- Could not find a way to begin comparing.
- Very simple and easy to input home loan. Difficult to compare loans due to layout. Prefer to see all available comparisons on 1 page from the cheapest.
- Filter. Setup fees and any other fees. Table for comparison.

Comments from participants

- I expected to find it under Ubudget or Ushop but wasn't there. Frustrating.
- Couldn't see the result taking up too much space. Spacing too much to compare. Hard to compare without a sorting feature. Hard to review each info such as rate and amount etc. Easy to find and input to search. But the result was not easy to see. Scrolling down takes too much effort to look at all results and remember numbers to compare.
- Wanted to filter the result. Table view would be good. Setup fee and other fees to consider. Not sorted in the right order. Don't want to use it anymore.

5.9 Post-test Interviews

Participants appreciated the initial interface of the app, highlighting its clean, uncluttered layout. However, they were disappointed with the lack of guidance, such as confirmation prompts, which led to frustration and doubt about their ability. They found the app impersonal and were particularly dissatisfied with the market comparison. To improve, they suggested reducing the number of menu items in UBudget, adding a search feature, and AI prompts to help navigate the app. They also suggested having a tutorial video and improving clarity in date and loan period input fields.

What did you like about the app?

- Initial interface before using it. I expected it to be easier and useful. Colour and layout. Ubudget menu looked like useful.
- Clean and not busy. Task buttons are visible.
- Clean and not cluttered with quite a lot of information.

What didn't you like about the app?

- No real confirmation or help or prompt. No assistance AI. Guessing a lot. Frustrated and not confident. Doubtful about own ability. Not a good experience.
- No explanation of the app at the top. Don't know what Uwin is about.
- It felt very impersonal. Not thorough. Nothing could be customised. Home loans comparison is useless. Comparing to specialised websites, this doesn't do any good job. If it's not made well in one section, I'll stop using it. If you can't do things well, then don't provide it.

Any suggestions to improve?

- Ubudget has too many menu items. Search feature may help. AI may be helpful in finding features. It can give some prompts to suggest features.
- A tutorial video would be great.
- The date input didn't accept number input. The loan period didn't specify year or month. It was not clear.

6 Discussion

The user interface design of the website was accepted positively due to the clean and clear layouts and the use of blue and orange as the key colours. The scores of SUS and PSSUQ fell below average and indicate the website requires some improvements in overall usability and user satisfaction especially in terms of usefulness. The participants' feedback and the reaction card results indicate that the website lacks supporting users and confirming users' actions.

6.1 Navigation Menu

The Ubudget menu in the navigation has too many items as there are 18 items currently. All participants did not scroll down to see more hidden items and that made it difficult to find some features. A participant commented that it was a guessing game to find features. It is critical to improve the navigation menu to help users find features as it is the primary place to access features on the website.

6.2 Ubudget Dashboard

All participants failed to find the payment reminder which is accessible from Ubudget dashboard. The dashboard is listed as the first item under Ubudget in the navigation menu. However, no participants selected it to visit the dashboard. The dashboard contains all essential features for budgeting and it has the potential to be useful for users as the starting point. The discoverability of the dashboard requires some improvement.

6.3 Market Comparison

The feature received the lowest user satisfaction at 1.3. It was not difficult to find the feature. Nonetheless, all participants struggled to compare products and expressed great frustrations due to the layout and lack of sorting functionality. One participant requested to include more useful information about products such as setup fees to use for comparison beyond interest rates and payment amounts. The need to compare financial products which was identified in the previous report could not be fulfilled. Participants also expected to find the feature under Ushop rather than Ubudget.

6.4 Goal Manager

This feature matched with one of the users' needs identified in the previous report. It satisfied expectations and need to set a financial goal for some participants. Selecting an image for a goal is perceived as unwanted feature initially for some participants; however, they appreciated the visualisation of the goal by having the image as a result. Nonetheless, the form for setting a goal requires some fine tuning as some input fields frustrated participants and did not provide intuitive experience. The image selection process also requires some navigation improvement as one participant lost input values after closing the image selection modal.

6.5 User Support

The website lacks user-supporting content and there is no place to ask questions. One participant requested tutorials to get familiar with the features. There was also an incident in which one participant lost their input data when they tried to abort selecting an image in the goal-setting process. The website did not provide an option not to select an image, moreover, it did not warn the user that their input data would be lost by clicking the close (X) icon.

6.6 Personalisation

The website does not provide any customisation features to support individual's needs. One participant commented that the site felt impersonal.

6.7 Alignment with the Business Values

Helping people and promoting wellness were identified as the business's core values in the previous report. However, these values are not sufficiently translated into the website's current design and functionality. To better serve the users, the website's usefulness needs to be enhanced to aid individuals effectively in managing their money and achieving their goals. Moreover, user satisfaction needs to be prioritized to foster a sense of achievement and well-being among the users.

7 Recommendations

7.1 Navigation Menu Improvement

Priority: High

There are too many items under Ubudget and reducing the number of items is critical for users to scan items quickly and remember them for repeated use. The hidden menu items are not discoverable without scrolling down. The solutions are detailed below. The priority is high because of the impact on the overall usability of the website and the ease of implementation.

Solution 1: Group items by theme.

Themes could include users' goals such as analysis, budget, and bills. Users will be able to navigate the site intuitively by following their goals.

Solution 2: Divert some items from Ubudget to other categories.

Market comparison can move to Ushop to be intuitive as participants expected it to be there. The shop category is more suitable for the product comparison feature.

Solution 3: Move some secondary items outside of the navigation.

The frequencies of accessing tips and my account under Ubudget are expected to be lower than core budgeting features. These items can be moved out of the navigation. Tips are more informative content than an actual tool and can be listed at the bottom of the website. My account can be moved under user settings.

Solution 4: Indicate clearly that there are more hidden items.

A down arrow icon can be at the bottom of the item list in the navigation to indicate to users that there is more to see. The icon also works as an action button to expand hidden items by being clicked.

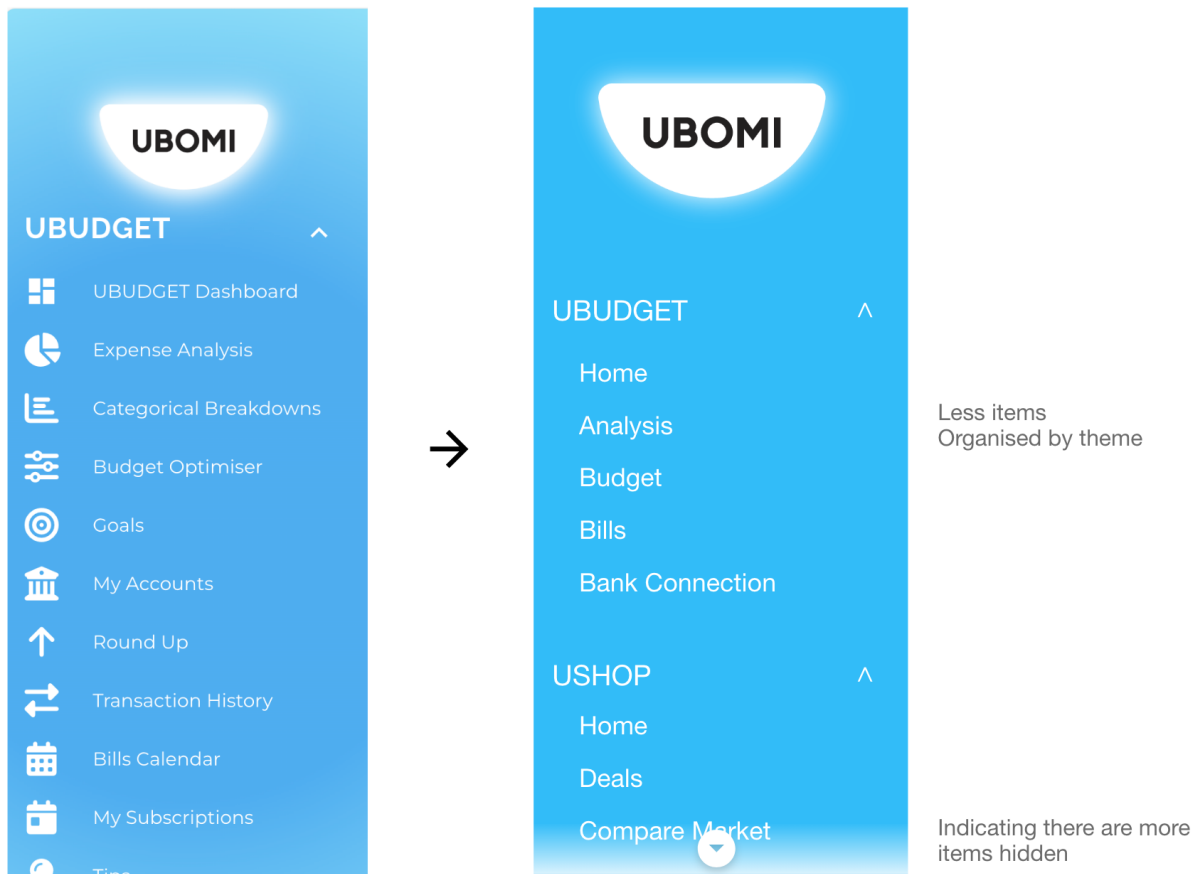


Figure 4 Prototype Design for the Navigation Menu

7.2 UBudget Dashboard

Priority: High

The landing page should be changed to the UBudget Dashboard from the current page for users to access items in the dashboard quickly. The title for the dashboard in the navigation menu can be changed to Home or Dashboard from UBUDGET Dashboard to be more intuitive. By implementing the previous recommendation, the visibility of UBudget Dashboard in the navigation will be increased (see Figure 4 Prototype Design for the Navigation Menu). The priority is high because of the impact on the overall usability of the website and the ease of implementation.

7.3 Alert Potential Data Loss

Priority: High

An alert message should warn a user when they attempt to close a panel which could result in input data loss. This should be implemented in all areas where users enter data. The priority is high due to the impact on the user experience.

7.4 Market Comparison Improvement

Priority: Middle

The results for the comparison should facilitate a sorting functionality to allow users to compare products by sorting by different metrics such as monthly payment amount, interest rate, fees, and total amount. A table view is suitable to display the results to provide better visibility. The results should have more details such as setup fees and ongoing fees for comparison to be more comprehensive. Additionally, the input field for the loan period should have months or years to clear the ambiguity. These reflect participants' feedback from the test.

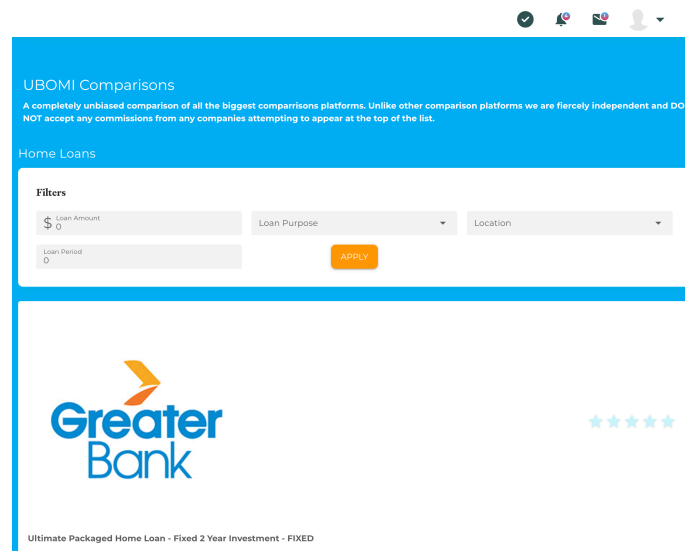


Figure 5 Current Design of Market Comparison

UBOMI Comparisons

A completely unbiased comparison of all the biggest comparissons platforms. Unlike other comparison platforms we are fiercely independent and DO NOT accept any commissions from any companies attempting to appear at the top of the list.

Home Loans

Filters

Loan Amount
\$ 0

Loan Purpose ▼

Location ▼

Loan Period
0 years

APPLY

Compare home loans Sort: default ▼

	Interest Rate ▼	Comparison Rate ◊	Monthly Payment ◊	Fees ◊	Total Amount	
<p>Ultimate Packaged Home Loan - Fixed 2 Year Investment - FIXED</p>	5.99%	7.76%	\$2,950	Setup \$0 Ongoing \$0	\$852,950	<div style="border: 1px solid #ccc; padding: 2px;"> Payment Interest Rate Fees Total Amount </div> <div style="background-color: #f96; color: white; padding: 5px; border-radius: 5px; margin-top: 5px;"> Go </div>
<p>NAB Defence Force Home Loan - VARIABLE</p>	5.99%	7.76%	\$2,950	Setup \$0 Ongoing \$0	\$852,950	<div style="background-color: #f96; color: white; padding: 5px; border-radius: 5px; margin-top: 5px;"> Go </div>

Figure 6 Prototype Design for the Market Comparison

7.5 Help Content

Priority: Middle

The website lack help resource for users to self-service their questions and learn features. Users will benefit from having FAQs and tutorials. FAQs will be a place to find answers to solve common issues. Tutorials can provide detailed information about how to use features on the website with images and videos. Visual materials are helpful for users with low literacy. An introductory tutorial could be also helpful for users to become familiarised with the features which was requested by one of the test participants. A chat system to resolve users' issues is also helpful.

7.6 Personalisation

Priority: Middle

The navigation menu could implement a section for users to place a shortcut to a feature or section that they use frequently. This customisation allows users to access features quickly to save time. Additionally, a setup process to ask users how they would use the website could be beneficial to get insights. With the insights, the website could tailor the user experience to fit individual needs by altering layouts and features. Providing suggestions

according to users' lifestyles and life stages could also enhance the usefulness of the website.

7.7 Tips Learning

Priority: Low

Tips could be converted into modular courses to promote learning about money management more effectively. It can enhance engagement and encouragement by rewarding users on completion of each course. The modular structure divides learning content into digestible piece.

8 Appendix A: Checklist for Moderator

Before participant arrives

- Ensure the website is loaded and logged in for the session.
- Ensure the Teams is ready to record the session audio for transcriptions.
- Ensure a pen is on the desk for filling out the questionnaire.

Welcome

- Introduce yourself and thank the participant for the attendance.
- Invite the participant to take a seat at the desk.
- Sit next to the participant.

Instructions and pre-test questionnaire

- Brief the purpose of the test.
- Review the consent form with the participant and ask for a signature.
- Ask permission to record the session.
- Address any questions or concerns.
- Hand over the pre-test questionnaire to fill out.

Instructions

- Explain the process of scenarios with a questionnaire after each scenario.
- Explain the think-aloud method and its use in the session.
- Show how to use the computer to browse the website.
- Make it clear that it is testing the product and not the participant

After each scenario

- Offer comfort and encouragement.
- Provide feedback on the engagement and the think-aloud quality. Review the process again if needed.
- Ask the participant to elaborate on any thoughts or actions.
- Hand over the post-task questionnaire to the participant to fill out.
- Prepare for the next scenario by reloading the home page and addressing any errors.

Test completion

- Hand over the post-test questionnaire to fill out.
- Ask for any comments or feedback on the website.
- Thank the participant for their time and contribution.

9 Appendix B: Scripts for Moderator

Welcome

- Thank you for your time and participation today.
- Would you like a drink? Coffee, tea, or water?
- Please take a seat.
- I'm taking a course at university to learn interaction design and this test is for usability.
- Today's session is for my university assignment.

Instructions and pre-test questionnaire

- Today's session is to test the usability of a financial management website.
- Please read the consent form and sign it if you agree to it.
- I will be recording the session to analyse later. Are you ok?
- Do you have any questions so far?
- Could you fill out this questionnaire?

Instructions

- We will go through 4 scenarios today with some tasks.
- We will be using a method called 'think aloud' today.
- Please describe what you see, think, and feel out loud to help me understand what you are going through.
- After each scenario, there is a small questionnaire to get feedback on the tasks.
- Then I will give you questionnaires to fill out.
- It is to test the website and not your ability.
- Do you prefer using a mouse or trackpad for browsing today?
- Do you know how to use the mouse/trackpad?
- Please remember to use the think-aloud.

After each scenario

- You did well. The think-aloud was helpful. Thank you.
- Could you fill out this post-task questionnaire?
- How did the tasks go?

Test completion

- Thank you. That was the last task for you.
- Could you fill out this questionnaire?
- I have a few questions before finishing.
- What did you like about the app?
- What didn't you like about the app?
- Any suggestions to improve?
- That's all for today. Thank you very much for participating in this test. I appreciate your help today.

10 Appendix C: Pre-test Questionnaire

Pre-test Questionnaire

Your Name:

How confident are you to browse and use websites? Select one

(Not confident) 1 2 3 4 5 (confident)

Which type of device do you use to access websites most? Select one

Computer(Desktop or laptop) Tablet Smartphone Other ()

Have you used any apps or websites for budgeting, income/expense management, or financial product comparison? Select as many

- Never
- Budgeting
- Income/expense management
- Financial product comparison (loan, investment etc)
- Other financial management: please describe below

Have you used the Ubomi app before? Select one

Yes No

What would make a financial management app useful or appealing to you?

Thank you!

11 Appendix D: Post-scenario Questionnaires

Scenario 2: Navigation

How easy to find the contact information?

Difficult 1 2 3 4 5 Easy

How easy to find the saving tips?

Difficult 1 2 3 4 5 Easy

How easy to find the Budget Optimiser?

Difficult 1 2 3 4 5 Easy

How easy to find the payment reminder?

Difficult 1 2 3 4 5 Easy

Was there any challenging part in the process?

Any comment?

Scenario 3: Set a Goal

How easy to find the section to set a goal?

Difficult 1 2 3 4 5 Easy

How easy to set a goal?

Difficult 1 2 3 4 5 Easy

Please rate your satisfaction level regarding how well the feature met your expectations.

Far Below Expectation 1 2 3 4 5 Exceeded Expectations

Were there any features you wish were available while setting up the goal?

Any comment

Scenario 4: Market Comparisons

How easy to find the section to compare home loans?

Difficult 1 2 3 4 5 Easy

How easy to compare home loans?

Difficult 1 2 3 4 5 Easy

Please rate your satisfaction level regarding how well the feature met your expectations.

Far Below Expectation 1 2 3 4 5 Exceeded Expectations

Were there any features you wish were available while comparing home loans?

Any comment

12 Appendix E: SUS Questionnaire

System Usability Scale

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	Strongly disagree				Strongly agree
1. I think that I would like to use this system frequently	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
2. I found the system unnecessarily complex	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
3. I thought the system was easy to use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
4. I think that I would need the support of a technical person to be able to use this system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
5. I found the various functions in this system were well integrated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
6. I thought there was too much inconsistency in this system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
7. I would imagine that most people would learn to use this system very quickly	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
8. I found the system very cumbersome to use	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
9. I felt very confident using the system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5
10. I needed to learn a lot of things before I could get going with this system	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	1	2	3	4	5

13 Appendix F: PSSUQ Questionnaire



PSSUQ Questionnaire PDF Template

On a scale between *Strongly Agree* to *Strongly Disagree*, please rate the following statements:

PSSUQ	Strongly Agree					Strongly Disagree			N.A.
	1	2	3	4	5	6	7		
1. Overall, I am satisfied with how easy it is to use this system.									
2. It was simple to use this system.									
3. I was able to complete the tasks and scenarios quickly using this system.									
4. I felt comfortable using this system.									
5. It was easy to learn to use this system.									
6. I believe I could become productive quickly using this system.									
7. The system gave error messages that clearly told me how to fix problems.									
8. Whenever I made a mistake using the system, I could recover easily and quickly.									
9. The information (such as online help, on-screen messages, and other documentation) provided with this system was clear.									



	Strongly Agree					Strongly Disagree			N.A.
	1	2	3	4	5	6	7		
10. It was easy to find the information I needed.									
11. The information was effective in helping me complete the tasks and scenarios.									
12. The organization of information on the system screens was clear.									
13. The interface of this system was pleasant.									
14. I liked using the interface of this system.									
15. This system has all the functions and capabilities I expect it to have.									
16. Overall, I am satisfied with this system.									

Questions 1 to 16: Overall
 Questions 1 to 6: System Usefulness (SYSUSE)
 Questions 7 to 12: Information Quality (INFOQUAL)
 Questions 13 to 16: Interface Quality (INTERQUAL)

Source: uiuxtrend.com

14 Appendix G: Reaction Cards

Simplistic	Inviting	Clean	Irrelevant	Patronizing
Not Valuable	Approachable	Dated	Valuable	Consistent
Boring	Effortless	Comprehensive	Stable	Easy to use
Motivating	Compelling	Overbearing	Disconnected	Satisfying
Organized	Fragile	Accessible	Confusing	Useful
Fresh	Creative	Relevant	Impressive	Ordinary
Energetic	Not Secure	Low Maintenance	Stimulating	Enthusiastic
Empowering	Unconventional	Controllable	Exceptional	Predictable
Desirable	Comfortable	Impersonal	Business-like	Convenient
Effective	Difficult	Frustrating	Clear	Gets in the way
Powerful	Customizable	Hard to Use	Fast	Stressful
Time-Saving	Connected	Compatible	Calm	Undesirable
Attractive	Efficient	Poor quality	Inconsistent	Uncontrollable
Familiar	Overwhelming	Unpredictable	Complex	Confident
Unrefined	Rigid	Engaging	Annoying	Busy
Expected	Sterile	Advanced	Essential	Straight Forward
Unapproachable	Distracting	Meaningful	Trustworthy	Old
Intuitive	Cutting edge	Integrated	Unattractive	Intimidating
Time-consuming	Secure	Ineffective	Helpful	Too Technical
Optimistic	Personal	Exciting	Professional	High quality
Disruptive	Collaborative	Fun	Entertaining	Flexible
Inspiring	Slow	Appealing	Understandable	Incomprehensible
Dull	Responsive	Reliable	Sophisticated	
Innovative	Novel	Usable	Friendly	

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