

Facilitator Guide | Mortgage Rebrand Usability Study

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Part 1: Greeting

Hi my name is Jon Korum, I'm a user research here at US Bank. First I want to thank you for agreeing to participate today. Before we begin, I'm going to start by asking you some background questions.

Part 2: Background Questions

1. How do you normally keep track of your bank accounts? OLB / APP / Branch
2. My notes say that you currently [OWN / RENT] your [HOME / APT] is that correct? YES / NO
3. And you are looking to purchase a new home in the next few months? YES / NO
4. Have you ever had a mortgage before or will this be your first mortgage? Have / Have Not
5. Where are you currently in the home buying process?
Just Starting / Have Looked At Homes / Have An Offer In / Closing Date Set
6. Have you talked to a bank or brokerage company yet about obtaining a mortgage? YES / NO

Part 3: Orientation

Thank you for answering those questions. Now, I'm going to let you know what to expect in today's session.

Today we will be talking about Home Mortgages. We'll start out the session by talking a little more in-depth about where you are at in your current home buying process. Then we'll move to the computer, and I'll have you complete some scenarios and tasks **using a prototype website.**

You can think of a prototype website as a rough draft of the final site. Therefore, you might run into some links or areas that don't work, but I'd like you to use the site as you normally would.

And, just so you know, **I did not design or create anything we are looking at today**, so there is nothing you can say that will hurt my feeling. I am simply interested in all your thoughts and opinions about the experience – both favorable and critical.

Also, as a reminder, **I am not evaluating you.** There are no right or wrong answer to the questions I ask you or the activities you complete. Your honest feedback is what is most helpful to me.

As you are working, **please think out loud about what you are doing or looking for**, and state if anything is confusing or surprising. If you are reading something on the screen, please read it aloud.

I know this situation is unnatural, but I'd like for you to use this website as if you were alone, and do what you would normally do. If there is a point at which you would stop, visit a different site, or reach out for help, please let me know. I may still have you proceed, but it is good for me to know where you stop or reach out for help.

Do you have any **questions** for me before we begin?

Part 4: Current Journey Discover Questions

Let's talk a little more about your current home search. To begin, walk me through the process you have gone through from start to where you are today.

Process

> TO POSTIT ACTIVITY.

Questions

1. At any point throughout the process you just described, did you run into any issues or have questions that needed to be answered?
 - a. What did you do to resolve those issues or get your questions answered?

2. When did you or do you expect to contact a bank or brokerage company about starting the mortgage process? Or do you expect to work with a relator and use their bank/brokerage company?
 - a. What did this process look like?
 - b. What information was required from you?
 - c. How did this compare to what you expected?

3. How did you choose your particular bank or brokerage company?
 - a. Did you shop around?
 - i. Rates?
 - ii. Fees?
 - iii. Other?

4. If you could make improvements to the process you have gone through so far, what would they be and why?

Part 5: Scenarios & Tasks

Now I'd like to move on and have you complete some tasks online using usbank.com's website.

Scenario 1

[Adapt personal scenario to fit] You are looking into different mortgage options, and decide to check out and see what U.S. Bank has to offer.

Task 1

Show me where you'd go first on U.S. Bank's website to starting learning about what financing options U.S. Bank has to offer for your upcoming home purchase.

Observations

How does participant Navigate?

Home Page Link / Header Nav / Search / Other

[Nav Only] Which L1 header is selected?

Mortgage & Refi / Loans & Credit Lines / Other

[Nav Only] Which L2 link is selected?

Home loans / Mortgages / Refinancing / Other

[Search] What keywords are searched:

Completion Rate:

0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease

Additional Notes:

Questions

1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was it to find the information you were looking for?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. How does the information you found usbank.com compare to what you expected?

Task 2

Demonstrate how you'd go about determining if U.S. Banks mortgage rates are competitive with other lenders.

Observations

Does participant find the Rates Page on usbank.com? YES / NO

What site does the participant visit first? _____

What other sites does the participant visit? _____

Completion Rate: 0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease

Additional Notes:

Questions

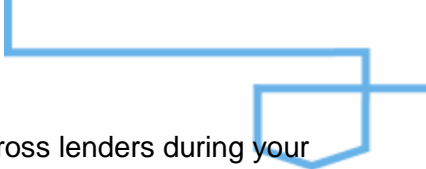
1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was this task?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. [Rates Page] How does this page compare to what you were expecting?

3. Are these regional or national rates?

4. Do you expect regional and national rates to be the same? Why or Why Not?



5. [IF NOT COVERED IN PART 4] Do you expect to compare mortgage rates across lenders during your home purchase process?

6. [IF YES FOR #5] Where does this fit into your home purchase process?

Scenario 2

You determined that U.S. Banks rates are comparable to other competitors and decide to move forward with U.S. Bank. To start, you like to set a new budget for your upcoming home purchase but need to determine the maximum amount of money you can spend on your new home first.

Task 1

Demonstrate how you'd determine the maximum amount of money you can spend on a new home using usbank.com.

Assume a house hold income of \$75,000.

Observations

How does participant Navigate?

MLP Link / Header Nav / Search / Other

[Nav Only] Which L1 header is selected?

Mortgage & Refi / Loans & Credit Lines / Other

[Nav Only] Which L2 link is selected?

Mortgage calculators / Other

[Search] What keywords are searched:

[MLP Link] Which link was selected?

Affordability Calculator / Pre-Qualify / Other

Completion Rate:

0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease


Additional Notes:

Questions

1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was this task?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. [Affordability Calculator] How does this page compare to what you were expecting?
 - a. What do you think of the two fields **Annual Income** and **Monthly Expenses**

- 
3. Is there anything that you were expecting to see that you don't see on this page?
 - a. Would you expect to have to enter in any additional information in order to get an estimate?

 4. [IF NOT COVERED IN PART 4] Did you use, or do you anticipate using an affordability calculator when going through the home buying process?

 5. [IF YES FOR #4] When does this fit into your home purchase process?

 6. Is this something you expect to do on your own or do you expect to get help with determining what you can afford from a mortgage loan officer or broker?
 - a. [IF HELP] How would you go about getting assistance with this?

Task 2

Now that you have determined how much you can afford, determine which type of home loan is best for you.

Observations

How does participant navigate?

MLP Link / Header Nav / Search / Other

Where does participant compare mortgage types?

Individual Pages / Compare Page / Other

Completion Rate:

0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease

Additional Notes:


Questions

1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was this task?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. [Compare or Individual] How does this page compare to what you were expecting?

3. [Compare] What would you do if you wanted to get more information about a specific loan type?



4. [Individual – Show Compare] What do you think of this page?

5. What information do you need to know in order to be comfortable selecting a mortgage type?

6. Is this something you expect to do on your own or do you expect to get help with determining what of mortgage to go with from a mortgage loan officer or broker?

Task 3

Now that you've decided on a _____ mortgage, determine what it would cost you each month if you bought at \$200,000 home.

Observations

How does participant navigate?

MLP Link / Header Nav / Search / Other

[Nav Only] Which L1 header is selected?

Mortgage & Refi / Loans & Credit Lines / Other

[Nav Only] Which L2 link is selected?

Mortgage calculators / Other

[Search] What keywords are searched:

[MLP Link] Which link was selected?

Payment Calculator / Other

Completion Rate:

0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease

Additional Notes:

Questions

1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was this task?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. How does this page compare to what you were expecting?

3. What assumptions does this monthly payment estimator make?
a. What if you can't put 20% down?



4. What is and isn't included in this estimate?

5. What would the estimated payment be if your new home ended up only costing \$185,000
a. What do you think of the – and + buttons?

Scenario 3

You've looked over all the information and are ready to move forward with U.S. Bank for your mortgage.

Task 1

What would be your first step if you were ready to move forward with U.S. Bank?

Notes:

Task 2

For today, let's say you'd like to start by getting pre-qualified for a loan. Demonstrate how you'd do this from usbank.com.

Pre Questions

1. What does Pre-Qualification mean to you?

2. Where would you go from here if you wanted to learn more about pre-qualification?

Observations

How does participant Navigate?

How does participant start Pre-Qualification?

Completion Rate:

Additional Notes:

Get Started / Log In

0 – Fail / 1 / 2 / 3 / 4 – Completed With Ease



Questions

1. On a scale of 1 to 7, with 1 being extremely difficult and 7 being extremely easy, how difficult or easy was this task?

1 / 2 / 3 / 4 / 5 / 6 / 7

2. [Pre-qualification Form] How does this form compare to what you were expecting?
a. Required information?

3. Do you feel the information you have entered into this form is safe and secure? Why or Why Not?

4. What would you think about having the ability to apply for a mortgage online?
a. Where would you expect to do this?
b. Would you expect to have options for both pre-qualify and apply?



Part 6: Post Task Questions

SUS – System Usability Scale

Issue SUS.

Wrap-Up Questions

1. [IF NOT COVERED YET] What would you do if you ran into questions or had issue going through this process on the U.S Bank website?
 - a. Which contact method would you prefer to use? Find MLO / Call / Request / Other
2. [IF NOT COVERED YET] What do you think about having contact information on the right side of the screen on all these pages?
3. Do you have any final thoughts or comments before we wrap up?