

# User Testing

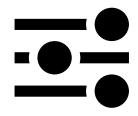


## **Payboo Page: Overall Sentiments**

9 of 9 Sessions

EC
SessionsMetricsSummaryDetails

Share Options



**Filter** 

By Participant Showing All

Sorted By Time on Task

Reset

Task 1

## **Question (Verbal)**

► Watch Task 1 15:01

Spend a few minutes to look around describe what stands out on this page.

Participant	:	Time On Task
Finder	0:31	•
twecrew	1:09	•
hello2020hi	1:10	•
Jrg1243	1:11	•
Urbanizer64	1:22	•
WildeA	1:31	•
be He	elp	•
jeesish	3:09	•

+

Participant		Time On Task	
biojane	3:23	•	
Task 2			

## **Question (Verbal)**

#### ► Watch Task 2 5:00

What is the purpose of this page?

Participant		Time On Task
belugalove	0:08	•
Jrg1243	0:14	•
hello2020hi	0:14	•
WildeA	0:17	•
biojane	0:27	•
twecrew	0:28	•
jeesish	0:32	•
Urbanizer64	0:40	•
Finder	2:00	•
Task 3		

## **Question (Written)**

#### ► Watch Task 3 13:26

Do not scroll. What are your top **five considerations** when applying for credit? Please list from the most to the least important.

Participant	Time On Task	Response
Jrg1243	1:03	1) Interest Rate 2) Reputability of the card company 3) If there's an annual fee or not 4) Rewards/deals available 5) Potential credit limit
WildeA	0:33	APR, cash back, reputation, bonus, credit limit.
jeesish	2:13	1. no annual fees 2. low interest rate 3. cashback/rewards 4. application time 5. quick shipping
hello2020hi	1:53	1- credit score eligibility 2- overall monetary benefits for signing up for the card 3- rewards program for sign up 4- type of card and who accepts it 5- credit card annual fees
Finder	2:13	1 Security and safety 2 No fees 3 it works every where 4 Interest costs 5 Popular Company, well known
Urbanizer64	1:26	Interest rate Other perks Can I use the card at multiple locations Can I share the account with spouse Payment options-easy to payline
biojane	1:33	1. APR 2. Monthly payments 3. Credit limit 4. Trustworthy financial company 5. Additional programs (cash back etc.)
belugalove	0:46	cashback, trust of institution, other benefits, customer service
twecrew	1:46	1. interest rate 2. credit limit 3. pay back- rewards 4. type of card- visa, mastercard 5. name of the card-reputable company
Task 4		

Task

#### ► Watch Task 4 18:06

Please locate if your top five considerations can be found on this page.

Participant		Time On Task
belugalove	1:08	•
Finder	1:14	•
twecrew	1:18	•
hello2020hi	1:26	•
Jrg1243	1:33	•
WildeA	1:50	•
jeesish	2:47	•
Urbanizer64	3:13	•
biojane	3:37	•
Task 5		

## **Multiple Choice Question**

#### ► Watch Task 5 1:53

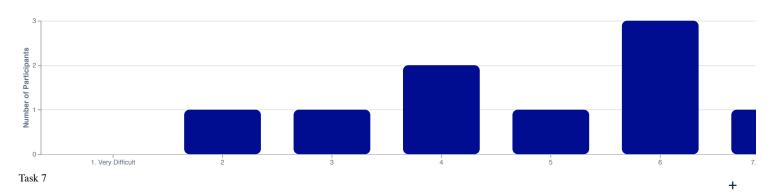
Were you able to locate all five considerations you've listed.



## **Rating Scale Question**

#### ► Watch Task 6 4:32

How difficult (1) or easy (7) to find all the information necessary to feel comfortable applying for this credit card? **Please explain your response.** [1 = Very Difficult, 7 = Very Easy]



## **Question (Verbal)**

#### ► Watch Task 7 4:42

If you have this credit card, **describe** how you can use it.

Participant		Time On Task
Finder	0:03	•
belugalove	0:12	•
twecrew	0:24	•
hello2020hi	0:27	•
Urbanizer64	0:29	•
Jrg1243	0:32	•
biojane	0:46	•
jeesish	0:51	•
WildeA	0:58	•
Task 8	_	

## **Question (Verbal)**

#### ► Watch Task 8 8:26

Please describe how you can avoid paying interest with this credit card.

Participant		Time On Task
jeesish	0:19	•
twecrew	0:19	•
WildeA	0:23	•
Jrg1243	0:36	•
belugalove	0:44	•
hello2020hi	0:54	•
Finder	1:25	•
biojane	1:42	<b>&gt;</b>
Urbanizer64	2:04	•
Task 9		

## **Multiple Choice Question**

#### ► Watch Task 9 1:50

Is the interest rate mentioned on this page?

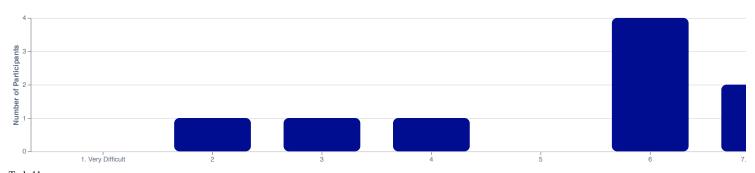


Task 10

## **Rating Scale Question**

#### ► Watch Task 10 2:24

How difficult (1) or easy (7) to find the interest rate of this credit card on this page? **Please explain your response.** [1 = Very Difficult, 7 = Very Easy]



Task 11

#### **Task**

#### ► Watch Task 11 7:35

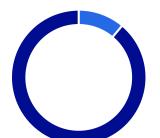
Take a few minutes to look through the FAQ section.

Participant		Time On Task
hello2020hi	0:09	•
WildeA	0:27	•
biojane	0:27	•
twecrew	0:31	•
Finder	0:36	•
Jrg1243	0:37	•
belugalove	0:47	•
jeesish	1:50	•
Urbanizer64	2:11	•
Task 12		

## **Multiple Choice Question**

#### ► Watch Task 12 4:58

How do you find the **content** of the FAQ section?



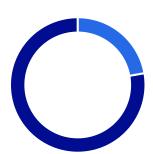
■ The content of the FAQ was overwhelming to because...
■ The content of the FAQ was not overwhelming becaus...

Task 13

### **Multiple Choice Question**

#### ► Watch Task 13 6:17

How do you find the design and layout of the FAQ section?



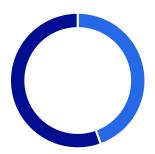
■ TheFAQ section was difficult to read because... (7)
■ The FAQ section was easy to read because... (2)

Task 14

## **Multiple Choice Question**

#### ► Watch Task 14 3:41

Overall I feel the FAQ section is ...



not engaging to read because... (5)engaging to read because... (4)

Task 15

## **Multiple Choice Question**

#### ► Watch Task 15 10:56

Imagine you have applied for this card online and was approved instantly. When can you make your first purchase with this credit card?



■ After I see my online application is approved (6)

After the credit card arrives in the mail (0)

Task 16

#### **Question (Written)**

After I have received the approval email confirmation ...

After I've called the customer service to ask for the cr...

#### ► Watch Task 16 6:10

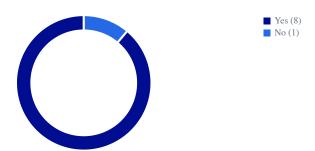
If you are interested in this credit card. What, if any, concerns do you have?

	Participant	Time On Task	Response
Jrg1	243	0:43	The FAQ is very thorough so I don't have any major concerns.
Wile	leA		I haven't heard of the corresponding bank before, nor have I heard of this card. And, to be honest, I find the name of the card a little embarrassing.
jees			i'm worried i won't use it that often
helle	2020hi	•	n/a
Fino		0:25	29.99 % interest seems very high.
		0:26	Now that I found interest, it's concerning that it is such a higher percentage of interest. That would detour from
Urb	anizer64	0:53	wanting to sign up because it is so high.  no concerns to the credit card itself after i spent some time looking for the information in the FAQs
bioj	ane	1:22	
belu	galove	0:08	No concerns
twee	rew	0:13	The high interest rate
Task			

## **Multiple Choice Question**

#### ► Watch Task 17 4:33

Is this credit card backed by any financial institutions?



Task 18

## **Multiple Choice Question**

#### ► Watch Task 18 4:28

If you have questions regarding this credit card, who would you contact?



Task 19

## **Rating Scale Question**

#### ► Watch Task 19 9:07

How important it is to know the financial institution backing this credit card when you are considering applying? [1 = Not Important, 7 = Very Important]

