

CreditCards Filter & Sort

Testing Script/Discussion Guide

Revised:
01/19/2013

Statement of Purpose

This study is comprised of the following sections with their respective purposes:

- **Demographic Survey**
 - To gather basic demographic data to ensure that participants meet the screening criteria.
 - To provide data points for further segmentation and analysis of participants' data.
- **Card Sorting – Credit Card Names**
 - Using Non-Bank Identifiable Genericized Names, Participants will sort card names into 5 unnamed categories based on their perception of how the cards group together. Participants will then name the categories and provide a brief description of that category.
 - This task will provide data on the effect of credit cards names on their perceptual grouping in the participants' minds.
- **Card Sorting – Credit Card Descriptions**
 - Using Non-Bank Identifiable Genericized Descriptions, Participants will sort card descriptions based on their summaries and value propositions into 5 unnamed categories based on their perception of how the cards group together. Participants will then name the categories and provide a brief description of that category.
 - This task will provide data on how the value propositions effect the participants' perceptual grouping.
- **General Questionnaire**
 - To ascertain participants' feelings of necessity with respect to such items as using search fields, interactive tools and filters while shopping for a credit card.

Methodological Summary

This study is a remote usability study and does NOT include any in-person lab sessions:

- 70 remote unmoderated usability testing sessions will be conducted for CitiCards redesign Filter and Sort task. Participants from different locations in the US (Non Citi Customers who comply with the screener requirements) will join from their home at their convenience.
- 70 Participants have been determined to be the optimal number to return results with a 99.5% Confidence Interval, per research via Tullis and Wood, UPA, 2004 (<http://home.comcast.net/~tomtullis/publications/UPA2004CardSorting.pdf>)

Sessions will run as follows:

1. Participants are recruited and provided a unique UserZoom URL to join the test.
2. Participants join remotely
3. Participants read the instructions in the UZ tool and begin the test.
4. Data is collected by the UZ tool for examination and analysis by Citi.

Pretest Statement

The following statement is presented to each participant before the start of each session:

Thank you for agreeing to take part in a study to help improve a financial/banking website.

Participating in this online research study will last approximately **45 minutes**.

To participate in the survey you will be asked to:

- Answer a few brief survey questions for demographic purposes
- Read the *names* of 21 hypothetical credit cards
 - Group those 21 credit cards into 5 unnamed categories based on how you perceive them belonging together
 - Name each category and provide a brief description for each category based on how you perceive the groupings
 - Go with your first impression on how the names relate to each other as we want to explore how names influence perceived similarity.
- Carefully read the *descriptions* of another group of 21 hypothetical credit cards
 - Group those 21 credit cards into 5 unnamed categories based on how you perceive them belonging together
 - Name each category and provide a brief description for each category based on how you perceive the groupings
 - Carefully read the descriptions, as we want to explore how multiple characteristics influence perceived similarity.
- Answer a few brief survey questions with respect to searching for credit cards

Please take your time to respond as your feedback will greatly help improve our site.

Thanks for your time!

Please click on **Agree and Continue** to start the study.

Instructions

The following screen is presented to each participant before the start of each session.



With the exception of two short questionnaires, this study is a “Card Sort” study. A Card Sort study allows you review items and then group them into similar groupings based on how you see them belonging together.

This is how you execute a Card Sort study in this online tool:

On the left side of your screen you will be presented either the *names* or *descriptions* of 21 hypothetical Credit Cards and in the center of your screen you will be presented with 5 un-named groups. One study deals with the names of hypothetical Credit Cards and the other with the descriptions of hypothetical Credit Cards.

- Please carefully read the names or descriptions for the 21 Credit Cards so that you are familiar with their names or characteristics.
- Click and drag a Credit Card name or description to one of the un-named categories; the category header will highlight indicating that you can drop the description into that category. You might need to play with this a bit in order to feel comfortable using it. Don't worry, once you place an item in a category you can select it again and either move it back to the list or to another category.
- Fill each category with Credit Card names or descriptions which you perceive to be similar to each other.
- Once you have placed all 21 Credit Card items into one of the 5 categories, please name and provide a brief description for each category which, in your opinion, best describes that category.

Initial Questionnaire

Participants will be asked the following questions as presented below:



What is your gender?

- Male
- Female



What is your highest educational level?

- High School
- Some College
- Bachelor's Degree
- Master's Degree
- Doctorate or Professional Degree



What is the total household income before taxes?

- Under \$40,000
- \$40,000 - \$49,999
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$124,999
- \$125,000 - \$149,999
- \$150,000 - \$199,999
- \$200,000 - \$249,999
- \$250,000 or more

What is your current employment status?

- Student
- Home maker
- Employed - Part time
- Employed - Full time
- Business Owner
- Self-Employed
- Unemployed
- Retired

Which of the following ranges best represents your age?

- 18-24
- 25-34
- 35-44
- 45-54
- 55-64
- 65-74
- 75 and over
- Prefer not to answer



Sometimes we are looking for participants in certain industries. At other times, we hope to avoid certain industries. Do you or does anyone in your household work in any of the following industries? (Check all that apply)

- Any other financially related field
- Banking
- Market Research/Web Design/Usability
- Financial Advising
- Investments
- Insurance
- None of the above



Have you worked for a brokerage, banking, credit card, mortgage, or mutual funds company?

- Yes
- No



Which of these financial institutions do you have a credit card with?

- Wells Fargo
- American Express
- Chase
- Citi
- Discover Card
- Capital One
- Other:

Are you currently considering getting a new personal credit card in the next 12 months?

- Yes
- Maybe
- No

Task 1 – Card Sorting – Credit Card Names

Participants will be given the following task specific instructions as presented below:



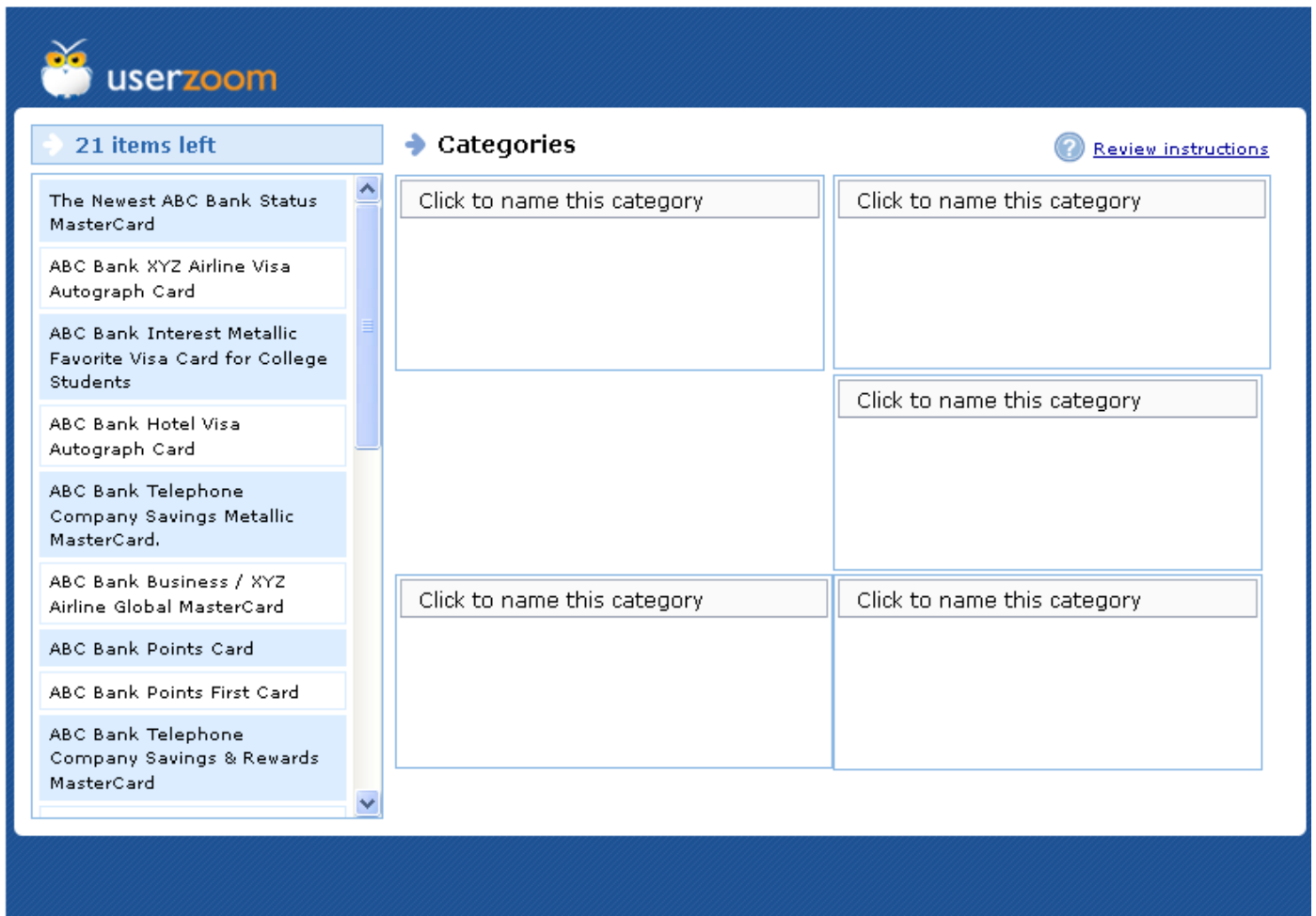
On the left of your screen you will be presented with the *names* of 21 hypothetical Credit Cards and in the center of your screen you will be presented with 5 un-named categories.

- Please read the names for all of the 21 Credit Cards before beginning the task.
- Click and drag a Credit Card name to one of the un-named categories; the category header will highlight indicating that you can add the Credit Card name into that category. Don't worry, once placed in a category, the name can be selected again and moved to another category or back to the list on the left hand side of the screen.
- Fill each category with Credit Cards which you perceive to be similar to each.
- Once you have placed all 21 Credit Card names into one of the 5 categories, please name each category which, in your opinion, best describes that category.

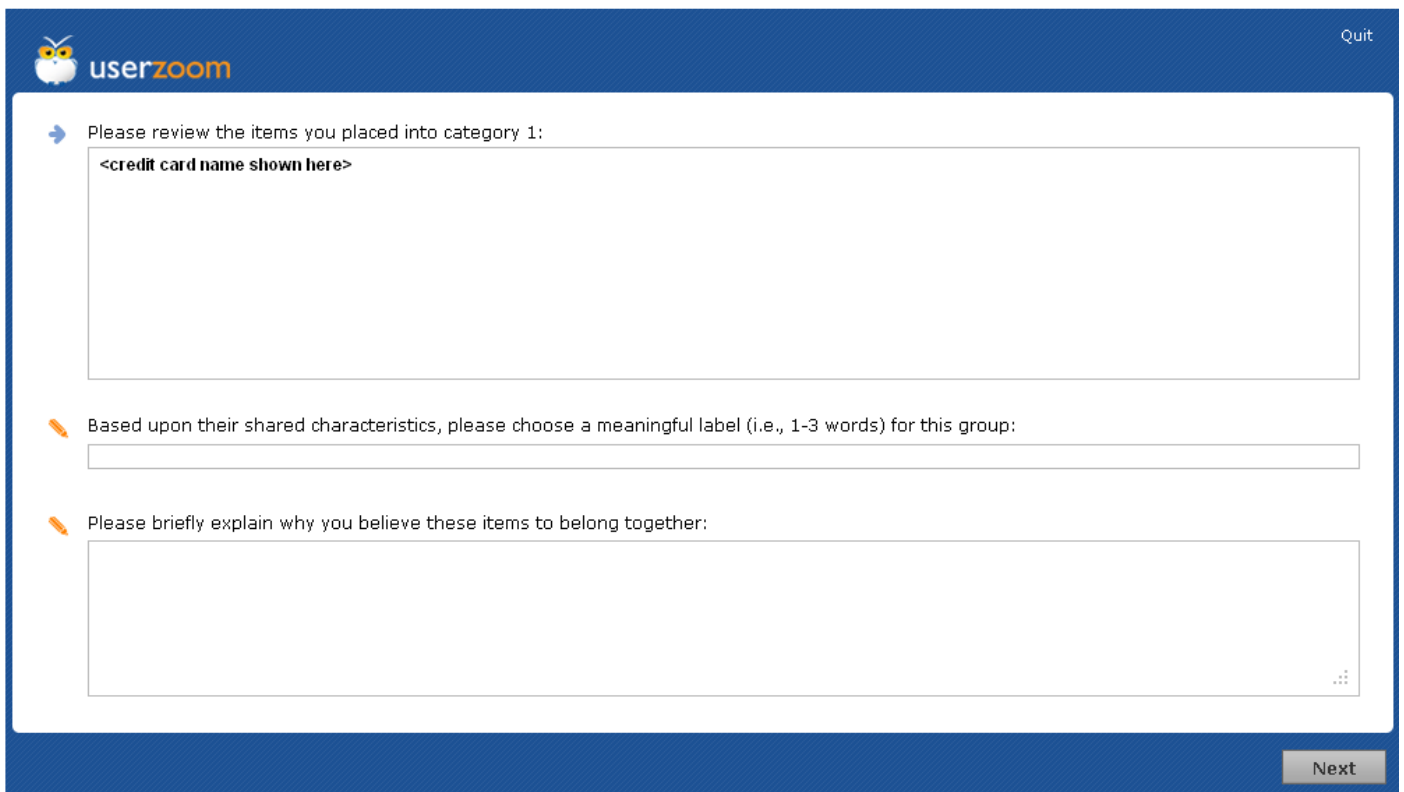
Credit Card Names used in this part of the study are Non-Bank Identifiable Names that are Genericized versions of 21 Citibank Credit Cards. They are as follows:

- ABC Bank Simple Visa Card
- ABC Bank XYZ Airline Visa Autograph Card
- ABC Bank Points Favorite Card
- ABC Bank XYZ PayBack Visa Card
- ABC Bank Emerald Favorite MasterCard
- ABC Bank Points First Card
- ABC Bank Points Card
- ABC Bank Business / XYZ Airline Global MasterCard
- ABC Bank Hotel Visa Autograph Card
- ABC Bank Hotel Reserve Visa Card
- ABC Bank XYZ Airline Global MasterCard
- ABC Bank Airline American Express Card
- ABC Bank Corporate Head /Airline Global Executive MasterCard
- The Newest ABC Bank Status MasterCard
- ABC Bank Metallic / Airline Visa Autograph Card
- ABC Bank Telephone Company Savings & Rewards MasterCard
- ABC Bank Telephone Company Savings Metallic MasterCard.
- ABC Bank Business Points Card
- ABC Bank UP Visa Card for College Students
- ABC Bank Interest Metallic Favorite Visa Card for College Students
- ABC Bank Telephone Company Business Points Visa Card

The following is a screen shot of how the user will see the opening screen.



The following is a screen shot of the user being asked to provide a name and description for the categories they populated with card names.



Task 2 – Card Sorting – Credit Card Descriptions

Participants will be given the following task specific instructions as presented below:



On the left of your screen you will be presented the descriptions of 21 hypothetical Credit Cards and in the center of your screen you will be presented with 5 un-named categories.

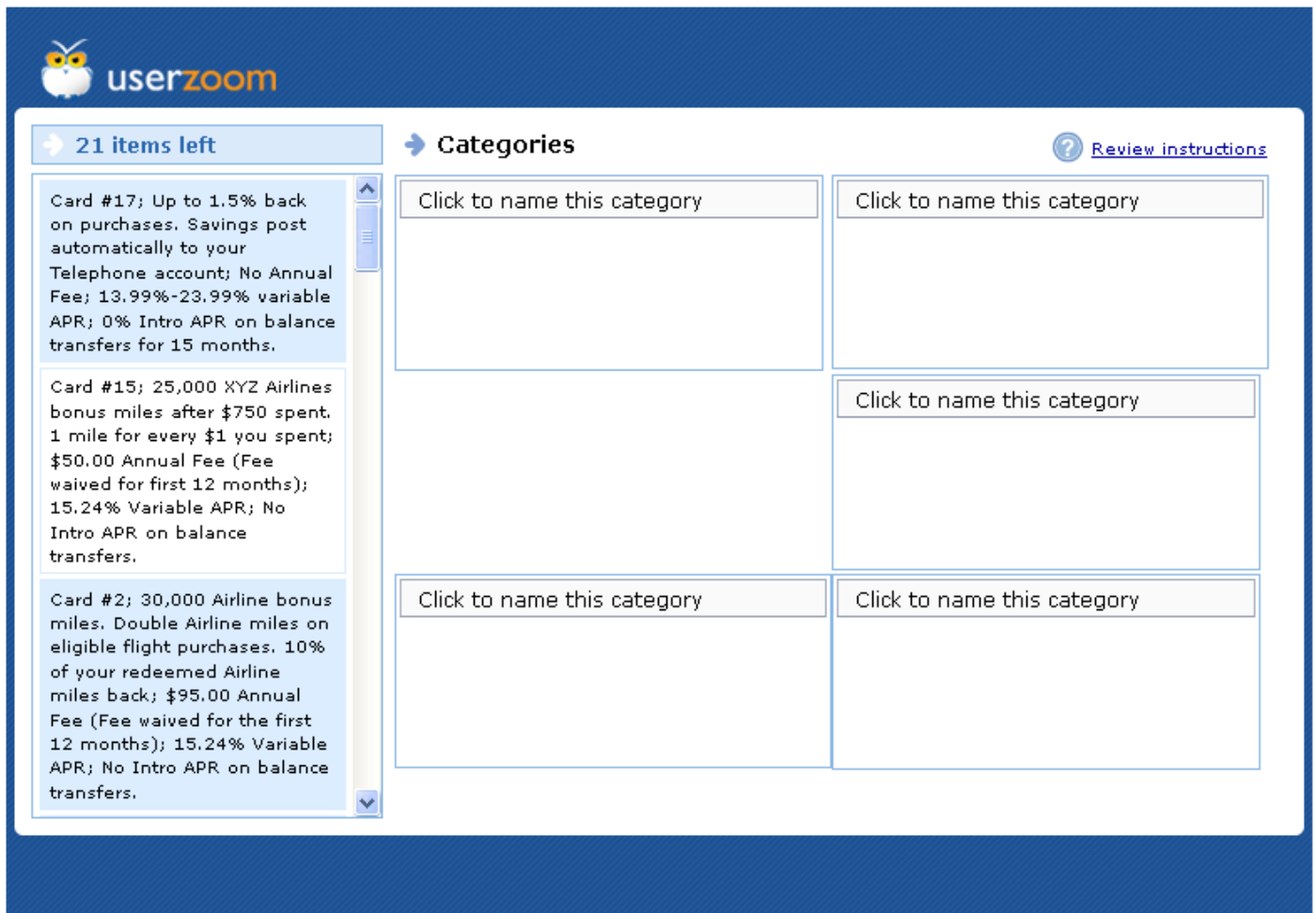
- Please carefully read all the descriptions for the 21 Credit Cards so that you are familiar with their characteristics before you begin.
- Click and drag a Credit Card description to one of the un-named categories; the category header will highlight indicating that you can add the Credit Card description into that category. Don't worry, once placed in a category, the description can be selected again and moved to another category or back to the list on the left hand side of the screen.
- Fill each category with Credit Cards which you perceive to be similar to each other.
- Once you have placed all 21 Credit Card descriptions into one of the 5 categories, please name each category which, in your opinion, best describes that category.

Credit Card Descriptions used in this part of the study are Non-Bank Identifiable descriptions that are Genericized versions of 21 Citibank Credit Cards; they were created to retain a generic version of the current value propositions without using Citi terminology, names, or indicating any affiliation with Citi. They are as follows:

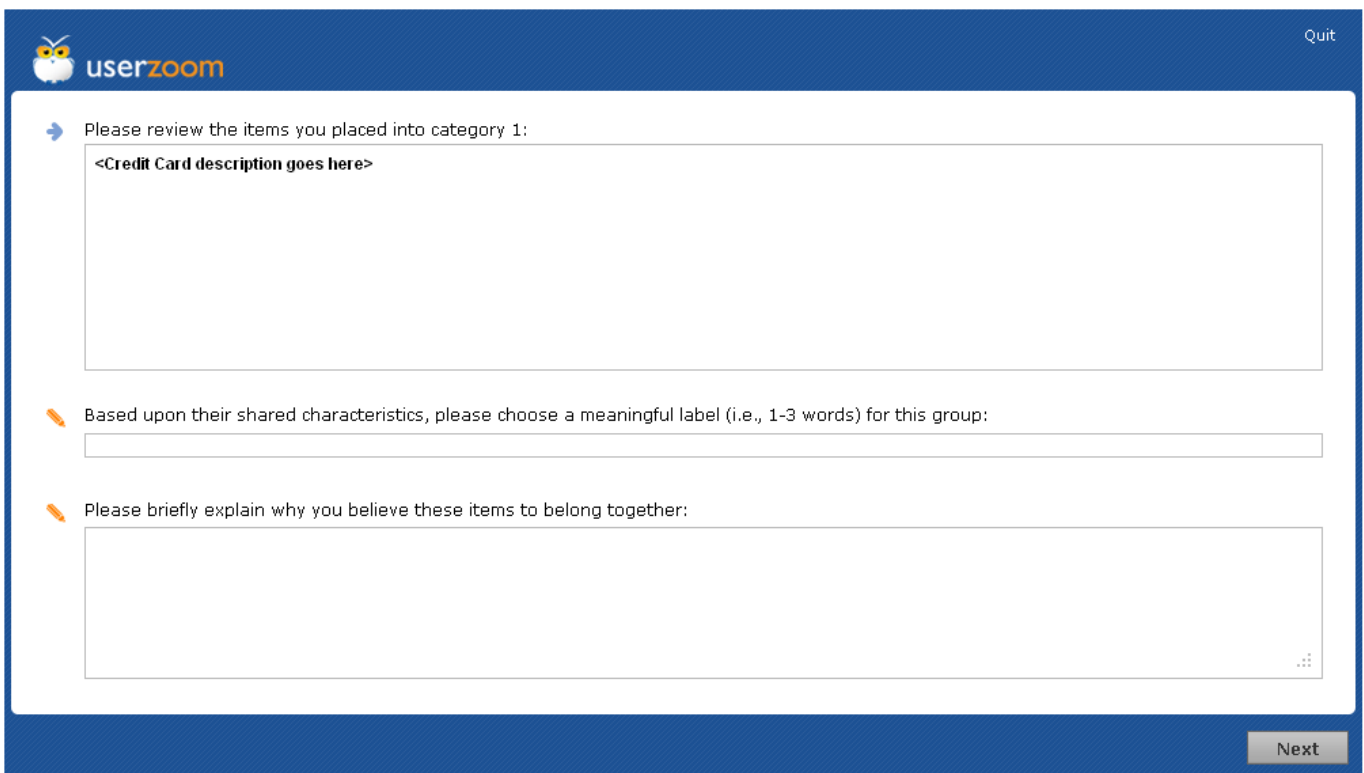
- Card #1; 0% Intro APR on purchases and balance transfers for 18 months. No late fees nor penalty rate; No Annual Fee;
- Card #2; 30,000 Airline bonus miles. Double miles on eligible flight purchases. 10% of your redeemed Airline miles back; \$95.00 Annual Fee after 12 months after 1st year, 15.24% Variable APR;
- Card #3; 10,000 bonus points; No Annual Fee; 0% Intro APR on purchases and balance transfers for 12 months; Card #4; \$100 cash back. 1% cash back on purchases. 5% cash back on specific merchants; No Annual Fee; 0% Intro APR on purchases and balance transfers for 12 months; Card #5; Enjoy 0% Intro APR on purchases and balance transfers for 18 months. 24/7 concierge service. Special ticket presales, preferred seating, VIP packages; No Annual Fee; Card #6; 25,000 bonus points. Annual companion ticket and 15% discount; \$125.00 Annual Fee after 12 months; 13.99%-22.99% APR based on creditworthiness;
- Card #7; 0% Intro APR on purchases and balance transfers for 15 months. 1 Point per dollar spent; No Annual Fee; 0% Intro APR on purchases for 15 months; Card #8; 30,000 airline bonus miles. Double Miles on XYZ Airlines purchases; \$95.00 Annual Fee after 12 months; 15.24% Variable APR; Card #9; 40,000 Hotel Bonus Points. 6 Hotel Bonus Points per dollar spent on hotel stays. Preferred Hotel status; No Annual Fee; 14.24% APR (variable for Visa Signature or 16.24% variable for Visa Gold);
- Card #10; 2 weekend night certificates at select hotels. 10 Hotel Points per \$1 spent on hotel stays. 5 Hotel Points per \$1 on airline and car rental purchases. 3 Hotel Bonus Points per \$1 on all other purchases; \$95.00 Annual Fee; 15.24% Variable APR; Card #11; 30,000 XYZ Airlines bonus miles. \$100 XYZ Airlines Flight Discount. 2x miles on eligible XYZ Airlines purchases. 10% of your redeemed miles back; \$95.00 Annual Fee after 12 months; 15.24% Variable APR;

- Card #12; Earn 25,000 XYZ Airlines bonus miles after \$750 in purchases. 1 Airline mile for every \$1 you spend. Reduced Mileage Awards; \$50.00 Annual Fee after 12 months); 15.24% Variable APR;
- Card #13; 10,000 Elite Qualifying Miles from XYZ Airlines. 25,000 XYZ Airlines bonus miles after \$1,000 spent. 1 mile for every \$1 spent; \$450.00 Annual Fee; 15.24% Variable APR; Card #14; 30,000 bonus Points. Up to \$200 in statement credits for airline fees. Hotel Gold status, yearly companion ticket. 2 points for every \$1 spent at restaurants; \$400.00 Annual Fee; 15.24% Variable APR;
- Card #15; 25,000 XYZ Airlines bonus miles after \$750 spent. 1 mile for every \$1 you spent; \$50.00 Annual Fee after 12 months); 15.24% Variable APR; Card #16; 10,000 bonus Points after \$500 spent. Up to 10% off on Telephone purchases and service. Earn 1 Point per \$1 spent; No Annual Fee; 13.99%-23.99% variable APR; 0% Intro APR on balance transfers for 12 months; Card #17; Up to 1.5% back to your telephone account on purchases. No Annual Fee; 13.99%-23.99% variable APR; 0% Intro APR on balance transfers for 15 months.
- Card #18; 15,000 bonus Points after \$3,000 spent. 3 Points per \$1 spent on eligible purchases; No Annual Fee; 0% Intro APR on purchases for 6 months;
- Card #19; Up to 2% Purchase APR reduction on transactions when you stay under your credit limit. 5 Points per \$1 spent on restaurants and entertainment, 1 point per \$1 spent on all other purchases. Only available to College Students; No Annual Fee; 0% Intro APR on purchases for 7 months;
- Card #20; 5% cash back on purchases at specific merchants. 1% cash back on all other purchases. No co-signer required. Only available to College Students; No Annual Fee; 0% Intro APR on purchases for 7 months; Card #21; 5 Points per \$1 spent on eligible purchases from The Telephone Company. 3 points per \$1 spent on select merchants. Earn 1 point for per \$1 spent on all other purchases; No Annual Fee; 0% Intro APR on purchases for 6 months;

The following is a screen shot of how the user will see the opening screen.




The following is a screen shot of the user being asked to provide a name and description for the categories they populated with card names.




Final Questionnaire

The participants will be presented with the follow questions as presented below:

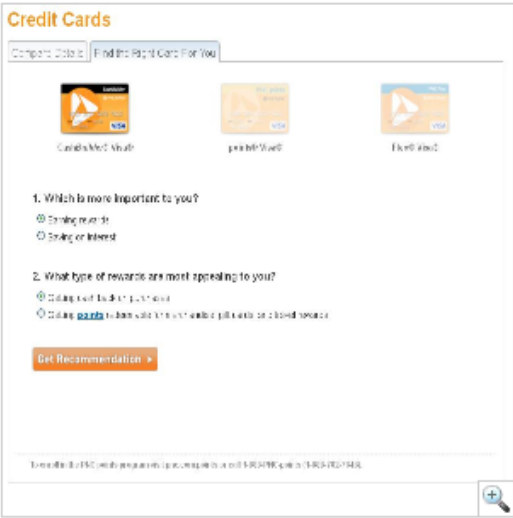


For you, when shopping for a Credit Card, how *necessary* do you feel it is to have a search field to type in the name of a Credit Card?
Use the scale of 1 to 7, where 1 is *Not Necessary* and 7 is *A Must Have*

Not Necessary	1	2	3	4	5	6	A Must Have
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Quit

Some companies offer an interactive tool which asks a series of questions and takes you through several steps in order to help you find a Credit Card you might be interested in. Click the image to see an example of one of the stages of such an interactive tool.

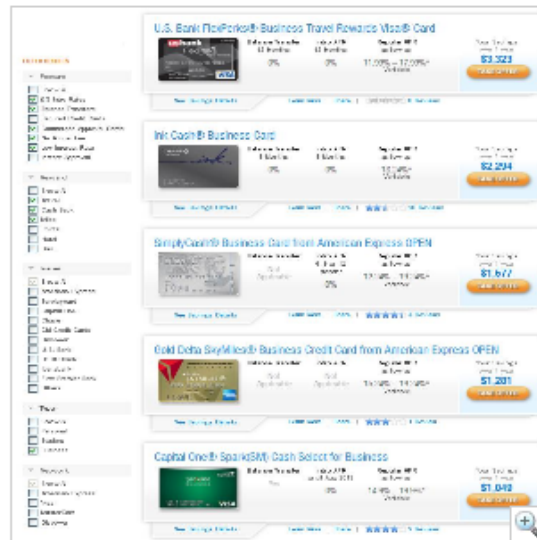


For you, when shopping for a Credit Card, now *necessary* do you feel it is to have an interactive tool to assist you in finding the appropriate Credit Card?
Use the scale of 1 to 7, where 1 is *Not Necessary* and 7 is *A Must Have*

Not Necessary	1	2	3	4	5	6	A Must Have
	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Next

Some companies offer a set of filters which assists in narrowing down your choices for a Credit Card, based on your criteria, in order to help you find a Credit Card you might be interested in. Click the image to see an example of such a set of filters and some corresponding results.



For you, when shopping for a Credit Card, how *necessary* is it to have a set of filters to help you find the appropriate Credit Card? Use the scale of 1 to 7, where 1 is *Not Necessary* and 7 is *A Must Have*.

Not Necessary								A Must Have
1	2	3	4	5	6	7		
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Next

After this question, the participant will be presented with the following screen indicating that the study is completed:

You have completed the study. Thank you for participating!