Topics

- Research Goals

- Study Methodology & Participants Profile

- Scenarios and High Level Tasks

- Executive Summary

- Overall Success Metrics

- Detailed Findings

- Appendix

Research Objectives

- Gather quantitative and qualitative data in relation to the commonly performed tasks on the public site

- Initiate a longitudinal Success & Satisfaction Study to be repeated twice a year

- Track Success & Satisfaction metrics over time

Why are we doing the study?

- To track success and satisfaction metrics of most common tasks over time as the website evolves
- To measure impact of changes
- To identify areas of opportunity for optimization

How do we measure?

- Collect task metrics
  - Time on task
  - Task success rates
  - Mean # of clicks to success
  - Mean unique page views
  - Click streams
  - Ease of Use and Time on Task satisfaction ratings
  - User comments

How does this study fit in our plan?

- Data will be gathered every 6 months in order to create a resource to measure optimization of the public website
- Create a foundation for future comparisons study between Citi and competitors' websites – *timing is TBD*

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Nine Tasks-

- Tasks randomly assigned
- 5 tasks per participant

Research Objectives

- Identify representative tasks based on data and business expertise

- Construct tasks that align with common consumer needs

Task List:

- Find a Branch Location*
- Find an ATM Location*
- Find a checking account*
- Find a credit card account*
- Find supported tablets for mobile banking
- Find information on mobile deposits*
- Find a specific method to move money*
- Identify eBills service and its functionality*
- Find information about wire transfer cost*

* Specific scenarios with details provided to participant

Un-moderated Remote Study

- Designed the study in userZoom
- Assigned a vendor to recruit 400 Consumers to participant in the study
- Gathered user click streams, time on task, satisfaction metrics and user feedback
- Study was done on the live site from Sept. - Nov. 2012

Participant Profiles

- 45% Male
- 55% Female
- All employed with > 50K income level
- Primary Bank Affiliation:
  - 50% Citi Customers (N=200)
  - 50% non-Citi Customers (N=50 of each issuer: USAA, Wells Fargo, Chase, BOA)
- Education Level
  - Some College (35%)
  - Bachelor's Degree (45%)
  - Graduate Degree (20%)
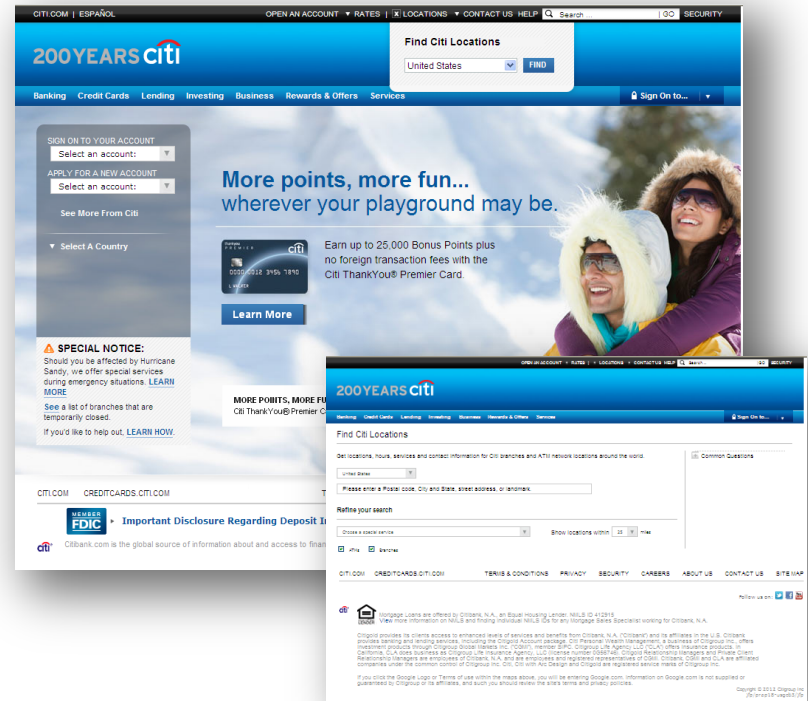
Scenario Example

You are moving across country to Austin TX. Your new home will be located on Greystone Drive in Austin TX, 78759.

- Task 1: How many Citibank full service ATMs are located within 10 miles of your new home?

- Task 2: How many Citibank branches are located within 5 miles of your new home?

Task Success Summary

- The Pop Money and Tablets information tasks scored the highest amongst all.
  - Locating POP Money Information = 75% (N 139)
  - Finding supported Tablets Information = 72% (N 200)

- Finding a Credit Card with reward scored as high as 61% (N 205)
  - Finding a Credit Card seemed slightly easier for Non-Citi Customers (68%) than Citi Customers (55%)

- Finding a Checking Account seemed easier for Citi Customers than Non-Citi Customers, however the success rates were less than 50% for both groups (N 195)

- Opportunities exist to improve the success rates for
  - ATM Locator 42%, ATM Branch Locator 32%;
  - Identify eBills services and it's features 27%
  - Find Wire Transfer cost 16%
  - Locate Mobile Check Deposit Information 4%

""I used the search option to find the answer"

Scenario & Tasks

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Task	N	% Correct	Description	Validation
POP Money	**139**	**75%**	Find the name of the method by which you can send $500.00 to your nephew by using his email address	Popmoney
Tablets Supported	**200**	**72%**	What Tablets are supported for banking with Citibank?	iPad and Kindle are supported
Find CC	**205**	**61%**	Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers Thank You rewards.	Citi Thank You Card
Find Checking	**195**	**43%**	Since you will be moving, you'd like to keep all of your accounts at the same local bank. You will be moving your combined account balances of $69,000.00 to Citibank. What checking accounts allow you to avoid fees, taking into account your combined account balances (retirement, checking and savings)?	Citibank Account Checking and Citibank Gold Checking
Find ATM	**202**	**42%**	You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. • How many Citibank full service ATM locations are located within 10 miles of your new home?	• 5 Citibank Full Service ATMs
Find Branch	**198**	**32%**	You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. • How many Citibank Branches are located within 5 miles of your new home?	• 2 Citibank Branches
eBills	**135**	**27%**	You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?	eBills allows for this and it is free
Wire Transfer Cost	**126**	**16%**	You need to send a wire transfer. What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?	$12.50
Mobile Deposit	**200**	**4%**	Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?	Existing app only allows deposits to checking and it is free

Success Metrics Summary

Task	N	% Correct (combined)	Avg. Clicks to success	Minimum Possible Clicks to success	Avg. Time to success	Avg. Unique Page Views	Ease of Use (easy or very easy)*	Time to Complete (satisfied or very satisfied)*
POP Money	139	75%	7	3	1:40	3	48%	56%
Tablets Supported	200	72%	8	3	1:41	3	57%	56%
Find CC	205	61%	12	5	2:13	4	62%	60%
Find Checking	195	43%	17	2-3	3:12	5	38%	40%
Find ATM	202	42%	24	7	2:11	3	66%	55%
Find Branch	198	32%	18	7	1:51	3	47%	81%
eBills	135	27%	6	2-3	1:11	3	56%	61%
Wire Transfer Cost	126	16%	8	3	1:47	4	25%	35%
Mobile Deposit	200	4%	11	3	3:10	5	14%	14%

** Data shown from users who successfully completed task with (1) Correct answers (2) who did not time out (3) who did not abandon the task
* Data collected only from those who successfully completed the task

Detailed Analysis

Success Rate Summary

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#	Tasks	Success/Satisfaction Rates	Issues
1	Find the name of the method by which you can send $500.00 to your nephew by using his email address	Success N=139: 75%, Ease of Use: 48%, Time to Completion: 56%	• 25% Too much scrolling • 17% Did not know where to begin • 13% Could not locate information • 13% Site is disorganized • 13% Inadequate Instructions/Help • 8% Terminology is confusing • 8% Too much info / Pages feel Cluttered • 8% Not enough details / missing details
2	What Tablets are supported for banking with Citibank banking?	Success N=200: 72%, Ease of Use: 57%, Time to Completion: 56%	• 17% Did not know where to begin • 17% Could not locate information • 17% Not enough details / missing details • 13% Too much scrolling • 9% Process took too long / too many steps • 9% Inadequate instructions / help • 6% Terminology Confusing • 7% Site is disorganized
4	Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers Thank You rewards.	Success N=205: 61%, Ease of Use: 62%, Time to completion: 60%	• 20% Too much information / pages feel cluttered • 13% Too much scrolling • 10% Terminology is confusing • 9% Site is disorganized • 7% Could not locate information • 7% Inadequate instructions/help • 6% Process took too long / too many steps

Success Rate Summary

#	Tasks	Success/Satisfaction Rates	Issues
4	Since you will be moving, you'd like to keep all of your accounts at the same local bank. You will be moving your combined account balances of $69,000.00 to Citibank. What checking accounts allow you to avoid fees, taking into account your combined account balances (retirement, checking and savings)?	Success **43%** · Ease of Use **38%** · Time to Completion **40%** N=195	• 28% Process took too long / Too many steps • 20% Not enough details / missing details • 18% Inadequate instructions / help • 18% Terminology confusing • 15% Did not know where to begin • 13% Too much scrolling
5	You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. • How many Citibank full service ATM locations are located within 10 miles of your new home?	Success **42%** · Ease of Use **66%** · Time to Completion **55%** N=202	• 30% Could not locate information • 26% Too much information / pages feel cluttered • 22% Too much scrolling • 19% Did not know where to begin • 19% Inadequate instructions/help • 11% Site is disorganized • 4% Process took too long / too many steps
6	You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. • How many Citibank Branches are located within 5 miles of your new home?	Success **32%** · Ease of Use **47%** · Time to Completion **81%** N=198	• 13% Too much scrolling • 11!% Did not know where to begin • 10% Too much information / Pages feel cluttered • 8% Site is disorganized • 8% Process took too long / too many steps

Success Rate Summary

| #	Tasks	Success/Satisfaction Rates	Issues
7	You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?	**27%** Success, **56%** Ease of Use, **61%** Time to Completion N=135	• 11% Could not locate information • 8% Did not know where to begin • 6% Process took too long / too many steps
8	You need to send a wire transfer. What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?	**16%** Success, **25%** Ease of Use, **35%** Time to Completion N=126	• 30% Did not know where to begin • 20% Inadequate instructions / help • 15% Process took too long / too many steps • 15% Site is disorganized • 10% Could not locate information • 10% Not enough details / Missing details • 10% Too much scrolling
9	Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?	**4%** Success, **14%** Ease of Use, **14%** Time to Completion N=200	• 57% Not enough details / missing details • 29% Could not locate information • 14% Process took too long / too many steps • 14% Inadequate instructions / help

Task Description:

Find the name of the method by which you can send $500.00 to your nephew by using his email address.

- Success Rate **75%**
- Of those who successfully completed the task:
  - 22% eventually used the Transfer Services Comparison Page

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
48%	56%	1:40	3	7

Dominant Path (<4% paths removed)
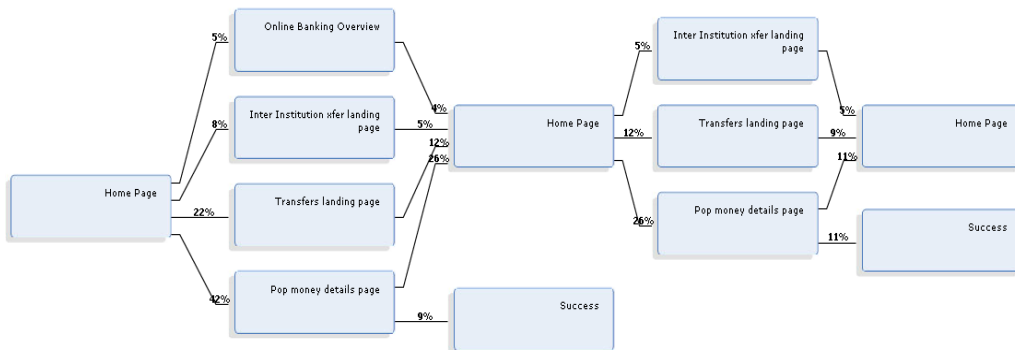
Top Insights

- Users looked in 'Banking' and 'Services' to find information relating to this service.
- Users became bogged down in the individual landing pages for 'transfers' and did not find the money transfers comparison page.
- Main Nav provided too many options that led down incorrect pathways

Difficulties Encountered

- 25% Too much scrolling
- 17% Did not know where to begin
- 13% Could not locate information
- 13% Site is disorganized
- 13% Inadequate Instructions/Help
- 42% of users initially went to POPmoney landing page but only 9% of those found the correct answer
- 47% of users cycled back to the Home Page to start over
- First click initial path shows users going to the following areas (in order of frequency):
  - Main Menu – Banking
  - Main Menu - Services

Quotes:

"I guessed. It would've been hard if my guess wasn't right"

"I used the search option"

"Just guessed pop money would be the way, otherwise lots of searching"

"Under POP it didn't mention sending via email option; just mention great for sending money to kids at college"

"Didn't find that page, but remembered hearing by citibank email ad that there was this service"

"I first looked under transfer, then went to other services and found popmoney

"Just didn't know the name of it….so took some time to investigate…"

"I cannot figure out where you're hiding these 'comparison' pages"
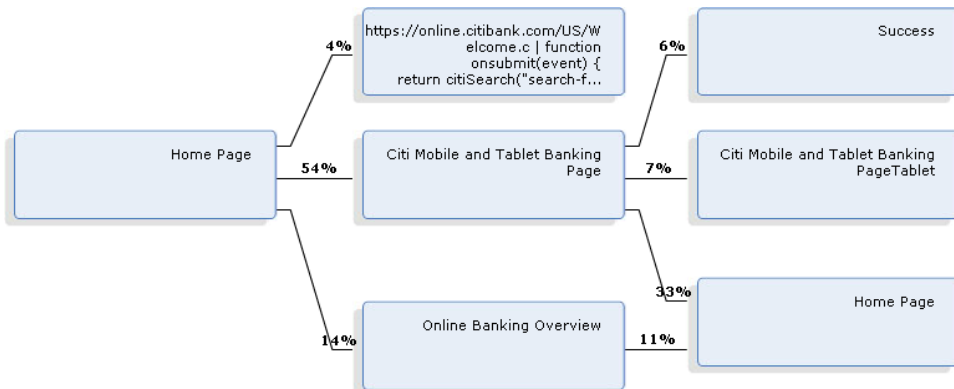
Task Description:

What Tablets are supported for banking with Citibank ?

- Success Rate **72%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
57%	56%	1:41	3	8

Dominant Path (<4% paths removed)

Top Insights

- Users looked in "Banking", "Services", used the "Search" function and looked in "Bank at Home" to find information relating to this. Users did not see a direct 'funnel' to information dealing with mobile/tablet banking
- Format of landing page does not support scanning and comprehension

Difficulties Encountered

- 17% Did not know where to begin
- 17% Could not locate information
- 17% Not enough details / missing details
- 13% Too much scrolling
- 9% Process took too long / too many steps
- 54% of users went to the Mobile and Tablet Banking Page, but only 6% found the correct answer the first time around
- 29% of users immediately doubled back to the home page to start over
- First click initial path shows users going to the following areas (in order of frequency):
    - Main Menu – Banking
    - Main Menu – Services
    - Top Nav – Search
    - Tab Bar – Banking at Home

Quotes:

"I have to read everything…"

"Duplicate info on the same page – confusing"

"It was silly to have to page down to find the tablet info."

"When I put tablets in the search bar, the relevant information did not come up."

"Took me a moment to figure out what words to enter into the search box to get the correct results"
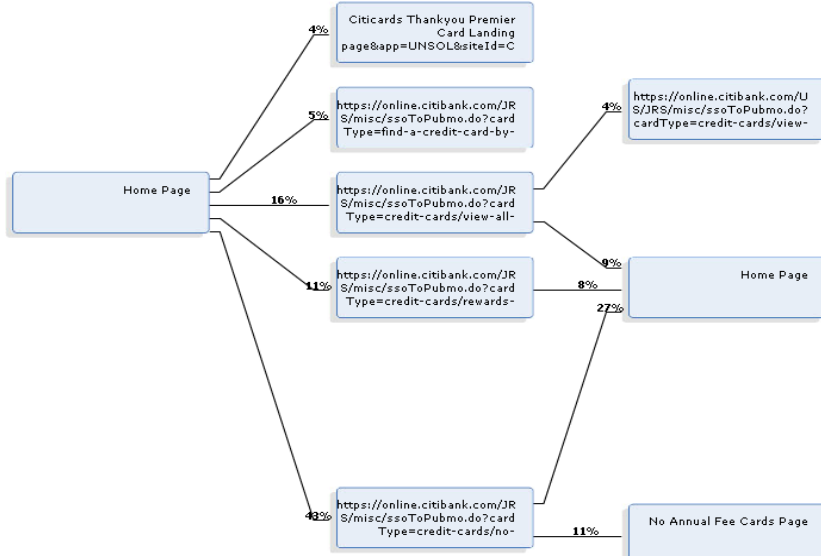
Task Description:
Find the credit card that has No Annual Fee, a 0% APR (for the longest period of time), and also offers Thank You rewards.

- Success Rate **61%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
62%	56%	2:13	4	12

Dominant Path (<4% paths removed)

Top Insights
- Over multiple entry points, landing pages varied which led to confusion
- Comparison Tool has technical issues
- Specific card details too verbose and hard to read

Difficulties Encountered
- 20% Too much information / pages feel cluttered
- 13% Too much scrolling
- 10% Terminology is confusing
- 48% of users went to the No Annual Fee CC page
- 11% of users went to the Rewards CC page
- 16% of users went to the view all CC page
- 5% of users went to the find a CC by Feature page
- 15% of all users immediately circled back to the Home page to start over after their first choice
- First click initial path shows users going to the following areas (in order of frequency):
  - Main Menu – Credit Cards
  - Promo area – Learn More
  - Footer – Creditcards.citi.com
  - Main Menu – Rewards & Offers

Quotes:
- *"Compare feature did not work"*
- *"Seemed slow to load"*
- *"Compare features/format did not load and other view was not good for finding info quickly & easily"*
- *"Page load times"*
- *"Ad for other card was distracting and not the one I was looking for"*
- *"I specified to sort by APR…and I think it did, but I didn't see how to say 'go' to refresh the results"*
- *"Too many options"*
- *"Small print on details"*
- *"A lot of choices"*

Task Description:

Since you will be moving, you'd like to keep all of your accounts at the same local bank. You will be moving your combined account balances of $69,000.00 to Citibank. What checking accounts allow you to avoid fees, taking into account your combined account balances (retirement, checking and savings)?

- Success Rate **43%**
- Of those who successfully completed the task:
  - 55% used the Comparison page
  - 38% were not able to find the Comparison page

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
38%	40%	3:12	5	17

Dominant Path (<4% paths removed)
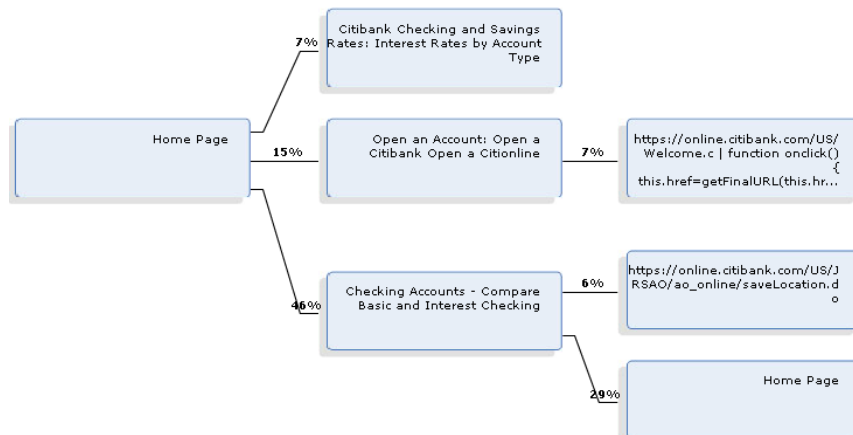
Top Insights

- Users expect to find this information in multiple areas
- Comparison page not optimal
- Modified Comparison page should be used for landing page with branches into specific account details

Difficulties Encountered

- 28% Process took too long / Too many steps
- 20% Not enough details / missing details
- 18% Inadequate instructions / help
- 18% Terminology confusing
- 15% Did not know where to begin
- 13% Too much scrolling
- 46% of users initially went to the Checking accounts landing page
- 15% of users initially went to the Open An Account page
- No user immediately went to the Compare Checking Accounts page
- 13% of users immediately circled back the Home page after their initial choice
- First click initial path shows users going to the following areas (in order of frequency):
  - Main Menu – Banking
  - Top Nav – Open an account
  - Main Menu – Services
  - Top Nav – Rates
  - Top Nav - Search

Quotes:

- "The chart doesn't list benefits aide-by-side for comparison"
- "It is not clear right away which account is free"
- "Comparison tip was not bold or prominent enough"
- "I found the answer by doing an online chat with a rep"
- "I had to look at the landing details for each account"
- "I had to download pdf for account details, would prefer them just on a page"

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Task Description:

You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. How many Citibank full service ATM locations are located within 10 miles of your new home?

- Success Rate **42%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
66%	55%	2:11	3	24
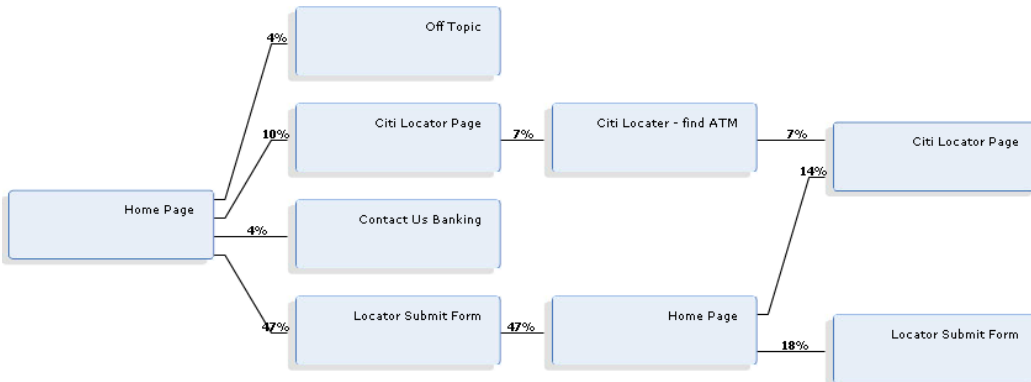
Top Insights

- Non standard locator page / search function proved awkward for users
- Non standard results presentation proved awkward for users
- Users expect to find this information in multiple areas

Difficulties Encountered

- 30% Could not locate information
- 26% Too much information / pages feel cluttered
- 22% Too much scrolling
- 19% Did not know where to begin
- 19% Inadequate instructions/help
- 57% of users initially went to either the Citi Locator Page or directly to the locator submit form
- No user successfully completed the task without circling back to either the locator page or the home page after their first attempt
- First click initial path shows users going to the following areas (in order of frequency):
    - Top Nav – Locations
    - Main Menu – Banking
    - Main Menu – Services
    - Top Nav - Search

Quotes:

- *" I told it ATMs but it gave me branches"*
- *"Not sure how to filter by full service"*
- *"Couldn't specify full service ATM"*
- *"Hard to count exactly how many"*
- *"The drop down menu was not rolling properly"*
- *"Hard to scroll down to see all ATMs"*
- *"Could not scroll list on left, had to count"*
- *"Once list was found scrolling through it was difficult and I kept getting errors"*
- *"I had to count up the number of locations"*

Dominant Path (<4% paths removed)

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Task Description:

You will be moving to Austin TX. Your new home will be located on Greystone Drive, Austin TX , 78759. How many Citibank Branches are located within 5 miles of your new home

- Success Rate **32%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
47%	81%	1:51	3	18

Dominant Path (<4% paths removed)

- Non standard locator page / search function proved awkward for users
- Non standard results presentation proved awkward for users
- Users expect to find this information in multiple areas

Difficulties Encountered

- 13% Too much scrolling
- 11!% Did not know where to begin
- 10% Too much information / Pages feel cluttered
- 8% Site is disorganized
- 8% Process took too long / too many steps
- 62% of users initially went to either the Citi Locator Page or directly to the locator submit form
- 28% of users backtracked to the home page after their initial selection
- First click initial path shows users going to the following areas (in order of frequency): (same initial paths as find an ATM)
  - Top Nav – Locations
  - Main Menu – Banking
  - Main Menu – Services
  - Top Nav - Search

Quotes:

- *"Some of the text was off, so I couldn't read it well"*
- *"Had to uncheck ATMs and no automatic refresh w/o resend information"*
- *"There was more selection criteria located AFTER the FIND button"*
- *"Types of branches were too complex"*
- *"I was just ready to finish when the time ran out" (5 minutes)*
- *"Slow loading"*
- *"Thought I had to log on to the bank site – wrong"*

Task Description:

- You are interested in receiving, viewing and managing your bills online from your new Citi bank account. Is there a service that allows for this? If so, what is the cost?

- Success Rate **27%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
56%	61%	1:11	3	6

Top Insights

- Users expect direct and obvious pathway to an overview of online / electronic / mobile banking
- Online Banking Overview format not conducive to scanning and comprehending

Difficulties Encountered

- 11% Could not locate information
- 8% Did not know where to begin
- 6% Process took too long / too many steps
- 71% of users initially went to either the Online Banking Overview or the Online Bill Payment Page
- 20% of users backtracked to the home page after their initial selection
- First click initial path shows users going to the following areas (in order of frequency):
  - Main Menu – Banking
  - Main Menu – Services
  - Top Nav - Search

Dominant Path (<4% paths removed)

Home Page → 27% → Online Bill Payment Page → 5% → Error → 18% → Online Bill Payment Page
Home Page → 44% → Online Banking Overview → 34% → Home Page → 33% → Online Banking Overview
7%

Quotes:

- *"If I didn't know the exact language to describe the service I would not have known what to look for."*

- *"There did not seem to be a fancy name attached to this service"*

- *"I had to read quite a bit of small print to find out 'no charge'. That should be clear in the beginning"*

- *"I found the ebill info but not whether there were any charges for it."*

Task Description:

You need to send a wire transfer. What is the minimum cost for sending money via a wire transfer assuming that you are NOT a member of Global Executive Banking or Citigroup Private Banking?

- Success Rate **16%**
- Of those who successfully completed the task:
    - 20% found the Transfers Comparison Page

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
25%	35%	1:47	4	8

Dominant Path (<4% paths removed)
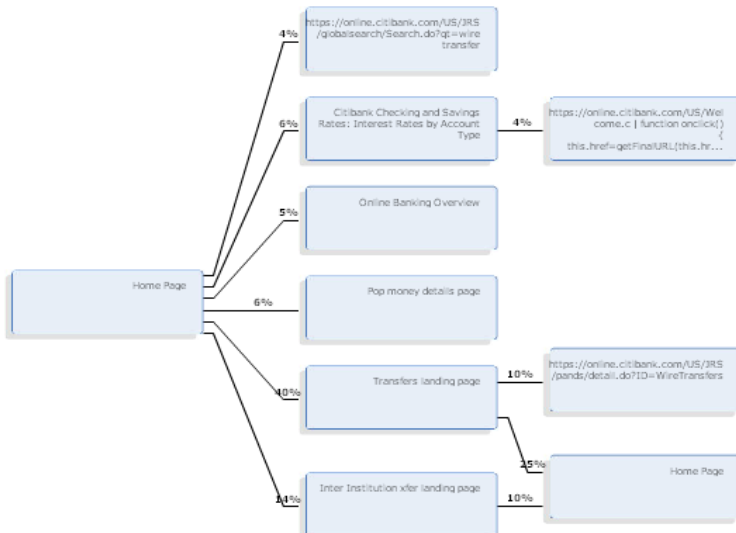
Top Insights

- Users expect to find this information in multiple areas
- Users are not funneled down a money movement pathway
- Money Transfers page layout not optimal for scanning and comprehension
- Users became bogged down in the individual landing pages for 'transfers' and did not find the wire transfers comparison page.

Difficulties Encountered

- 30% Did not know where to begin
- 20% Inadequate instructions / help
- 15% Process took too long / too many steps
- 15% Site is disorganized
- 10% Too much scrolling
- 40% of users initially went to the Transfers landing page, but 25% of those backtracked to the Home page to start over
- 35% of all users backtracked to the home page after their initial selection
- First click initial path shows users going to the following areas (in order of frequency):
    - Main Menu – Banking
    - Main Menu – Services
    - Main Menu – Lending
    - Top Nav – Search
    - Log in area – See More From Citi

Quotes:

- *"Could not locate right away, had to use search function"*
- *"No separate link for 'transfers' had to use search on-site"*
- *"Too hard to find"*
- *"Hard to find"*
- *"Went to 'services' and saw popup money or something like that. Didn't know if that was actually a wire transfer so had to search for it"*
- *"I got bored searching"*

Task Description:

- Find an App from Citibank that allows you to deposit a check to your Citi Savings account with your Android Phone. If that app exists, how much does it cost?
- Success Rate **4%**

Usability Metrics

Perceived Ease of Completing Task	Satisfaction with time to complete task	Avg. time to complete task	Avg. Unique Page Views	Avg. Clicks to completion
14%	14%	3:10	5	11

Dominant Path (<4% paths removed)
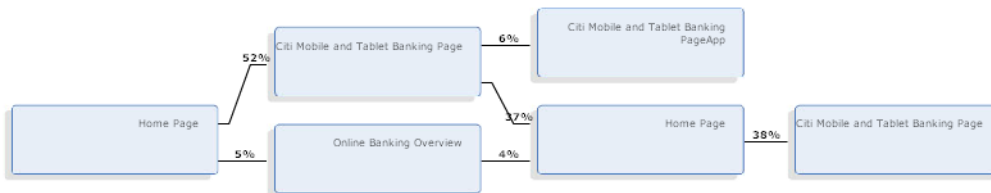
Top Insights

- Users expect to find this information in multiple areas
- Citi Mobile App page not formatted for quick scanning and comprehension
- Customers don't mentally distinguish between phone app banking and other methods of mobile / ebanking

Difficulties Encountered

- 57% Not enough details / missing details
- 29% Could not locate information
- 14% Process took too long / too many steps
- 14% Inadequate instructions / help
- 52% of users initially went to the Citi Mobile and Tablet Banking Page, but 37% of those backtracked to the Home page to start over
- 5% of users initially went to the Online Banking Overview page
- First click initial path shows users going to the following areas (in order of frequency):
  - Main Menu – Banking
  - Main Menu – Services
  - Top Nav – Search
  - Tab Area – Bank At Home
  - Footer – Site Map

Quotes:

- *"It only mentioned depositing to checking, not that you COULDN'T deposit to savings"*
- *"I had to go to Google App to get the price, not the Citi Site"*
- *"I did a search for mobile app"*
- *"It took a bit to find the app link"*
- *"App's free, but what kind of check not clear – moving from checking to savings fee, but deposit of outside check does not seem possible; this not covered in info found"*
- *"I became impatient when I could not find it after several attempts"*

Recommendations

Recommendations

Topic	Findings	Severity	Recommendations
POP Money	Users looked in 'Banking' and 'Services' to find information relating to this service.	**2- Med**	Ensure that both Banking and Services has a direct and obvious pathway to moving money.
	Users became bogged down in the individual landing pages for 'transfers' and did not find the money transfers comparison page.	**3-High**	(1) Nomenclature: Choose words that indicate sending money or moving money as interface links; transfers indicates from one account to another and not necessarily from one person to another (2) Structure: Create a direct 'funnel' to the money movement section that leads to a landing page that is a 'Comparison Page' of services offered and their costs, limitations, etc.
Supported Tablets	Users looked in "Banking", "Services", used the "Search" function and looked in "Bank at Home" to find information relating to this.	**2- Med**	(1) Structure: Create a direct 'funnel' to electronic banking services (2) Modify Mobile and Tablet Banking landing Page to a columnar format instead of a quadrant format. (3) List all Products characteristics on left while product matrix contains BRIEF relation between that product and the Characteristic (Yes, No, Check mark, text with popup help) (e.g., PNC, Wells Fargo, BOA)

Recommendations

Topic	Findings	Severity	Recommendations
Find a Credit Card	Users looked in the following areas expecting to find relevant information: • Main Menu – Credit Cards • Promo area – Learn More • Footer – Creditcards.citi.com • Main Menu – Rewards & Offers	2- Med	Duplicate pathways where appropriate
	15% of all users double back to the Home Page to start their search over again.	2-Med	Create one clear pathway or funnel to get to Credit Card Comparison
	Technical Issues exist with the "Compare" function	3 - High	Fix Technical Issues
Find a Checking Account	Users looked in the following areas expecting to find relevant information: • Main Menu – Banking • Top Nav – Open an Account • Main Menu – Services • Top Nav – Rates • Top Nav - Search	2- Med	Duplicate pathways where appropriate
	46% of users went to appropriate landing page but did not find the information	3 - High	Remove the use of the accounts landing page as the first introduction to the products
	55% of those who succeeded in this task used the Accounts Comparison Page	3 - High	Create an accounts comparison page and use it as the landing page for checking accounts. Use the following design points: List all Products characteristics on left while product matrix contains BRIEF relation between that product and the Characteristic (Yes, No, Check mark, text with popup help) (e.g., PNC, Wells Fargo, BOA)

Recommendations

Topic	Findings	Severity	Recommendations
Find ATMs	Users looked in the following areas expecting to find relevant information: •Top Nav – Locations •Main Menu – Banking •Main Menu – Services •Top Nav - Search	2-Med	Duplicate pathways where appropriate
	Non standard locator page / search function proved awkward for users	3-High	Revamp page layout based on best practices (see Chase / Wells Fargo for comparison)
	Non standard results presentation proved awkward for users	3-High	Revamp results presentation based on best practices
Find a Branch	Users looked in the following areas expecting to find relevant information: •Top Nav – Locations •Main Menu – Banking •Main Menu – Services •Top Nav - Search	2-Med	Duplicate pathways where appropriate
	Non standard locator page / search function proved awkward for users	3-High	Revamp page layout based on best practices (see Chase / Wells Fargo for comparison)
	Non standard results presentation proved awkward for users	3-High	Revamp results presentation based on best practices

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Recommendations

Topic	Findings	Severity	Recommendations
eBills	Users looked in the following areas expecting to find relevant information: •Main Menu – Banking •Main Menu – Services •Top Nav - Search	2-Med	Ensure that both Banking and Services has a direct and obvious pathway to an overview of online / electronic / mobile banking
	71% of users went to the correct page but could not find the information	3-High	Reformat page / layout to give equal prominence to features/services in a grid like structure that does not require scrolling
Wire Transfer Cost	Users looked in the following areas expecting to find relevant information: •Main Menu – Banking •Main Menu – Services •Main Menu – Lending •Top Nav - Search	2-Med	Duplicate pathways where appropriate
	Users became bogged down in the individual landing pages for 'transfers' and did not find the wire transfers comparison page.	3-High	(1) Nomenclature: Choose words that indicate sending money or moving money as interface links; transfers indicates from one account to another and not necessarily from one person to another (2) Structure: Create a direct 'funnel' to the money movement section that leads to a landing page that is a 'Comparison Page' of services offered and their costs, limitations, etc.
Mobile Phone Deposit	Users looked in the following areas expecting to find relevant information: •Main Menu – Banking •Main Menu – Services •Top Nav – Search •Tab Area – Bank at Home	2-Med	Duplicate pathways where appropriate
	57% of users initially went to either the Citi Mobile and Tablet Banking page or the Online Banking Overview Page.	3-High	Reformat landing page to encompass all mobile / online benefits along with clear information/comparisons for easy scanning/comprehension

How to Interpret the Severity of an Issue

SEVERITY	DESCRIPTION
1-HIGH*	Causing significant delays and/or frustration because a user cannot complete the task or is unsure where to begin.
2-MED	An important interaction that is not currently meeting user's expectations. Currently causing some confusion.
3-LOW	Can improve user experience but not currently a major problem.