

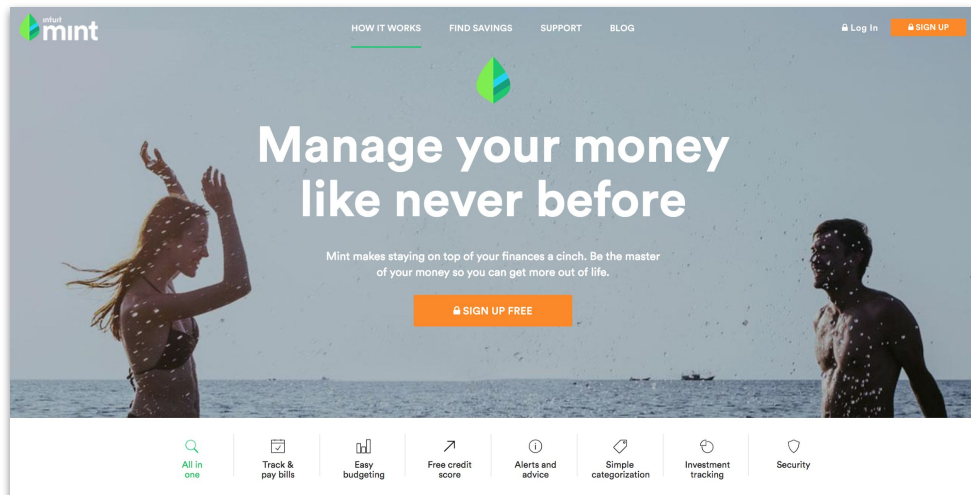
# Mint.com Usability Study

Team BYSK

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# About Mint.com

- All-in-one financial management app available on desktop and mobile
- Lets you track spending, create budgets, pay bills, set savings goals
- Target users are working professionals that have an income and multiple accounts to keep track of



# Study Objectives

- To assess the ease and effectiveness of creating a budget and whether the process matches participants' mental model of budgeting
- To determine if key activities can be completed without significant obstacles:
  - Create budget
  - Adjust budget
  - Compare spending against budget
- To identify obstacles to complete key activities
- To capture overall impressions with the budgeting experience on Mint.com and determine areas of improvement

# Methods and Procedures

# Participants

- Have not used Mint.com in the past year
- Have an online banking account
- Mix of ages (between 18 to 65)
- Mix of budgeting experience
- Do not work at a company that makes budgeting software

# Methodology

- Tests were administered in a private room on the UW campus and at home of one of the team members
- Participants performed tasks using a test account populated with fabricated financial transactions, which was reset after each session
- One moderator gave 5 scenarios for participants to read from, and completed tasks on Mint.com's website
- Participants asked to follow the Think Aloud Protocol
- One main notetaker and two observers/notetakers
- Used Morae software to record screen, audio, and participant's facial expressions

# Data Collected

## Qualitative Data

- Think Aloud Protocol
- User's path
- Pre-study questionnaire
- Post-task questionnaire
- Post-study questionnaire

## Quantitative Data

- Success rate
- Ease/difficulty of task completion
- Satisfaction/frustration ratings

# Findings



# What Works Well

- **Budgets are easy to create:** 5 out of 6 participants were able to create a budget quickly and easily. On average, participants rated the task related to creating budgets a 2 (Somewhat Easy) out of 5 (Very Difficult).
- **Notifications feature is useful:** 5 out of 6 participants appreciated having the ability to receive notifications when their balance is low, alerts when there are unusual transactions, and when their spending exceeds the budget.

# Severity Ranking

- **High** - Leads to task failure or significant delay in completion. Causes extreme irritation
- **Medium** - Causes occasional task failure in some users. Causes medium annoyance
- **Low** - Results in some hesitation during task completion. Causes minor irritation



# Goals & Budget

- Severity Rating: **High**
- 5 out of 6 participants had difficulty finding where to create a goal
- 3 out of 6 participants have created or attempted to create a new budget category for the retirement goal
- 2 out of 6 participants have mentioned that they are “not sure how to do that” and that they “are stuck”

## **Recommendation**

- Combine goals and budgets
- Feature goals more prominently on budget page
- Provide more guidance upfront what is involved in setting up a goal

# Goals & Budget

+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT 

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

March 2018 This Year Last Year All Time

APR 2018 MAY 2018 JUN 2018 JUL 2018 AUG 2018 SEP 2018 OCT 2018 NOV 2018 DEC 2018 JAN 2019 FEB 2019 MAR 2019

Hiding: None [\(EDIT\)](#)

[+ CREATE A BUDGET](#) Sorting by: **Category**

|                 |                                  |
|-----------------|----------------------------------|
| <b>Income</b>   | <b>\$3,020</b> of <b>\$3,000</b> |
| <b>Spending</b> | <b>\$0</b> spent of <b>\$352</b> |
| <b>Goals</b>    | <b>Retirement</b> <b>\$200</b>   |

|  |                              |
|--|------------------------------|
| <b>Auto &amp; Transport: Auto Insurance</b>  | <b>\$0</b> of <b>\$300</b>   |
| <b>Food &amp; Dining</b>                     | <b>\$0</b> of <b>\$232</b>   |
| <b>Food &amp; Dining: Alcohol &amp; Bars</b> | <b>-\$71</b> of <b>\$100</b> |
| <b>Food &amp; Dining: Coffee Shops</b>       | <b>\$0</b> of <b>\$30</b>    |
| <b>Food &amp; Dining: Fast Food</b>          | <b>\$0</b> of <b>\$50</b>    |
| <b>Food &amp; Dining: Groceries</b>          | <b>\$0</b> of <b>\$52</b>    |

Goal Name Goal Amount

|                   |              |
|-------------------|--------------|
| <b>Retirement</b> | <b>\$200</b> |
|-------------------|--------------|

You've budgeted...

Income: **\$3,000**

Spending: **-\$532**

Goals: **-\$200**

Left over: **\$2,268**

Use it for...

**Retirement**  
42 years 5 months sooner

or...



[+ ADD ANOTHER GOAL](#)

[HELP](#)



OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

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+ ADD ACCOUNTS SETTINGS PROFILE TOUR LOG OUT 

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

You have not added any goals. Get started!

Choose a Goal:

|   |   |  |  |
|---|---|--|--|
| <br>Pay off Credit Card Debt | <br>Pay off Loans        | <br>Save for an Emergency | <br>Save for Retirement |
| <br>Buy a Home               | <br>Buy a Car            | <br>Save for College      | <br>Take a Trip         |
| <br>Improve my Home          | <br>Create a Custom Goal |  |  |

**About Goals**

Whether you want to get out of debt, buy a home, or save for retirement, \$ helps you reach your financial goals.



1. To get started, choose a goal from our list or create your own.
2. Use our calculator to determine how much you need to save.
3. Set a goal with either an end date or monthly amount in mind.
4. Link your goal to an account so it's easy to stick to your plan.

[HELP](#)

OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS TRENDS INVESTMENTS WAYS TO SAVE

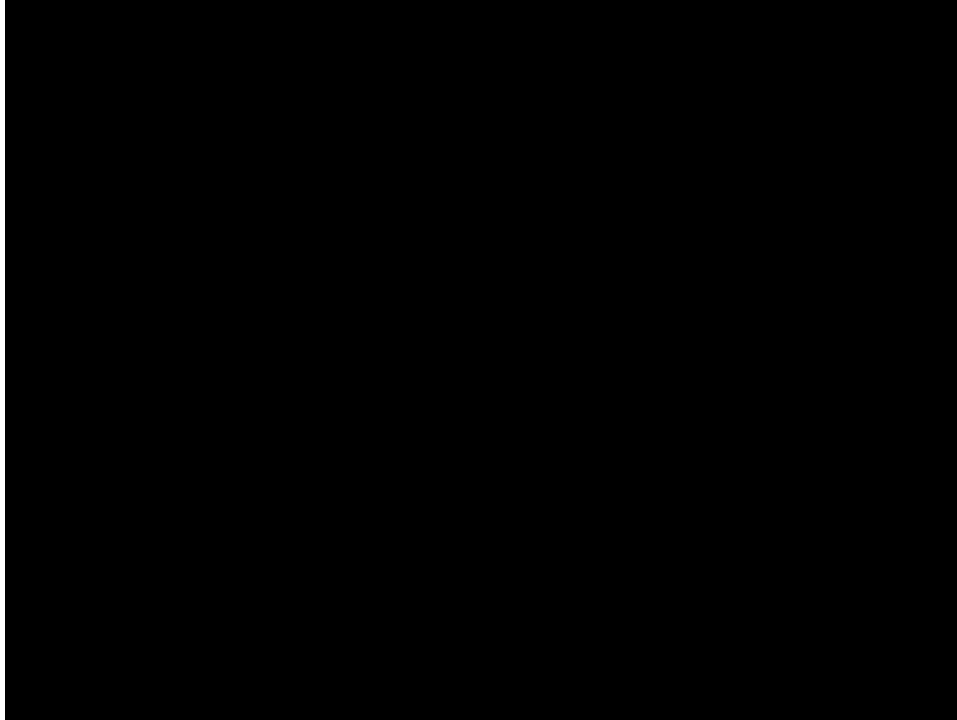
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# Goals & Budget



*“So I don’t automatically see something that would be ‘retirement,’ which seems like a pretty big category...”*

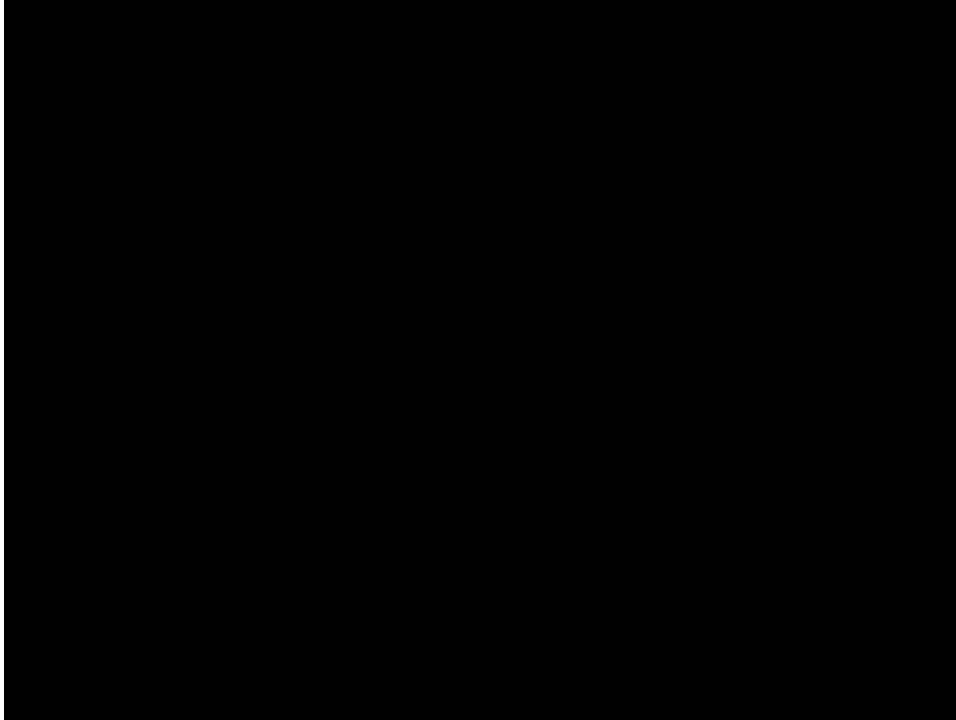
# Finding and Understanding Subcategories

- Severity Rating: **High**
- 4 out of 6 participants were confused about IA of categories, and felt list was too long
- 4 out of 6 participants did not notice and use the search functionality

## Recommendation

- Make the search functionality of categories more visible
- Make it clear when a new subcategory is added
- Further research to find an optimal organization and design of categories

# Finding and Understanding Subcategories



*“Let’s see...there’s a  
lot of categories.”  
\*chuckles nervously\**

# Numbers and Calculations

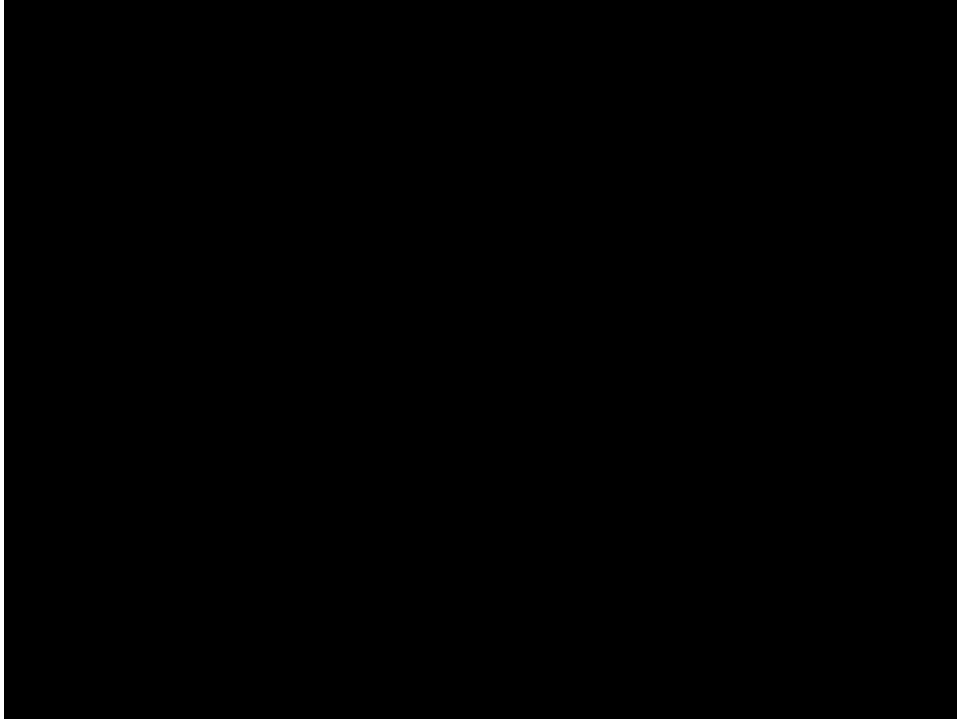
- Severity Rating: **High**
- 3 out of 6 participants weren't sure how amounts were calculated or what assumptions were used
- 2 out of 6 participants were confused by the calculation when setting budgets that span several months

## Recommendation

- Clarify how calculations are made and any assumptions used



# Numbers and Calculations



*"I would expect it will automatically add 3 months to my current month."*

*"Where does the \$50 come from?"*

# Overwhelming Interface

- Severity Rating: **Medium**
- 3 participants have described their experience with the application as “**overwhelming**” (P3, P4), and “**clunky**” (P1)
- 1 participant expressed that they had to jump between tabs a lot when adjusting a budget

## Recommendation

- Streamline interface by reducing the amount of information users see at once
- Provide an overview of the entire process by giving users a roadmap

# Overwhelming Interface

|    |              |               |                   |
|----|--------------|---------------|-------------------|
| P1 | Adequate     | Clunky        | Tedious           |
| P2 | Intuitive    | Well-designed | Well-guided       |
| P3 | Visual       | Overwhelming  | Preset            |
| P4 | Detailed     | Overwhelming  | Too much text     |
| P5 | Easy         | Fast          | Overly-simplistic |
| P6 | Unremarkable | Really flat   | Utilitarian       |

# Navigation Menu

- Severity Rating: **Medium**
- 5 out of 6 participants were confused about navigation terminology, would have to explore each page to learn more

## Recommendation

- Rename navigation tabs
- Grouping the 16 top-level tabs to its main functions so it is easier to navigate



+ ADD ACCOUNTS

SETTINGS

PROFILE

TOUR

LOG OUT



OVERVIEW

TRANSACTIONS

CREDIT SCORE

BILLS

BUDGETS

GOALS

TRENDS

INVESTMENTS

WAYS TO SAVE

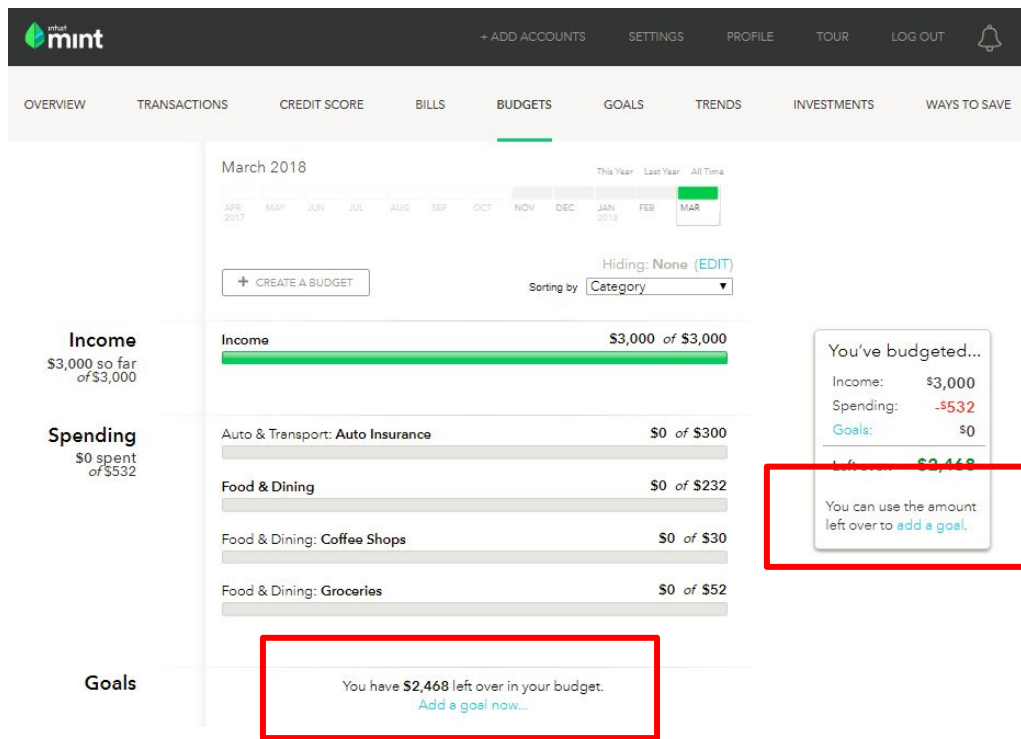
# Legibility

- Severity Rating: **Medium**
- 1 participant felt that some text is too small or does not provide enough contrast

## Recommendation

- Use larger text and provide more contrast between text and background
- This would also be a consideration for visually-impaired users

# Legibility



*Light blue color of the text didn't provide enough contrast*

# Emotional Design

- Severity Rating: **Low**
- 3 out of 6 participants mentioned that budgets make them “**feel guilty**” (P4), aren’t “**flexible enough**” (P5), and they will have to “**change their behavior**” (P6)
- 2 participants have described that application “**felt like a chore**” (P1) and was “**no fun**” (P6).

## Recommendation

- Consider making the visual design more engaging

*While not a usability issue, we have heard this from 3 participants and decided it was worth including*

# Budget Bars Hierarchy

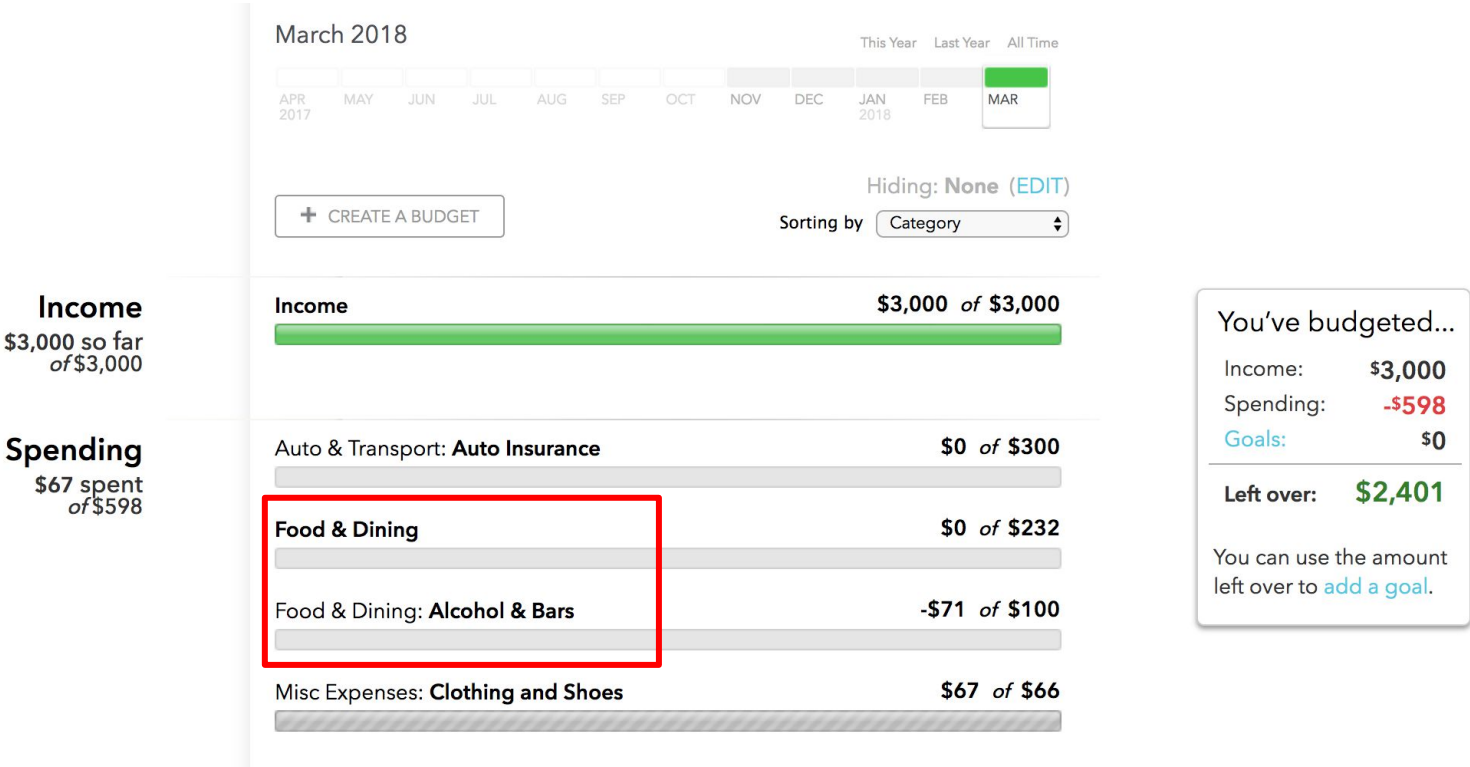
- Severity Rating: **Low**
- 1 participant was confused by the layout of budget subcategories.

## Recommendation

- Update layout of the budget page to better define relationship between categories and subcategories



# Budget Bars Hierarchy



# Additional Areas to Explore

## Goals Wizard

- Too much information on “Goals” wizard modal

## Notifications

- A diversity of notification options (over budget, approaching budget)
- Notifications allow to set fixed amounts for low balance ONLY
- No text message option in the notifications option

# Reflection

## What Went Well

- Logistics & efficiency of study scheduling, execution
- Brainstorming, findings group sessions were very thorough and productive
- Trying all roles in a study (moderator, note-taker, observer) was very helpful

## Growth Opportunities

- Identifying metrics to measure
- Framing questions and tasks
- Learning to code qualitative data
- Practice, practice, practice!

Questions?