ARGO

CML Client Manager User feedback

ARGO User Experience Research
UX Moderator: UX Senior Designer Michelle Butler
UX Observer: UX Senior Designer Zach Lovall,
UX Senior Designer Erica Fleming
UX Manager: UX Architect Blake Ramick

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Executive summary

Problem statement

Relationship managers should be able to solve typical day to day problems and get answers to routine questions about their clients using the CML Client Manager App.

User testing will allow us to:

- Seek out base motivations so we can understand not just what, but why.
- Ensure you get the most relevant, focused, valid and actionable results.
- Gain insight into future business opportunities.

Purpose of the study

Studying the user helps us:

- Identify usability problems
- Collect quantitative data on participants’ performance
- Determine use satisfaction with the application features
- Understand user wants and needs
- Create a behavioral model that can help us understand future behavior

Test objectives

The usability test objectives are:

- To determine design inconsistencies and usability problem areas within the user interface and content areas. Potential sources of error may include:
  - Navigation errors – failure to locate functions, excessive keystrokes to complete a function, failure to follow recommended screen flow.
  - Presentation errors – failure to locate and properly act upon desired information in screens, selection errors due to labeling ambiguities.
  - Control usage issues – procedural or technical problems.

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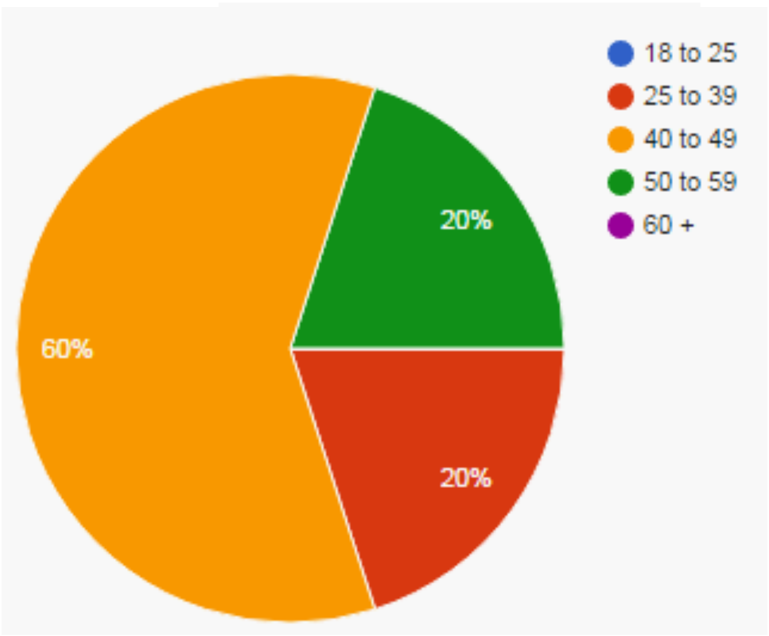
Participants

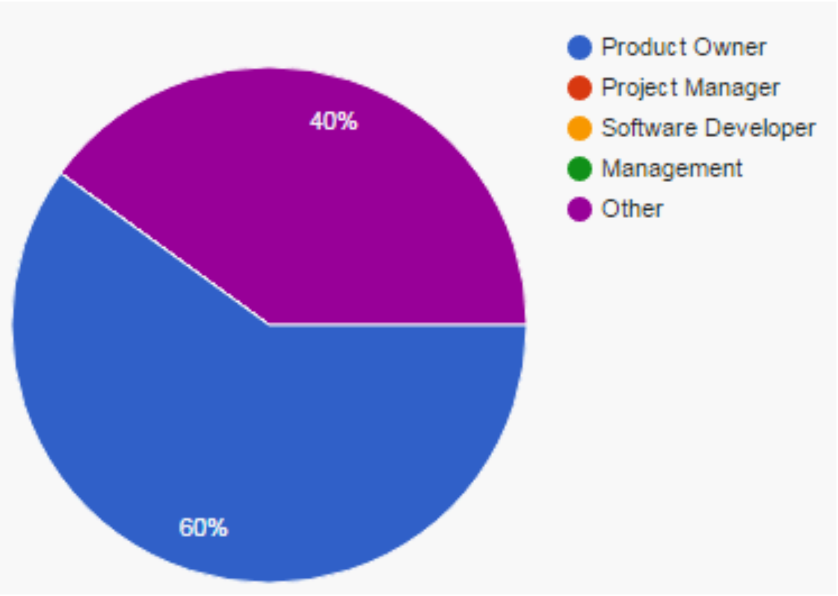
Participant demographics

- Participants were age 25 to 59 and mostly product owners at ARGO.

PARTICIPANT AGE



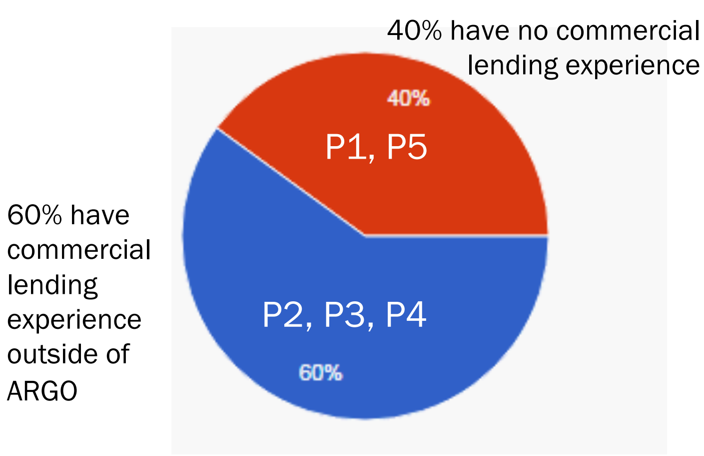
PARTICIPANT'S ROLE AT ARGO.



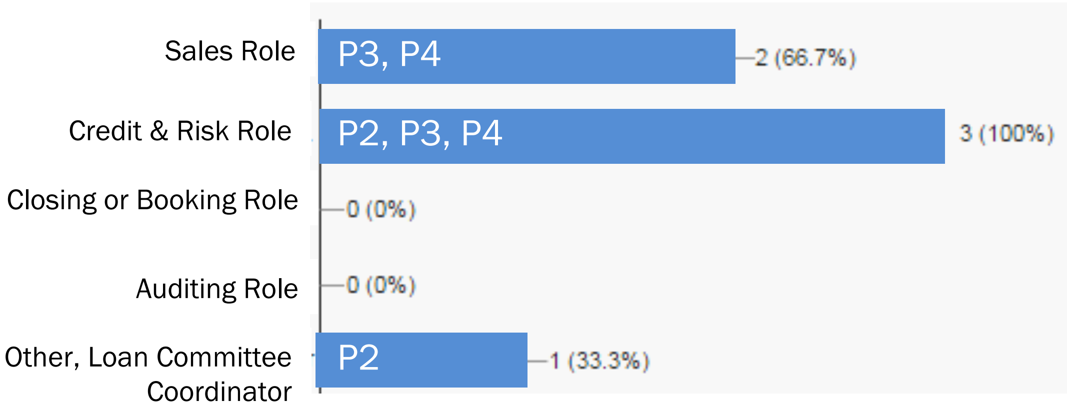
Participant demographics- CML experience

- Of the 5 participants, the group shared a diverse range of experience with commercial lending and was not affiliated with the Commercial Lending Team.
- 3 of the 5 participants (P2,P3,P4) were familiar with commercial lending outside of ARGO, primarily with a history in Sales or Credit and Risk roles.
- Participants (P1 and P5) had no experience in commercial lending and had other retail lending experience.

AlI PARTICIPANTS



PARTICIPANTS WITH COMMERCIAL LENDING EXPERIENCE.



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Method

Quantitative

Qualitative

System usability scale rating

Method

Participants

- 5 Argo employee volunteers
- Experience with commercial lending or retail lending outside of ARGO

Procedures

- Four review sessions
- Think-aloud protocol
- Relationship/ client selection
- Loan selection & review
- Covenant selections & review
- Collateral selections & review
- Document selection & review

Study Tools

- Silverback recording software
- Pre-study questionnaire
- CML prototype for Client Manager
- Task instructions
- Post-study questionnaire
- Data-logger speadsheet

Method details

5 users attempting 16 tasks in 6 scored scenarios.

- Navigating clients (4 tasks)
- Client details (3 tasks)
- Loans (3 tasks)
- Covenants (1 tasks)
- Collateral (1 tasks)
- Documents (4 tasks)

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Analyzing the results

What’s good

Overall page and information layout was very intuitive.

- 5 of 5 participants was able to locate and extract discrete information targets for any given scenario of ordinary use.

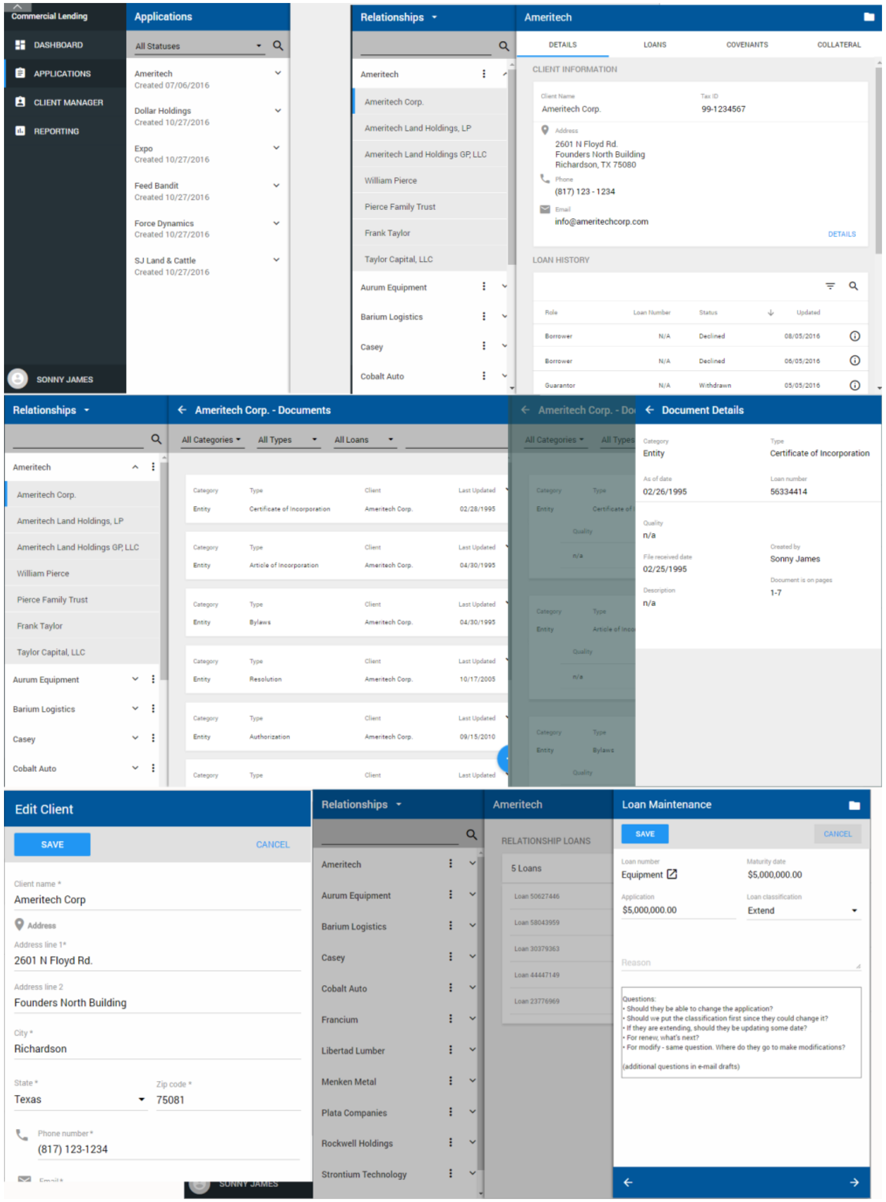
Feature labels and language was consistent with participant expectations for ease of use.

- 5 of 5 participants had no problems locating specific metrics

The visual appearance of the features within the Commercial Lending application contributed to the overall usability providing clean, clear columns of information that was both ease of browsing and readability.

“The application appears very modern and up to date.”

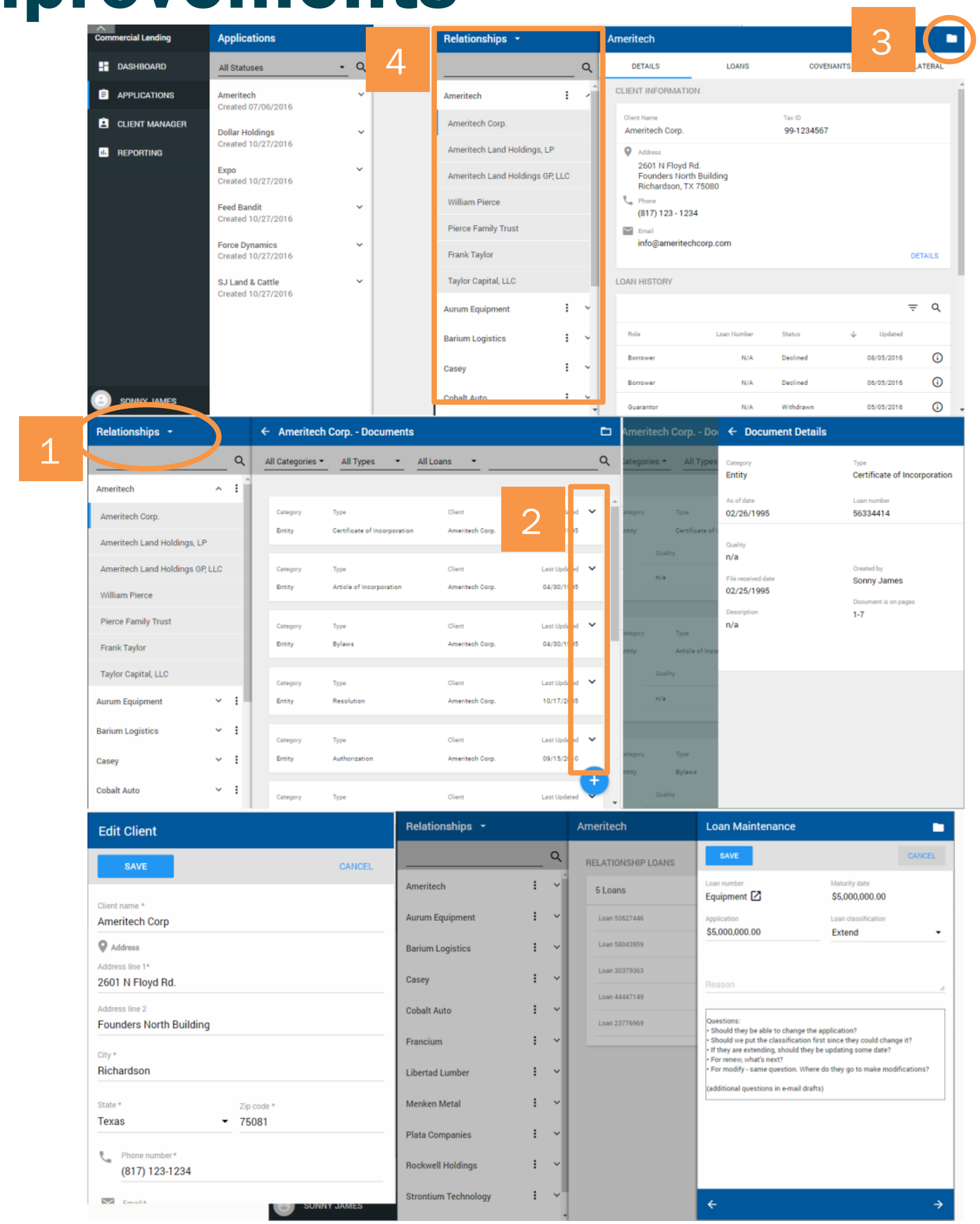
- High marks for contextual grouping of data and progressive disclosure of information reducing page noise and clutter unless the user needed to dig deep.



Where we can make improvements

Overall ratings were excellent. There are a few areas testing indicated warrant follow-up. These areas are:

1. The relationships toggle/dropdown.
2. Expand/ collapse mechanics.
3. Documents icon locations.
4. The context of client and relationship within the CML Client Manager feature set.



Post Study Questionnaire Results

System Usability Scale (SUS)

83.7	86.5	85.0
Usability	Learnability	SUS

* A SUS score is a curved score indicating a systems usability and learnability.

Results
3 types of analysis

Quantitative	Qualitative	SUS*
Measures the task performance	Describes the task attempts & completion efforts	Assesses feelings about usability & learnability
Metric types: • Task completion • Critical & non-critical task errors in completion • Error free rate	Metric types: • Findings & recommendations • Severity errors	Metric types: • Usability rating • Learnability rating * System Usability Scale (SUS)

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Quantitative

Task completion

Error rate

Error free rate

Task completion is pass or fail ranked by difficulty.

Pass	Fail
Easy 1st try - no problem	Assist Succeeded with assistance
Medium 2nd/3rd try - observed difficulty	Fail Failed or gave up
Hard more than 3rd try - expressed difficulty	

Errors in task completion

Critical errors	Non-critical errors	Error free rate
In general, critical errors are design or technical flaws that prevent users from correctly completing a task.	Generally procedural errors in which the participant does not complete a scenario in the most optimal means and can always be recovered during the process of completing the scenario.	The percentage of test participants who complete the task without any errors.

Quantitative data-
Navigating Clients - 4 tasks

Average success rate	Errors	Error free rate
80%	Critical 4 Non-Critical 1	00%

Quantitative Data- Review client – 3 tasks

Average success rate	Errors	Error free rate
93%	Critical 0 Non-Critical 0	80%

Quantitative data
Loan selection & review - 4 tasks

Average success rate	Errors	Error free
93%	Critical 0 Non-Critical 2	60%

Quantitative Data
Covenant selection & review - 1 task

Average success rate	Errors	Error free
100%	Critical 0 Non-Critical 0	100%

Quantitative Data

Collateral selection & review - 1 task

Average success rate	Errors	Error free
100%	Critical 0 Non-Critical 0	100%

Quantitative data

Document selection - 4 tasks

Average success rate	Errors	Error free
85%	Critical 3 Non-Critical 1	20%

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Qualitative

Common usability factors

Severity of errors

Summary of errors

Most common measured factors to help measure design improvement.

Common factors	Description
Efficiency	A user’s ability to quickly accomplish tasks with ease and without frustration.
Effectiveness	A user’s ability to successfully use a set of features to find information and accomplish tasks.
Satisfaction	How much a user enjoys using the system.
Error Frequency & Severity	How often does the user make error while using the system, how serious are these errors, and how do users recover from these errors?
Memorability	If the user has used the system before, can he or she remember enough to use it effectively the next time or does the user have to start over again learning everything?

Severity of errors

Severity rating	Considerations for rating severity
There are four levels of impact: 1 = Usability catastrophe. Must fix this before the product can be released. 2 = Major problem. Important to fix, should be given a high priority 3 = Minor problem. Fixing this should be given low priority 4 = Nominal problem. Fix if time permits or if changing other things in the same part of the product	When judging defect severity, consider these characteristics: • Importance of the affected features. • Frequency of use of the affected features. • Frequency of occurrence of the defects.

Findings and recommendations

Feedback by severity- tasks with errors

Other points of interest

Summary of errors

Tasks	P1	P2	P3	P4	P5	SEVERITY
16. Other ways to locate a client? (DROPDOWN)	F	F	H	F	F	2 Major problem
12. Find a list of 'Documents' associated with this client, Ameritech Corp.?	F	P	F	F	H	3* Minor problem
7. Locate Loan A.	P	H	F	H	P	2 Major problem
6. Locate Loan History for this client. How many loans were declined?	P	P	P	P	F	3 Minor problem

* Prototype error was a contributing factor.

Assist / Fail
Hard pass
Pass

Task 16- Finding a client

Participants were asked about the different ways to find a client using the client menu.

Finding a client

Fail
Hard
Pass

Task	P1	P2	P3	P4	P5	SEVERITY
16. Other ways to locate a client?	F	F	H	F	F	2 - Major problem

Common factors consideration	Description
Efficiency	The dropdown was intended to be a quick way for user's to do two things. 1, provide an alphabetical listing of all clients in the system and 2, provide a way to look up client not associated with a relationship. By defaulting to the relationship view, participants relied heavily on the nested list of clients even assuming the relationship clients was a complete list.
Effectiveness	Though it was discussed and pointed out as a feature prior to the tasks being assigned, no user made the connection to use the dropdown change the list view to look up clients.
Satisfaction	This feature did not seem to bother anyone in as much as be another feature to do something yet undefined.
Error Frequency & Severity	This was an error or oversight connected with all users. There is a lot of ambiguity around what the rules are about the two listings and also search. There also needs to be an understanding that the relationship list is not complete for all clients.
Memorability	The dropdown may be a learnable feature if the user better understood what a relationship was in context of a client, that relationship were not system generated but a convenient grouping defined by each user.

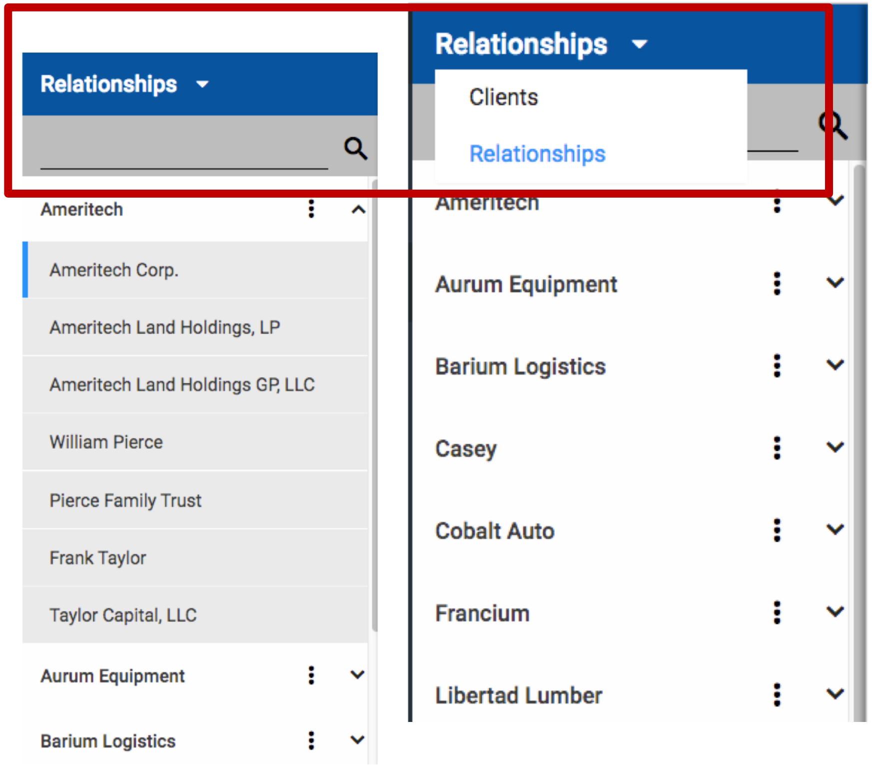
Finding a client

3 scored tasks

1. Select the Ameritech Corp client.
2. Is there another way you might find a client not in this list? (Search)
3. How else might you find a client? (Dropdown/ change list)

Clients & relationships

Task: Find alternate ways to look-up a client. SEARCH



With the relationship list displayed, participants were asked alternate ways they might find a client.

Findings

- 5 of 5 selected search easily as a secondary method.
- 5 of 5 selected Ameritech Corp from the list to display client details and felt confident navigating the options once they talked through it even if they were not sure about how the terms related to each other.

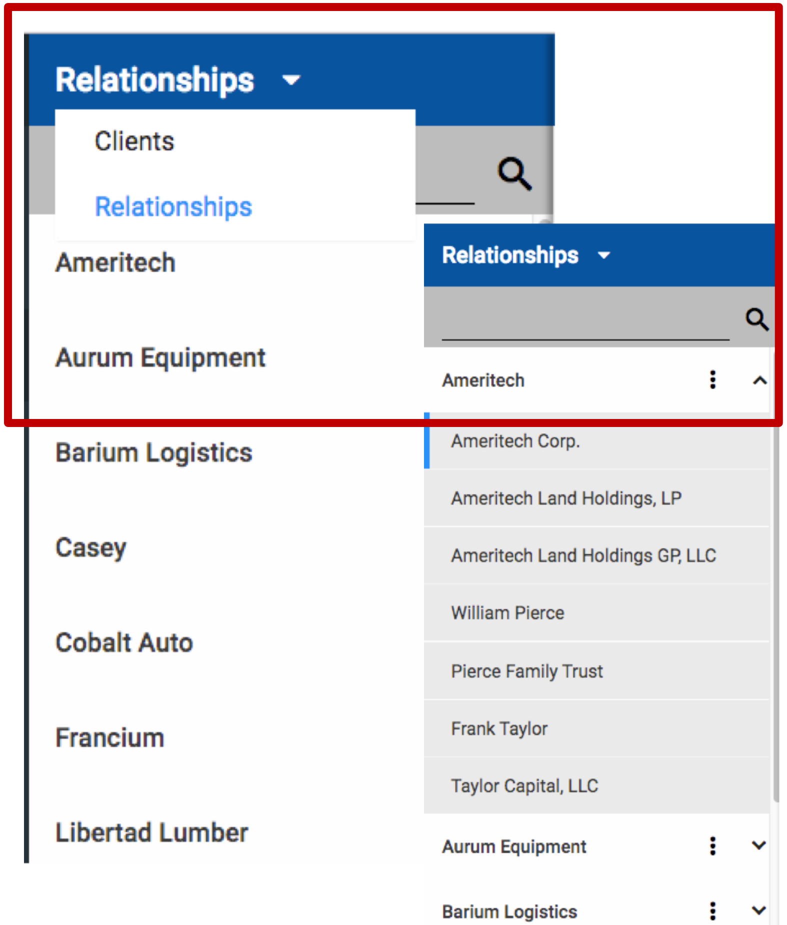
- About search
- "Since there is no label there, I am not sure what you would search for…Maybe if you type something here it would display on the right side (main panel) here."

- Search was easily identifiable as a secondary way to find clients.
- Assumed all clients were always avail by search

- ## Recommendation
- Further discovery on the reasons it was difficult for everyone to connect this feature to the list.

Clients & relationships

Task: Find alternate ways to look-up a client. SEARCH



Findings

- About the selection dropdown
- Most users were confused by the selection panel dropdown.
- When asked, it was not identified as a header or title.
- Participants were directed to interact with it and comment on the resulting lists.
- 0 of 5 participants identified the dropdown even after having exposed the options and talked though it minutes prior.
- No one could identify it as another way to find a client.
- Assumed relationships were also clients and clients inherited relationships by being connected to loans or accounts.

Recommend follow-up to better define the problem.

Problem may be linked to the lack of understanding bout what a relationship is.

Some misunderstanding exists as to how relationships are created in the system. No one thought it was a user generated list or grouping of things.

Task 12- Locate a list of client documents

Participants were asked to locate a list of documents associated with the client.

4 scored tasks

- Find a list of ‘Documents’ associated with this client, Ameritech Corp.?
- How would you view this document?
- When was this document last updated?
- How would you view additional information about this document?

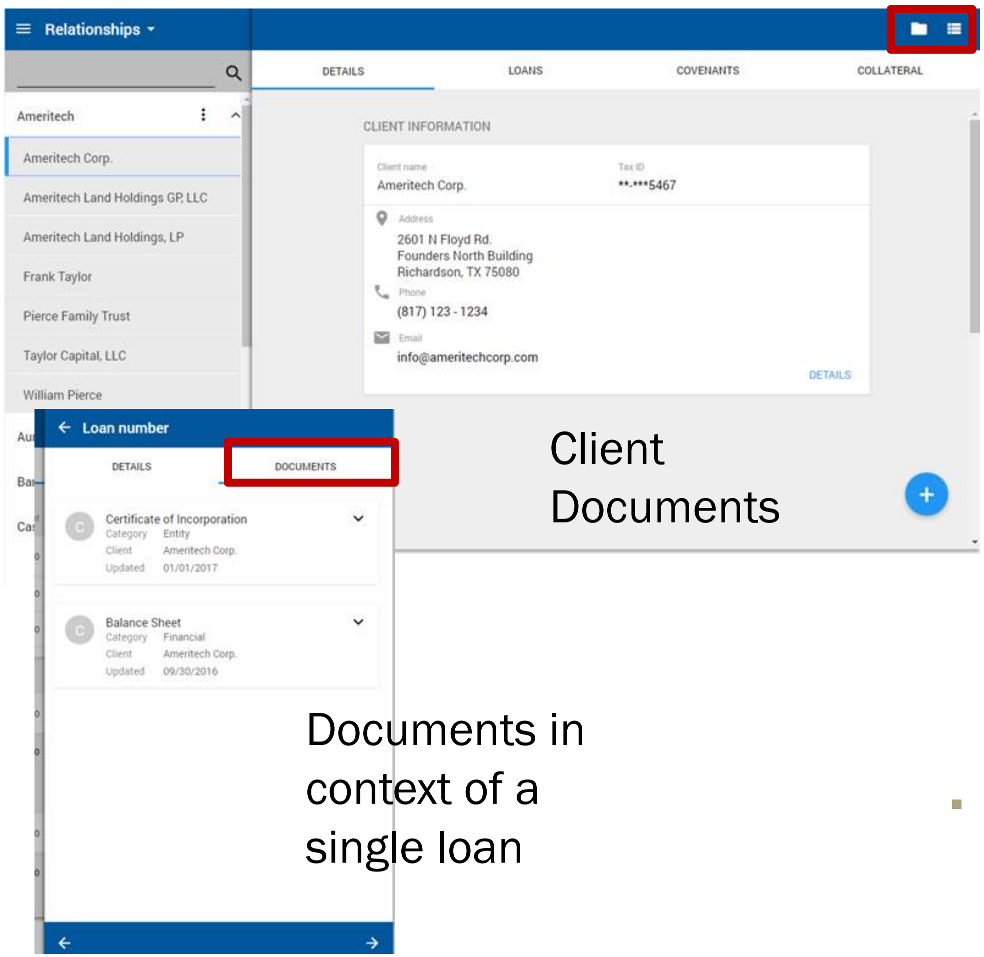
Client documents

Fail
Hard
Pass

Tasks	P1	P2	P3	P4	P5	SEVERITY
12. Find a list of 'Documents' associated with this client, Ameritech Corp.?	F	P	F	F	H	2 - Major problem

Common factors score	Description
Efficiency	The icon placement is not a place expected by the user. This may slow people down if it is the second place look because it is not the most intuitive.
Effectiveness	The icon and icon placement proved to be difficult to both find and identify. Many participants moused-over the icon before ruling it out. A tooltip might be helpful in making this a more effective placement.
Satisfaction	Several did not feel the placement was intuitive and was frustrated going many times to the tab bar thinking it should be there.
Error Frequency & Severity	Given the frequency of people making this error and the importance this feature in being able to locate documents elevates this issue to a major problem.
Memorability	Many participants stated if they were to encounter the task or similar task again, they would easily recall.

Client documents



Client Documents

Documents in context of a single loan

Findings

3 of 5 people did not find this documents icon on their own. 2 participants hovered with their mouse after several tries at finding it on the client 'tabs' menu bar.

The other place people looked by opening several of the right panels recalling seeing documents listed earlier on a loan detail panel but most could not recall the context documents was listed since they did not have a task associated with it.

Prototype error: Several participants that failed this task may would have successes if the icon tooltip was functional. Participants hovered over the documents icon and not seeing any feedback continued to look in other places.

Recommend further follow-up.

- Because it seemed very learnable and participants thought they would remember next time, maybe A-B testing for either better placement or if simply adding a tooltip on hover would help address the best action.

Task 6- Understanding details about a client

Participants were asked to find details about a client’s loan history.

Task 7- Find a loan

Participants were asked to locate a loan A with specific criteria.

Scored Tasks

4 scored tasks

- Locate Loan History for this client. How many loans were declined by this client?
- Locate Loan A. What is the loan number?
- What is the clients Total Credit Exposure?
- How would you modify this loan?

Understanding client details; Find a loan

Fail
Hard
Pass

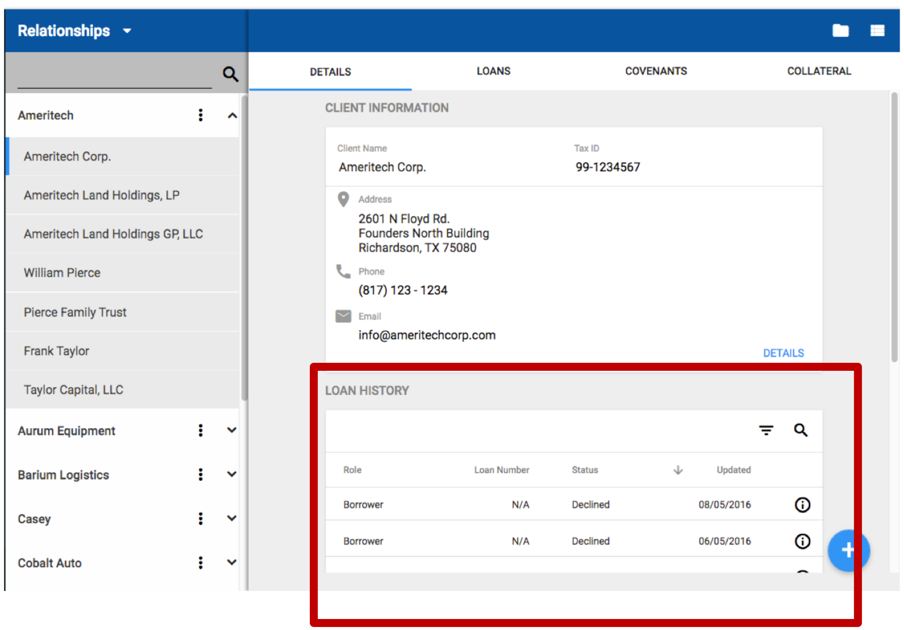
Tasks	P1	P2	P3	P4	P5	SEVERITY
6. Locate Loan History for this client. How many loans were declined?	P	P	P	P	F	3 – minor problem

Common factors score	Description
Efficiency	4 of 5 participants found this listing quickly and found it useful.
Effectiveness	4 of 5 participants overall were able to use this list and switch to a more detailed Loan accounting by using the tabs with ease. 1 participant did not see the table at the bottom of the details page and the task would be almost impossible to complete using the Loan Detail panels alone (under the Loans tab).
Satisfaction	Several participants took some time to see the scroll to view the entire table of loans and icon for 'more information', a sight annoyance.
Error Frequency & Severity	The frequency of the participants using the Loan History table as an exhaustive list of all loans was low. 1 participant had an expectation of this list containing all loans associated with he client and being able to navigate all loans from this table.
Memorability	The table and the constraints appears very learnable for most users but would need more follow-up.

Clients

“If that one was not first, how many would I have to search to find the one (loan history list). I would look at the loan details to find it. I can search…”

“I would expect since this is the loan history, visually I can tell those (loans) are active.”



Findings

Details, client information and loan history were easy to navigate and understand.

The list was easy to read on the information was easily accounted for.

The issue came when one participant wanted to navigate all client loans by loan history with an expectation that all loans relevant to this client could be accessed in this list.

The issue also came by the way the loans were indexed was not very helpful to finding a specific loan. The participant complete the task by opening and closing several loan panels until she found the loan with the proper loan values.

Several participants would find it useful to use the filter to refine loans using search or filter.

Looking for a specific loan could be difficult without enough key indicators.

Recommendation more follow-up

Participants like the convenient list of loans. It would be nice if it were made to display a loan summary for this client that answered very specific high level questions.

More follow-up the better understand what type of information snapshot and how would it be index is needed.

Understanding client details; Find a loan

Fail
Hard
Pass

Tasks	P1	P2	P3	P4	P5	SEVERITY
7. Locate Loan A. What is the loan number?	P	H	F	H	P	2 - Major problem

Given a set of loan parameters, participants were asked to find a specific loan.

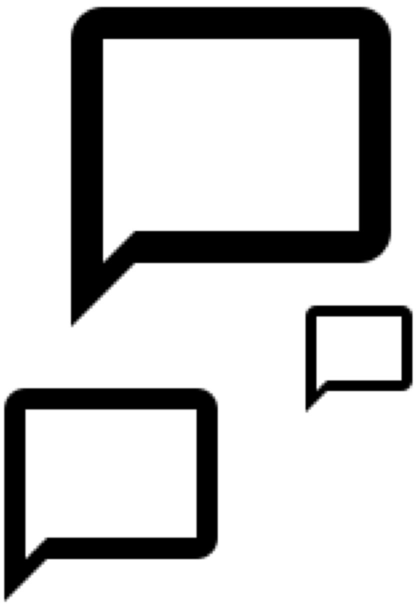
Common factors score	Description
Efficiency	2 of 5 participants found this listing and found the layout useful.
Effectiveness	1 participant suggested to use 'Search' and 'Filter' options in the Loan History table to find the correct loan. This was an alternate path to accomplish this same task.
Satisfaction	Several participants were frustrated by having to look for a loan by loan amount and looking over and over the same areas many times only to find the loan amounts they were looking at were loan summary totals. Users would have to expand each suspected area to see the actual loan amounts.
Error Frequency & Severity	3 of 5 participants had trouble with the expand/ collapse controls.
Memorability	The layout and controls should be very learnable for most users may need more follow-up.

Understanding details about the Relationship and the client

Participants were asked to say what they thought a ‘relationship’ was. Later participants were asked about the context of relationships with a list of clients.

Clients & Relationships

‘Tell me what how you understand the term ‘Relationship’.



What people said:

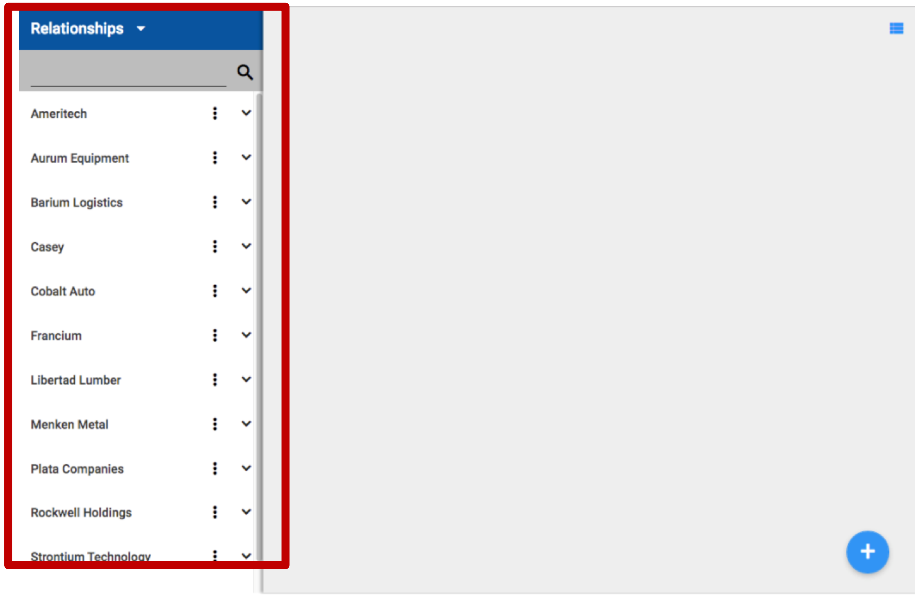
- ”Maybe relationships are companies that are tied to that company?.”
- “For anything that falls (is listed) under Ameritech these are child corporations to the parent.”
- “There are 7 companies that roll up under Ameritech. Whether those companies are call clients I am not sure.”
- “Speaking from loan origination, I would expect them to be people who have existing loans with the bank.”
- “Clients would be people who have loans or bank accounts with the bank.” “I would expect these to be entities within Ameritech.”
- Participants generally felt there was a parent child grouping for relationship to client but was not sure of the correct terminology. All participants were able to continue to complete most tasks with their own understanding.

Recommendation

- Further discovery to understand why there is so much ambiguity surround the terms client and relationship.

Clients & Relationships

Task: Tell me what how you understand the term ‘Relationship’.



Findings

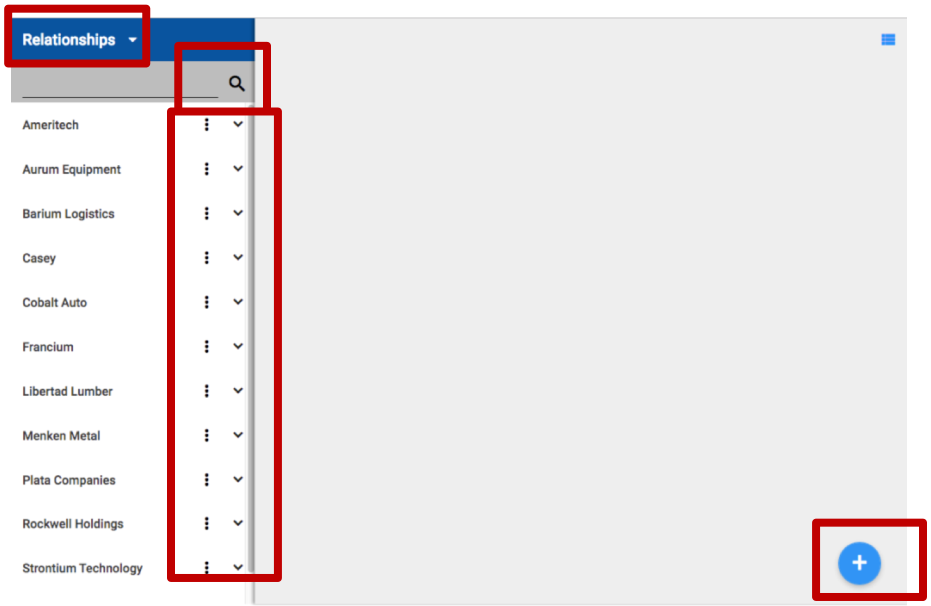
- Participants generally felt there was a parent child grouping for relationship to client but was not sure of the correct terminology. All participants were able to continue to complete most tasks with their own understanding.

Recommendation

- Further discovery to understand why there is so much ambiguity surround this term.
- More directions to give context to some of the options to support people who may use this application less frequently.
- Default to the full list of clients and create.

Clients & Relationships

Task: Describe what you see on the screen.



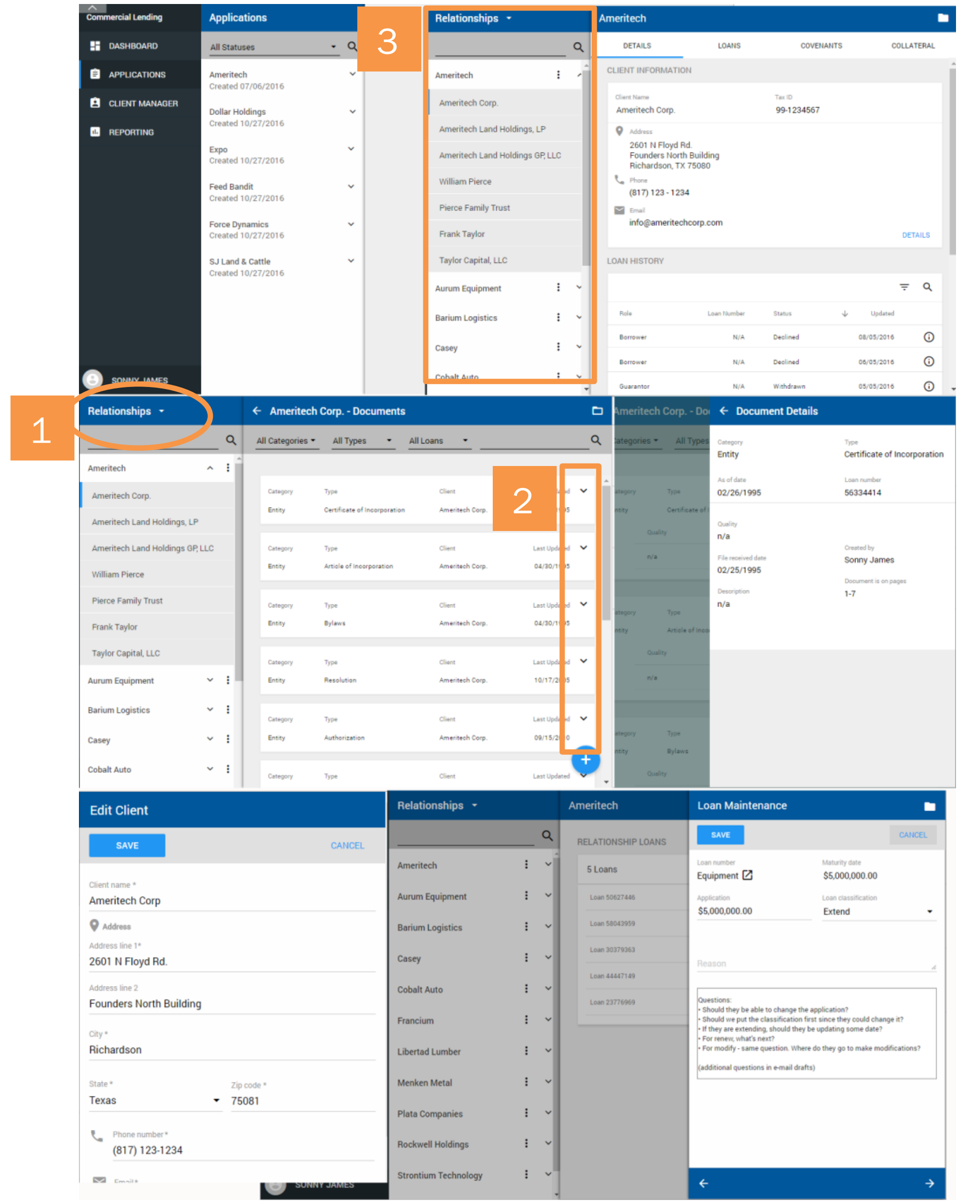
Findings

- With the relationship list displayed, participants were asked alternate ways they might find a client.
- Participants found the 'more menu', 'expanded icon' and the FAB options easy to use and the options were well defined and easy to navigate.
- Search was well placed and easy to use yet 2 participants were not sure how it would work or what could be search or where items would be displays.
- The expander was not intuitive to several participants yet once discovered it was found to be very useful and well placed.
- Search could use some additional discovery. Consider once the user has used the system

Next steps

Areas identified for follow-up

1. The relationships toggle/dropdown control should be reviewed by design team.
2. Expand/ collapse mechanics across the application should be reviewed by design team for effectiveness when these items start out collapsed.
3. Further discussion on the clear context of client and relationship within the CML Client Manager feature set.



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Appendices

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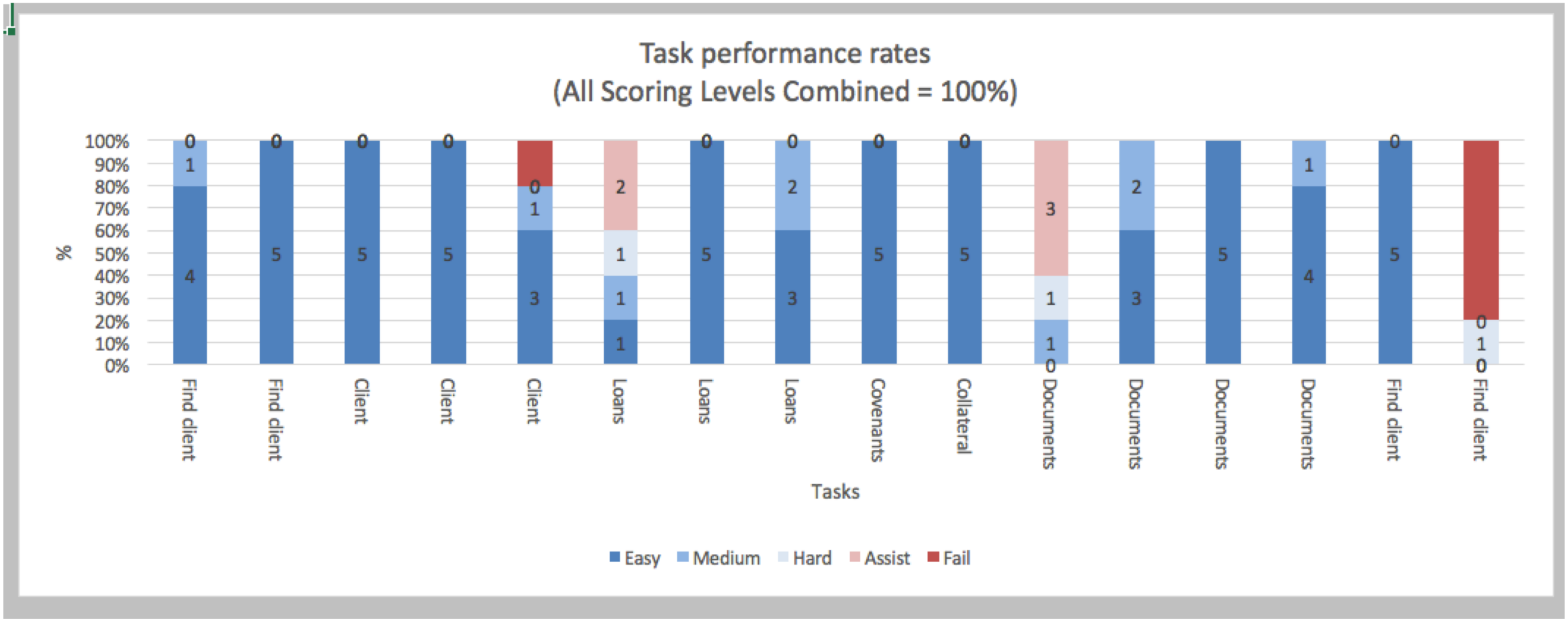
Task performance rates

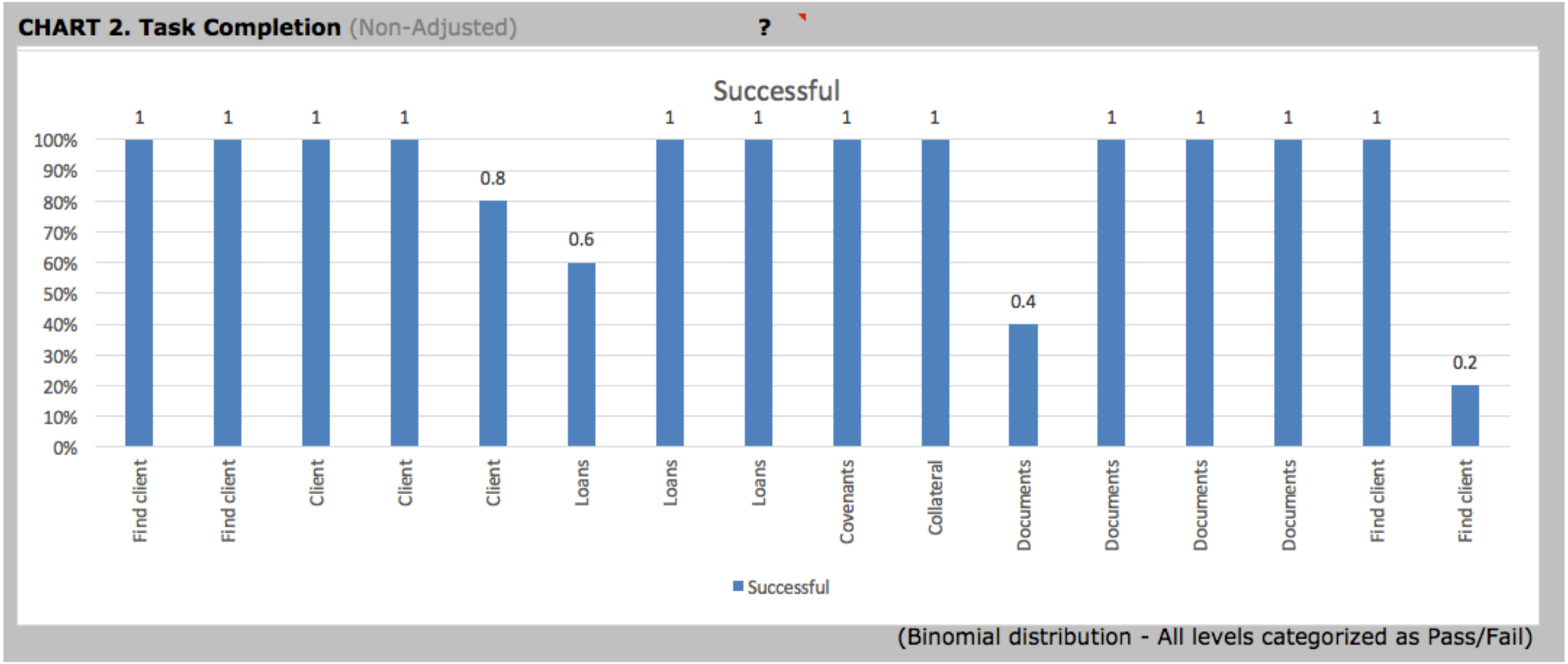
Task completion - successful

Task Summary

Task performance rates



Task completion- successful



Task summary

- Navigating clients (4 tasks)
- Client details (3 tasks)
- Loans (3 tasks)
- Covenants (1 tasks)
- Collateral (1 tasks)
- Documents (4 tasks)

Navigating clients

4 scored tasks

1. Select the Ameritech relationship.
2. Select the Ameritech Corp client.
3. Is there another way you might find a client not in this list?

4. How else might you find a client? 3 options
   - ☐ List
   - ☐ Search
   - ☐ Dropdown

Client details

3 scored tasks

- Locate the Ameritech Corp client.
- Select Ameritech Corp client. What is the phone number listed?
- Locate Loan History for this client. How many loans were declined by this client?

Loans

3 scored tasks

- Locate Loan A. What is the loan number?
- What is the clients Total Credit Exposure?
- How would you modify this loan?

Covenants

1 scored task

Locate a list of covenants associated with client Ameritech Corp.?

- Are all covenants in compliance.
- When was this covenant last updated

Collateral

1 scored task

Locate a list of collateral associated with client Ameritech Corp.

- What is the value of accounts receivables for this client?

Documents

4 scored tasks

- Find a list of ‘Documents’ associated with this client, Ameritech Corp.?
- How would you view this document?
- When was this document last updated?
- How would you view additional information document?

1500 N. Greenville Avenue, Suite 500
Richardson, TX 75081

972.866.3300
argodata.com