

Department for Work and Pensions

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The Pensions Advisory Service: Findings from user testing of the website

Jamie Wales

A report of research carried out by Bunnyfoot Ltd on behalf of the Department for Work and Pensions

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The Author

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Summary

Background and research objectives

The Pensions Advisory Service (TPAS) is an independent non-profit organisation that provides free information, advice and guidance to members of the public on a wide range of pensions matters. The service is free to the general public and sustained by a nationwide network of volunteer advisers, who in turn are supported by technical and admin staff. All advisers at TPAS are pensions professionals with experience in the pensions industry. TPAS is an independent organisation that is funded by grant-in-aid from the Department for Work and Pensions (DWP).

This study looks at the TPAS website which provides comprehensive information and guidance around pensions. Popularity of the site has continued to grow over the past year.

The site was last updated in 2006 and is now seen as dated in its design. It could be updated in line with technological advancements over the last few years to better suit the needs and desires of its growing audience.

This research was carried out to cover a range of areas and aspects of the site and to gain an understanding of the users views and opinions within these areas. The specific areas included:

- navigation and menus;
- design/look and feel;
- content/readability;
- language/comprehension of terminology;
- contact information.

With these criteria in mind, the aim of this research was to take a detailed look at the experience of users when they are using the TPAS site. This research also allowed us to provide options for changes to increase the user experience, usability and accessibility of the new site design.

Methodology

Qualitative research, in the form of one-on-one User Testing sessions with 20 participants carrying out tasks at a computer while using the TPAS website, was used to meet the aims of this research. The research was carried out in January 2009 in two locations across the UK. Participants were recruited according to quotas set around age, gender, income, employment, and educational attainment and included those with differing levels of confidence and knowledge of financial and pensions' related information.

User Testing is the observation of real users carrying out realistic tasks while interacting with a website. Participants were sat in front of a computer while their browsing patterns and journeys were observed by a moderator. This observational approach allows the moderator to watch what the participants do when navigating throughout the website; the moderator can record this information and then describe, analyse and interpret what they have observed. Throughout the testing sessions participants were also video recorded. In this research a semi-structured observational method was employed allowing the observer considerable freedom to explore issues and the option to ask probing questions when specific areas of confusion or interest occur, in order to uncover the views and opinions of the participant.

The user tests used eyetracking equipment that records and tracks the movement of the participant's eyes over the screen. This provides detailed and accurate information to identify where the participant is looking, what attracts them to the particular area they are looking at and what their viewing patterns during the session are. Eyetracking is also used, from the moderator's perspective, as a prompt to observe where the participant is looking and therefore allows more directed, intelligent questioning.

Key findings

Self-generated tasks: First impressions of the site

All participants were asked to browse the site naturally as they would in their own time at home, for example, with no set objectives from the moderator. It was observed that most of the participants took a few seconds to become familiar with their surroundings when exposed to the homepage and from here would then navigate to an area of interest. Most participants' first impressions of the site were negative. These were primarily based on the look of the homepage and the colours. It is important to note that the participants had not had a chance to navigate throughout the site at this point.

The general feeling amongst participants was that the site did not look up to date. Views amongst participants were that the site looked; '*dull*', '*grey*', '*a bit boring*' and '*bland*'. These opinions led most participants to believe that the site was aimed at the older generation, 50 plus.

Navigating around the site

The two main forms of navigation currently used on the site are the top and left of page navigation menus.

The left of page navigation was seen to be a large area of focus for the participants. It was observed that from here participants would orientate themselves and navigate to another area of interest. Participants liked the fly out nature of the navigation design as they thought this allowed the user to view and navigate to a specific area of interest, with only making one click. More specifically, it was the ability to view a comprehensive summary of the site contents and click directly to the area of interest that was liked.

The top of page navigation was an area that identified some usability issues and was observed to be an area of confusion. Throughout testing it could be seen that participants came into difficulties with the two level design and unintuitive nature of the drop-down menus. These problems encountered hindered some participants in navigating to the appropriate area of content, therefore, acting in a negative way in terms of intuitive design and user experience.

Content and terminology of the site

The content on the site was thought to be very informative and comprehensive. Most of the participants found the site useful and gained new pensions' knowledge throughout the testing session. The tone in which the content was written was thought to be easily understandable.

There were issues with the terminology used for the **Significant Pension Events** section. Most participants were unsure about what could be found in this section and when prompted were surprised to discover a timeline on the history of pensions.

A key issue arose when asking participants to seek information regarding a change of employer and the effect this will have on their pension. The terminology used to describe the relevant section **Leaving Service Options** was thought to be unsuitable/lacking clarity.

User journeys: Pre-determined tasks

Pre-determined tasks are designed to cover the typical journeys the user may go on, how they go about this and, in turn, uncover any issues that may occur along the way.

Views on the State Pension age Calculator

The State Pension age Calculator (SPA Calculator) provides the user with the age at which they can start claiming their State Pension. Most of the participants found the SPA Calculator to be useful and particularly liked the interactive nature of this feature.

However, there was confusion in its use. Most of the participants did not read the introductory text that accompanied the SPA Calculator facility, therefore, misunderstanding the result they generated. This was due to the calculator having the most visual impact on the page with a highlighted sentence in the middle of the page to prompt its use by the user. Those participants who did read the text found it difficult to understand due to the way it was written. Negative comments were also made with regards to both the terminology used within the SPA Calculator and the layout of the SPA Calculator itself.

Joining the TPAS mailing list

Joining the mailing list was one of the main areas where participants came into difficulties. The current process in which users sign up to the mailing list caused confusion for the participants tested. Most participants were confused, once the process was complete, about whether or not they were signed up to the mailing list as there was no clear confirmation from the site to confirm they had joined.

The current location of the confirmation is displayed below the page fold and was thought to be unclear. Most of the participants tested expected a stand-alone confirmation page and a confirmation email from where they can also unsubscribe.

Contacting an adviser at TPAS

There are various ways to contact an adviser on the TPAS site. Throughout testing all the various ways were explored by the participants:

- The Live Q & A section was initially thought by many to be a good feature. However, after realising the session times were restricted to a particular date and time, participants questioned the practicality of this.
- A few people thought the contact telephone number resembled a sales number, not a helpful advice number.
- Many participants said that they would prefer to email TPAS if they had a query instead of a call by telephone, so that they can correctly structure their question and ensure they have covered all aspects that matter to them. Ask the Experts section was, therefore, seen to be useful. However, some participants took considerable time to find the link due to the title of the section which was thought to be unclear.

Significant Pension Events

Participants found this title non-intuitive and thought that it did not represent the underlying content, which is a timeline that displays a history of important pension events. The idea of the timeline was met with positive views and participants particularly liked the interactive nature of the tool.

Exploring the TPAS site for old news articles

When looking for past news articles all participants successfully found the desired page of information, however, the majority were observed to navigate to the Press Release section first, highlighting that the route to old news articles is not clear. Participants reacted negatively towards the way the past news articles were displayed on the page. The user is met with an extensively long list of articles/links displayed in date order which was thought to be an inefficient way of displaying this information because it makes finding an article by topic difficult.

Look and feel of the TPAS site

Participants were asked at the end of the testing session what they thought of the look and feel of the site. The general opinion was that the site looked dated and old. In particular, the colours used were thought to be muted and bland. Some views were made that the most recent additions (Pensions Quiz, Free Impartial Advice) to the main content were seen to look like advertisements and could be off-putting.

The current image, which features an elderly couple on the homepage, is visible on all pages throughout the site. This sparked negative comments and suggestions that there should be some variety in the images used and that the site looks like it is currently aimed at the older person because of the image used.

Views were also expressed that although the site is lacking in its visual appeal it was good to see that the site did not promote flashing, garish, distractive imagery that would be seen to detract from the comprehensive content.

Does the TPAS site look like a Government site?

Many of the participants initially believed the TPAS site to be a Government site based on its look and feel, but after further viewing/reading, understood that it was an independent site due to the explanatory information outlining the purpose of TPAS. At the end of testing most participants concluded that the site did look like a Government site although it is not.

Overall impressions of the site

When asked for overall impressions, two areas were highlighted:

- colours used throughout the site were viewed negatively;
- participants commented positively on the range of content and the comprehensive nature of information found on the site.

Conclusion

Participants found the site to be informative and useful. They particularly liked the comprehensive nature of the site and felt confident in the information they found and trusted it.

Navigating throughout the content of the site was done easily from the left of page menu. Problems occurred when using the top navigation menu which highlights issues with the design and implementation of this feature.

Participants found the interactive aspects of the site to be interesting and more engaging than other areas of the site, as these features deliver a more personalised approach with feedback that is relevant to the user.

The overall feelings and impressions of the TPAS site were that it was dated in design, lacking in visual appeal and, therefore, this led to beliefs from the participants that the site was exclusively aimed at the older generation, 50 plus.

1 Introduction

1.1 Background

TPAS is an independent non-profit organisation, operating at arm's length from DWP and is classified as an executive non-departmental public body (NDPB). It provides independent, non-regulated, one-stop information and guidance to members of the public on pensions matters. TPAS has three core services that it offers to individuals free of charge; information, advice and guidance, dispute resolution and visits to the workplace to provide information on retirement planning. The service is sustained by a nationwide network of volunteer advisers who are supported by technical and administration staff. All advisers at TPAS are pensions professionals with experience in the pensions industry. The website provides comprehensive information and guidance around pensions and popularity of the site has continued to grow over the past year.

DWP commissioned this User Testing study to take a detailed look at the experience of users when they are using TPAS site. The website was revamped in 2006 with the aim of creating a comprehensive site about pensions. The objectives of the website are to:

- be a guidance-focused site, which is the first port of call for anyone needing guidance on pensions; and
- have clear and simple navigation that takes visitors to the information they need in no more than two clicks.

It has become clear that although the current TPAS site is growing in popularity and offers a source for comprehensive pensions information, it could be updated in line with technological advancements over the last few years to better suit the needs and desires of its growing audiences.

1.2 Research aims and objectives

The research aims and objectives of this testing were to uncover users' views and opinions on various aspects of the current TPAS site:

- to understand the views of users in terms of the content on the site and whether they believe it to be readable/understandable;
- gain knowledge of how users are currently navigating around the site and to uncover any issues that arise throughout testing;
- to probe users on their thoughts on the look and feel of the site and how this affects their opinion of it;
- understand how users interact with the content pages of the site and the functions and facilities available throughout the TPAS site.

1.3 Research methodology

The research included a series of 20 one-to-one User Testing sessions. It is widely documented that testing five to six people per audience group will uncover most usability issues throughout testing sessions. Testing 20 participants takes into consideration the variety of audiences that use the TPAS site while providing adequate and useful feedback.

During testing sessions, participants carried out various tasks at a computer exploring the TPAS website while being observed by a moderator. This observational approach allows the moderator to ask probing questions when specific areas of confusion or interest occur, in order to uncover the views and opinions of the participant. The user tests used eyetracking equipment that tracks the movement of the participant's eyes over the screen. This enables us to track where the participant is looking, what attracts them and what their viewing patterns are. Eyetracking is also used from the moderator's perspective as a prompt to see where the participant is looking and, therefore, allows more directed, intelligent questioning. Throughout the testing sessions, participants were also video recorded while they interacted with the website allowing the ability to recall the testing session in full detail.

Participants were recruited with various criteria in mind agreed by both Bunnyfoot and DWP. An overview of the demographics of the participants is provided in Appendix A.

1.3.1 Test protocol

A test protocol was created to be used throughout testing. This was designed to cover all the desired areas of research within the website. Each testing session was carried out by a moderator whose role it was to ask each participant probing questions and describe the set tasks. A set of pre-test and post-test questions were asked to uncover the participant's understandings before and after testing. Both self-generated and pre-determined tasks were used throughout testing:

Self-generated tasks allow users to behave naturally as they would when visiting the site for first time. The benefit of not having prompts means we can observe browsing habits, patterns, and identify interests. Using the self-generated task

approach all participants were asked to explore the website for anything of interest to them.

Pre-determined tasks are designed to cover the typical journeys the user may go on, how they go about this and, in turn, uncover any issues that may occur along the way. The pre-determined tasks were the main focus of the testing protocol. This is so that the wide scope of the site is covered in testing. The test protocol used in the sessions is provided at Appendix B.

1.3.2 Analysis of the findings

All testing sessions were recorded. This was important for analysis purposes as the videos provided a record of each testing session which was useful when fully analysing participants' comments or movements throughout the site.

The eyetracking technology used in testing provides analysis of the eyetracking data in the form of Heatmaps and Gaze Plots. Heatmaps display the areas of most fixations over a given period of time for each or all of the participants tested. Hot spots are displayed over the webpage, highlighting key areas that grabbed the participant's attention.

Gazeplots display the journey of the eye across the page, tracking the movement from one area to another, providing an insight into the way the page content is viewed. The qualitative nature of the testing session provides an insight into the views of the participant's tested, in particular, the comments made that were recorded, analysed and are highlighted throughout the report.

1.4 Report structure

This report outlines the findings from the User Testing research in the following chapters:

- Chapter 2 – Focuses on the natural, self-generated browsing of the TPAS site.
- Chapter 3 – Outlines the navigational habits observed throughout testing and the key issues.
- Chapter 4 – Reports views on the content and terminology used on the TPAS site.
- Chapter 5 – Highlights typical tasks that users may carry out on the site.
- Chapter 6 – Outlines findings on the look and feel of the site.
- Chapter 7 – Summarises the views on whether the TPAS site looks like a Government site.
- Chapter 8 – Overall impressions of the site and conclusions.

Verbatim quotations are used to illustrate particular viewpoints. These views are not necessarily representative of all participants. Where quotations are used, attributes are given in the following order; age, gender and use of TPAS website.

2 Self-generated task

Each user testing site began by asking all participants to browse the site naturally as they would in their own time, such as at home, with no set objectives or goals from the moderator. Participants were asked to browse the site for something that matters to them or explore any areas of interest to them.

When first exposed to the site it was observed that most of the participants tested took a few seconds to become familiar with the homepage, digesting the content and then to navigate to an area of interest.

- After ten seconds of exposure participants were asked for their first impressions of the website. Most of the participants commented negatively. These comments were based heavily around the look of the site and the colours used. It is important to note that the participants had not had a chance to navigate throughout the site at this point and that these assumptions were made upon the cosmetic features of the homepage alone.

The general feeling was that the site did not look up to date.

'Dull.'

(29 years of age, female, not used the TPAS site before)

'Grey.'

(28 years of age, male, used the TPAS site before)

'A bit boring.'

(25 years of age, female, not used the TPAS site before)

'Bland.'

(31 years of age, female, not used TPAS site before)

These opinions led to the belief that the site was aimed at the older generation, 50 plus. These opinions were not just expressed by the younger participants but also amongst the older, 50 plus participants as well.

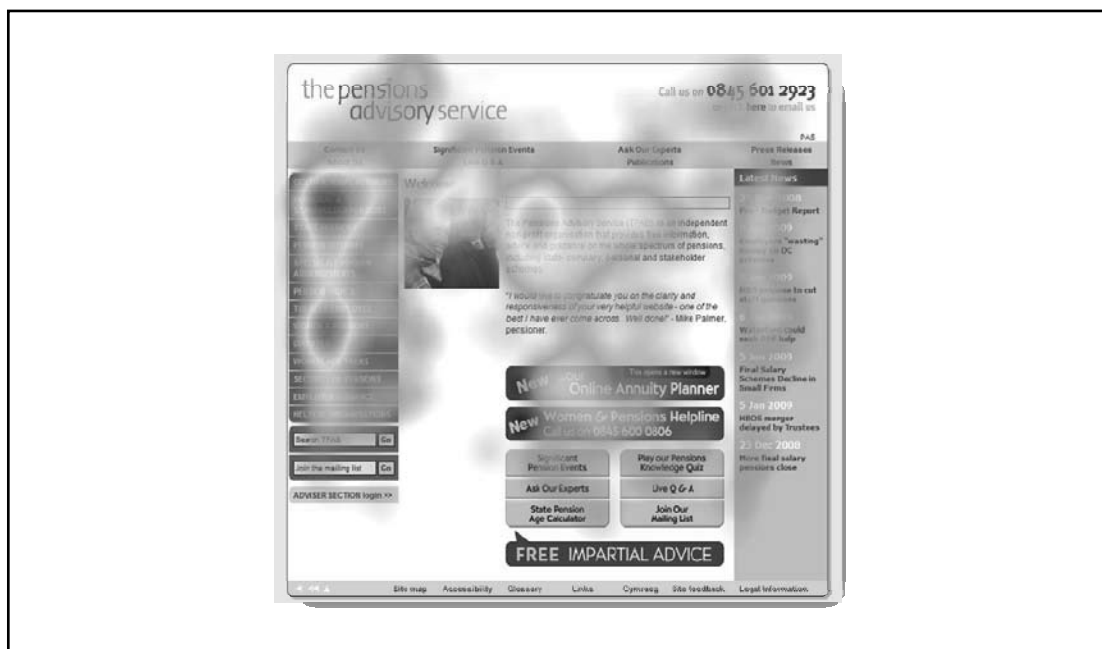
After initial exposure, many of the participants used the left of page navigation as a starting point and a source of information. It was observed that these participants used the fly-out menus to their advantage, in particular, using the hover-over function to find the specific area of interest to them before clicking and navigating to the desired area of content.

3 Navigation

The two main navigational functions on the site are the top of page and left of page menus.

The left of page navigation received positive feedback. Participants liked the reactive nature of the fly-out menus and the ability to view all areas of content that are available before clicking and making a selection, leading to an informed action.

Figure 3.1 Heatmap showing the areas of prolonged exposure

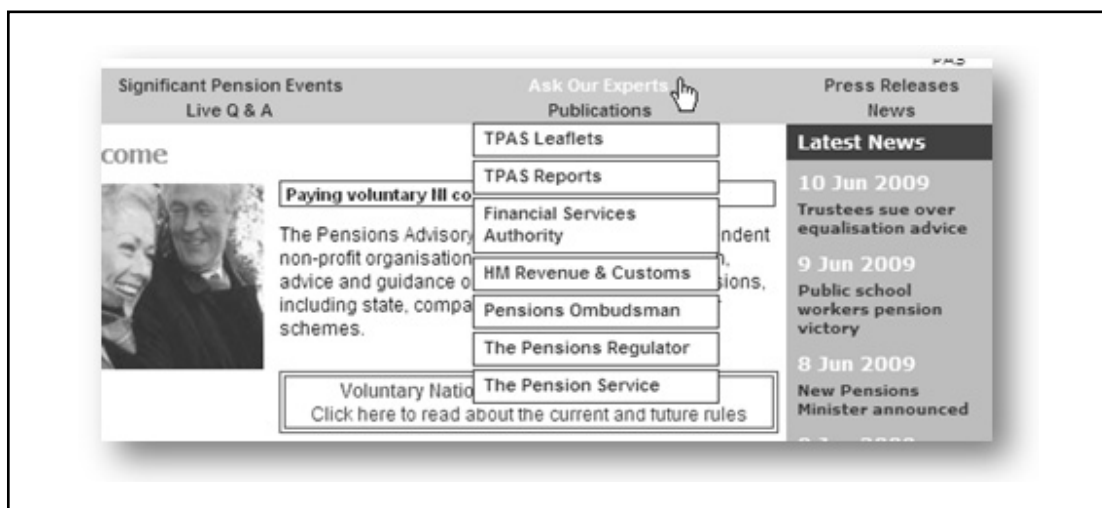


3.1 Observations

It was observed that the top of page navigation menu acted as a hindrance in the way participants navigated throughout the site:

- The two levels of information and the drop-down menus that make up the components were seen to actually prevent participants from reaching their ideal destination.
- The drop-down menus used in the top navigation were also unpredictable in their nature, with issues within their functionality, causing annoyance for some participants.

Figure 3.2 The top navigational menu of the TPAS site, showing the drop-down 'Publications' menu while mousing over 'Ask Our Experts' section



The current location of the search facility was not seen to be a normal/standard place to have this feature. Some participants compared it to other websites and thought it did not appear to be in line with the standard place on other sites. Some participants struggled to find it and thought it to be part of the similarly designed mailing list call to action.

'It still won't blasted well go, that's really annoying, that's a real annoyance.'

(62 years of age, male, has used TPAS site before)

'This thing, the drop-down, keeps coming up, which is narking me!'

(39 years of age, female, not used the TPAS site before)

'That's annoying that that's just come down in the way.'

(28 years of age, male, has used the TPAS site before)

'It's OK, just problems with intuition.'

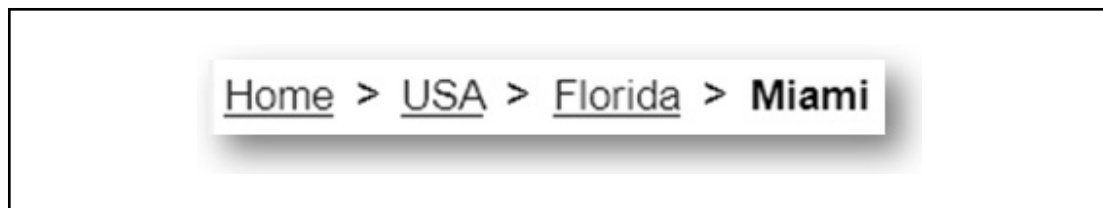
(58 years of age, male, not used TPAS site before)

3.2 Signposting

Throughout testing participants were not asked to navigate back to the homepage between tasks. They were left to do what naturally comes to them so their natural behaviour can be observed. The following observations were made with regards to signposting and within page linking:

- It was observed that the breadcrumbs used on the website were used infrequently by few participants and not noticed by many. Breadcrumbs are a navigation feature that can be increasingly beneficial to users. Breadcrumbs use a single line of text to show page locations in the site hierarchy. They are considered to be secondary navigation and are often found in the top left of the page, usually underneath the main navigation.

Figure 3.3 Example of a well implemented breadcrumb design



- Some participants struggled to navigate back to the homepage when they wished to do so, commenting that there was not a home link in the top navigation where they would expect to find one.

'Why can't I get back to the homepage again; why can't I get back to the homepage? I do like to see the homepage at the top.'

(47 years of age, female, not used the TPAS site before)

'The home button, I had to look for that a bit, it didn't seem clear, I'd like it in the top left of the page.'

(66 years of age, female, used the TPAS site before)

The current breadcrumb trail is inefficient in its design. This was observed in testing where it was completely missed by some participants and to others, simply not clear. The breadcrumbs show the users where they are and how the information is structured. Because users see the way the hierarchy is structured they can learn it and navigate quicker throughout the site. By making each label a link, the users can quickly browse up the hierarchy. They take up minimal space on the page and leave most of the space for the real content. Breadcrumbs are not for primary navigation and should always be used together with a form of main navigation.

Whilst it is encouraging to see that the website includes a breadcrumb trail, in order to make most use out of them they must be made intuitive in their design and clearly visible to the user.

The absence of a clear **Home** link led some participants to frustration and resulted in excessive clicking of the back button.

A number of issues have arisen during this research which could be addressed both in the short and long-term.

3.3 Options for short-term changes

To address the issues identified with the top navigation the following could be explored:

- adopting a linear approach to the top navigation. It is best to avoid two tiers of information;
- providing a clear **Home** link in the top navigation. Having this as the first link from left to right helps the user to orientate themselves and navigate back to a place they are familiar with;
- disabling the category link, when chosen, and highlight it to provide the user with visual feedback.

Left of page navigation considerations:

- changing the headings to lower case, which makes text easier to read and keeps a uniform look with the rest of the website;
- providing arrows next to each section title to better imply movement;
- ensuring the boxed area of category heading is clickable, as well as the text within the box;
- ensuring the fly-out menu is lined up with its parent heading;
- providing feedback as to which page the user is currently viewing and to highlight the container area of the current page within the navigation.

Consideration to signposting:

- Positioning breadcrumbs in the top left of the page, and below the main navigation or at the top of the main content. One example of good breadcrumbs: Home > State Pensions > Benefits:
 - disabling the last link and ensuring it is entitled the same as the current page.

4 Content and terminology

Overall, participants commented positively on the content of the site. They thought the information was clear and readable. Participants understood and thought the tone in which the content was written to be easily understandable.

'It is clear and comprehensive, there's a variety of general and in depth information.'

(47 years of age, female, not used the TPAS site before)

Some views were expressed that occasionally some pages were seen to be 'wordy'. However, participants thought that the information was relevant and extremely informative especially if there was a genuine need for this information.

It was observed that in many cases participants used the Q & As to their advantage, providing a quick answer to a question. This shows that the Q & A section fits its purpose in this website. When asked, most of the participants said that they find features such as Q & As useful, not only on the TPAS website but also in general.

All participants reported that they felt confident with the information they found on the site and they trusted it.

Three cases of misunderstood terminology occurred throughout testing:

- Significant Pension Events – This was seen to be an unintuitive phrase for the underlying content, with participants not being able to predict what can be found here. Some had the misunderstanding that it contains information regarding forthcoming pension's seminars and meetings.
- Leaving Service Options – This was thought an unsuitable title for underlying content that advises on what to do when changing employer.
- Your previous pension questions – This phrase was taken as matter of fact, believed to be individualised rather than covering questions from all site users.

'I would expect a list of events where independent financial advisers meet up in a village hall to give advice, bit like a job fair but it's a pension fair.'

(32 years of age, male, not used the TPAS site before)

'I didn't know what to expect to find, so I clicked on it to find out.'

(47 years of age, female, not used the TPAS site before)

'I thought it would be to do with pension parties.'

(Pilot test, 26 years of age, female, not used the TPAS site before)

4.1 Possible options for short-term changes to the website

- To consider highlighting headings within long pages of text so easier to see.
- Using break lines between sections of text to create better association. For example:

First article goes here

.....

Second article goes here

.....

Third article goes here

It was observed, in testing, that people generally question the integrity of customer feedback displayed by the provider on their own site. It also takes up vital space that could be used more effectively. They could be eliminated from the main pages:

'I don't want to read all this rubbish, it's a bit like they're blowing their own trumpet, or getting someone else to do it for them.'

(64 years of age, male, not used the TPAS site before)

Consider changing the following terminology from:

- **Q & As to FAQs**, which is a more standard phrase **across other websites**.
- **Significant Pension Events to Pension Changes Timeline**.
- **Leaving Service Options to Changing Employer**.
- **Your Previous Pension Questions to Previous Pension Questions**.

5 User journeys

5.1 State Pension age Calculator

Figure 5.1 An illustration of the State Pension age Calculator



The screenshot shows a web form titled "The State Pension: When can you retire?". The form contains three dropdown menus for the date of birth, labeled "dd", "mm", and "yyyy". Below these are radio buttons for "Male" and "Female", and a "Go" button. At the bottom of the form, there is a text box with the instruction "Please enter your date of birth and gender above".

Participants were asked if they could find out what their SPA was and all successfully managed this. Most of the participants navigated to this section by using the left of page navigation which demonstrates that the structure of the information and content is intuitively organised and that it is extremely easy to navigate to this feature, indicating a good navigational tool.

The SPA Calculator was met with positive feedback by all participants. The interactive nature of the calculator was something that was seen to be a good feature.

This positive attitude towards the SPA Calculator was due to the more personalised approach to this page of the website. Participants liked getting feedback on information that was specific to them.

'Well that's interesting, I thought I knew my SPA but it's telling me what it actually is, I was wrong.'

(32 years of age, male, not used the TPAS site before)

Throughout testing it was observed that there were issues with the design of the SPA Calculator:

- The introductory text was read by very few users before interacting with the SPA Calculator which led to misunderstanding of the results produced.
- The terminology used on the SPA Calculator is confusing. The phrase *'What age can you retire?'* leads participants to believe the age given (the calculated answer) is the age at which they must work till, However, the age displayed is the age at which they can start claiming their State Pension.
- The instructions on how to use the SPA calculator are displayed in the answer/result window, below the SPA Calculator, which is the same place that the results are displayed after calculating.
- The calculated answer/result given was not clear enough, with one participant thinking it had not worked and calculated again.

'There needs to be some sort of new paragraph to explain that clearer.'

(66 years of age, female, has used the TPAS site before)

'It's not a full site is it? Because I'm clicking and it's not doing anything. Oh, it has the answer in this little box at the bottom and I didn't notice that.'

(47 years of age, female, not used the TPAS site before)

5.1.1 Short-term changes

- There needs to be a consideration to how the user will read this information. This could be done by outlining the instructions first on how to use the SPA Calculator before they interact with it.
- The blank space currently on the page could be utilised. The calculated answer could be made clearer and more obvious as it took some participants quite a while to notice the change.
- There is no need to overcomplicate a simple concept. Users will expect to find information, short and concise.

5.2 Join the mailing list

Figure 5.2 The TPAS homepage, highlighting the 'Join the Mailing List' section



Participants were asked to find a way of signing up for regular updates about pensions related information. It was observed that the significance of the 'Join the Mailing List' signup section was not strong enough as some participants took long periods of time to find it. One participant believed that: *'it looks like a search box'*.

This task uncovered many issues with the process of signing up to the mailing list. The following observations were made:

- from the signup box, participants were unsure whether to type in their email address in the text box or to click 'Go' first;
- those participants who did enter their email address in the signup text box were confused when presented with another, blank, more official signup page;
- after signing up to the mailing list most of the participants were not confident that they had signed up successfully. The confirmation message was thought to be poorly positioned, below the page fold;
- most of the participants expected an email confirmation and from here to be able to unsubscribe from the newsletter.

'Join the Mailing List at the bottom, it's not very big.'

(32 years of age, male, not used the TPAS site before)

'I would expect the confirmation message in the top or the middle, not at the bottom of the page.'

(22 years of age, female, not used TPAS site before)

'I would expect an email confirmation to say welcome and also tell you how to unsubscribe.'

(32 years of age, male, has used the TPAS site before)

'I would think the confirmation message should be in the centre of the screen, I'd be thinking oh god, and I might even enter that again.'

(32 years of age, male, not used the TPAS site before)

5.2.1 Options for short-term changes

The initial text field could be eliminated and a clear call to action to join the mailing list could be added:

- When error messages appear, consider placing them above the page fold or within the text field where it is clearly visible to the user and inform the user of what the error is.
- In order to manage the user's expectations and to omit confusion, a confirmation page could be provided that acknowledges the users email address. It is good practice to ensure there is closure for a process carried out by the user, in order to maintain confidence in the site.

5.3 Contacting an adviser at TPAS

Task: Participants were asked if they could find a way of contacting someone who could clarify some information they have found on the site.

There are different ways within the TPAS site to contact someone for help. The participants tested explored all these methods with no specific method attracting more attention than the other.

5.31 Observations

- Live Q & A section – Was thought, at first, by many to be a good feature. However, after realising the session times were restricted to a particular date and time, participants questioned the practicality of this and mentioned that these restrictions need to be displayed in a way that is much clearer.
- Telephone number – Some participants thought this resembled a sales number, not a helpful advice number. These beliefs were based simply on the look, format and style of the telephone number.

- Most of the participants said that they would prefer to email TPAS instead of calling by telephone, so that they can correctly structure their question and ensure they have covered all aspects that matter to them. Some participants commented that the 0845 number would put them off calling because they would incur charges:
 - Ask the Experts was a section that was seen to be useful, although some participants took time to find the link. The 'Previous questions dealt with by our experts', was thought to be unclear.
- Advisers Section Login – This confused some participants as they thought this would lead them to an advisers section, not realising that this link was for professional advisers only.

5.3.2 Short-term changes

- For a short-term solution, to increase the clarity of this section it could include the time in the section title for the next Live Q & A section: *Next session 4th Feb, 2 – 3pm*. This would increase clarity as currently users have to read through paragraphs of text to find this information.
- In the Live Q & A section highlighting '**Previous Questions and Answers Sessions**', make it look like a link so it is more easily noticeable. Consideration needs to be made to ensure that links are not mistaken for adverts or graphic design.
- Advisers Section Login – This section could be hidden in the sub menu at the bottom of the page made available to advisers only to avoid leading the user down the wrong path to dead ends.
 - Consider changing terminology from: **Advisers Section Login** to **Advisers Login**
- To ensure the contact telephone number looks professional, it could be changed to a standard font in line with the rest of the fonts used on the website.
- Consider correctly highlighting links and avoid self-referential links. For example:

Click **here** to email us (Unclear)

Why not **email us** (Good)

5.4 Significant Pension Events

Task: Participants were asked to find information on the future changes to pensions that may affect them directly.

Most of the participants found the title 'Significant Pension Events' to be unintuitive, and when asked to describe what they would expect to find there, all either found it difficult to answer or made the wrong assumption.

'I assumed it would be like dates for when all pensions advisers meet up in a big room and talk about pensions to people, a bit like insurance seminars.'

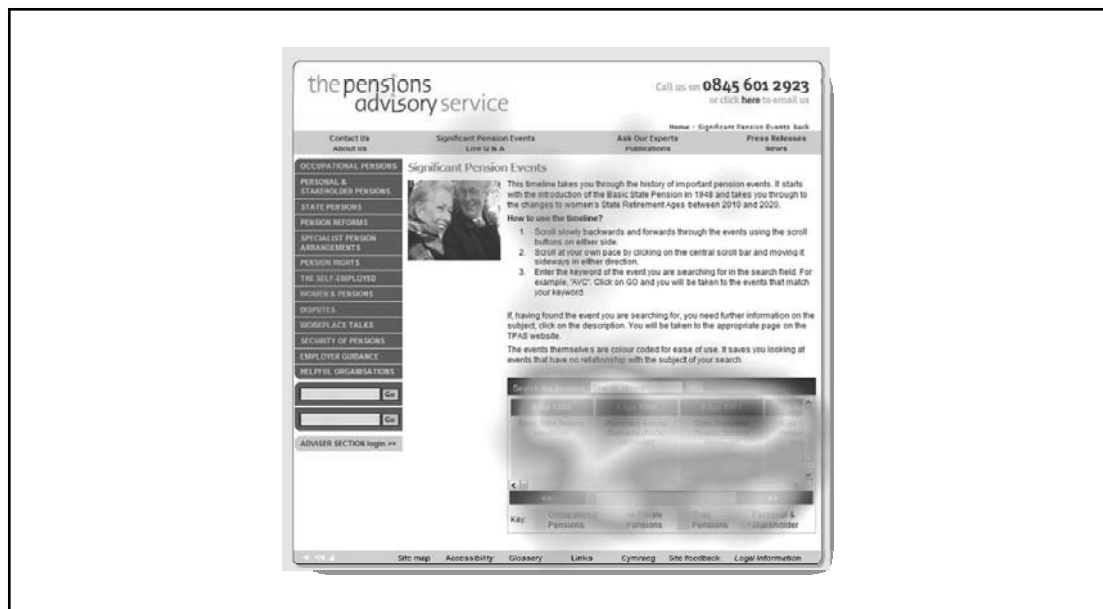
(32 years of age, male, used the TPAS site before)

'I thought this would be for events like pensions parties.'

(26 years of age, female, not used the TPAS site before)

In the Significant Pension Events section is a timeline, displaying a history of important pensions events. The timeline itself was thought to be a good feature and, in particular, the interactive nature of its design.

Figure 5.3 Heatmap showing the areas of prolonged exposure



It was common for participants to find the timeline engaging but most also encountered difficulties in its use:

- The eyetracking data provides evidence that the instructions on how to use the timeline were not read by many of the participants, which led to misunderstandings in its application.
- At first glance, some participants jumped to the conclusion that the timeline was a history of pension events. This was due to the fact that the timeline starts at the most historic event. When asked if they believed there was any value in having past events, many believed that it could be interesting but not hold any significant purpose and some believed it to be unnecessary.
- Participants didn't like the buttons or controls used to interact with the timeline. To many of the participants it was not clear that they could use a drag bar to skip quickly to the end of the timeline. This caused frustration when waiting for the timeline to scroll.

'There's got to be a quicker way to do this.'

(62 years of age, male, not used the TPAS site before)

- Colours are used to differentiate between the different pensions in the timeline. A key is also used to indicate to the user what each colour represents. These colours used were thought to be poor to distinguish. Views were expressed that it would be good to filter the timeline to show information only relevant to you, the user, and your specific pension scheme's key events. It was also expressed that colours alone were not suitable for colour blind or visually impaired people. Participants did find this feature informative.

'It would be nice to just see the information I am looking for.'

(32 years of age, male, has used the TPAS site before)

'It's quite hard for me to see the difference in the colour used.'

(56 years of age, female, has used the TPAS site before)

5.4.1 Short-term and long-term changes

Short-term

Consider the following:

- Changing: **Significant Pension Events** to **Pension Changes Timeline** to make the title more intuitive and to imply the underlying content in this section.
- Eliminating the use of instructions. A well designed timeline would eliminate the need for instructions. The tool should be intuitive in its nature and very clear on how to use upon first viewing.

Long-term

- Instead of having a search facility for the timeline consider a filter for each pension option, i.e. just show State Pensions. This way the user can decide what they can look at, a more personalised approach that appeals to the individual user.
- Within the timeline design, consider using widgets that users are familiar with. For example, similar to the type you would find in your browser window.

5.5 Finding old news

Task: Participants were asked to find a news article from October of last year.

Most of the participants found the appropriate page. However, it was observed in testing that there was confusion as to whether this information could be found in the Press Releases or News section.

When the desired information page was found, many participants expressed the wish to have the information displayed in a more digestible way. The current page has an extensive list of links for news articles. The ability to see old news articles was thought to be a good feature but the way the information is displayed could be made more user friendly.

5.5.1 Short-term and long-term changes

Short-term considerations

- Changing **Latest News** to **Pensions News**. This better suggests that old news can be found here as well as current.
- Including a link: **..more news** or **..old news** from the homepage news section.
- 'Archived news' could be changed to 'Old News'.

Long-term

- Improving the way the archived news is displayed in the screen and categorising news into months or years with the appropriate headings. Another option could be to consider a keyword search facility.

6 Look and feel

At the end of the testing session, participants were asked what they thought of the look and feel of the site. It was not uncommon for participants to report that the site looked dated and old. In particular, the colours used were thought to be muted and bland. Despite this, some participants felt that the latest additions (Pensions Quiz, Free Impartial Advice, etc) to the main content were seen to look like advertisements and would, therefore, put the user off the site.

'These look a bit odd, like advertisements, separate from the site.'

(28 years of age, male, has used the TPAS site before)

It was noticed by participants that the image currently used on the site, which features an elderly couple, was apparent on all pages. This sparked negative comments and suggestions that there should be some variety in the images used and that the site looks like it's aimed at an older person because of this. This was true of most participants both young and old.

'I can see that they've used the same picture on every page, they need to change it so that there's a bit of variation, it's like they just haven't tried.'

(43 years of age, male, has used the TPAS site before)

Views were also expressed that although the site is lacking in its visual appeal it was good to see that the site did not promote flashing, garish, distracting imagery that would be seen to detract from the comprehensive content. Here it can be seen there is a conflict in the way that the site should be presented. Although the site should give a professional feel it should not be too academic, while on the other hand it could embrace new technologies and features without being too 'in your face'.

'The word that comes to mind is old, it looks serious and boring.'

(30 years of age, female, not used the TPAS site before)

'It looks grey, for the grey generation.'

(39 years of age, female, not used TPAS website before)

'They need to change the picture and change the colours.'

(43 years of age, male, used TPAS site before)

'It doesn't look modern, but maybe that's appropriate for a pension's website.'

(22 years of age, female, not used the TPAS site before)

6.1 Short-term and long-term changes

Short-term options

- If imagery is to be used, ensure that it is suitable for the wide variety of people who are the site target audience.

Long-term

- Providing a site that appeals visually to the sites users, looks innovative and reflects a forward thinking, understanding organisation.
- Ensuring that graphic design does not imply to the user that certain areas of content are adverts.

7 Does this look like a Government site?

At the end of the testing session participants were asked if they thought the TPAS site looked like a Government site. All participants understood that TPAS was an independent body. However, most participants believed that the site did look like a Government site with many commenting that 'it has a government feel to it':

'It looks like a good example of a Government website.'

(62 years of age, male, used TPAS site before)

'I thought it was at first.'

(32 years of age, male, used the TPAS site before)

'It looks Government, but it's not, it's QUANGO.'

(62 years of age, male, used the TPAS site before)

'Colours look government-like.'

(55 years of age, female, used the TPAS site before)

'Looks Like a council site.'

(28 years of age, male, used the TPAS site before)

'The picture makes it less government, otherwise it might as well be.'

(58 years of age, male, not used the TPAS site before)

Participants did not like the idea of the site looking like a Government site. They liked the more personal, less formal approach. The aspects of the site such as the SPA Calculator and the Timeline were received well, due to their interactive nature and the ability to get more personalised feedback relevant to the individual.

7.1 Short-term change

- Although the less formal, more personalised approach was seen as a positive thing, it is important to ensure the user that the information they can find here is genuine, current and official. You could consider informing the user that the TPAS site is audited and checked by the DWP on the homepage so they know they can trust it.

8 Overall impressions

The session concluded by asking participants what their overall impressions of the site were. The responses were fairly constrained. Two areas of the site were commented upon the most:

The colours – Many of the participants reacted negatively towards the colours used and, therefore, the look of the site. This coupled along with the imagery led to most of the participants with the impression that the site was aimed at an older generation.

Comprehensive Content – Participants were confident that they would be able to find any information they required regarding pensions on the TPAS site. The wealth and range of information was something that the participants reacted positively to. Most participants understood that making pension arrangements can be an important thing so they would read all the information on offer to ensure they were knowledgeable.

'Awfully dull.'

(60 years of age, female, used the TPAS site before)

'Informative, but it seems like you need to have a specific reason to use it.'

(39 years of age, female, not used the TPAS site before)

'It could help anybody using it.'

(31 years of age, female, not used the TPAS site before)

'The colours are a bit dull, it's not very innovative.'

(22 years old, female, not used the TPAS site before)

'Looks like it's for people on the lower level of the social ladder.'

(28 years of age, male, used the TPAS site before)

'It's not too bad, a bit bland, needs to be more personalised.'

(64 years of age, male, not used the TPAS site before)

9 Conclusion

Overall, the experience for participants of the TPAS site was positive throughout the testing sessions. The nature of the site itself is to provide the user with pensions information. This findings from this research highlighted that this is done well and in a comprehensive manner. The tone of the content was thought to be satisfactory with participants neither commenting on whether it was easy to read or not.

The navigation throughout the site caused mixed feedback. The left of page navigation was seen to be very useful. Participants liked the way they could view all the areas of information that were available before clicking due to the fly-out menu design. When taking into consideration the range and scale of content on the site this navigation works very efficiently in its purpose.

The top of page navigation highlighted some fundamental usability issues. The nature of the design, in some cases, prevented the participant from reaching the most appropriate and desired areas of content. This can be a major area for concern as it can act negatively on the user experience of the site.

When participants were given tasks to explore various areas of the site, participants' views provided an understanding of their expectations and desires of the site. Aspects such as the SPA Calculator, Significant Pensions Events timeline and Live Q & A were thought of as engaging due to their interactive nature, although all uncovered usability issues in their design. The Live Q & A was thought of as very useful until the participants understood its restrictions, after which they deemed it not to be a viable option. The process of joining the mailing list along with the positioning of the search facility both suffer from poor usability and this was observed throughout testing for most participants.

It was observed throughout all testing sessions that the feeling was that the site did not look up to date. Various aspects contributed to this; the colours used were thought to be muted and the imagery used led participants to believe that the site was aimed at the older generation.

Most of the participants believed the site to look like a Government site. When probed as to why this was the case, many believed that was simply the feel they got. All participants said that they were confident with the information they found on the site and that they trusted it, with most also saying that they would visit this site again if they needed specific pensions information.

Some participants expressed the desire for the site to have a more personalised approach, with a way of navigating to information that is relevant to them in their current life stage. This desire reflects the positive feedback received from the interactive tools on the site, where the user can enter information that is specific to them, then provided with a response that tells them how it affects them.

From these User Testing sessions it can be concluded that the current TPAS site is working well as an informational site and provides the user with anything they wish to know about pensions.

However, the site fails to engage users and more can be done to improve some aspects of the site. It is clear from testing that the site needs to be brought up to speed with current web technologies.

Appendix A

Participant demographics

It was agreed that the participants recruited for testing should cover a wide range of demographics and, therefore, reflect the target audience of the TPAS website. The following criteria were decided upon for the recruitment process:

Sex	<ul style="list-style-type: none"> – Ten Male – Ten Female
Pension Arrangements	<ul style="list-style-type: none"> – Ten have pension arrangements already – Ten have no pension arrangements
Use of TPAS website	<ul style="list-style-type: none"> – Ten to have used before – Ten not to have used before
Life stage	<ul style="list-style-type: none"> – Five already in retirement/semi-retired – Five approaching retirement age – Five settled in job/middle-aged – Five young professionals/new to the workforce
Confidence/Preparedness	<ul style="list-style-type: none"> – Good mix across matrix of DWP personas
Employed/Self-Employed	<ul style="list-style-type: none"> – Two to be self-employed
Socio economic groups	<ul style="list-style-type: none"> – Good mix across ABC1 – C2DE – One or two to have English as their second language – Two or three to be representative of black and ethnic minorities
Internet Ability	<ul style="list-style-type: none"> – Good mix from low levels of ability (but not complete novices, they must be able to use the internet unaided, etc) to daily experienced users
Attitude towards Government	<ul style="list-style-type: none"> – Mix of attitudes towards the Government, i.e. anti/neutral/pro

Appendix B

Test protocol

Summary of testing approach

One on one user testing sessions lasting approximately one hour – using eyetracking and **Think Aloud** approach.

Testing of the live site <http://www.pensionsadvisoryservice.org.uk>

Test step	Notes
1. Welcome and introductory information for participants	Explain basics, relax and reassure, sign NDA and consent forms
2. Short pre-test Interview	Determine previous experience and attitudes, current sources of info, views on the government – determine specific user generated tasks
3. Eyetracking calibration	Quick nine point calibration
4. Self-generated natural task(s)	Think aloud Participant to perform appropriate specific tasks personalised to them (generated from the pre-interview) Free exploration of the site, including finding the appropriate and desired information, probing on what is of interest
5. Pre-generated tasks	A list of 'catch all' tasks to cover other areas of the site you are interested in
6. Post test interview and SUS questionnaire	Debrief and extra qualitative information gathered. Completion of SUS questionnaire

1. Introductory information for participants

Introduce and reassure then read the following verbatim:

I am just going to read this out so I make sure I give the same information to everyone coming in today. Is that OK?

Thanks for coming today. Today you will be helping me to understand your views and opinions on a pension's website

We are just going to chat and look at a few different things. What I am after is to gain an understanding of your opinions and experiences and get your honest feedback on things that you do on the sites.

Importantly, this is not a test of you and you can do no wrong – so please relax and do as you normally would when using the Internet.

We are video recording the session – this is just so that I can review later what we did – I hope that's OK?

Give consent form and ask to sign – explain as necessary

Please feel free to mention both positive and negative things about anything you encounter – the more information you provide the better. I have not designed the sites we are going to look at so don't feel you have to hold back – in fact the more brutally honest you are the better.

2. Eye tracker calibration

In a couple of minutes we are going to look at a web site – I am just going to ask you to use it to find out more information about pensions, etc.

While you are looking at it we will be recording where you look on the screen using eye tracking equipment [show participant eye tracker].

First of all we need to train the eye tracker to your eyes.

Calibrate using nine point calibration

3. Short pre-test interview

Set tobii running (preliminary study)

Ask the following open ended questions.

NOTE: These will be asked as a ‘discussion’ (rather than interrogation) in order to gather initial information about their past experiences, and approaches to pensions and pensions guidance

Question	Notes/probes
What type of things do you use the Internet for?	Work and leisure sites... Which sites do you visit the most – why? What sites do you like the best – why?
Where do you typically use the Internet?	Context of use Work v home? How long for each – how does usage differ
Can you describe for me your approach to pensions?	Do they consider themselves to be knowledgeable of pensions? Prompt for offline and online practices? Which sites (if uses online sources) What do you like best about them? – describe the features you use Compare and contrast to TPAS if they have used TPAS before
What are your expectations of a pensions information site?	Uncovers the wants and desires of the user
What are your views on state pensions? What sorts of things do you think you can and can’t do with a state pension?	Get them to expand and explain as far as possible
Do you know what your state pension age is? What is it?	Elaborate if they don’t understand what SPA is
What are your views on the government in supporting people with their pensions?	Determines views and opinions on the perceived level of support they are receiving

4. Self-generated natural tasks

OK we are now going to try out a site – Think of the sort of pensions information you are interested, what information applies to you.

Discuss their main criteria when looking for pension's advice; get them to write them down on a piece of paper for them to remember if necessary.

OK, I want you to use a pensions site now – Can you use this site to find out any information that you are interested in.

Please just do whatever you feel is appropriate and what you would normally do. Please remember this is in no way a test of you – I want to see how the site supports you in doing what you are trying to do and how you make use of it. If you find you can't do something and would normally have given up etc. Please just do that here too.

Is that OK?

Please just ignore me – I'll just sit and watch – please just carry on and just let me know when you are happy that you have finished. Feel free to talk and mention anything about the site if you have any comments.

8. Pre-generated tasks

Select tasks that have not been performed during the self-generated tasks from the following.

OK, now I want you to have a go at some other things on the site – please voice aloud your thoughts and impressions as you go through.

Task	Notes/coverage
<p><i>(Differs depending on current situation, pension/no pension/self-employed etc).</i></p>	
<p><i>(Not claiming)</i> Can you find out for me at what age you can start claiming your State Pension?</p>	<p>Covers: Navigation, content What path is taken? Do they use the search facility? What are your thoughts on the information provided?</p>
<p><i>(Not claiming)</i> Imagine you suffer from ill health and may need to take early retirement, can you find advice on what to do?</p>	<p>Do they find the information? What path is taken? Is the information understood?</p>
<p><i>(Claiming state)</i> Imagine you are moving to Australia for six months and wanted to know if you can still claim your State Pension there, can you find the answer to this?</p>	<p>Do they find the information? What path is taken? Is the information understood?</p>
<p><i>(Claiming state)</i> Can you see if you are eligible for state pension credit at all?</p>	
<p><i>(Has private/stakeholder pension)</i> Can you find out more about Annuities, what they are for and how they apply to you?</p>	<p>Covers: Annuity Planner Do they use the planner? Do they understand what Annuity is?</p>
<p><i>(Occupational pension)</i> Imagine you are leaving your current employer, find out how this would affect you and your pension.</p>	<p>Covers: Navigation and content Terminology?</p>
<p><i>(Personal/stakeholder)</i> Can you find any information about if you want to pay money towards your personal pension? How does it work?</p>	<p>Covers: Navigation and content/ understanding Terminology?</p>
<p><i>(Self-employed)</i> Can you find information about the different types of pension plans on offer to you and how being self-employed affects the NI rates you pay?</p>	

Imagine you want to contact an adviser to clarify some information you have found on this site, can you find a way of doing this?

Covers: Live Q & A, contact details, Adviser Section
If Live Q & A is selected: What is your understanding of this?

Imagine you wanted to be emailed regular updates about pensions information, where would you sign up for this?

Covers: Mailing list
Bunnyfoot@live.co.uk

You remember that there was some pensions news you were interested in, in October of this year, can you find it on this site?

Covers: Latest News section and the archived information

You are concerned of any future events; let's say in the next 20 years, that will have an effect on your pension, where might you find this information?

Covers: **Significant Pension Events** and use of the tool
Do they understand the tool?
Would they use this?

Post test questionnaire and debrief

1. What are your overall impressions of the site?
2. Do you understand what TPAS is? Can you explain to me? Do you feel confident with the information you have found here?
3. Did you find the site useful?
4. What are the things you like most about the site?
5. What are the things you dislike about the site?
6. What do you think to the look and feel of the site?
7. How did you find navigating throughout the site?
8. Would you return to this site in the future?
9. Would you recommend this website to anyone?
10. Does this look like a Government site to you? (Do they realise it's an independent site?)

Press F10 at end of debrief to save session.

Appendix C

Table of participant details

Table C.1 Participant details

P	Sex	Age	Computer ability	Pension arrangements	Future?	Used TPAS before?
1	F	22	Advanced	None	Confident	No
2	M	28	Advanced	Yes	Worried	Yes
3	F	55	Intermediate	None	Worried	Yes
4	M	43	Advanced	Yes	Worried	Yes
5	F	25	Advanced	None	Worried	No
6	F	31	Advanced	None	Confident	No
7	F	39	Advanced	None	Worried	No
8	F	30	Intermediate	None	Confident	No
9	F	60	Advanced	None	Confident	Yes
10	M	32	Advanced	Yes	Worried	Yes
11	M	62	Advanced	Yes	Confident	No
12	F	50	Intermediate	None	Worried	No
13	M	32	Advanced	Yes	Worried	Yes
14	F	56	Advanced	None	Confident	No
15	M	62	Advanced	Yes	Worried	Yes
16	F	66	Advanced	None	Worried	Yes
17	M	58	Advanced	Yes	Worried	No
18	M	64	Advanced	Yes	Worried	No
19	F	47	Intermediate	None	Worried	No
20	M	62	Intermediate	Yes	Worried	Yes

