

# Pockets Usability Test Results

02/20/2022

Dylan Byars

## Introduction

The location of the test took place via zoom call. The test participants were provided 6 tasks to complete via interactive prototype in figma. The tasks were scenario driven in order to put users in the context of when they would be using certain features of the application.

The objectives of the test are as follows.

- Accomplish mobile pay transactions
- Make a split payment to use multiple pockets to pay one transaction
- Use a pocket to pay a recent transaction placed on a debit card connected to the pockets application
- Pay an expense
- Create new content (add expense, pocket, bank, money)

## Findings

### Issue #1

The hardest task was by far was having users split a payment up at the checkout using multiple pockets

### Summary:

- Some users' mental model was to transfer more money into the account, which is technically feasible, but not what we are looking for in this context.
- Some users could not find the button that said split pay. This was a result of not initiating the 'main pay button' (only 4/6 users used the main pay button) or the pay buttons within each pocket. This was a result of the main pay button being ignored, and the user's mental model of the action being a way to transact a mobile payment.
- One user found the appropriate screen under the main pain button and despite there only being 4 types of interactions, the user still missed the split payment button. And it was the only interaction that was not taken of the possible 4.
- Users that eventually accomplished the action said they were not liking the path taken. Some users could not complete at all

## Recommendations:

- Let the transaction go through and place remaining balance on the selected debit card.
- Initiate the transaction and then receive a pop up asking to select a pocket for the remaining balance.

## Challenges

- The user may think they can't initiate the payment if they are aware that there is insufficient amount in the pocket.

## Issue #2

Paying a recent transaction was troublesome for most users. The users that accomplished the task were only able to accomplish the task by finding the bank account transactions, not by initiating a payment.

## Summary:

- The users were only able to accomplish task 3 by navigating to the bank accounts page and viewing the transaction
- The location of the button 'pay a recent transaction' has poor placement for visibility within the main pay option as well as when a user selects the pay option within the pocket
- The one user that did ultimately find the 'pay a recent transaction button' did not like the path taken or the phrasing of the action.
  - "Pay has a strong present tense and by saying that you're paying a recent transaction, it sounds like you are paying double. The context misses the intended action"

## Recommendations:

- Separate the distinction between pay actions

- Categorizing a transaction was suggested.
- Make categorize a transaction a separate action from mobile pay

## Issue #3

The main pay icon seems to be useless. Only 2/6 participants used the pay icon and one of them didn't understand as they thought the 'pay with icon page' was the same as the 'pocket page'.

### Summary:

- 4 of the 6 participants would interact with the pockets on the pockets page for all payments
- Only 1 participant successfully paid with the main pay icon
- The other participant that interacted with the icon did not see the difference between the main pockets page and the pay icon page.

### Recommendations:

- Redesign the visuals of the icon
  - Make the button bigger
  - Give it a bolder color (primary dark > primary light)
  - Attach the button to the nav bar instead of floating
  - Change the page layout of selecting a pocket to pay

## Issue #4

The pay with pocket button on the bank transaction page is too small.

### Summary:

- Users would click the button thinking it would navigate to the transaction details
- Hard to read/ see

## Recommendations:

- Make the button bigger
- Potentially alter layout location
- Change color to primary action color (Primary dark)

## Issue #5

The calendar display is overshadowed by too much accessible information elsewhere.

### Summary:

- There was no need to interact with the calendar because all the information was available in the pocket or right in front of their face on the calendar screen

## Recommendations:

- Merge the calendar with the information
- Make the week view a true week view.
- 

## Issue #6

Toggles were viewed as on when they were off.

### Summary:

- The toggles were rarely played with (?!) ( did they think the prototype was not advanced enough?)
- One user thought the toggles were on and didnt understand (They did not interact with them however)
- Recurring deposit needs to be limited to specific areas (when transferring money to a pocket)
- Expense and saving were contradicting each other( still some did not interact with the toggles to see info display)

## Recommendations:

- Fix the on/ off direction on the toggles

## Issue #7

Expense, Savings, and Recurring deposit toggles were confusing to some participants

### Summary:

- Recurring deposit was misunderstood and what its purpose was
- The contradiction between expense and savings stumbled users

## Recommendations:

- Isolate recurring deposit to more purposeful areas
- Prototype expense toggle to disappear when the savings is on and vice versa

## Issue #8

Reinforcing the pocket selection when paying an expense was stumbling to participants

### Summary:

- Users took way too long at this point to continue.
- Users kept wanting to reselect the storage pocket on the screen
- Having to respect or confirm the payment was confusing

## Recommendations:

- Alter the screen to not offer a reselection, but a continue screen instead

## Issue #9

When participants were asked to create an expense, all but one participant chose to create a pocket instead of an expense (expense toggle on the 'create a pocket' page effectively documents an expense on the calendar).

### Summary:

- users thought of the pockets as the expense, and decided to create a pocket for the expense instead
- Some users thought it was odd to have the option to create an expense and pocket

### Recommendations:

- Since the option to document the expense is available within the create a pocket action, I am going to try and eliminate the expense option.

## Usability Issues by Priority

Priority	Issue	Recommendation
Critical	Split payments when the transaction amount is higher than the balance of the pocket	Let the payment proceed and prompt them what option they would like best to handle the transaction
Critical	Paying a recent transaction flow when selecting a pocket first	Make its own action button with a different label for better mental model distinction
Critical	The main pay icon seems to be useless.	Adjust size, color, and position onto nav bar
Major	Pay with pocket button on bank account page is too small and illegible	Increase the button size, change color to the primary action color
Major	Calendar display is overshadowed by accessible information elsewhere	Blend the information and the calendar together
Major	Expense, savings, and recurring deposit toggles were confusing to some users	Isolate the recurring deposit toggles to purposeful locations, prototype the expense/ savings toggle to disappear when the other is active
Minor	on/ off direction on toggles are backwards	Reverse the the direction of the toggles

Minor	The display on the select a pocket to pay page is too similar to the pockets main page	Change the pocket selection to a dropdown style on the select a pocket to pay screen. This will allow the user to see more and interact less
Minor	Users created a pocket to document an expense	Eliminate the expense option
Minor	Confirming the selection screen when paying an expense is stumbling and confusing. Makes users think they have to select the pocket twice.	Redesign the screen to be more of a “ this is what your paying with, continue or cancel”
Normal	Inconsistent styling	Fix where the inconsistencies are
Normal	Primary call to actions need to be more present and not be conflicted with secondary call to actions	Making rules about the visual hierarchy of elements regarding color, size, and strokes to determine what the user should be looking at first and most important
Normal	Description of issue	How you would solve
Normal	Description of issue	How you would solve