

**Attitudes towards The Pensions
Advisory Service website:
Latest findings from a user
testing study**

by Jamie Wales

Department for Work and Pensions

Working Paper No 80

Attitudes towards The Pensions Advisory Service website: Latest findings from a user testing study

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

Jamie Wales is a Usability and Research Consultant with experience in human-computer interaction and interface design. Jamie has undertaken a range of user testing research projects with the aim of assessing the views of representative users and making informed recommendations for change, based on usability best practices.

Summary

Background and research objectives

The Pensions Advisory Service (TPAS) is an independent non-profit organisation, funded by grant-in-aid from the Department for Work and Pensions (DWP), which provides free information and guidance to members of the public on a wide range of pensions matters. It also provides a free dispute resolution and conciliation service for anyone who has a complaint or dispute with their pension provider. The service provided by TPAS is free to the general public and sustained by a nationwide network of volunteer advisers supported and augmented by technical and administrative staff. All advisers at TPAS are pensions professionals with experience in the pensions industry and all act in accordance with the TPAS Code of Practice.

This study concentrates on the TPAS website only, which provides comprehensive information and guidance on pensions. The site is popular and the numbers using it have grown year-on-year.

In September 2009, the TPAS website was redesigned to bring it up to date with the latest web technologies and ensure that the new website has a look and feel that is contemporary and appealing to a wide range of the general public aged 16 and over. More specifically, changes made to the website included a grid layout system that enables greater use of clean white space while also providing a light and airy feel to the site. The intention was that the new layout approach would encourage and make it easier for site visitors to 'dip in' to the site content and have a more effective browsing experience. The original content from the old TPAS website was migrated across to the new site and not changed.

Qualitative research was previously conducted to explore users' attitudes to the 'old' TPAS website in January 2009 to gain an understanding of users' experiences and views of the website and for these findings to be considered in the work that was in the process of being undertaken by TPAS to develop a new-look website.¹

¹ Wales. J. (2009). *The Pensions Advisory Service: Findings from user testing of the website*. DWP Working Paper No. 71. <http://research.dwp.gov.uk/asd/asd5/WP71.pdf>

The previous research comprised one-to-one user testing sessions with 20 participants carrying out realistic journeys on the TPAS website. Overall, participants reacted positively to the informative and comprehensive nature of the content of the site. This led that research to conclude that the TPAS site worked well as an informational site and provided the user with the information they wanted to know about pensions.

However, while the overall experience of users was positive, the findings did highlight that the site did not engage the users as well as it could do and more could be done to improve the usability experience of certain aspects of the site.

This current research was designed to cover a specific range of areas and aspects of the 'new' TPAS website, 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;
- trust/trustworthiness of 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 new-look TPAS site to assess the usability and accessibility of the updated website and glean further information about the customer 'journey' and experience of the website.

Methodology

The method used was qualitative research carried out in the form of one-to-one user testing sessions. Participants were recruited to carry out realistic tasks at a computer while interacting with the new-look TPAS website.² The research was conducted in early 2010 at two locations across the UK. Participants with a wide range of characteristics were selected to ensure the research covered a broad range of user experiences and views of the website. They were recruited on the basis of characteristics such as: age, gender, income, employment, and educational attainment, as well as differing levels of confidence about their financial future and retirement plans.

User testing is the observation of real users carrying out realistic tasks while interacting with a website. Throughout testing participants were seated 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

² The final achieved sample consisted of 19 participants.

participants do when navigating throughout the website and listen to participants' comments. The moderator records their observations and user comments for analysis and interpretation purposes. The user testing sessions were also video recorded, with participants' consent. A semi-structured observational method was used to allow considerable freedom to explore issues and the option to ask probing questions when specific areas of confusion or interest occurred in order to uncover the views and opinions of the participant.

The user tests also used eyetracking technology and consent was given by participants to do this. An eyetracker is a device that records and tracks eye positions and the movement of the eyes over the screen. This provides detailed and accurate information to identify exactly where on the website the participant is looking and their viewing patterns during the session. Probing by a moderator into these viewing patterns provides an understanding of what attracts them to the particular area they are looking at and eyetracking is also useful from the moderator's perspective as a prompt throughout testing to observe exactly where the participant is looking, thereby enabling more directed, intelligent questioning.

The next section outlines the main findings from the user testing of the revamped website.

Key findings

Self-generated tasks: first impressions of the website

All participants were asked firstly to browse the site unprompted, as they would in their own time at home, for example, with no set objectives from the moderator. Participants were asked to look for information that was of interest to them and so naturally visited different areas of the TPAS website. Additional probing by the moderator revealed that most participants' first impressions of the new-look TPAS website were positive and were based on the look and feel of the website, more specifically the homepage layout and visual appeal. Participants said that the new-look site looked: '*clear*', '*well laid-out*', '*modern-looking*', '*informative*' and '*friendly*'. However, a few participants did feel that the homepage looked '*cluttered*'.

These findings are in direct contrast to the previous user testing findings which found most participants reacted negatively to the aesthetics of the old TPAS website and felt it was aimed at the '*older generation*'.

Navigating around the website

The two main forms of navigation previously used on the website were the left-of-page and top-of-page navigation menus. The left-of-page navigational approach is still employed on the new-look website but the dynamic fly-out menu used has been replaced with a static menu. This change did not appear to have a negative effect on participants' views on the website or their ability to navigate to desired content.

Changes that have been made to the top-of-page menu on the new-look website have been successful in resolving issues identified during previous testing of the old website, which found that the design of the menu led to navigational errors and misunderstanding of underlying content. The 'new' top-of-page menu caused no navigational problems and was regarded as intuitive in its design and terminology.

There was not a clear link back to the homepage on the old TPAS website which previously prompted negative comments from participants. The addition of a homepage link on the new TPAS website provided a greater ease of navigation resulting in positive comments on this aspect of the website.

Content and terminology of the website

The original information on the old website was migrated over to the new-look website. This research, consistent with previous findings, found the content to be very informative and comprehensive. Most found the information on the site useful and reported to have gained new pensions knowledge throughout the one-hour testing session. The tone in which the content was written was thought to be easily understandable with some participants saying; *'It's dumbed down, but not too much'* and *'it's like you're talking to an informative friend'*. Participants also said that the layout of the content made the information easy to read and easily digestible. This feedback, in relation to content, was more positive than in previous testing of the old website.

The terminology encountered on the website throughout testing was understood clearly and prompted no comments. Previously, minor issues with misunderstanding of terminology were found, for example the section outlining past and future changes to pensions was labelled 'Significant Pensions Events' which most participants found unintuitive. This section has now been renamed 'Pensions Timeline' and no confusion was observed during testing of the new website.

User 'journeys': pre-determined tasks

Pre-determined tasks are designed to cover the typical 'journeys' a user is likely to embark upon when visiting the TPAS website. This is useful as it enables an understanding of how users navigate around the website and explore any issues that arose along the way.

Views on the State Pension age Calculator

The State Pension age Calculator (SPA Calculator) provides personalised information on the age at which individuals can begin claiming their State Pension. Most of the participants found the SPA Calculator to be useful and particularly liked the interactive nature of this feature.

Previous testing found that there were some issues in the way the tool was designed; this was primarily due to confusing terminology used on the SPA Calculator and poor positioning of the introductory text and the calculated result. These have now been addressed in the new website.

All participants easily found the SPA Calculator on the new-look website and commented positively, that it was a good feature to have on the website. The provision of an interactive tool on the website that provides an immediate response prompted highly positive feedback.

Joining the TPAS mailing list

Participants reported some difficulties in tracking down the main 'call to action'³ for joining the mailing list within the web page template, which can be found on the homepage located just below the page fold. Whilst the process for joining the mailing list seems to be clear and straightforward, some participants felt that the call to action was slightly 'hidden away'.

Contacting an adviser at TPAS

The TPAS website provides various ways of contacting a pension expert when requiring information or advice. The new-look website now has a dedicated 'Contact Us' section on the homepage, and this also appears on every page of the site. The moderator observed that this section is very appealing and attracts attention due to the excellent use of visual design and concise content.

When asked about the ways to contact an adviser at TPAS, in comparison to previous user testing of the old website which found some contact methods were missed, all participants were aware of all the various routes provided:

- The 'Live Q & A' section was highlighted by many to be a good feature.
- During the previous user testing participants said the TPAS contact telephone number resembled a sales number rather than a helpful advice number. This was not an issue in the recent user testing.
- 'Ask Our Experts' section was said to be a useful feature. When probed further to discover how participants would contact an adviser, different responses were received from participants. However, most said they would use Ask our Experts first, hoping for an immediate response, and failing that they would call the contact number.

Pensions Timeline

The revision of the terminology from Significant Pensions Events to Pensions Timeline resulted in participants having a more accurate understanding of what the underlying content in that section may be. The provision of an interactive tool on the website was again said to be a good thing although the Pensions Timeline was met with less enthusiasm than the SPA Calculator due to the more personal and immediate nature of the SPA Calculator.

³ 'Call to action' refers to a request or direction that prompts site users to do something or guide them to the next action step, for example request or find out more information.

Exploring the TPAS website for old news articles

Participants were asked to look for past news articles on the TPAS website. All participants explored both the 'News' and 'Press Releases' sections of the site and successfully managed to navigate to past articles. Most participants visited the News section as opposed to the Press Releases, which participants had wrongly done in previous testing of the old site. Feedback from participants would suggest that the newly structured content in the News and Press Releases sections is an improvement on the presentation within the old TPAS website. Although, a few participants did question what the difference was between News and Press Releases and expected an explanation to make this clearer.

Look and feel of the new TPAS website

Overall, participants' first impressions on the look and feel of the older website was that the site looked 'dated' and 'old', and was aimed at the 'older generation'. These views were primarily based on the bland colours and images used throughout the site.

Feedback from this testing of the new-look website uncovered a completely different set of opinions on the look and feel of the website. Overall, findings were mostly positive, participants said the site was well laid out, particularly the homepage. They were also positive about the use of strong visuals such as the striking iconography and large headings. However, there was some negative feedback in relation to the amount of content on the homepage, with a few participants saying there was too much information.

The TPAS website aims to be a guidance-focused site that appeals to a wide range of the general UK public aged 16 and over who may visit the website for further information and advice on pensions. The overall feeling from participants was that the website did now successfully appeal to people of all ages, not just the 'older generation'.

Do you think this is a government website or not?

Most participants said that they felt this was a government website. These participants understood that TPAS was funded and backed by DWP, therefore came to the conclusion that the site did feel like a government website. However, some did say that the site was different from other government websites as it felt 'friendlier'. Those participants who thought the site was a government website felt this was a good thing as it meant they were more likely to trust the information they read.

Word association exercise

Participants were provided with a list of 48 adjectives and were asked to choose three that they felt best described the website based on their experience of it. The three most chosen words to describe the website were '*Informative*', '*Trustworthy*' and '*Straightforward*'.

System Usability Scale

To assess participants' overall views of the new TPAS website, participants were asked to complete a System Usability Scale (SUS) questionnaire. They were asked to indicate their levels of agreement with statements covering items such as navigation, content understanding and confidence in use. Scores tend to usually be between 40 and 60, so that any score above or below this is of particular interest as it indicates that usability is particularly good or weak. The new-look TPAS website achieved an overall score of 71 on the SUS, indicating that the site provides a very good user experience.

Conclusion

Overall, participants were very positive about the new-look TPAS website and the evidence suggests that the website provides a good user experience.

The key visual changes that have been made to the website have been received positively by participants who were particularly impressed with the layout and strong iconography. There were, however, a few negative comments which were mainly around the homepage looking too cluttered and overwhelming.

Changes to the navigational aspects of the website were also well-received by participants. The site's content was easy to get to and find, while the content pages were easy to scan and participants appeared to be able to digest the information easily, suggesting the tone was also set at the right level. The actual content on the TPAS website was reported to be informative and above all, trustworthy which suggests that overall the TPAS website is functioning well.

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. 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 the public: general advice and guidance on all pension issues; a dispute resolution and conciliation service for anyone who has a complaint or dispute with their occupational or private pension provider; and visits to the workplace visits to provide retirement planning advice and information. These services, funded by grant-in-aid from DWP, are free of charge to the public and are provided by a nationwide network of volunteer advisers who are supported by technical and admin staff. All advisers at TPAS are pension professionals with experience in the pensions industry and all act in accordance with the TPAS Code of Practice.

This study focuses on the TPAS website only. The website is an important medium for information and guidance about pensions and covers all aspects of pensions in the UK, both private and state, and has been growing in popularity year-on-year.

TPAS have recently redeveloped their website, to ensure the site was brought up-to-date with the latest web technologies and to improve the web interface, to make it more user friendly, as well as having a look and feel that is contemporary and appeals to a wide range of the general public aged 16 and over. The new-look TPAS website went live in September 2009. Changes made to the website included use of clear-cut imagery and a grid layout system on the homepage enabling greater use of clean white space to try and create a light and airy feel to the site. The intention was that the new layout approach would encourage and make it easier for site visitors to 'dip in' to the site's content and experience a more effective browsing experience. The content from the old TPAS website was migrated across to the new site and not changed.

DWP previously commissioned a user testing study, in January 2009⁴, to take a detailed look at the experience of participants using the 'old' TPAS website. The aim of this research was to gain an understanding of users' experiences and views of the website and for these findings to be considered in the work then in the process of being undertaken by TPAS to develop a new-look website. This research comprised one-to-one user testing sessions with 20 participants carrying out tasks using the TPAS website.

The findings from this qualitative research showed that the TPAS site worked well as an informational site and provided the user with what they wanted to know about pensions, with participants responding positively to the informative and comprehensive nature of the site's contents. However, while the overall experience of users was positive, the research highlighted that the site did not engage the users as well as it could do and more could be done to improve the usability of certain aspects of the site. In particular, the look and feel of the site was said to be 'dated' and 'dull' and needed to be brought up to date.

1.2 Research aims and objectives

The aims of this research were to take a detailed look at the experience of users in order to explore the usability and accessibility of the website and to determine whether it is meeting the needs of all its users. Specific objectives included:

- testing the usability and accessibility of the site: navigation, design, readability (plain English), content, and time taken to find information;
- establishing how the users participating in the testing made use of the information they found on the site;
- establishing to what extent the site gave them the information they needed/ found useful;
- establishing who the users participating in the testing thought the site was aimed at or will appeal to;
- establishing whether they thought this is a government site;
- finding out what the users thought of the new tools and features on the revamped website;
- finding out a site rating (overall opinion of the site);
- establishing how satisfied they were in general with the site;
- finding out the levels of trust that the users had in the information they got from the site.

⁴ Wales, J. (2009). *The Pensions Advisory Service: Findings from user testing of the website*. DWP Working Paper No. 71. <http://research.dwp.gov.uk/asd/asd5/WP71.pdf>

1.3 Research methodology

This qualitative research involved a series of one-to-one user testing sessions. The sessions were carried out at user testing labs in two locations within the UK in early 2010 and each session was one-hour long in duration. In all, 19 participants took part. The testing needed to take into consideration the variety of individuals that might use the TPAS site while providing adequate and valuable feedback. Participants with a wide range of characteristics were therefore recruited in order to try and reflect a range of user experiences and views of the website.

The following factors were taken into account when recruiting suitable participants:

- type of pension, if any;
- life stage;
- children/no children;
- socio-economic group;
- internet/computer abilities;
- confidence about the financial future and retirement plans.

An overview of the demographics of the participants is provided in Appendix A.

During the user testing sessions participants carried out various realistic tasks while interacting with the TPAS website and being observed by a moderator. This approach allows the moderator to observe what the participants do while navigating throughout the website, while allowing considerable freedom to explore issues and ask probing questions when specific instances of confusion or interest occur. The moderator's observations and user comments are recorded for analysis and interpretation purposes.

The user tests also used eyetracking equipment to record and track the movement of the participant's eyes over the screen. This provides detailed and accurate information to identify exactly where on the website the participant is looking and determine their viewing patterns throughout the session. Eyetracking is also used by the moderator as a prompt to observe where the participant is looking, therefore allowing more informed, intelligent questioning.

1.3.1 Test protocol

Each session was carried out by a moderator whose role it was to ask each participant probing questions and describe the set tasks that fully explore their experiences. A test protocol was created to be used by the moderator throughout testing. This was designed to cover all the research objectives within the website testing session.

Firstly, a set of paper-based pre-test questions were asked to obtain some understanding around the participant's attitudes towards pensions along with

their previous pensions experiences before testing. Participants were then asked to search for a website that would provide them with an answer to a pension-related query. The purpose of this task was to observe what key words were used to look for a pension information and advice website, as well as identifying the variety of websites the participant actually chose and the reasons behind this choice.

The next stage of testing involved carrying out both self-generated and pre-determined tasks on the TPAS website:

- **Self-generated** tasks allow users to behave naturally as they would when visiting the site for the first time. The benefit of not having prompts is that it allows the moderator to 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 was to ensure that the site's wide range of content was covered in testing.

The test protocol used in the sessions is provided at Appendix B.

After the self-generated and pre-determined tasks were completed participants were asked to complete a word association exercise. This exercise entailed participants being presented with a list of 48 adjectives, and choosing three adjectives from the list that they felt best described the website based on their experience of it during the testing session. The 48 words provided were a mix of positive and negative words that could have been interpreted differently, so participants were therefore asked to explain why they chose the words they did.

In the final task participants were asked to complete a SUS questionnaire. The SUS is used extensively by the behavioural user research community and is found to be a reliable indicator of usability. This questionnaire consists of a series of statements and participants have to indicate their level of agreement with each of the statements. It is devised to summarise participants' overall attitudes towards a website and provides an overall score between 0 and 100, based on feedback from participants exposed to the stimulus. This score indicates what type of user experience the website provides, with scores generally being between 40 and 60. Any score above or below this is particularly interesting since it indicates that usability is particularly good or particularly weak.

1.3.2 Analysis of the findings

All testing sessions were video-recorded with participants' consent. This was important for analysis purposes as the videos provided a record of each testing session, which enabled full analysis of participants' comments and/or movements throughout the site.

The eyetracking technology used during testing provided 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.

1.4 Report structure

This report outlines the findings from the user testing research in the following chapters:

- Chapter 2 – Explores participants' journeys to a pensions website of their choice from Google.
- Chapter 3 – Focuses on the natural, self-generated browsing of the new-look TPAS site. In particular, it reports on participants' first impressions of the website and their opinions on its 'look and feel'.
- Chapter 4 – Outlines the navigational 'journeys' observed throughout testing and the key issues arising.
- Chapter 5 – Provides views related to the content and terminology used on the TPAS site.
- Chapter 6 – Highlights typical tasks that users may carry out on the site and any issues encountered.
- Chapter 7 – Outlines findings from the Word Association exercise.
- Chapter 8 – Website's score on the System Usability Scale.
- Chapter 9 – Conclusions.

Verbatim quotations are used to illustrate particular viewpoints. These views are not necessarily representative of all participants. Where quotations are used, the age and gender of the person making the statement are given.

Reference is also frequently made throughout the findings to the term 'call to action'. This refers to a request or direction on the website that prompts site users to do something or guide them to the next action step, for example request or find out more information.

2 Getting there

The first instructions participants were given in the user testing sessions were to consider what questions they may have about pensions and look for a website that would provide them with information to help them with their query. The testing session began from the 'Google' homepage and participants were asked to type whatever they thought would best match their query into the search engine.

There were various search terms used, and they included:

- 'Pensions Advice';
- 'DWP';
- 'Pensions';
- 'UK Pensions advice';
- 'Best pension schemes';
- 'State Pension';
- 'Pension dummies guide';
- 'Information and advice on pensions'.

It was observed that TPAS was often displayed in the search results list, usually towards the top if not the top un-sponsored link. Many of the participants tested chose the TPAS link from the Google results list naturally without any prompt. When asked why they chose this site participants said it was due to the tag line containing keywords they would be looking for when wanting pensions advice such as: 'Free', 'Non-profit' and 'Independent'. Another website often chosen from the Google search results was 'Directgov'. Participants explained that they chose this site because it was a familiar name and therefore appealing. Examples of other sites that were visited are 'Age Concern', 'Money Supermarket' and 'Virgin Money'.

3 Self-generated task

All participants were then directed towards the homepage of the TPAS website. Their first task was to browse the website as they normally would, without a prompt from the moderator, and search for any information that interested them or caught their attention. This self-generated task allowed participants to browse spontaneously with their own goals and objectives in mind.

When exploring the website participants delved into various areas of the site covering an array of pensions topics. It was observed that participants mainly used the left-of-page menu to find some information of interest and also the main content areas where the new grid layout had been created. There was a broad range of areas of the website that participants visited. These included:

- State Pensions;
- SPA Calculator;
- Workplace pension schemes;
- Voluntary NI Contributions Planner;
- Personal and Stakeholder pensions;
- Women and pensions;
- Online planners.

The range of content accessed naturally by participants suggests that the TPAS website provides information that will appeal to a wide range of website visitors. Observations of this self-generated task would also suggest that the new grid layout on the site's homepage encourages participants to 'dip in' to various areas of specific pension-related information.

Figure 3.1 The new TPAS homepage



3.1 First impressions

After participants had spent a short time exploring the TPAS website they were asked for their first impressions. Most participants provided positive feedback. There were a number of reasons for this positive feedback, which revealed that first impressions, as you would expect, were focused around layout, look and feel, as well as content of the site.

'I think it's well designed, it feels personal, I'd definitely go on here more, it seems to tick a lot of boxes.'

(Male, 22)

'It's friendly, not 'jargonistic' so it won't put people off. I think they're trying to move away from the typical boring government site – if so they're doing a good job of it.'

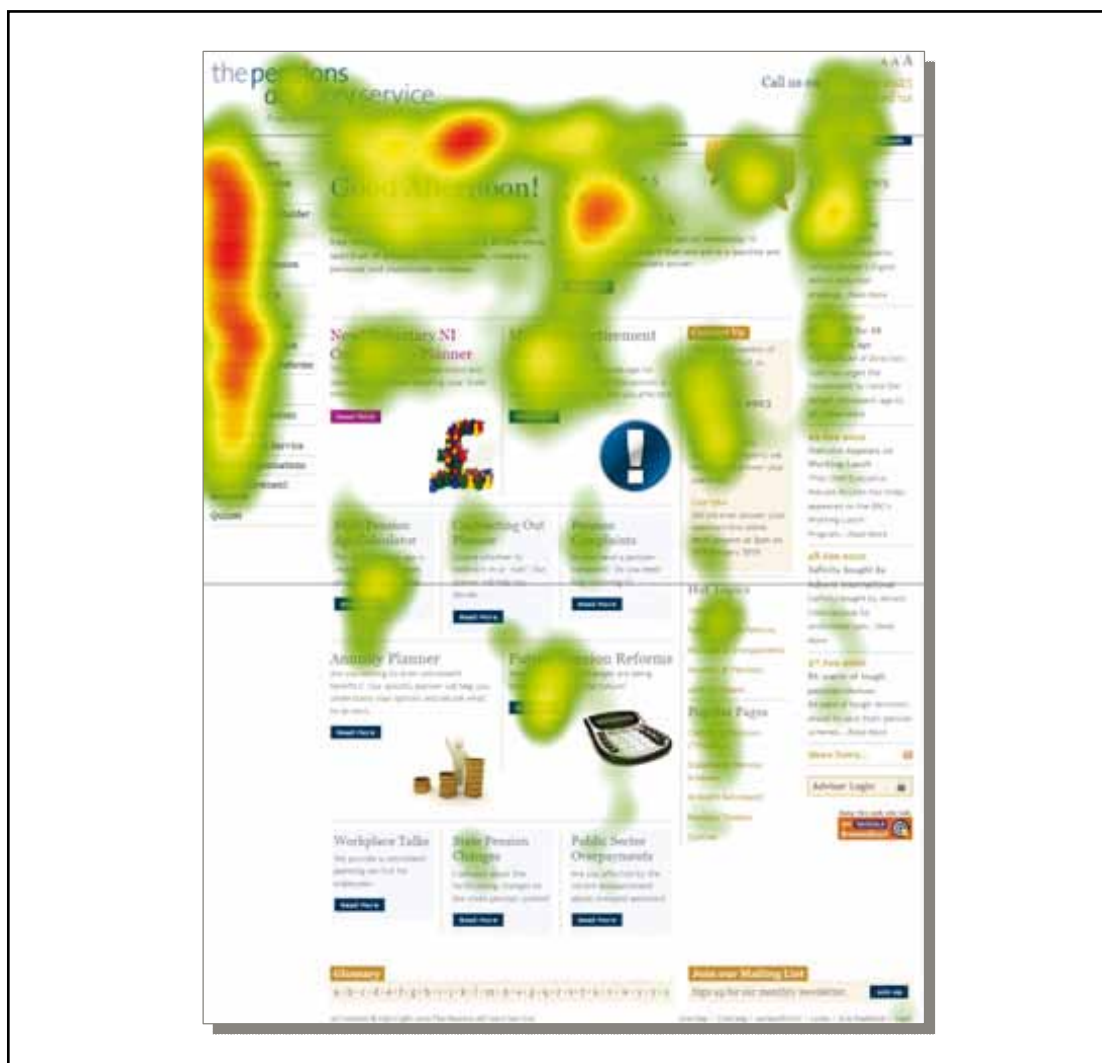
(Male, 46)

'I think it's informative without droning on about things, it's left out the stuff I don't need to know. The colours are friendly, easy on the eye.'

(Male, 38)

Heatmaps were used to determine the areas of most visual fixation when participants were viewing the homepage. Figure 3.2 demonstrates that the attention is most focused around the different forms of navigation, the welcome message and the dynamic carousel towards the top of the page.

Figure 3.2 Heatmap of total exposure to the TPAS homepage



This positive feedback is in contrast to the findings from previous testing of the old TPAS website, where typical first impressions were that it was: *'Dull'*, *'Grey'*, *'Bland'* and *'A bit boring'*. Much of the negative feedback received on the old website was based around the bland colours used and the look of the site. There was a general assumption among the participants that the website was aimed at the older generation and not the population at large, due to the colours and imagery used.

A number of changes have been made to the website resulting in more positive first impressions, which include:

- a time-sensitive greeting on the homepage;
- a grid layout to the homepage;
- use of strong colourful iconography; and
- generally a light/airy feel to the site.

Most participants made positive comments about the use of strong visuals and the clear and organised layout of the pages, particularly the homepage. Comments made were typically that it was: *'Modern', 'Friendly', 'Polite', 'Personal', 'Clear'* and *'Bright'*.

The TPAS website aims to be a guidance-focused site that appeals to people aged 16 or over seeking information or advice on pensions. The findings from the user testing suggest participants believed that they thought the site was aimed at people of all ages seeking further information about pensions, not just the 'older generation'.

'I think it seems to apply to everyone not a certain age group.'

(Male, 25)

However, some negative feedback was received based on the first impressions of the website. It was felt by a few participants that the homepage looked too cluttered and overwhelming. When probed further these comments were made by users who do not have any pension provision in place and those who reported tending to avoid thinking about their future and their retirement so these negative comments may be partly related to attitudes held towards pensions rather than a weakness of the website.

3.2 Do you think this is a government website or not?

Participants were also asked if they felt the website was a government site, while discussing their first impressions.

Most participants believed that TPAS was connected to the government in some way, often after reading the tag line *'Free independent information and guidance on pensions'* and reading the *'.org'* URL address. It was said that seeing *'.org'* in the web address suggested that the site was a non-profit or non-commercial organisation and therefore likely to be linked to the government. Most also said the website did look and feel like a government website. This was primarily due to the format used within the website, the independent nature of the site and that the site was not selling anything to the site visitor. Further probing into this uncovered that while most participants said it felt like a government site some said it was more personal and friendly than the government websites they were

familiar with. Most of the participants also said that it being a government-backed website was a good thing, as it gave them confidence and trust in the information provided.

3.3 Who are TPAS?

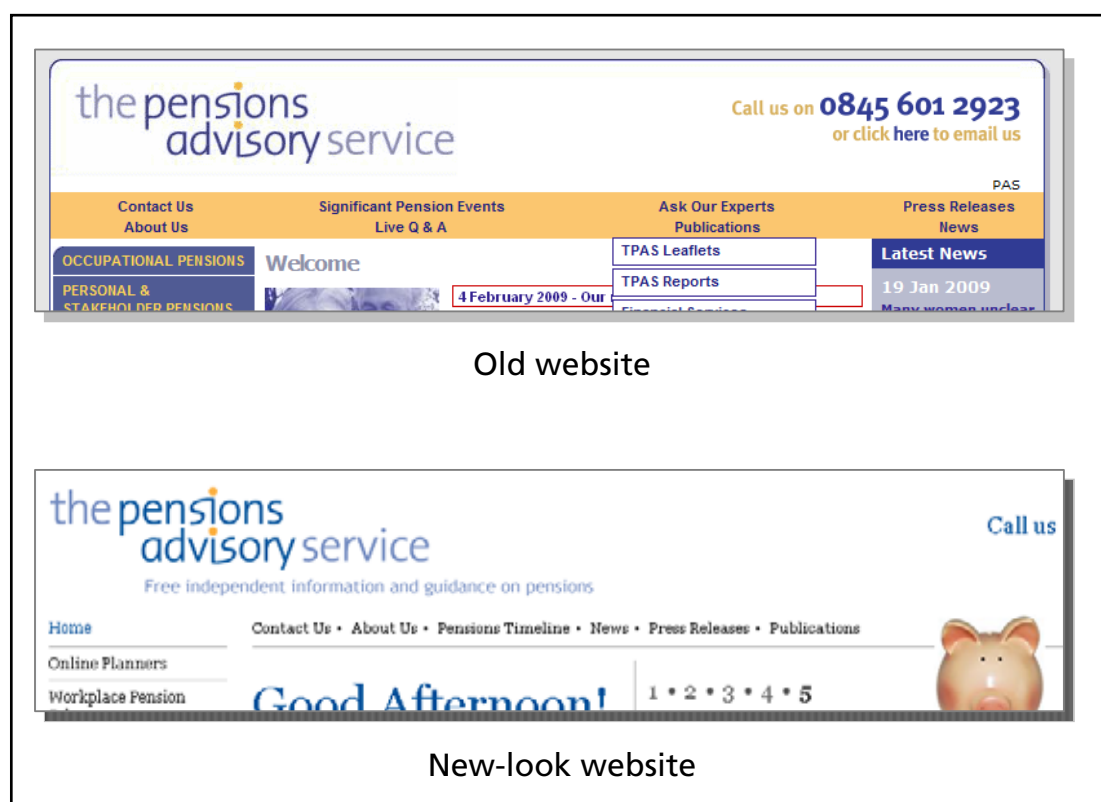
When asked what they understood of TPAS as an organisation, participants appeared to have a sound understanding of what they do and what services they provide. The various methods of contacting an adviser for help and the tagline in the TPAS logo on the website seemed to help participants in their understanding that TPAS are an organisation of independent volunteer advisers. This understanding was also aided by some participants reading the 'About Us' section of the website. Despite this most of the participants still believed that TPAS were connected to the government in some way, mainly due to the website being a non-profit organisation, and felt that this was a positive aspect of the site.

4 Navigation

The two main forms of navigation on the TPAS website are the top-of-page and left-of-page menus, with a third option being the search tool.

Testing of the old website uncovered usability issues with the top-of-page menu. The content structure and functionality of the top-of-page menu was an area that prompted negative comments from participants and proved to be a hindrance in finding the information they wanted. The new-look website now uses a simpler top-of-page menu with some of the previous content removed and located elsewhere. As a result the site browsing was no longer disrupted and users made no negative comments about the top-of-page menu.

Figure 4.1 Top-of-page menu navigation from the old and new websites



The left-of-page menu remains the main form of navigation to pensions-related content and is in the form of a traditional static menu. This replaces a dynamic fly-out menu that was used on the old website, whereby participants could navigate to areas of content in a couple of mouse clicks, which appeared to work well and was liked by participants.

During testing of the new TPAS website no navigational problems were observed and no negative comments were made, with all participants finding what they were looking for when using the left-of-page menu. This suggests that whilst a change has been made to a feature that posed no problems, it does not appear to have had a detrimental effect on the ease of site navigation and also aligns the website with website best practice guidelines⁵, which advises against dynamic menus as it increases cognitive workload on the user.

The search tool has now been relocated to the top right of the page where participants had said they expected it to be. Previously the search tool on the old TPAS website was poorly positioned in the bottom left of the web page template, resulting in hardly any participants noticing it and therefore using it. Throughout testing of the new-look website it was observed that more people used the search feature than in previous testing. This was probably due to its better positioning on the page, although this search behaviour is also something that is becoming more prevalent with web users generally. The tool was robust in testing and successfully provided suitable search results.

4.1 Signposting

The term 'signposting' is used in web design to describe the web page elements used to help orientate the user so they have a clear understanding of where they are on the site, how they got there and options around where they can go next.

On the old website some participants struggled to navigate back to the homepage when they wished to do so, due to the absence of a homepage link in the top navigation where they would normally expect to find it, sometimes resulting in frustration and excessive clicking of the back button.

The redesign of the TPAS website has incorporated a home link in the main navigation. All participants frequently used this link to help orientate them and in some cases to allow them to use the homepage as a base for a new task with new objectives.

⁵ <http://www.welie.com/patterns/showPattern.php?patternID=fly-out-menu>
<http://www.forumone.com/blogs/post/fly-out-menus-are-evil>

5 Content and terminology

Overall, feedback from participants was that the pension-related information on the new-look website was good. They said that the information was comprehensive but clear and readable, and the content was written in an easily understandable tone. Most participants also found the information useful and that their pension knowledge had improved after viewing the website.

'It think the information is clear and concise, I didn't feel overwhelmed at all.'

(Male, 45)

'The more I look at it the more I realise how ignorant I've been of pensions, I'm learning stuff just looking at it now.'

(Male, 22)

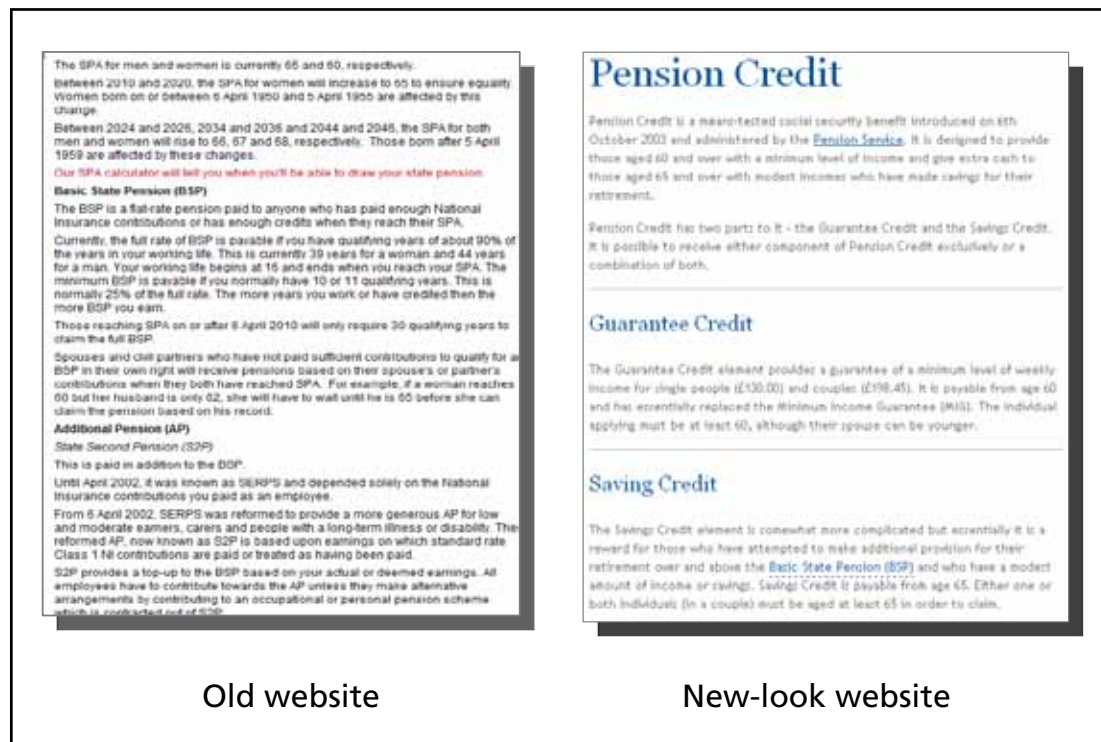
All participants reported that they felt confident with the information they found on the site and they trusted it. They felt the information provided was written in a clear and professional manner. They also trusted the information as the website was linked to the government and they understood its purpose was to inform, rather than trying to persuade or lead them towards buying something.

'I don't have any reason not to trust it as it's not selling me anything and it sounds authoritative.'

(Female, 53)

During the testing of the old TPAS website, participants mentioned that they felt some of the web pages were too 'wordy', as they displayed large flowing blocks of text with little in the way of breaks in the text. It was observed during the testing of the new website that use of larger, more visually arresting headings made the text easier to scan and enabled participants to gain a quick understanding of the page contents. The content on the sub-pages is also now split up by division lines to break up the content into more digestible sections and also help increase association between headings and related content. All these changes have resulted in positive feedback from participants about the content layout of the new site.

Figure 5.1 An example of how content is presented, before (left) and now (right)



'The fact that the info is broken down means you're not overwhelmed with the information. If it wasn't broken down I probably wouldn't read it.'

(Male, 22)

'The layout is very good, very clear. I like the way paragraphs have been divided by lines, it makes it easier to read.'

(Male, 30)

When browsing the old TPAS website there were three cases where there was a misunderstanding of terminology which have since been amended on the new website, these being:

- Significant Pensions Events which referred to past and future pension changes and is now labelled Pensions Timeline;
- Leaving Service Options which was the section title for options when leaving an employer, which is now labelled 'Options when leaving an employer';
- Your Previous Pension Questions, which was used to describe previous questions asked by website visitors in the Live Q & A section and is now simply labelled 'Previous Q & A Session Questions'.

The latest user testing revealed that participants' understanding of the purpose of these sections now appeared to be clear.

6 User 'journeys'

6.1 State Pension age Calculator

The first pre-defined task asked participants if they could find out what their State Pension age (SPA) was using the TPAS website. All participants managed to find the SPA Calculator and also discover their SPA. It was observed that different routes were taken to get to this information with some using the left-of-page menu and others using the SPA Calculator module on the homepage or the dynamic carousel to be found at the top of the homepage.

Consistent with the user testing of the old TPAS website, the SPA Calculator was met with highly positive feedback by all participants. Participants liked the interactive nature of the tool, displaying a positive initial reaction to this feature and their feedback continued to be positive after using the tool.

'It's fantastic that it provides a calculation on the site, very easy.'

(Female, 53)

'I'd say that's a very important part of the site. It's pretty good, basic but does its job, I wouldn't want it to be too flashy.'

(Male, 30)

Changes have been made to the SPA Calculator in the new-look website, which make better use of space and strong calls to action, resulting in a more intuitive interface. User testing of the old website found that there were some design issues with the SPA Calculator, due to the use of confusing terminology as well as poor placement of the instructions and the calculated result, resulting in some participants failing to see the results provided when they clicked to see their SPA.

Figure 6.1 The 'new' SPA Calculator

When is your State Pension Age?

To find your SPA, enter your date of birth and gender below and click on Go.

Gender:

Male Female

Date of birth:

22 November 1982

Go

Results

You will reach your State Pension Age on Tuesday 22 November 2050

You will be 68 years old

6.2 Join the mailing list

Participants were asked to find a way of signing up for regular updates about pension-related information. It was observed that some participants took a long time to find the 'Join our Mailing List' signup section, with a few not finding it at all.

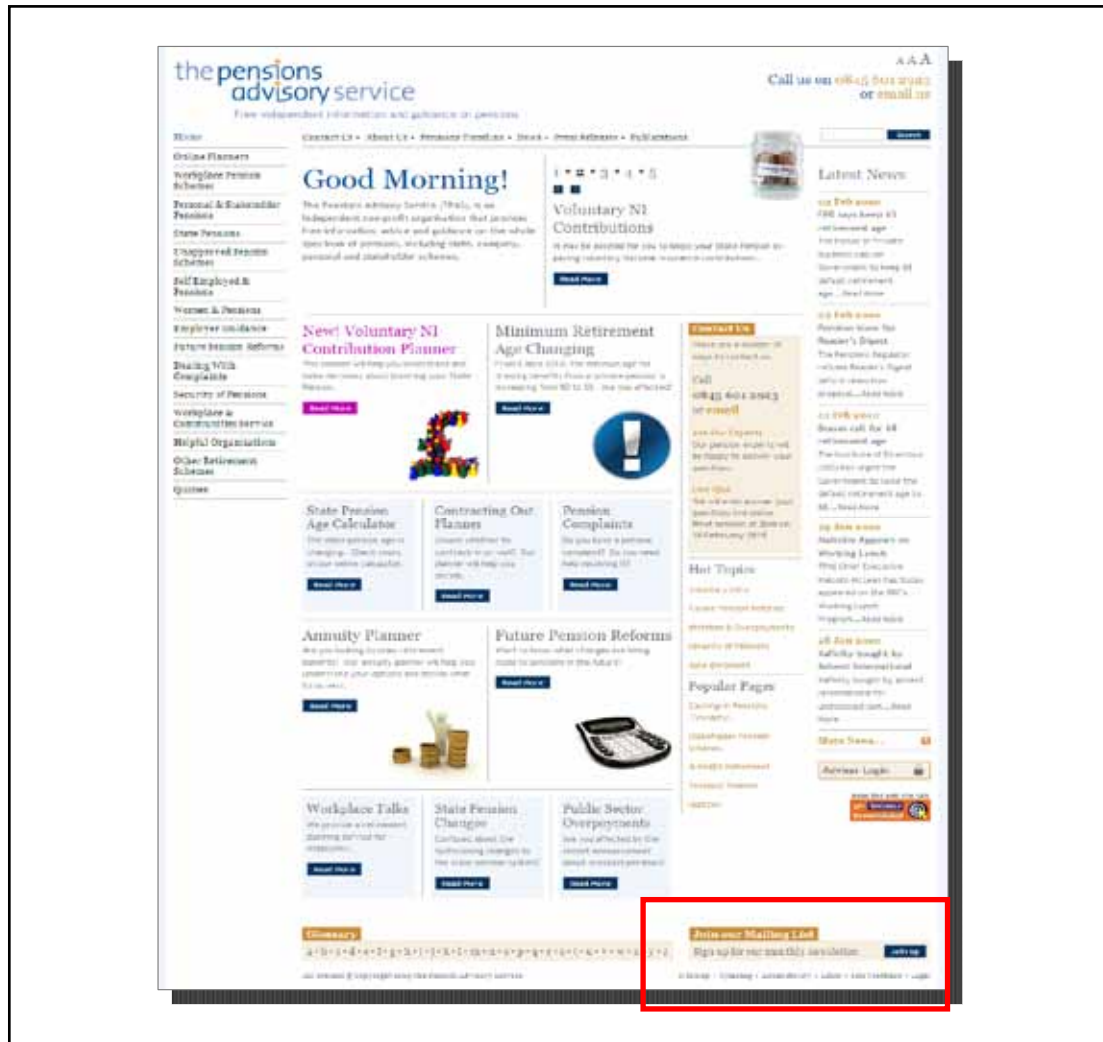
This was mainly due to the section being placed just below the page fold on the homepage, where participants said they did not expect to find it. Those who failed to find this section said they expected to see this section in the top right of the page, along with the email link and phone number for contacting TPAS.

The process of signing up to the newsletter once on the sign-up page uncovered usability issues on the old website; however, observations of participants during the testing of the new website indicate that the key page elements and instructions are now much clearer, with no negative comments being made by participants. For example, the confirmation message after signing up is now well positioned in the centre of the main content area for participants to clearly see and there are dedicated areas of the page individually dealing with subscribing and unsubscribing which participants seem to find clear and straightforward.

'It's fairly clear, to subscribe you use the top and to unsubscribe you use the bottom, basic but simple.'

(Male, 34)

Figure 6.2 Positioning of the main call to action for 'Join our Mailing List'



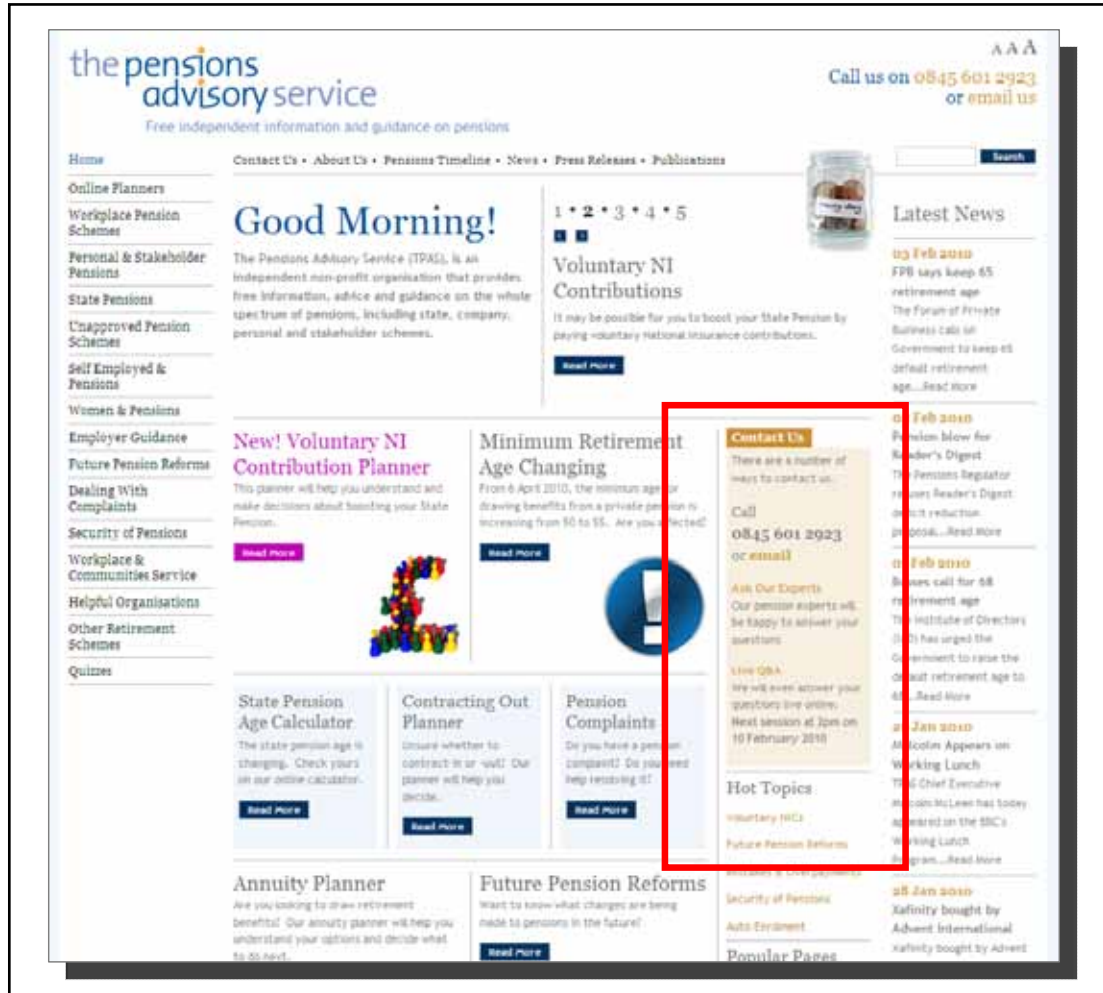
6.3 Contacting an adviser at TPAS

Participants were asked to imagine that they would like to contact a pensions expert to help them with an enquiry they have.

All participants commented on the various ways of contacting an adviser for help that were displayed throughout the TPAS website. This differs from the previous user testing findings which found that some methods were not very apparent and were therefore missed by participants.

A new addition to the new-look TPAS website is a dedicated Contact Us section apparent on the homepage and throughout the website template and was seen by participants as a quick point of reference for those looking for a method of contacting TPAS. Participants liked this being part of the page template and consistent throughout the website. This feature also helped participants gain a better understanding that TPAS are not just a website but also an organisation providing access to pension advisers.

Figure 6.3 The Contact Us module highlighted on the homepage



Participants also felt that the up-front and direct approach of making the telephone number easy to access was a positive thing, as many said that from experience contact numbers on websites are often 'hidden away'.

'Most websites make you search for the number, the fact it's there and obvious is a good thing, it's good that it's on every page.'

(Male, 22)

'One of the first things I spotted on the homepage is this box, it's good that it's obvious.'

(Male, 30)

The following findings relate to the specific methods of contacting a pensions adviser:

- Telephone number – It was said by some participants that the visual style of the telephone number on the old TPAS website resembled a sales number, rather than a trustworthy, independent organisation providing free advice. This feedback was not received throughout the testing of the new-look website.
- Live Q & A – This feature was felt by participants to be a very good service to have on a pensions website. Consistent with feedback gained from previous user testing mixed responses were given by participants when asked if they would use this, as the restricted session times led some participants to question the practicality of this method of contacting an adviser. However, unlike participants during the testing of the old website, participants made no comments about these session restrictions needing to be more clearly displayed.
- Ask Our Experts – This was said to be a useful tool. Participants liked being given the ability to structure their query in email format and submit it without having to call the telephone number, which is an 0845 number. It was seen on the old website that the call to action link for 'Previous Questions' within this section had poor visual strength. The new-look website has a more transparent layout with a strong call to action for previous questions, and participants were now observed during the user testing sessions easily finding and clicking into this section and viewing previous questions of interest to them without any difficulties or being prompted to do so.
- Advisers Section Login – Although a minor issue, during previous user testing some participants did not realise that this link was for professional advisers only. During the testing of the new-look website no participants came to this incorrect assumption, suggesting that moving this section and changing the visual design to demote it in the visual hierarchy have been successful.

6.4 Pensions Timeline

This website feature provides the user with a way of understanding any significant changes in the past or more importantly, significant changes to pensions that will be happening in the future. The tool is interactive and is dynamically functional on the page.

The provision of this interactive tool was viewed by participants as a positive feature of this website, although it was met with less enthusiasm than the SPA Calculator because of the more personal and immediate nature of the latter.

This title of this section has been changed from Significant Pensions Events to Pensions Timeline, which appears to be a more intuitive explanatory term of the underlying content as participants were now better able to correctly describe what they would expect to find within this section. However, the first line of the introductory text did lead some participants to believe this was simply a history of pensions only.

The Pensions Timeline section has also been successfully redesigned to eliminate the issues that were apparent with this interactive tool in previous testing, which led participants to misunderstand its purpose and functionality. The key navigation elements are now more intuitive as participants appear to clearly understand them when using this interactive tool.

Figure 6.4 The Pensions Timeline on the new-look website



6.5 Finding Old News

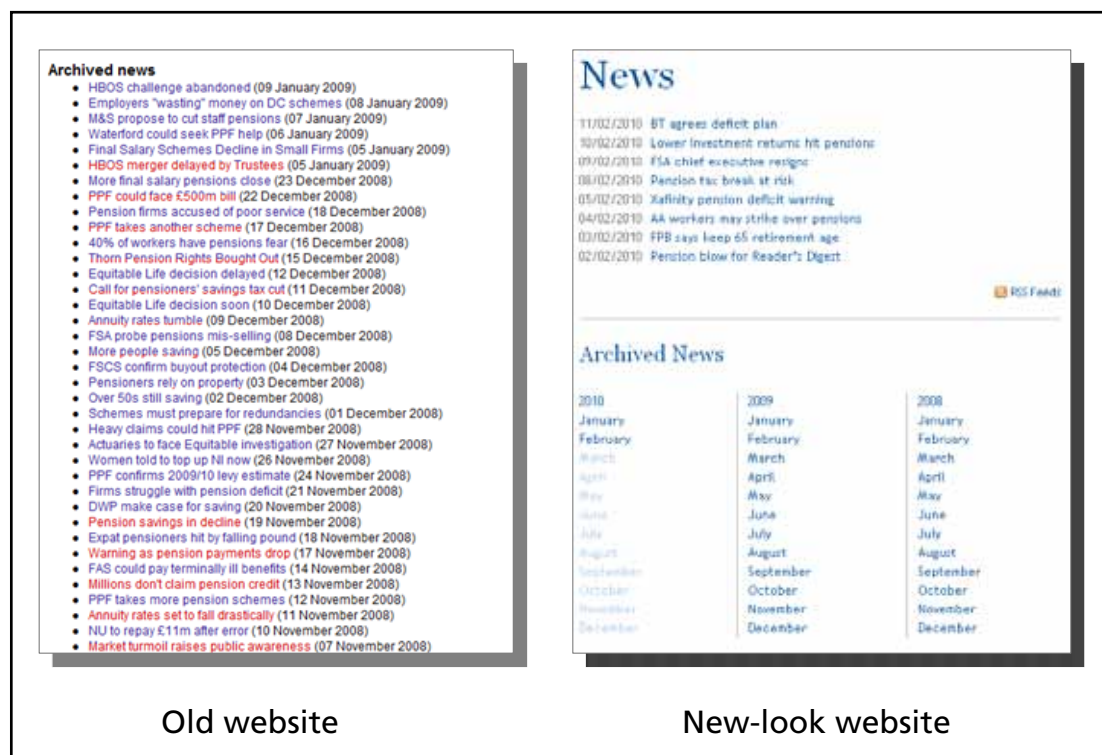
The aim of this task was to investigate if participants could navigate to the News and Press Releases section in order to probe their views on the layout and provision of this type of content.

All participants successfully navigated to either the News or Press Releases section to look for old news articles. Most participants now visited the News section as opposed to the Press Releases, which does not contain archived news articles. This mistake was no longer made as the most visible News sub-section is no longer called 'Latest News', which had previously resulted in this section not being seen as an area containing archived content.

Some participants felt that the News and Press Releases sections were good additions to have and that they expected this to be a unique feature of the TPAS website and would not expect to find on a site such as Directgov. However, some participants did say they were unsure of the difference between the News and Press Releases sections and how the content differs between the two sections.

The new TPAS website has also introduced a clear structure to the way the content is presented in the News and Press Releases section. It also makes better use of page space to present both current and archived articles on one page, the latter of which have been categorised into high level groups, in this case year and month. Feedback from participants during the user testing suggests this is an improvement to the content layout of these sections within the old TPAS website, as no negative comments were made and participants were not observed having any problems with navigating the two sections.

Figure 6.5 Archived content structure



7 Word association exercise

After the web-based browsing participants were provided with a list of 48 adjectives and were asked to choose three that they felt best described the website based on their experience of it. The word cloud in Figure 7.1 was created to visually display the words chosen by all participants, the larger the word the more often it was chosen by participants.

Figure 7.1 Word cloud based on words chosen by participants to describe the new website



From the word cloud we can see that the three most chosen words to describe the website were *'Informative'*, *'Trustworthy'* and *'Straightforward'*. When participants were asked why these words were chosen it was said that the extensive amount of content and the nature of the site being independent led to them choosing the words *'informative'* and *'trustworthy'*. *'Straightforward'* was a word chosen due to the ease of navigation throughout the website and success of task-based browsing throughout testing.

Most of the words chosen were positive with just few being negative such as *'Cluttered'*, this being a reference to views based on the homepage design. Cluttered is a word often chosen by people when asked to describe a website and it is often found that a web page will always seem to be too cluttered for some people. This is also seen particularly with content-rich websites such as government websites, where one of the main objectives of the site is to provide comprehensive content.

8 System Usability Scale

Participants were asked to complete an SUS questionnaire which is commonly used in testing attitudes in usability testing and assesses participants' overall views of the new TPAS website. It provides general statements that participants relate to the new-look TPAS website and provide their levels of agreement with each statement. The final score is based on a scale 0 to 100. Scores typically tend to be between 40 and 60 usually, so that any score above or below this is particularly interesting since it indicates that usability is particularly good or particularly weak.

From the feedback from the participants the new-look TPAS website achieved a score of 71. This is a high score and indicates that the site provide a very good user experience.

9 Conclusions

The overall participant experience of the TPAS website was very positive throughout the testing sessions. The purpose of the TPAS website is to provide pensions information and advice in an engaging manner and the findings from this research indicate that the new TPAS website is successful in doing this.

The previous user testing research found that although the previous TPAS site provided a wealth of very good informative content, it lacked visual appeal, this being mainly due to the colours and imagery used on the website and it did not seem to be very engaging.

The findings from user testing of the new-look TPAS website indicate that the changes made to the look and feel of the website have made the website more up to date and enhanced its visual appeal. Participant responses to their first impressions of the website were mostly very positive especially in relation to the layout and aesthetics of the TPAS site. These responses were in direct contrast to those regarding the old website.

The findings highlighted that user experiences indicate that improvements to the site navigation features have been positive in their implementation. The changes to the top-of-page menu navigation have resulted in a simpler menu that has resolved the navigational problems encountered with the old website. The addition of a 'home' link was also seen as a positive change as users especially liked being able to navigate quickly and easily to a place of familiarity.

Participants were positive about the changes made to the interactive tools. The SPA Calculator, Pensions Timeline and the contact methods features have been refreshed and they appear to have improved interaction with the website indicating that these website tools are now more intuitive. There have also been a number of subtle changes made to the content layout which have resulted in the content of the site much easier to scan, digest and therefore read.

Participants also demonstrated a sound understanding of the wide range of services TPAS provides. Participants appear to have understood that TPAS was an independent organisation, which was mostly made clear from reading the tagline used on the homepage and from the About Us section. However, most of the

participants reported that they thought TPAS was connected to the government in some way and they viewed this to be a positive thing as it led to trusted information on the website.

Overall, the negative views about the new-look website were primarily based around the look and level of content on the homepage, with a few participants feeling that it was too cluttered and overwhelming. These comments were mostly made by those who do not have any pension provision in place and those who reported tending to avoid thinking about their future and their retirement. There was also some negative feedback in relation to the difficulty some participants experienced in joining the TPAS mailing list, as the main sign-up function was hidden at the bottom of the web page template. Some people also had difficulty distinguishing the difference between the News and Press Releases sections.

Findings from the word association exercise and the SUS questionnaire also highlight the positive changes to the current TPAS site. The website achieved a high usability score of 71 and the three top words chosen to describe the site in the word association task were: *'Informative'*, *'Straightforward'* and *'Trustworthy'*. Overall, it can therefore be concluded that the changes made to the TPAS website have resulted in the website providing a positive user experience.

Appendix A

Participant demographics

Participants' 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:

Gender	<ul style="list-style-type: none"> – 10 Male – 10 Female
Type of pension	<ul style="list-style-type: none"> – Company pensions – Personal pensions – Stakeholder pensions – No pension arrangements
Life stage/age	<ul style="list-style-type: none"> – Already in retirement/semi-retired – Approaching retirement age – Settled in job/middle-aged – Young professionals – New to the working world/ younger audience, i.e. under 24
With and without children	
Socio-economic group	
Confidence in future	<ul style="list-style-type: none"> – Good mix of those who are confident and those who are not
Internet/computer abilities	<ul style="list-style-type: none"> – Not 'uber geeks' or complete novices
Understanding of the English language	<ul style="list-style-type: none"> – Recruiting at least one participant for whom English may not be their first language

Appendix B

Test protocol

The Pensions Advisory Service – user testing

Test participants

20 participants are to be tested.

Recruitment

Suitable participants will be recruited via our recruitment agency Bunnyfield and from our database of participants in Sheffield and London.

Summary of testing approach

One-to-one user testing sessions lasting approximately one hour – using eyetracking and **Think Aloud** approach where participants are encouraged to talk out loud about their browsing experience.

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 9 point calibration
4. Self-generated natural task(s)	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. Word association exercise	List of adjectives – Participants choose three they feel best describes the website based on their browsing experience
7. SUS usability questionnaire	Completion of SUS questionnaire

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 info 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 – Is that 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 frank and honest you are the better.

Eye tracker Calibration

While you are looking at the website 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 9-point calibration

Short pre-test interview

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 pension's 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 thoughts and 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
What are your expectations of a website that provides information about pensions?	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

Self-generated natural tasks

Ok we are now going to try out a site – Think of the sort of pensions information you are interested in, and 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. We will start from Google.co.uk and please type in whatever you normally would to look for a website that provides pensions related advice. *(Moderator to interject if a different website is chosen)*

Please just do whatever you feel is appropriate and what you would normally do. If you find you can't do something and would normally have given up etc. Please just do that here too.

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.

(Participants will be asked probing questions depending on which areas of the site they naturally visit) The following two questions will be asked of all participants after initial exposure to the website:

1. What are your first impressions of this website?
2. Based on how this website looks and feels, do you think this is a government site or not?

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

Give example if necessary

Task	Notes/coverage
<i>(Differs depending on current situation, pension/no pension/self-employed etc)...</i>	
<i>(Not claiming)</i> Can you find out for me at what age you can start claiming your State Pension?	(Covers: Navigation, content) What path is taken? Do they use the search facility? What are your thoughts on the information provided?
<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?	(Covers: Navigation, content) Do they find the information? What path is taken? Is the information understood? Does this provide you with sufficient information or not?
<i>(Claiming sp)</i> Imagine you are moving to Australia for 6 months and wanted to know if you can still claim your State Pension there, can you find the answer to this?	(Covers: Navigation, content) Do they find the information? What are your thoughts on the information provided?
<i>(Claiming sp)</i> Can you find out if you are eligible for State Pension credit at all?	(Covers: Navigation, content) Do they find the information? What path is taken? What are your thoughts on the information provided? Do you feel like you need to follow this up to confirm with a telephone call to TPAS or not?

(Personal/stakeholder pension) Can you find out more about Annuities, what they are for and how they apply to you?

(Covers: Annuity Planner)

Do they use the planner?

From the information here can you explain to me what an annuity is?

(Occupational pension) Imagine you are leaving your current employer, find out how this would affect you and your pension

(Covers: Navigation and content)

Did they find the information they were looking for?

Does this provide you with sufficient information or not?

Terminology – Is 'Occupational' the word they are looking for?

Do you trust the information you read on this website or not? Do they have any other thoughts about the information?

Do you feel like you need to follow this up to confirm with a telephone call to TPAS or not?

(Personal/stakeholder) If you wanted to pay money towards your personal pension, can you find out how this works?

(Covers: Navigation and content)

Did they find out how it works?

Do you trust the information you read on this website or not? Do they have any other thoughts about the information?

Do you feel like you need to follow this up to confirm with a telephone call to TPAS or not?

(Self-Employed) Can you find info about the different types of pension plans on offer to you and how being self-employed affects the NI rates you pay?

What are your thoughts on the information provided here? Do you trust it or not?

Do you feel that it sufficiently answers the question/issue that you have explored or not?

Do you feel like you need to follow this up to confirm with a telephone call to TPAS or not?

Imagine you want to contact an adviser to help you with a pensions enquiry, 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?**

What other way could you contact someone for advice?

Can you explain to me what TPAS is and what services the organisation offers? Is this clear to you?

Do they understand what TPAS is?

Imagine you want to be emailed regular updates about pension's information, where would you sign up for this?

(Covers: Mailing list)

Do they find the sign up section?

What are your thoughts about having a pensions newsletter?

Let's imagine that you read some pensions news in October of last year that was of interest, can you find it on this site?

(Covers: Latest & Archived news)

Do they find this?

What are your thoughts about the 'News' section?

If you were concerned of any future changes in the next 10 years that will affect your pension, where might you look for this information?

(Covers: Pensions Timeline)

Do they find this?

What are your thoughts on this online tool?

Word Association exercise – Ask participant to choose 3 adjectives from a list of many that they feel best describes their browsing experience of the TPAS website

Complete SUS questionnaire to produce an overall usability rating for the website

Appendix C

Participant details

Table C.1 Participant details

P	Gender	Age	Working or retired	Computer ability	Pension arrangements
1	M	57	Working part-time	Intermediate	Y
2	M	59	Retired	Advanced	Y
3	F	50	Working full-time	Advanced	N
4	F	22	Working full-time	Advanced	N
5	F	26	Working part-time	Advanced	N
6	M	38	Self-employed	Advanced	Y
7	F	58	Unemployed	Advanced	N
8	F	29	Working part-time	Advanced	Y
9	M	25	Working full-time	Advanced	N
10	F	60	Retired	Intermediate	N
11	F	45	Self-employed	Advanced	Y
12	M	46	Unemployed	Advanced	Y
13	M	31	Unemployed	Advanced	N
14	F	53	Self-employed	Advanced	Y
15	M	30	Unemployed	Advanced	N
16	M	37	Unemployed	Advanced	N
17	M	45	Working part-time	Advanced	N
18	M	22	Working part-time	Advanced	Y
19	F	60	Retired	Advanced	N

The Pensions Advisory Service (TPAS) is an independent, non-profit organisation providing free information and guidance to the public on pensions. A major element of this provision is a website that provides access to a range of information and TPAS services. This working paper presents the findings of an evaluation of the website undertaken in 2010. The evaluation took the form of a series of user testing sessions in which 19 volunteer participants were individually observed performing a range of operations (some self-generated, some standard for all users) using the website. Participants' views on the website's design, navigability, content and so on were also recorded and are summarised in the paper.

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