



# Summary report

Embark - InvestCloud insight testing

Test date: 7th & 8th April 2021

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Moderator: Gemma Childs-Garside

# Method

Remote live moderated testing with 2 groups of 5 participants, taking part using Skype on desktop. Each group was given the same scenario, tasks and questions.

## **Scenario**

‘You have been contacted by a company you know where you hold a savings product. The company invites you to use their digital advice portal to see how you might benefit from their services’.

## **Task screens**

The task given to the participants was to follow the journey through a prototype version of the InvestCloud portal. The participants were observed to see if they noticed particular elements and asked how they felt about various aspects of the journey.

## **General Questions**

After the participant had completed the prototype journey, they were asked a series of questions to find out how they felt about the journey as a whole, the answer to these questions being in the form of NPS scores.

## Participant selection

### Channels used

- Existing participant database.
- Targeted Facebook ads.
- Additional screener questions.

### Selection criteria

#### Group A - 'Mass affluent'

- Aged 40 - 55
- Disengaged some confident some not
- Apathetic
- Won't do anything unless there's an easy & interesting option

#### Group B - 'Simple savers'

- Aged 25 - 45
- Some savings likely in banks
- Goals based attitude to saving (cars, holiday, house deposit etc)

## Participant profiles

### Group A

	<b>Gender</b>	<b>Age</b>	<b>Occupation</b>	<b>Nationality</b>
Participant 1	Female	53	Cleaning Services	British
Participant 2	Female	43	University Chaplin	British
Participant 3	Male	40	Designer in gaming	British
Participant 4	Male	40	Account manager	British
Participant 5	Male	54	Project worker in housing	British

### Group B

	<b>Gender</b>	<b>Age</b>	<b>Occupation</b>	<b>Nationality</b>
Participant 1	Male	29	NHS Digital	Canadian
Participant 2	Female	42	SEN teacher	British
Participant 3	Female	36	Transport consultant	British
Participant 4	Male	35	CEO local Government	British
Participant 5	Male	37	Bar manager	Irish

## Test process

For remote testing, the participants are pre-screened for the availability of Skype. Prior to testing day, the participant takes part in a test call to ensure they are able to screen share. At the time of the test, the participant is called and the testing process is explained.

It is confirmed that they are happy for the session to be recorded. During the test, emphasis is placed on the participants opinions and how they should give their honest reactions. We explain the importance of 'thinking out loud'.

Some initial questions are asked which are designed to put the participant at ease and get them used to talking out loud.

During the test, the test moderator will guide the participant through the various tasks, asking the various test questions and add extra 'insight' questions from the client as required.

# Summary findings

## Initial questions

Have you previously used a financial advice website to get information on pension or savings related products?

### Group A

**3 of the 5 participants had not used a financial advice website**

**P1, P2 and P3** had not sought financial advice online, **P3** makes use of his wife's IFA 'not as invested as I should be'

**P4 and P5** had made use of financial advice websites, **P4** mentioning Money Saving Expert.

### Group B

**All but 1 of the participants had used a financial advice website**

**Only P3** hadn't used a financial advice website.

**P4** uses comparison sites and **P5** looks at sites for advice regarding investments.

Have you ever signed up for a savings product online?

### Group A

**3 of the 5 participants had signed up for savings products online**

**P1 and P2** hadn't signed up for savings products online, **P2** mentions normally going to the bank.

**P3, P4 and P5** had signed up online, **P3** for a savings account and **P5** to invest money.

### Group B

**All but 1 participants had signed up for savings products online**

**Only P5** hadn't signed up for savings online.

How do you feel about moving pensions or savings between providers?

### Group A

**3 of the 5 participants are uneasy with the idea of moving pensions**

**P1, P2 and P4** are worried about moving pensions, **P1** feels it 'would be quite confusing I wouldn't know how to go about it', **P2** is 'terrified' whereas **P4** thinks it is just 'complicated'.

**P3 and P5** are happy with the idea. **P3** having looked into it recently but didn't get round to it.

### Group B

**3 of the 5 participants are happy with the idea of moving pensions**

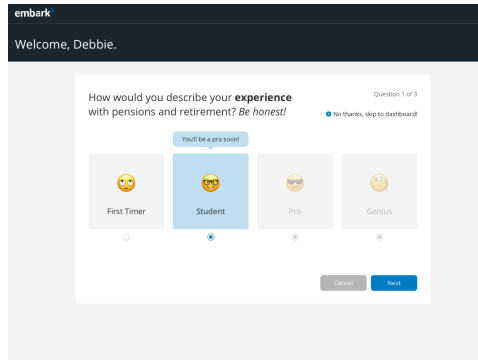
**P3, P4 and P5** are open to the idea of switching pensions or savings between providers, as long as there is a better offer or reason for doing it.

**P1** says 'It sound really hectic'

**P2** hadn't thought about it.

## Task screens

### Describe your experience



#### Group A

##### Wording of selections

**All the participants** had issues with the wording chosen for the selections.

**P1 and P3** query the use of the word student, **P3** stating that the word student 'implied academic as opposed to experience'. **P1** likes the extra text when clicking on student, expects to be taught a lot about pensions.

**P2 and P4** commented on the word pro, **P2** saying 'pro means prostitute to me', **P4** asking what pro actually is. **P4** also mentioned the use of the word 'first timer' suggesting beginner may be a better choice.

#### Group B

**All but P5** had negative reactions to the wording.

**P1** commenting 'It's not speaking my language as a user, have no context as to what pro means', **P3** 'bizzare, difficult without prior knowledge. Do I want to be a pro?' and **P4** thinking that first timer and student wording don't relate to the question, 'maybe it should say beginner... student means learning, not applicable to pensions'.

**P5** however said 'you'll be a pro soon, telling you that it is not over complicated'.



## Page content

**P1** wonders why there is content that needs to be unlocked.

**P3** hadn't noticed pro as it was unselectable.

**P4** commented on being asked to be honest, saying that 'it implies he is dishonest' adding, 'why would he need to skip as he has been asked to do this?'.

**P5** asks if you would go from student to pro.

**P1** explains that he needs more context to describe each heading.

**P3** wonders what she would be a pro at.

**P4** says 'it would be handy if it said we will provide you with tools and information.'

## Emoji

**P2 and P4** directly mention the use of emojis, **P2** saying she likes the emojis however, **P4** stating that the emojis were 'very childish... they are for text messages and whatsapp'.

**P4 and P5** commented on the use of emojis, **P4** says 'smiley faces, user friendly. Less serious financial dealings, more lighthearted', **P5** says that the 'smiley faces make it pretty easy'

## Describe your confidence

The screenshot shows a survey interface for 'embark'. It says 'Welcome, Debbie.' and 'Question 2 of 3'. The question is 'How would you describe your confidence with pensions and retirement?'. There is a link 'No thanks, skip to dashboard'. Below the question are four options, each with an emoji and a radio button: 'I'm happy' (happy face), 'I'm so confused' (confused face, selected), 'I'm worried' (worried face), and 'What am I doing' (shrugging face). At the bottom are 'Back' and 'Next' buttons.

### Group A

#### Wording

**All the participants** mentioned the wording on the page.

**P1** saying 'confused, not worried as I have a few years left before retirement age'. **P2** hopes that 'somebody is going to tell me what to do'.

**P3 and P5** have more opinions on the way the page is worded. **P3** would say 'it's confusing' as opposed to 'I'm so confused'. **P5** thinks that 'none of them quite fit, confused, worried, what am I doing and only happy on the other side'.

**P4** has a different concern with the wording, he would change the title to 'what's your understanding of pensions?'.

### Group B

**All the participants** mentioned the wording on the page.

**P2** likes the 'skip to dashboard'

**P3** thinks the 'options give a massive scope, upper end of happy no scope'.

**P4** believes the options are better as 'they are to do with personal ability and understanding, however what am I doing and I'm confused are too similar... worried is not related to confidence'.

**P5** thinks that it is 'missing the one I am looking for, not fully up to speed, slightly confused.'

**4 of the participants** mentioned the 'here to help' wording.

**P2** says 'I like they are here to help... that's why you have gone to their portal', **P3** 'nice to have but don't

**4 of the participants** mentioned the 'here to help' wording and found it comforting or reassuring.

know what they are helping with at this point in time'.

**P4** thinks the wording is reassuring.

**P5** comments that it is expected that 'they are here to help'.

emojis

Again, **P2 and P4** have the same opinions of the emojis as before.

**P2** likes the emojis 'very simple' and

**P4** mentions that he still doesn't like the emojis and that they are not needed.

## Select interests

embark  
Welcome, Debbie.

Tell us a little bit more about your interests, (last question, promise!) Question 3 of 3  
No thanks, skip to dashboard

My Children My Career Travel Kids Education Responsible Investing  
Mortgages Hobbies Business Music Investment Ideas Politics  
Dancing Foreign Culture Science Health Sports Entertainment Animals  
Cars Economics Technology Innovation Supporting Loved Ones

5 Selected

Next

### Group A

#### Interest selection

**All of the participants** are unsure how asking for interests or the choice of interests listed are relevant to pensions.

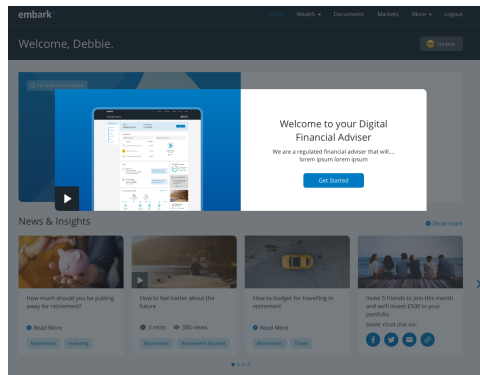
**P1** 'strange way to find out more about you, especially things in there... I don't expect this question at all', **P2** mentions the 'last question promise' which she likes, asks why this is being asked and also comments that her interests are 'not on there'. **P3** suggests there should be a way of adding 'other' interests for things not in the list. **P4** wonders 'why do they need to know more about me? Feels like targeted marketing'

### Group B

**All the participants** mention the choice of interests.

**P3** wouldn't call his children an interest, **P4** would maybe say choose a top three and is unsure how it links back to finances and pensions, **P5** says it 'looks pretty easy, instead of filling in a form about interests or goals for the future'.

## Welcome to your Digital Financial Adviser



### Group A

#### Page content

**All the participants** noticed the video.  
**P2** didn't want to watch it whereas **P3, P4 and P5** would, **P5** if it had a description.

The participants recognised it was the start of the next stage of the process however **P2** thought it looked more like live chat.

### Group B

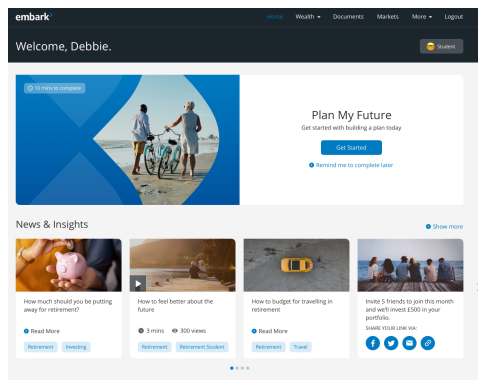
**3 of the 5** participants noticed the video, **P3 and P5** would watch the video however **P4** saw it but wouldn't watch it.

**P2** hadn't noticed the video and on having it pointed out, said she wouldn't watch it.

**P2** didn't understand what the page was for and wasn't sure what she was getting started with. **P1** would expect to see a dashboard and **P3** says 'it's taking me to a different page' and notices different options in the background.

**P4** said 'it's getting more serious asking questions about finance'.

## Plan my future



### Group A

#### Page content

**The majority of the participants** found this version of the page to be more inviting.

**P2** especially likes the news articles at the bottom of the page, she mentions the '10 minutes to complete, not sure what that means, feels detached'. **P4** 'straight to the point'. **P5** 'A bit more useful in knowing what you are doing... would still be helpful to know it's digital financial advice'.

**P3** was the only participant to prefer the popup version of this page as it 'makes onboarding section more front and center'.

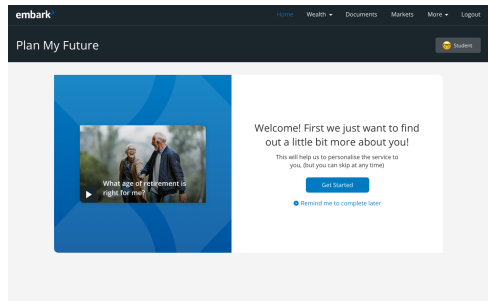
### Group B

**P2, P3 and P4** found the page to be better.

**P2** thinks this page is 'better because it's clear'. **P3** saying 'lots more content here, corporate stuff at the bottom, prefer this as a homepage as the other is just an initial click on it and get started', **P4** believes that this page is 'more serious!'

**P1** however didn't like the page 'the information pulls away from the goal of getting started. Feels like a magazine, a bit cluttered'.

# Welcome



## Group A

### Page content

**P1, P2 and P5** would watch the video before proceeding. **P1** notes that the 'video will give information about the retirement age right for you', **P2** would want to know how long the video is and **P5** thinks the video is relevant as he is 'not completely decided on retirement plans'.

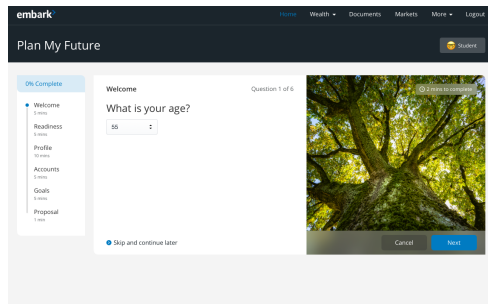
**P3** doesn't appear interested in the video, he would just click to get started. **P4** is more concerned about 'why do they want to find out more about me? Can't be important if I can skip at any time'.

## Group B

**P1, P2 and P5** would watch the video, **P2** saying 'if it would give some good information', **P5** 'is about the age of retirement, I would watch it'.

**P3** however wouldn't watch the video as 'I am far from retirement', **P4** saying 'I would just get stuck in with the form, is the question on the video related? It's not clear'.

## What is your age?



### Group A

#### Imagery

**P2 and P4** commented on the image of the tree, both stating the tree looked old **P2** 'The old tree looks older than I want to be when I retire' **P4** asks 'what has that to do with my age?'

### Group B

**P1 and P4** mentioned the tree image, **P1** said the 'tree is corny a bit silly' and **P4** said that it was a pointless photo.

#### Relevance of question

**P1, P2 and P5** saw the relevancy in the question, **P1** 'retirement is all about age and reaching an age to retire'.

**P4** commented 'Student age 55?'

**All but P4** saw the relevance of asking for their age, **P4** would expect date of birth as 'my birthday could be the next day'. **P5** felt it was an appropriate question 'one of the first questions the company would ask'



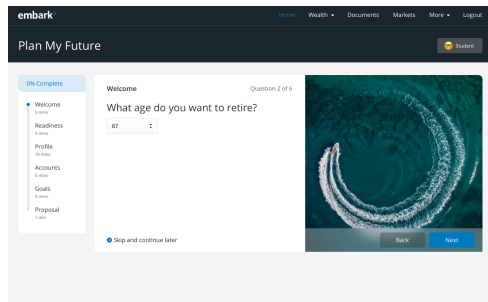
## Progression

**P1 and P2** like how the pages will only take 2 minutes to complete, **P1** found this 'quite reassuring', **P2** thinks the ability to skip and continue later is good.

**P3 and P4** were more negative about the progress and time left, **P3** found the mention of 2 minutes confusing as the progress bar mentions longer. **P4** didn't see the need to know how many minutes it takes and why would you skip if it's important.

**P2, P3 and P4** mentioned the time to complete, **P2** misunderstood the time and felt that she had to complete the pages within the 2 minutes 'what if I needed to take the child to the toilet?'

## What age do you want to retire?



### Group A

#### Imagery

**P2, P4 and P5** mentioned the image of the speed boat, **P2** Likes the image as you can 'still have adventures and travel', **P4** commenting he can do that 'if I retire'. **P5** thought the image indicated that he would be 'going round in circles'.

### Group B

**P1 and P2** commented on the image, **P1** saying that 'a speedboat is not one of my goals', **P2** said that the picture made her feel sick.

#### Relevance of question

**3 of the participants** commented on the relevance of the question. **P1 and P2** thought it was a good question, **P1** 'the age you have in your mind'. **P2** would expect the wizard to be telling him. **P3** however thinks the question needs more explaining, 'would say tomorrow' would expect the wizard to be telling him.

**2 of the participants** mentioned the relevance of the question. **P4** said it was alright 'if he had an age in mind', **P5** thought it was a good question.

## Wording

**P2** would word the question slightly differently 'what age do you think you want to retire?'

**P3** commented on the page saying welcome as this was also on the previous page, didn't understand that this was the name of the section.

## What is your degree of financial understanding?

The screenshot shows the 'embark' website interface. At the top, there's a navigation bar with links for 'Home', 'Wealth', 'Documents', 'Markets', 'More', and 'Logout'. Below this is a 'Plan My Future' section with a 'Start' button. On the left, a sidebar lists various planning tools: 'DFA Complete', 'Welcome', 'Readiness', 'Profile', 'Accounts', 'Goals', and 'Proposal'. The main content area is titled 'Welcome' and displays 'Question 3 of 6'. The question is 'What is your degree of financial understanding?'. There are three radio button options: 'Excellent' (selected), 'Confident', and 'Not Confident'. At the bottom of the question area, there is a link 'Skip and continue later'. To the right of the question is a decorative image of a tree. At the bottom right of the image area are 'Back' and 'Next' buttons.

### Group A

#### Relevance of question

**All but P5** commented on the question.

**P1** was fine about providing her level of understanding.

**P2** wanted another choice between excellent and confident.

**P3** thinks a 'not sure' option is needed and that the options could be worded differently.

**P4** believes excellent and confident are too similar and that the question should be worded 'what is your level of understanding' using a number scale with 1 being 'completely useless'.

### Group B

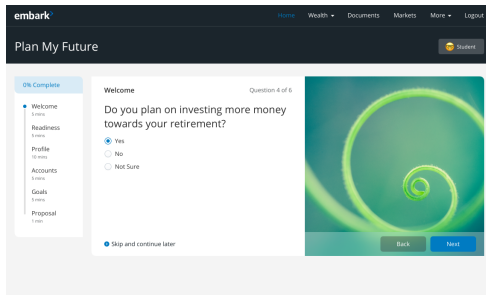
**All 5 participants** commented on the question.

**P1 and P4** felt that the options needed an explanation or more choices.

**P2** felt the question was ambiguous, 'financial wealth is an umbrella term and needs to be more direct about a specific thing'

**P5** wondered if he would get different information if he was to select different options.

## Do you plan on investing more money towards your retirement?



### Group A

#### Relevancy of question

**All the participants** found the question to be relevant.

**P3** 'If I invest more I will have more money in the pot and retire sooner'

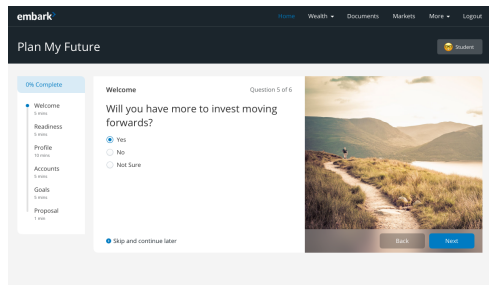
### Group B

**All the participants** found the question to be relevant.

**P2** thought most people would click not sure, 'you don't know until you know how much yield you would get before knowing if you need to invest more'

**P3 and P5** were worried if they said no, would they get different answers?

## Will you have more money to invest moving forwards?



### Group A

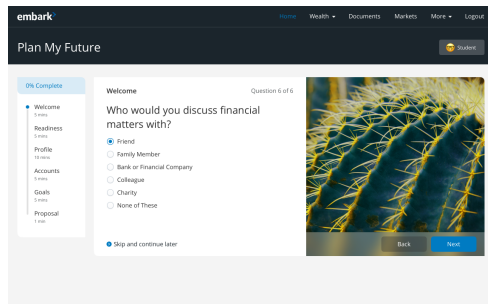
#### Relevancy of question

**4 of the participants** thought the question was to be expected. **P4** wasn't so sure 'Who knows? Don't know if I'll get more money moving forwards'. He also queried if they would still be interested if he clicked no.

### Group B

**P1 and P5** would say yes. **P2 and P3** thought the question was unnecessary as 'no guarantee about the future' so would pick not sure.

## Who would you discuss financial matters with?



### Group A

#### Imagery

**2 of the participants** mentioned the image of a cactus.

**P4** said 'Random image of a cactus' and **P5** stated that the image was a 'bit spiky'.

### Group B

**2 of the participants** mentioned the image of a cactus.

**P2** 'don't like the prickles', **P3** 'cactus prickly and financial?'

#### Question

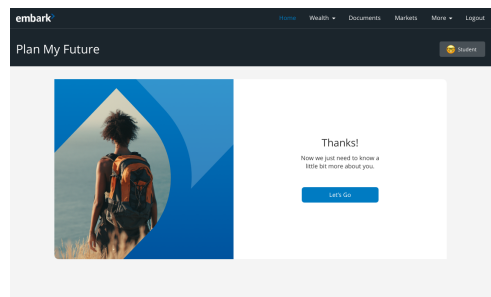
**3 out of the 5 participants** wanted to be able to select more than one option.

**P1 and P5** queried the relevance. **P1** wondering why she was being asked and what would they get from it? **P5** wondered if 'people would like being asked about this?'.

**4 out of the 5 participants** wanted to be able to select more than one option.

**P3** queried the relevance of the question asking why it was being asked. She also commented 'I am already talking to you, a financial advisor about it'.

Thanks!



## Group A

### Imagery

**P2 and P4** mention the image.

**P2** saying that the person in the image 'doesn't look ready to retire',

**P4** asks 'want to go backpacking?'.

## Group B

**P2 and P5** commented on the image.

**P2** saying she thinks 'he is about to jump off a cliff' whereas **P5** feels like 'I am on my way with the picture, on a journey'.

### Progression

**P1** says she is expecting to be asked details next.

**P2** 'Gut instinct, how much more do they need to know? Not far through the process as not given personal details yet.'

**P3** worries that they can't come out of the process and would like to save and come back later.

**P4** 'How much do you need to know?'

**P1** thought the 'thanks' screen was totally unnecessary.

**P2** asks 'What could you possibly need to know about me?'

**P3** felt she was 'right at the beginning, thanks gives the impression you are at the end. More about you is what I just did'.

**P5** thinks he has given enough information to start getting advice but will now be asked about earnings, savings and investments etc.



## Personal detail forms

embark  
Plan My Future

36% Complete

Welcome  
+1  
Readiness  
Profile  
Accounts  
Goals  
Proposal

**Profile**

**Personal Details**

First Name  Surname

Date of Birth  Gender  Address Line 1

Address Line 2  Country  Postcode

**About You**

Marital Status  NI Number

State of Health  Age of Retirement  State Pension Date

Nationality  Country of Residence

[Skip and continue later](#) [Back](#) [Next](#)

### Group A

#### Progress

**P3 and P5** commented on having completed 36% of the process. **P3** noticing that he was still on student membership whilst **P5** thought it was helpful to know your progress

embark  
Plan My Future

36% Complete

Welcome  
+1  
Readiness  
Profile  
Accounts  
Goals  
Proposal

**Profile**

**Do you have a partner?**

First Name  Surname

Date of Birth  Employment Type  Address Line 1

Address Line 2  Country  Postcode

Partner's Net Income  Partner's Net Bonus

State Pension Date

**Do you have children?**

First Name  Surname

Date of Birth  Relationship  Dependent of

[Skip and continue later](#) [Back](#) [Next](#)

### Group B

**P2 and P3** noticed they were at 36% complete. **P2** saying that there was 'still a lot to go'.

#### Form completion

**All but P4** expected to provide information like this when applying for financial products.

**P4** wanted to know why they needed so much detail and why they hadn't asked about his existing pensions.

**P3 and P4** didn't understand the relevance of asking for partners

**All the participants** understood the need to provide this information.

**P2** would have expected to provide this information earlier in the process

**P4** suggested getting rid of the earlier age question as this form was asking for date of birth.

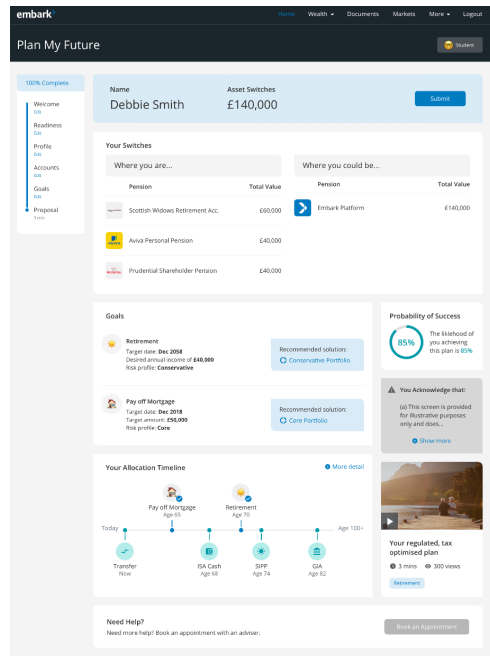
details when related to their own pension.

**P2 and P4** would be dubious about entering partner details as a pension is personal.

**P3** would like the need for partners details to be mentioned at the start of the process.

**P5** understood the need for partner information as this helped to gauge your lifestyle.

# Proposal



## Group A

### Switching information

**All the participants** understood the switching section of the page. **P4** summing it up as 'shows how much I've got saved up in pensions, I could switch it into one pension'.

**P1** however doesn't initially see the benefits in doing this.

## Group B

**All but P2** understood that they were switching pensions. **P1** says that 'it is very inviting, giving all the information i would want to know. Switches show where you are'. **P3** explains 'there are pensions I could switch and what it would be on Embark' **P4** saying it 'was clearly personalised'.

**P2** didn't understand the switching section thinking it was more like a product comparison.

## Risk profiles

**P1 and P4** both have problems with understanding the risk profiles.

**P1** doesn't understand the term 'conservative profile', **P3 and P4** don't know what 'core profile' means however **P4** does understand what conservative would mean.

## Probability indicator

**P1, P3 and P4** spot the success probability indicator.

**P4** says that the probability is 'not too bad'.

**P1, P3, P4 and P5** see the success indicator.

**P1 and P3** saying that the probability 'is good'.

## Goal timeline

**4 of the participants** mention the timeline.

**P3 and P4** have problems with the acronyms used. **P5** explains that the timeline shows his objectives and what the pots of money related to them are.

**All 5 participants** like the goal timeline. **P1** saying that he likes 'the allocation timeline steps to retirement', **P3** said it was brilliant however didn't understand the acronym GIA. **P4** liked the 'aspirational 100+ age' but noticed that the state pension was missing from the timeline, **P5** was 'visually able to see a timeline of what goals are going forward'.

## Reasons for switching

**All of the participants** said they would consider switching for convenience.

**All of the participants** said they would consider switching for convenience.

**P1** 'easier to track paying into 1 rather than 3 pensions'. **P2** sees it as 'someone else is going to do the work for me'. **P5** 'Simpler to keep track of and see the performance of the pensions'.

**P4** was the only participant to mention that combining their pensions would lower the management fee.

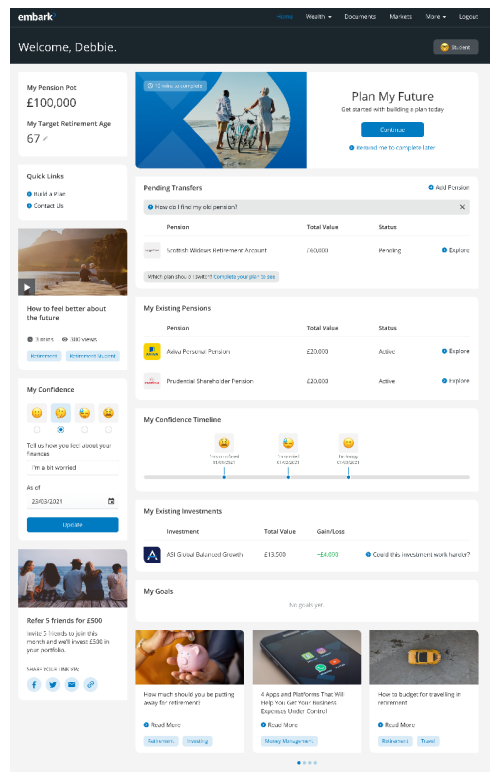
Only 1 of the 10 participants indicated voluntarily that they knew there was a management fee associated with pensions.

#### Other comments

**P2** is worried that the proposal is not taking into account property and would like to include things like rental income.

**P3 and P5** are expecting to speak with someone before the proposal is submitted.

# Dashboard



## Group A

### Pending transfers

**P2, P3 and P5** mention the pension amounts, **P5** saying it 'shows what you've set up and where the money has come from into the pot. It also shows other transactions pending'.

## Group B

**All apart from P2** understood the pending transfers, **P1** it is 'showing the progress of pension transferring in and ones under umbrella of embark', **P4** saying 'it is a dashboard kind of page, a pension pot amount and retirement age'. **P5** said 'there's one pending pension then confirmation of what you have done, a breakdown of what I've got'.

## Confidence timeline

**All the participants** didn't understand the purpose of the confidence timeline and found no value in it.

**P1** 'been on the site for a while, started as confused, then worried and a month later happy, no value at all'. **P5** suggested that the timeline should include what you were doing at a particular time.

**All the participants** didn't understand the purpose of the confidence timeline and found no value in it.

**P2** 'don't know what's going on there... no value at this stage'

**P5** 'related to start of process, bit confusing to look at'.

## Referral scheme

**P3 and P4** would use the referral timeline, both caveating with the condition that they themselves had a good experience with the product. **P1** wouldn't be able to find 5 friends, **P2 and P5** don't like the idea of selling things to family and friends.

**4 of the participants** would take part in the referral scheme, **P4** being the exception 'wouldn't refer friends to financial products as it's a bit personal... five friends seems a lot before you get something'.

## How often would they come back?

**P1** - 'would go back monthly to see how it is doing'

**P2** - 'to keep a check on things... maybe annually'

**P3** - 'to check on pot value... infrequently, more as he gets older'

**P4** - 'if in one place all sorted... no reason to come back'

**P5** - 'come back to look at value of pensions... every 3 to 6 months'

**P1** - 'maybe once a quarter or less'

**P2** - 'annually if not quarterly'

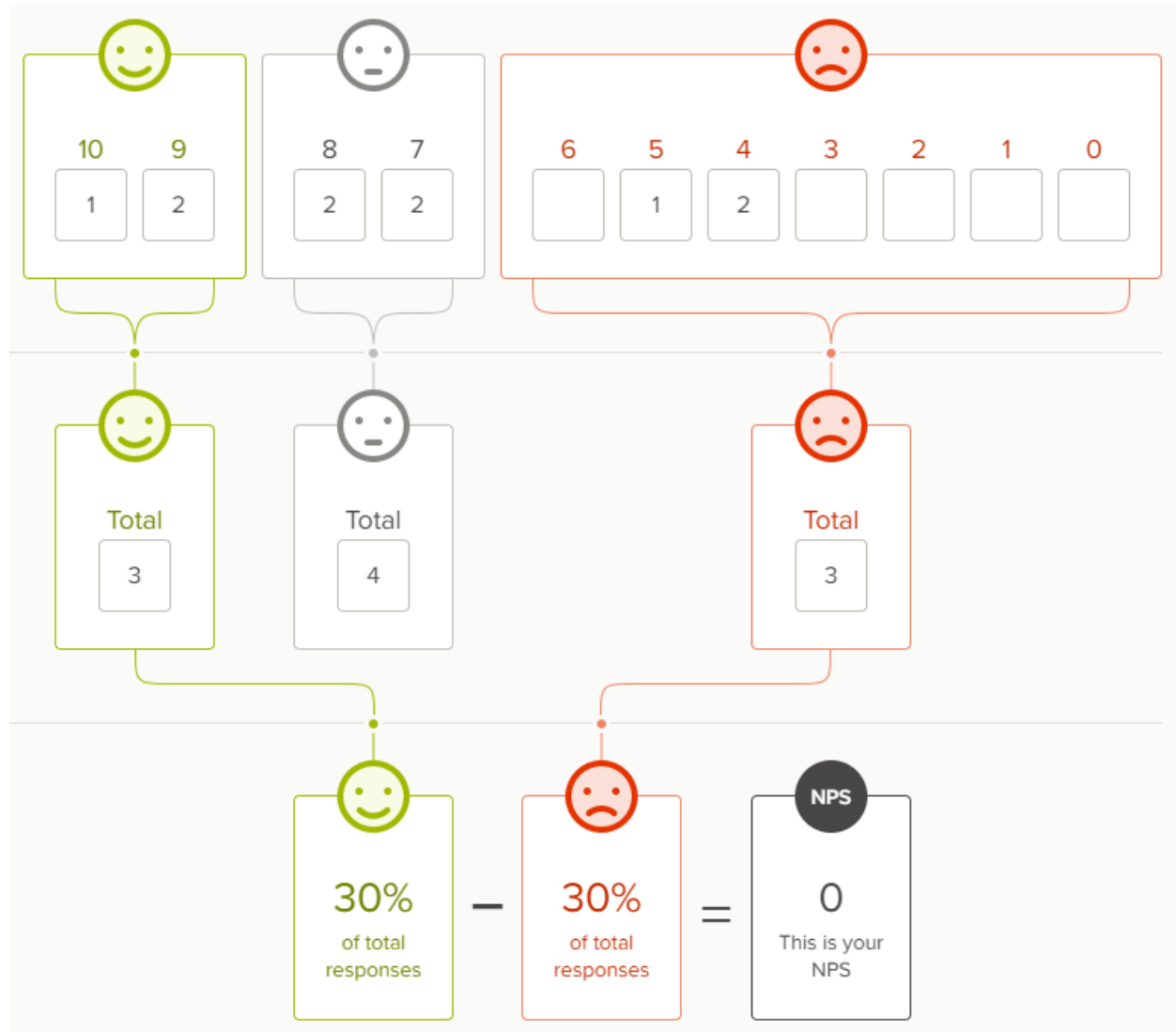
**P3** - 'every three months or so'

**P4** - 'maybe six monthly to yearly'

**P5** - 'quarterly'

## General questions

### Ease of use



#### Group A

Scores: 4, 7, 9, 10, 7

**P3** 'feels quite smooth'

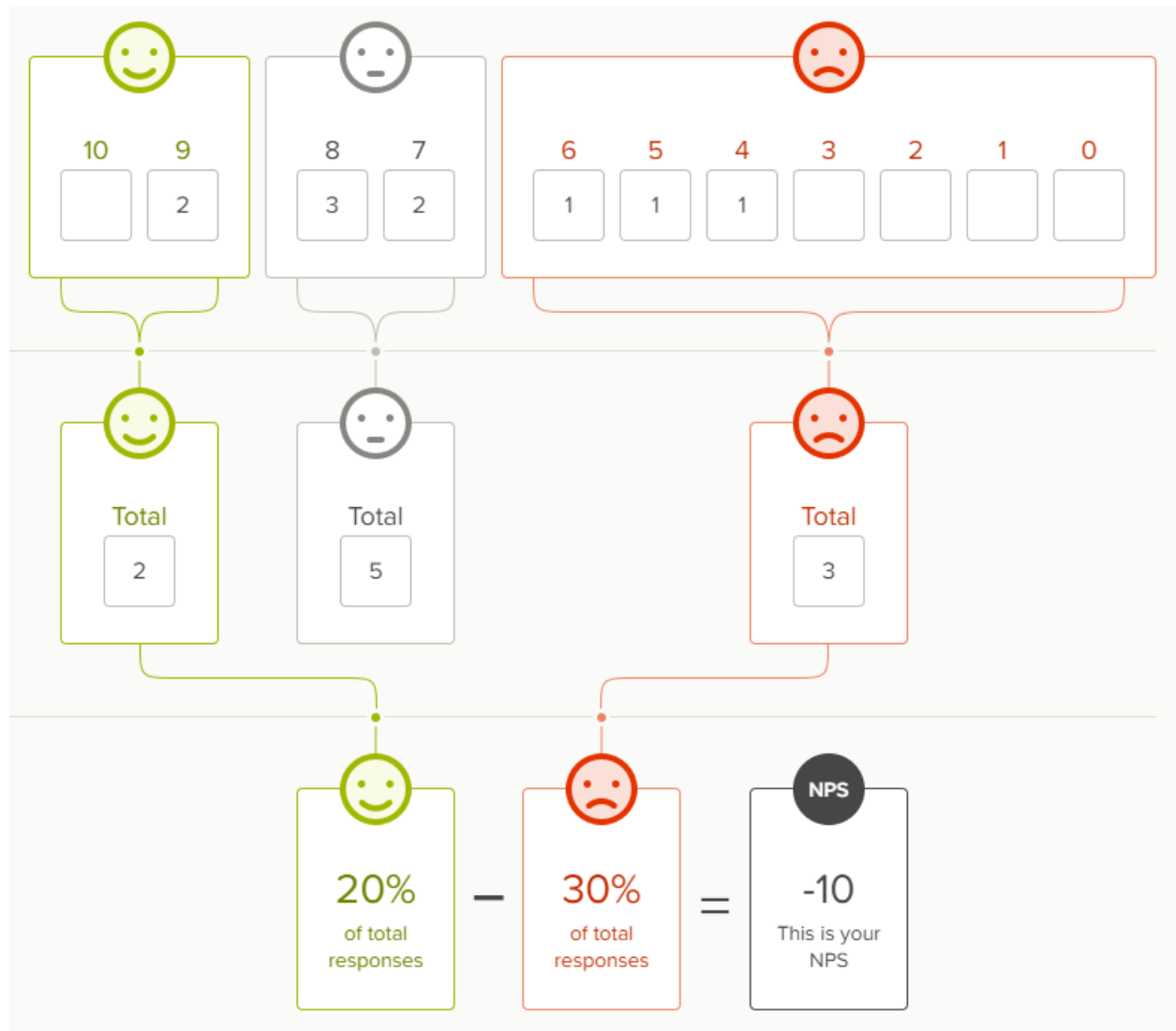
#### Group B

Scores: 8, 5, 8, 4, 9

**P4** 'If you understood filling in is easy'



What did you think about the length of time it would take you to complete the process?



### Group A

Scores: 8, 7, 8, 5, 6

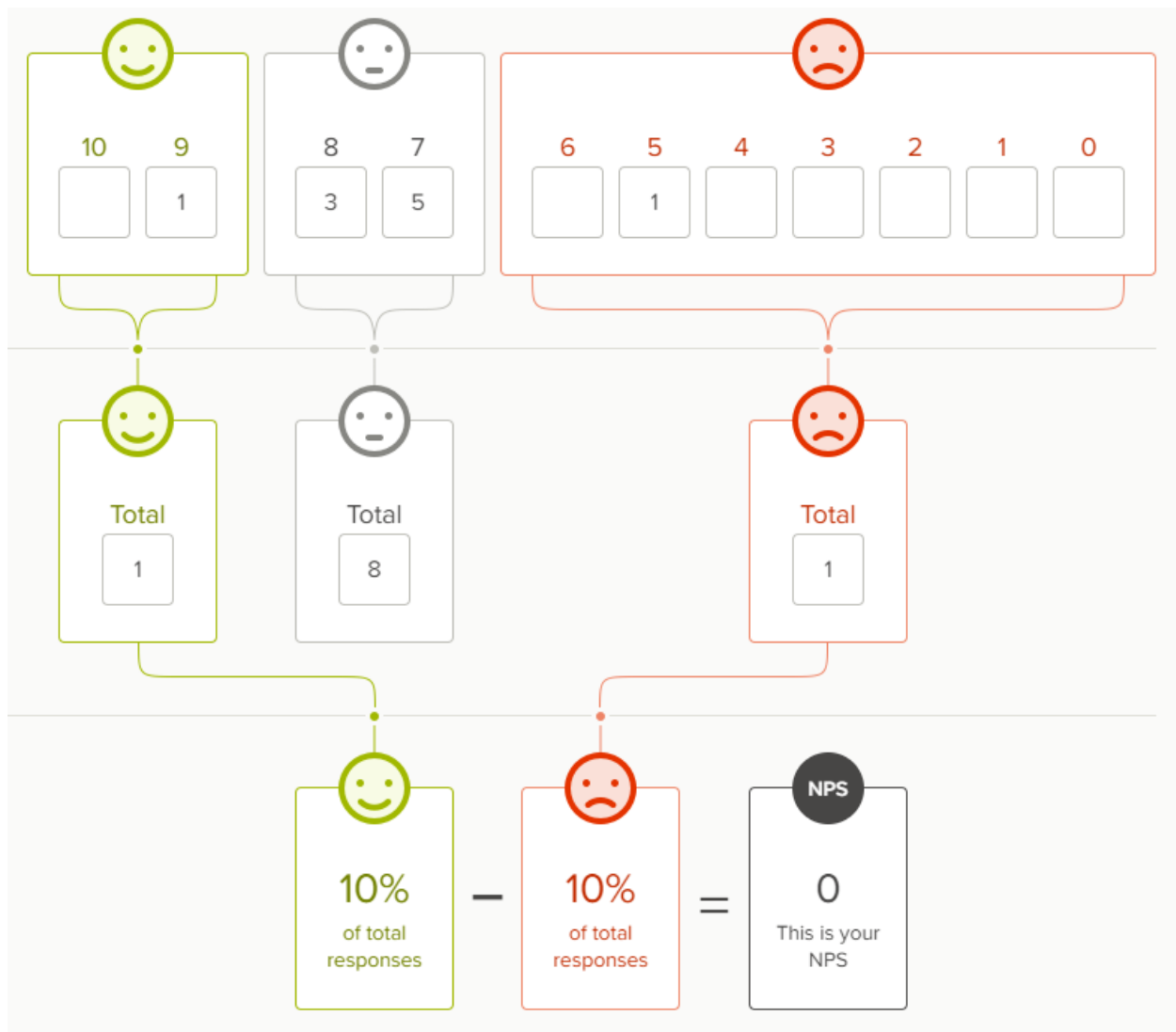
**P2 and P3** appreciate the process takes time.

### Group B

Scores: 7, 4, 9, 8, 9

**P3** 'needs to take it's time'.

What did you feel about the language used?



### Group A

Scores: 5, 9, 8, 8, 7

**P3** 'few words that didn't make sense'.

**P4** 'straight forward'.

### Group B

Scores: 7, 7, 7, 7, 8

**P3** 'self explanatory... more information needed in places'.

**P4** 'mostly easy to understand'.

## How did you feel about the use of smileys within the journey?

### Group A

#### Mixed response across participants

**P1 and P4** didn't like them, **P4** going as far as to say he hated them. **P1** saying smileys are more for 'social media, pensions are more formal'.

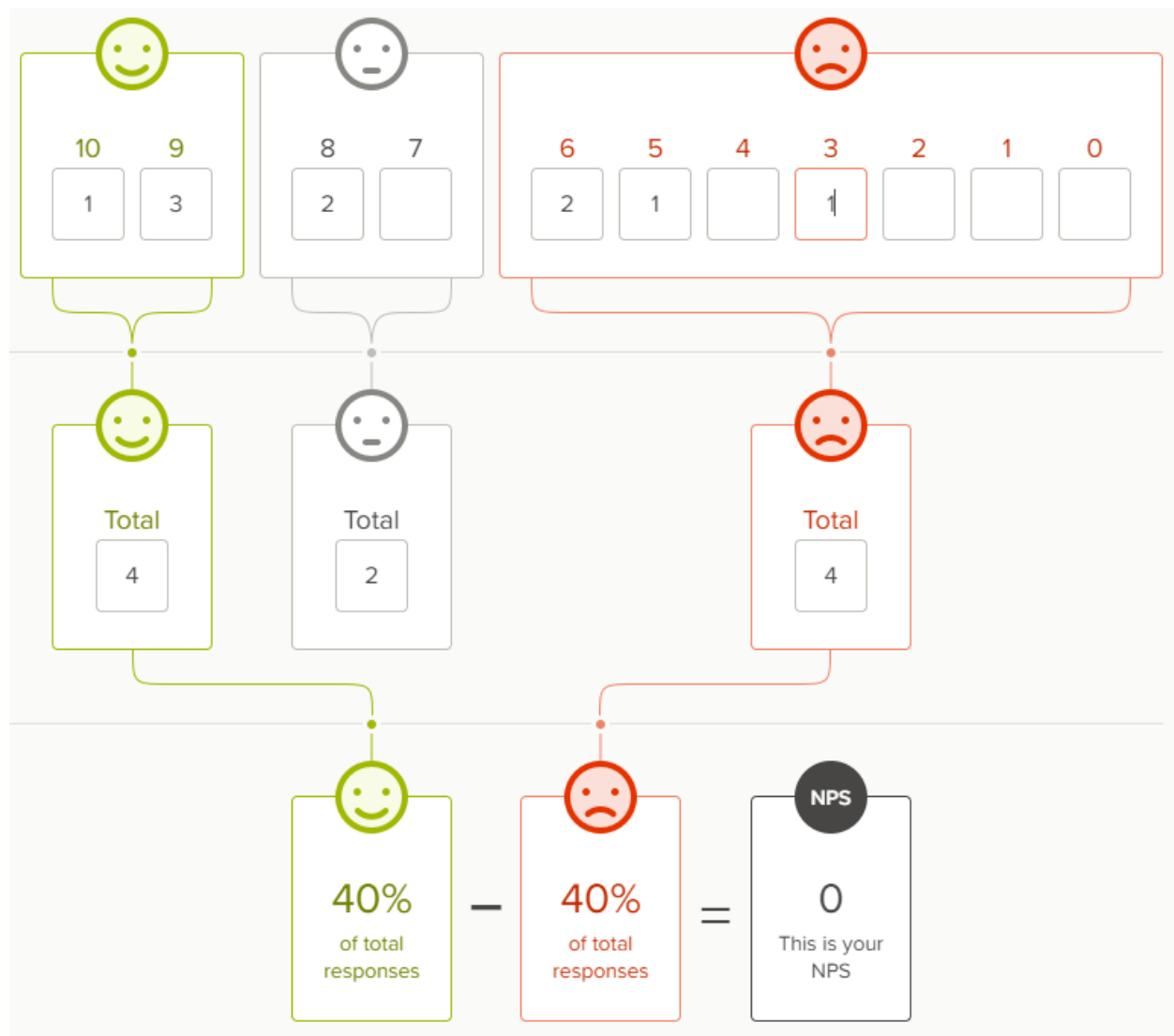
### Group B

#### 4 of the 5 participants had negative responses when asked about the use of smileys

**P1** said they were 'terrible', **P2** thought they wouldn't be useful for many people and lead to a disparity between ages with the smileys aimed at younger and the general imagery geared towards older people.

**P5** thought with smileys it was 'universally easy to tell'.

How did you feel about the level of information asked for?



### Group A

Scores: 6, 9, 9, 3, 8

**P1** 'few questions are irrelevant'.

**P2** 'would expect to tell stuff that intrudes'.

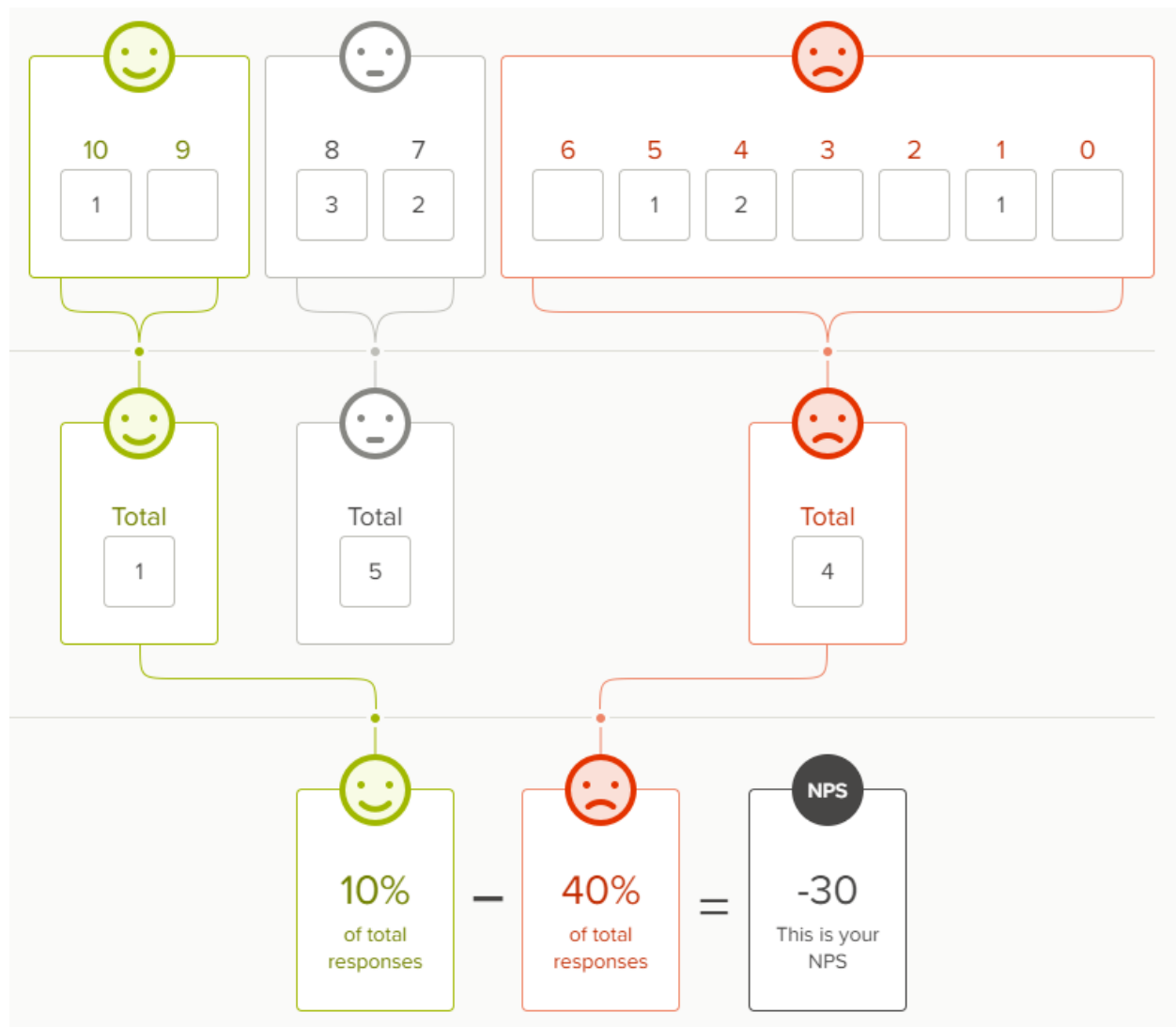
### Group B

Scores: 9, 5, 8, 6, 10

**P2** 'not sure why they need interests if moving pensions'.

**P4** 'didn't need information about the partner'.

How likely are you to use an advice portal like this to help you plan finances or help with selecting a savings product?



### Group A

Scores: 1, 5, 10, 8, 7

**P1** 'Not at all at the moment'.

### Group B

Scores: 4, 8, 7, 4, 8

**P1** 'Something serious like a pension where I can consolidate, would need to trust first'.

**P4** 'open to idea, but wouldn't on this kind of site'.

## Do you trust the advice given by online services like this?

### Group A

**All the participants would trust advice from an online service**

While all the participants said yes, this was caveated by knowing the brand first or having already had dealings with the brand.

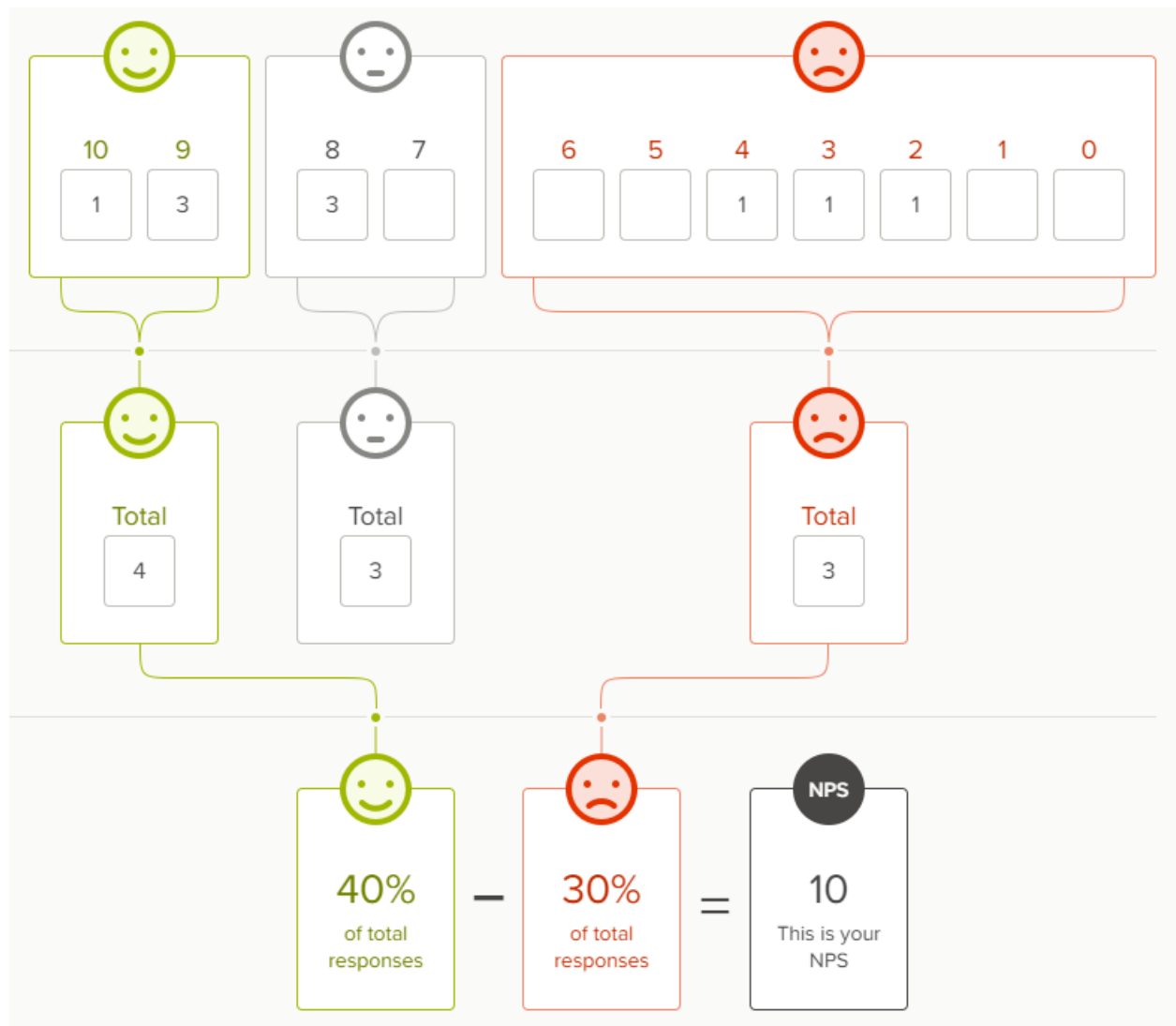
### Group B

**3 of the 5 participants would trust advice from an online service**

**P1, P2 and P5** said yes with **P5** checking on a service like TrustPilot first.

**P3** likes person to person so they can ask questions.

How likely are you to recommend a service like this to a friend or family member?



### Group A

Scores: 8, 3, 10, 9, 4

**P2** 'not something I would talk to friends about'.

### Group B

Scores: 9, 8, 8, 2, 9

**P4** 'wouldn't recommend the service to close family'.