

## Embark - insight testing script

### Pre-test introduction

#### Start recording

“Hello and thank you for agreeing to take part in this session, today we are performing research for our client Embark. The test today is to get your opinions on a new prototype of part of their website. The feedback you give is invaluable and will help them make their services even better. Any information you provide will only be used by Embark and by us here at Use Ability for analysis purposes. “

“Before we start can we confirm that you are happy to take part and for the session to be recorded?”

### Initial questions

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

Have you ever signed up for a savings product online?

How do you feel about moving pensions between providers?

Remote : Ask the participant to share their screen and send the link.

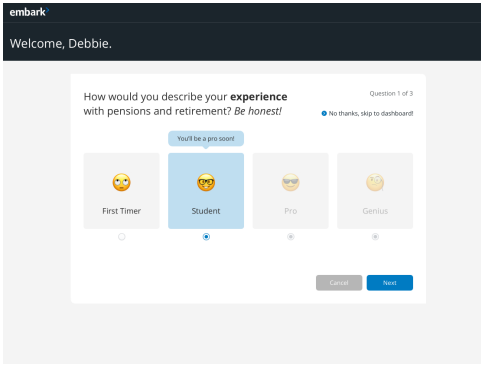
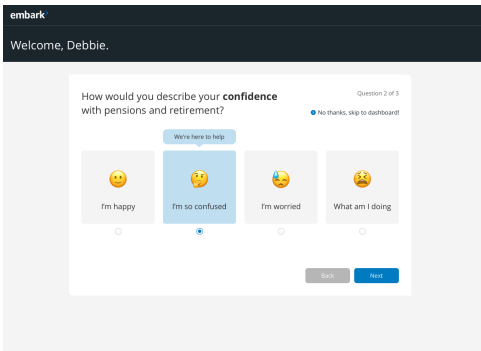
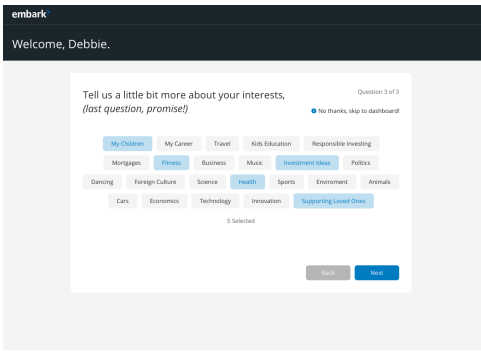
## Scenario

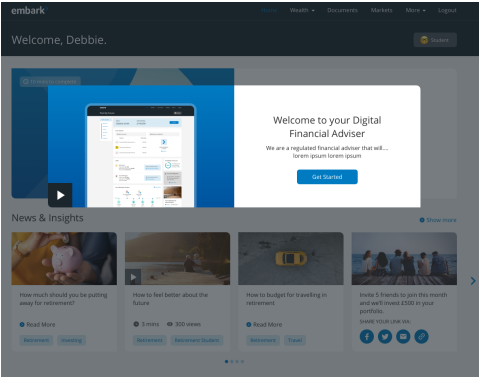
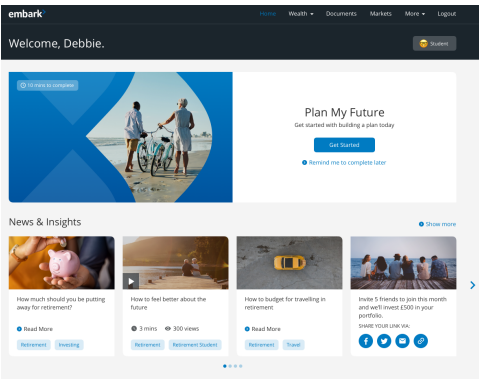
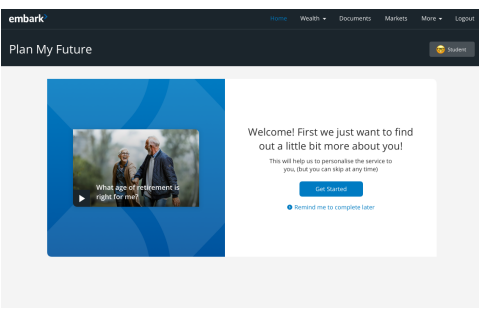
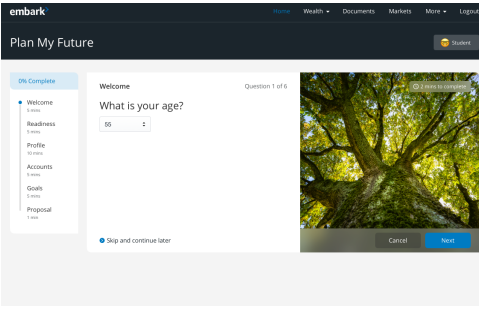
'You have been contacted about a previous savings product you hold. The company invites you to use their digital advice portal to see how you might benefit from their services.'

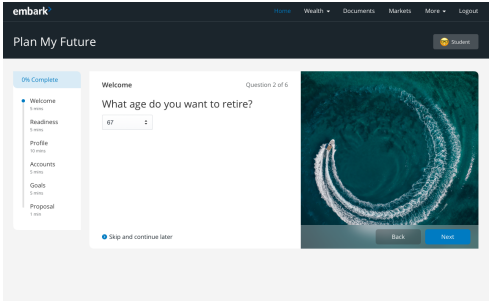
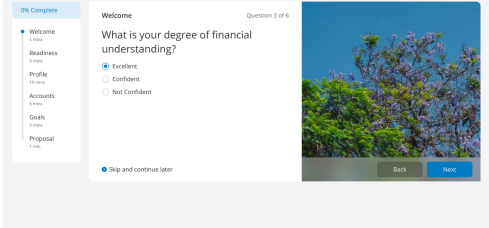
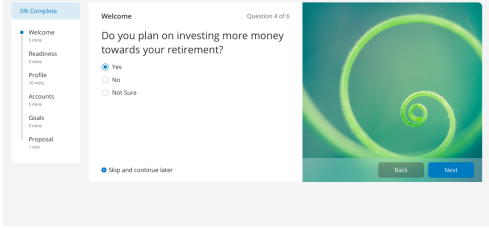
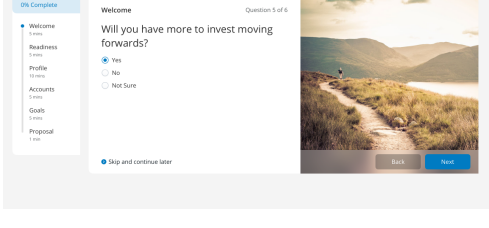
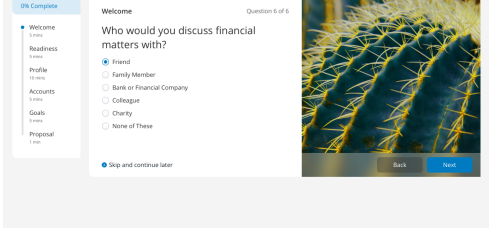
## Instructions

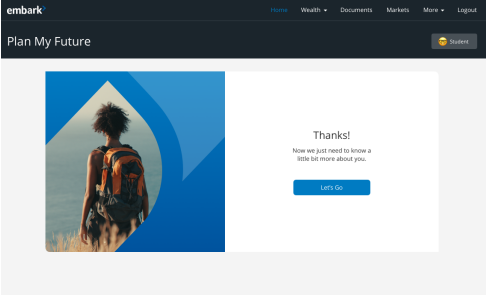
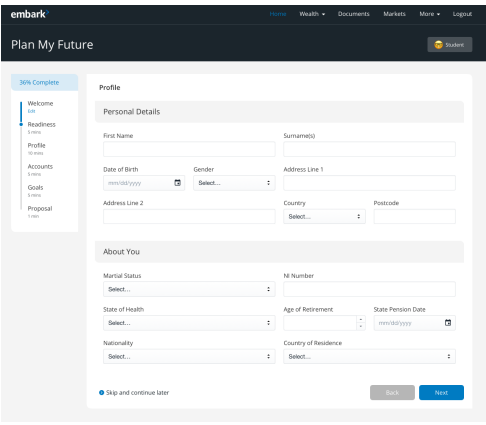
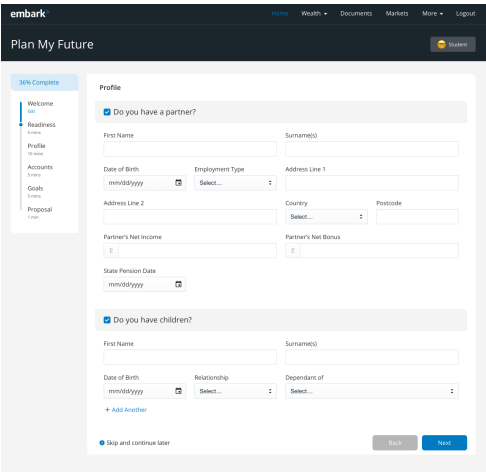
'As this is a prototype, only a few of the buttons will actually do anything. As you go into each page please take a moment to tell us what you think about the page, how it makes you feel and what you would expect to be able to do. Don't worry about the circle buttons at the bottom,, they are part of the prototyping tool. To begin, click on the top left thumbnail labelled Step 1.'

## InvestCloud flow - observations

1		<p><b>Describe your experience</b></p> <p><b>Hover:</b> 'Add your first pension to unlock pro' 'How does that make you feel?'</p> <p><b>Click:</b> Student, 'You'll be a pro soon' 'What do you think of the wording?'</p> <p><b>Next:</b> Next</p>
2		<p><b>Describe your confidence</b></p> <p><b>Click:</b> I'm so confused, 'We're here to help' 'What do you think of the wording?'</p> <p><b>Next:</b> Next</p>
3		<p><b>Select interests</b></p> <p>'How do you feel about this as a way to find out more about you?'</p> <p><b>Next:</b> Next</p>

4		<h3>Welcome to your Digital Financial Adviser (popup)</h3> <p>'Tell me about this page'</p> <p>'Would you watch the video?'</p> <p>Next: Get started</p>
5		<h3>Plan my future (banner)</h3> <p>'What do you think about the content on this page?'</p> <p>Next: Get started</p>
6		<h3>Welcome</h3> <p>'Can you explain what is going to happen?'</p> <p>'Would you watch the video?'</p> <p>Next: Get started</p>
<p>The next few screens take you through questions to find out more about you, as you go please tell us what you think and how the questions make you feel.</p>		
7		<h3>What is your age?</h3> <p>Next: Next</p>

8		<p>What age do you want to retire?</p> <p>Next: Next</p>
9		<p>What is your degree of financial understanding?</p> <p>Next: Next</p>
10		<p>Do you plan on investing more money towards your retirement?</p> <p>Next: Next</p>
11		<p>Will you have more to invest moving forwards?</p> <p>Next: Next</p>
12		<p>Who would you discuss financial matters with?</p> <p>Next: Next</p>

13		<p>Thanks!</p> <p>‘How does this page make you feel?’</p> <p>‘What stage do you think you are in the process?’</p> <p>Next page: Let’s Go</p>
14		<p>Profile - Personal details</p> <p>‘How do you feel when asked to complete forms like this?’</p> <p>Next: Next</p>
15		<p>Profile - Partner and Children</p> <p>‘What do you think of this page?’</p> <p>Next: Next</p>

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Plan My Future Submit

100% Complete

Welcome Debbie Smith

Asset Switches £140,000

**Your Switches**

Where you are...	Total Value	Where you could be...	Total Value
Pension		Pension	
Scottish Widows Retirement Acc.	£60,000	embark Platform	£140,000
Aviva Personal Pension	£40,000		
Prudential Shareholder Pension	£40,000		

**Goals**

**Retirement**  
Target date: Dec 2038  
Desired annual income of £48,000  
Risk profile: Conservative

**Pay off Mortgage**  
Target date: Dec 2038  
Target amount: £180,000  
Risk profile: Care

**Probability of Success**  
85%  
The likelihood of you achieving this plan is 85%

**You Acknowledge that:**  
This screen is provided for illustrative purposes only and does not...

**Your Allocation Timeline**

Today: Transfer Now  
Age 55: Pay off Mortgage  
Age 70: Retirement  
Age 75: ISA Cash  
Age 80: SIPP  
Age 85: GIA  
Age 90: GIA  
Age 100: GIA

**Need Help?**  
Need more help? Book an appointment with an adviser.

## Proposal



‘Can you explain what this page is showing?’

‘Do you understand what happens next?’

Next: Submit

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Welcome, Debbie.

Plan My Future  
Get started with building a plan today  
Continue  
Viewed me to complete later

**My Pension Pot**  
£100,000  
My Target Retirement Age: 67

**Quick Links**  
Build a Plan  
Contact Us

**Pending Transfers**  
Add Pension  
How do I move my old pension?  
Pension Total Value Status  
Scottish Widows Retirement Account £60,000 Pending Explore  
Other plan show subject? Complete your plan to see

**My Existing Pensions**  
Pension Total Value Status  
Aviva Personal Pension £20,000 Active Explore  
Prudential Shareholder Pension £20,000 Active Explore

**My Confidence Timeline**  
Today 2024-01-01 2024-01-01 2024-01-01

**My Existing Investments**  
Investment Total Value Gain/Loss  
AOL Global Balanced Growth £13,500 -£4,000 Could this investment work for you?

**My Goals**  
No goals yet.

**Refer 5 friends for £300**  
Refer 5 friends to get £300  
Refer 5 friends to get £300  
Refer 5 friends to get £300

## Dashboard (End screen in flow)

‘Can you explain what this page is showing?’

‘Would you take advantage of the referral scheme?’



## Final questions

18	Ease of Use Score 1 is very easy - 10 really complicated
19	What did you think about the length of time it would take you to complete the process? Score 1 is very slow - 10 fast
20	What did you feel about the language used? Comment Score 1 is very confusing - 10 really easy to understand
21	How did you feel about the use of Gamification within the journey? (Smileys, percentage complete etc.) Comment
22	How did you feel about the level of information asked for? Comment Score 1 too intrusive - 10 absolutely fine
23	How likely are you to use an advice portal like this to help you plan finances or help with selecting a savings product? Score 1 not at all likely - 10 definitely would
24	Do you trust the advice given by online services like this? Comment
25	How likely are you to recommend a service like this to a friend or family member? Score 1 No not at all - 10 Yes definitely