

NationalMi.com & TCS

# Usability Testing Report

NationalMi.com is a web tool providing users with an array of services around the mortgage industry. Services include but are not limited to, easily finding rate quotes, resources for calculating mortgage affordability and providing training and helpful information about mortgage related topics.

05-28-2021

**Project Manager:** Khan AbdulJilani

**Project Lead:** Brent Northey

**Facilitator:** King Frost

**Data Logger:** Andrew Finston

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# Executive Summary

The purpose of this test was to evaluate the usability of the National MI's website from the perspective of the Loan officer and Servicers (Servicing specialist and C-Level Executive). The specific goals include, but are not limited to:

- Testing the ability and limitations of the solution to inform new customers of the Underwriting and Servicing policies that set National MI apart from the competition.
- Assessing the ability of the tool to drive customers to file Rate Quotes to get the best rates in the industry.
- Examining the website's ability to provide useful, engaging, and relevant tools to encourage continued industry learning.
- Measuring both time and effort it takes customers to get help and information from National MI's Award Winning Solution Center support team.

The usability test will evaluate the website using 8 scenarios to be completed by 6 participants. The tests will be conducted virtually and require a computer with internet access. The software partner of choice for this test is WebEx. The test evaluation does not include a post-test questionnaire. Each session is thirty minutes.

The test includes:

1. Welcome and instructions: 10 minutes
2. Task scenarios: 40 minutes
3. Q&A 10 minutes

91.5%

of participants were able to successfully complete all tasks.

8.5%

of participants were unable to complete all tasks.

100%

of participants enjoyed the testing experience.

100%

of participants were able to complete their test within allocated time.

100%

of participants consider the second test an improvement

# Goals

We sought to understand how navigable the new nationalmi.com website is and how the site will be used within the tasks found in the test.

## Reveal friction points and confusing experiences

We aim to understand if our current assumptions about the new design are true. We are testing to uncover experience gaps that we may have also missed .

## Test navigation of NationalMI.com website with core users

Loan officers and servicers make up the majority of nationalmi.com users. Testing with them would provide us actionable insight we can extrapolate.

# Methodology

## What are we evaluating?

The test plan is designed to evaluate the Nationalmi.com website from the Loan officers and Servicers perspective:

Time-on-Task (ToT)  
Completion Rates  
Website intuitiveness

### Consider the below:

How users are evaluating Nationalmi.com

**Effective** – Can I complete my goal?

**Efficient** – Can I do it quickly?

**Error Tolerant** – Can I do it correctly or can I easily get the help I need?

**Engaging** – Do I like it?

**Easy to Learn** – Can I do it correctly the first time?

# User Profiles

The participants' responsibilities will be to attempt to complete a set of representative task scenarios presented to them in as efficient and timely a manner as possible, and to provide feedback regarding the usability and acceptability of the user interface. The participants will be directed to provide honest opinions regarding the usability of the application, and to participate in post-session subjective questionnaires and debriefing.

*Note: Test subjects have been defined and determined by National MI*





Byron Johnson Jr. is a residential real estate loan officer working for Happy Mortgage LLC, a small licensed mortgage lender in the Louisville, KY. Happy Mortgage LLC does not have centralized mortgage origination software to assist in the loan process. Thus, Byron relies on a patch work of software to generate leads, determine mortgage pricing, and close loans for his customers.

Because of his constant focus on providing the best deals to his customers, Byron routinely receives mortgage leads from past clientele which, in turn help him generate new customers. No wonder that he clocks ~25 loans a month, one of the highest loan volumes possible in his community.

Byron spends a considerable amount of time educating first-time homebuyers on the mortgage process. When working with a borrower with limited down payment capacity, PMI is a must. Byron needs a go-to partner for PMI who could make him more productive and help him meet his personal and company goals. Sales representatives of various mortgage insurance providers meet him regularly and He has a relationship with his National MI sales rep, who regularly reaches out to him and helps navigate bumps

**BEHAVIOR :**

When mortgage insurance is required, Byron must go directly to the mortgage insurance company websites and get mortgage insurance pricing quotes, based on the borrower's finances. He prefers those mortgage insurance companies that he has a personal relationship with and have kept their promises as well as providing competitive rates. His lending organization already has a Master policy with NMI.

**GOALS:**

- After receiving the quotes from the mortgage insurance companies, Byron generally goes with the lowest price unless Radian is within two bps.
- His objective remains closing as quickly and accurately as possible.

**FRUSTRATIONS :**

- Byron is a multi-tasker and one-man band. He often becomes distracted while bouncing arounds between customers, calls, and systems. This leads to a fair amount of rework and mistakes that take up more of his precious time.

**DEVICE USED:**

- Smartphone
- Laptop

**CHANNELS :**

- NMI Site

**TEAM STRENGTH**  
ONE MAN TEAM!

**EXPECTED FEATURES:**

- A system that should be easy and quick to get him a PMI quote
- Easy access to MI insurer for himself and his underwriter to make sure they can put together the best package fast.

**HOW DID HE KNOW ABOUT NMI?**

Last month Byron attended a real estate fair in Lexington, KY where various Mortgage Insurance providers were offering attractive rates. He distinctly remembers that one sales representative from National MI talking about the training and support that National MI offers.

**BYRON JOHNSON JR.**

**Age** 47  
**Job Title** Residential Real Estate Loan Officer  
**Location** Louisville, KY  
**Married** Yes  
**Have Kids** 2  
**Lives with** Wife, 2 children and Jedi, his pet Chihuahua

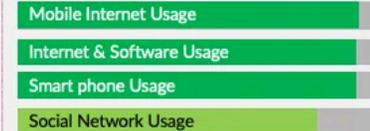
**PERSONALITY TAGS**

Observant      Goal-oriented  
 Creative  
 Achiever      Friendly  
 Perfectionist      Concerned  
 Patient      Organized  
 Tech-savvy  
 Entrepreneurial

**HIS THOUGHTS**

*The target of hitting loan volume keeps me going but helping people get into their dream homes remains the best part of my job and my main motivation.*

**DIGITAL USAGE**





Linda serves as the Executive Vice President of Mortgage Lending in one of the leading regional banks headquartered in New York. She is primarily responsible for driving efficiency improvements and profitability in the bank's mortgage process and reducing the bank's operational risks. She expects that everyone reporting to her would support her decisions and work under her directions.

As Linda works in a highly regulated industry, issues like compliance and risk management are paramount to her. She constantly monitors all vendor partners, Fannie Mae and Freddie Mac compliance, and profitability. Linda signed the master policy and her National MI sales team ongoing contact keeps her updated on important issues related to PMI.

While looking for a mortgage insurance partner, Linda expects the partner organization to have the necessary financial strength to effectively manage the risk they insure and pay claims on her loans in the future. She also expects the partner organization's policies and practices would perfectly align with her bank, so that, the operations of both organizations could mesh well.

**BEHAVIOR:**

- Routinely meets her 18 direct reports to understand challenges and opportunities in the bank operations
- Regularly meets with the bank's vendors to discuss ways to improve the value
- Sometime does her own research on MI insurers to monitor their health

**GOALS:**

- Improving value proposition of her bank
- Ensuring that the partnering Mortgage insurance company has the required financial strength to effectively manage the risk they insure and pay claims
- Ensuring that the MI company's policies and practices are aligned with the same of her bank's so that the operations of both organizations will mesh well.

**FRUSTRATIONS:**

Too busy; always! Does not have the time to comb through websites and read elaborate articles/reports to understand company policies, e-practices, and financial info.

**DEVICE USED:**

- Smartphone
- iPad

**CHANNELS:**

- NMI Site

**TEAM STRENGTH**

18 Regional Managers directly report to Linda who manage their own regional teams. She also has a secretary who plans her meetings and appointments.

**EXPECTED FEATURES:**

- Value proposition is summarized well so that she wouldn't have to spend substantial time reading and decoding it.
- Clearly displayed info of how the MI partner organization is built to pay claims, financial strength and the lack of legacy risk would his help her bank.
- Information about how MI partner organization's operations can streamline with her own bank's operations.

**HOW DID SHE KNOW ABOUT N MI?**

Knew National MI as one of the existing PMI partners who made it to Fortune's List of "30 Best Small and Medium Workplaces in Financial Services & Insurance."

LINDA RYAN McCARTHY

Age 51  
 Job Title EVP, Mortgage Lending  
 Location Manhattan NY  
 Married Yes  
 Have Kids 1  
 Lives with Husband and Newton, her pet cat

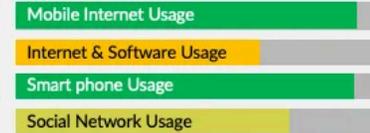
PERSONALITY TAGS

Observant Goal-oriented  
 Assertive Team oriented  
 strategic Visionary  
 Perfectionist Organized  
 Patient Determined  
 Leader

HER THOUGHTS

*Opportunity and risk come in pairs. Risk management is mostly sensing and dealing with problems in their smallest state and repeating solutions controllably.*

DIGITAL USAGE





Janice is Servicing Specialist for a large servicer headquartered in Minneapolis, MN. She works on a large team that handle a wide variety tasks some of which occur directly with the borrowers and some occur with other institutions like the mortgage insurance company, investors, and other departments within her own company.

Janice spends most of her day working in her company's loan servicing system, and performing tasks assigned to her through it or resolving issues brought up by borrowers.

Janice spends a lot of time solving typical problems that she sees everyday. The variety of tasks are narrow, but the unique situations range from a borrower not paying, to payment to third parties being returned, etc., require Janice to research expedient methods to complete or resolve them.

Janice is usually under pressure to complete tasks so being able to quickly find a number and reach a live person, via a phone call, is extremely helpful.

**BEHAVIOR :**

Janice is extremely task focused and almost everything she does is related to a task list she created or was assigned to her. She prefers those mortgage insurance companies which has Exhaustive FAQs for various acute and exception scenarios.

**GOALS:**

- Resolving various issues raised by borrowers and mortgage insurance company on time with minimum fuss
- Research and document ways to solve new and unique problems related to loan servicing

**FRUSTRATIONS :**

- Since she often finds out that while her problem appears to unique to her, it is often not unique to the industry
- Finding the answer to her problem can be as easy as a call to a MI company, but not being able to easily find a number to call can be frustrating

**DEVICE USED:**

- Desktop
- Laptop

**CHANNELS :**

- NMI Site
- loan servicing portal

**TEAM STRENGTH**

Janice is a part of a 35-member team, out of which a small 5-member team reports to her.

**EXPECTED FEATURES:**

- Overall Usable, useful and scalable user experience
- Exhaustive FAQs for various acute and exception scenarios related to mortgage insurance.
- Easy access to MI insurer for herself and her team members so that they could candidly discuss problem scenarios such as "accidental payoff of loans"

**HOW DID HE KNOW ABOUT NMI?**

Was familiar with National MI since many of the loans her company services, have mortgage insurance with National MI.

**JANICE CHEN**

Age 41  
 Job Title Servicing Specialist  
 Location Minneapolis, MN  
 Married No  
 Have Kids No  
 Lives with Mom, and aquarium full of fishes

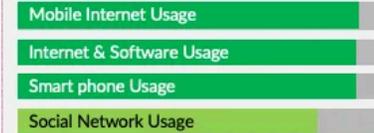
**PERSONALITY TAGS**

Observant  
 Meticulous Task oriented  
 Outgoing Friendly  
 Perfectionist Concerned  
 Researcher Empathetic  
 Flexible Tech-savvy

**HER THOUGHTS**

*When making experiences, attention to detail matters. It is not about perfection. It's about excellence, about constant improvement.*

**DIGITAL USAGE**



# Testing Setup, Moderation & Post-Test Questions

## 1. Introduction

Participants will take part in the usability test via remote screen-sharing technology (i.e. WebEx). The participant will be seated at their workstation in their work environment. Verbal communication will be supported via telephone or VOIP. Please note, Internet Explorer is unsupported. The facilitator will brief the participant and instruct that he or she is evaluating the Web site/Web application, rather than the facilitator evaluating the participant. Sessions will begin when all participant questions are answered by the facilitator. The facilitator will inform the participant that time-on-task will be measured and that exploratory behavior outside the task flow should not occur until after task completion. The facilitator will instruct the participant to read aloud the task description from the printed/digital copy and begin the task. Time-on-task measure will begin. The facilitator will encourage the participants to 'think aloud' and that a verbal record will exist of the task-system interaction. The facilitator will observe and enter user behavior and comments, and system interaction in a data logging application.

## 2. Tasks

1. Locate the Technology Integration page. Tell us the First listed technology vendor.
2. A new Bulletin was released. Show us where you would go to find the Bulletins.
3. You are a credit union customer and you are trying to find information about archived credit union Bulletins. Where would you go?
4. Locate the 2 places on the site where you can find information about MI Cancellation section.
5. Look for the webinar and podcast calendar and locate the upcoming webinars and podcasts. What are they?
6. Locate information about borrower's education (note: if they go back to where they found it last time, ask them to see if they can find it elsewhere on the site)
7. Locate a Sales Advisor in the State of Texas.
8. Locate the Lenders Overview page.

# Results

The test was synthesized by performing an analysis on each task. The analysis was broken in to 7 elements:

- Completion ratio,
- Task complexity,
- Average Time-on-Task,
- Ideal Time-on-Task,
- A combined analysis of what all users did when they performed the task,
- A breakdown consisting of the Accuracy, Happiness/ Enjoyability and Confusion of users when performing the tasks (note: These are subjective and based on the facilitator's observation),
- Recommendation

**Complexity score:** The task Complexity score is measured on a scale from 1-3. Whereas a 1 is a simple task and a 3 is a more challenging task.

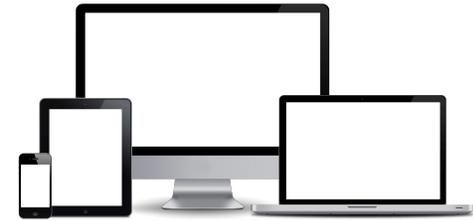
## Breakdown Legend:

**Accuracy-** Observed if users were able to achieve tasks using only necessary steps.

**Happiness / Enjoyability-** Observed user's negative and positive remarks about each task.

**Confusion-** Observed if users understood the questions, specific terminology and how to perform the task.

*Note: The Complexity score and the Breakdown are subjective.*



# 1. Locate the Technology Integration page. Tell us the First listed technology vendor.

5 of 6

participants were able to complete the task.

1m 59s

was the average Time on Task.

2

Task Complexity score

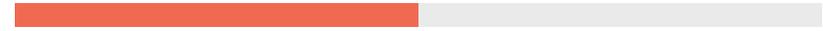
10s

was the ideal Time on Task

Accuracy



Happiness / Enjoyability



Confusion



## Analysis:

Locating the Technology Integration was an easy task for most users. Some users mentioned they believed Technology Integrations should live as a part of the Forms & Resources menu tab. However, This data is not significant enough to extrapolate.

The one user who had trouble finding Technology integrations was due to the WebEx chat box covering the option.

## Recommendation:

No Recommendation

2. A new Bulletin was released. Show us where you would go to find the Bulletins.

6 of 6

participants were able to complete the task.

36s

was the average Time on Task.

2

Task Complexity score

10s

was the ideal Time on Task

Accuracy



Happiness / Enjoyability



Confusion



### Analysis:

Locating the new bulletin was an easy task for most users. Interestingly, 5 of 6 users accomplished this task by navigating to either the home screen or the Forms & Resources menu tab. Only one user navigated to the bulletins page from the Lenders tab.

### Recommendation:

Future usage analytics will be needed to determine the next best course of action.

3. You are a credit union customer and you are trying to find information about archived credit union Bulletins. Where would you go?

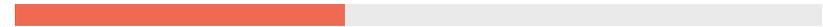
5 of 6

participants were **able to complete the task**.

48s

was the **average Time on Task**.

Accuracy



Happiness / Enjoyability



Confusion



1

Task Complexity score

7s

was the **ideal Time on Task**

## Analysis:

Finding the Credit Union Archived Bulletins was an easy task for most users. We observed an initial hesitation. It is very possible that the placement of the question caused some confusion with users. The preceding question asked about bulletins.

## Recommendation:

User education

4. Locate the 2 places on the site where you can find information about MI Cancellation section.

5 of 6

participants were able to complete the task.

1m 22s

was the average Time on Task.

2

Task Complexity score

10s

was the ideal Time on Task

Accuracy



Happiness / Enjoyability



Confusion



## Analysis:

3 of 5 users who were successful first found the MI Cancellation in the Lenders tab first. This indicates that the Lenders was a favored route to MI Cancellation. The remaining 2 users found MI Cancellation in the Servicers tab. Having them in both locations accounts for 83% of users given the same. This is a successful percentage.

The one user who was unable complete the task found the initial location in the lenders tab but could not find the other location in the servicers tab.

## Recommendation:

User education

# 5. How many Live Webinars are available this month?

6 of 6

participants were able to complete the task.

40s

was the average Time on Task.

2

Task Complexity score

10

was the ideal Time on Task

Accuracy



Happiness / Enjoyability



Confusion



## Analysis:

The Top four users completed the task within 28.75 seconds. The bottom two users looked at the home page in an effort to find live webinars.

## Recommendation:

No Recommendation

## 6. Locate information about borrower's education

5 of 5

participants were able to complete the task.

1

Task Complexity score

10s

was the average Time on Task.

7s

was the ideal Time on Task

Accuracy



Happiness / Enjoyability



Confusion



### Analysis:

Locating Borrower's Education was an easy task for all users. Each user looked for and found the Borrowers Education in the Training menu item.

### Recommendation:

No Recommendation

## 7. Locate a Sales Advisor in the State of Texas.

6 of 6

participants were able to complete the task.

39s

was the average Time on Task.

2

Task Complexity score

10s

was the ideal Time on Task

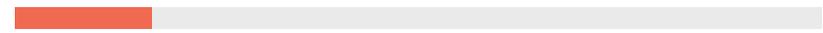
Accuracy



Happiness / Enjoyability



Confusion



### Analysis:

Locating the Sales Advisor(s) in Texas was an easy task for all users.

### Recommendation:

No Recommendation

## 8. Locate the Lenders Overview page

5 of 6

participants were able to complete the task.

10s

was the average Time on Task.

1

Task Complexity score

7s

was the ideal Time on Task

### Analysis:

Users found the Lenders Overview page

Accuracy



Happiness / Enjoyability



Confusion



### Recommendation:

No Recommendation

# Bugs & Issues

Below are any bugs or known issues participants encountered during the usability test

## KNOWN ISSUES

- Sales advisor link from the homepage
- The arrow on the homepage only shows in certain screen resolutions.

# Recommendations & Action Items

Recommendations are provided above for each task. The below recommendation are additional recommendations not specifically related to a particular task but identified while users were performing tasks.

## GENERAL

- The arrow on the home page needs to stay active if there is more screen available to scroll down. Once a user has reached the bottom of the screen the arrow can go away. However, the arrow must come back if a user scrolls upward.
- As a consideration, limit the envelopes found in the menu tabs to 4-5 links. We observed users would scan 3-4 links in an envelope and quickly navigate to another envelope. This type of "envelope-hopping" makes important items that are further than 5 links down harder for users to see.
- Technology integration should move to the left side of the Forms & Resources menu tab. Forms should be moved to the right side of Forms & Resources.
- Bulletins should be moved to the middle of the Lenders menu tab. MI Cancellations and Credit Union envelopes should be moved upward.

# Disclaimer

Several factors may have affected the results of the usability test. It's important to remember that people bring their own experiences and biases into a test without realizing that they might color their impressions.

1. The sample size may not be representative of all people that may use the website.
2. While moderation began with a set agenda, questions and tasks administered varied from participant to participant.
3. Human error and misinterpretations of qualitative feedback affected the results to slight but varying degrees.
4. A series of common product bugs and errors occurred (listed in section above)



Thank you.

King Frost

TCS

Research Design Build