Content and Usability Testing

The Financing Sub-Portal of the Business Gateway

Final Report and Conclusions

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1.0
Introduction

This report summarizes the findings obtained from a series of content and usability testing focus groups undertaken during the last two weeks of February 2002 on Industry Canada's Financing Sub-Portal (FSP). Launched last year, the FSP is one of ten sub-portals on the Government of Canada's portal for businesses — Business Gateway. The website is intended to be a "one-stop" window on sources of financing and other issues relating to financing for small and medium-sized companies across Canada.

In broad terms, the purpose of the research was to build on the content and usability testing done last year and to test recent improvements to the website by obtaining feedback from a new group of potential users of the site. More specifically, the purpose was to evaluate reaction to the FSP as well as to changes/improvements to the website, and to identify additional content and functionality improvements.

In terms of functionality, the specific objectives of the research included the following:

» Determine if navigation on the website is easy and effective;

» Determine if the layout is well organized and clearly displayed on the FSP;

» Determine if the required information can be reached within an acceptable number of clicks

» Determine the degree of satisfaction of both financing service providers and small businesses with regard to the search capability of the FSP; and

» Determine the ease of use and effectiveness for financing providers of the new online tool.

In terms of content, the specific objectives of the research included the following:

» Determine how current, consistent and relevant the information is; and

» Identify users' preferences vis-à-vis client feedback mechanisms.

It should be borne in mind when reading this report that these findings are drawn exclusively from a qualitative methodology. While every effort is made to balance various demographic characteristics when recruiting participants, these groups (and therefore the findings drawn from them) may not be said to be representative of the larger population as a whole. While groups generally indicate appropriate directionality, they do not serve as a proxy for a fully representative quantitative methodology.

2.0
Methodology

The study explored both functionality and content-related study issues. Based on the first round of research, it was clear that these issues were best addressed through focus group research because this approach provides for an in-depth and interactive discussion, a flexible approach among participants, as well as the ability to work through different scenarios, including the use of handouts.

In broad terms, the overall approach featured eight two-hour focus groups across the country with two key target audiences: 1) potential users, defined as individuals either owning, running or working in small and medium businesses and who have varying degrees of responsibility for financial issues[1], and 2) financial services providers, which included both private and public sector providers[2].

The focus groups stressed hands-on participation, with participants having their own personal computer with a live high-speed Internet connection. The focus groups were designed such that all participants began on the Business Gateway with an explanation of the federal government's business portal and sub-portals to help understand the broader context. At the beginning of each focus group session, participants were asked to navigate the FSP based on their own needs and curiosity. Following an initial discussion, participants were then asked to work their way again through the FSP, but this time through different scenarios in order to obtain feedback based on a common point of reference. Finally, participants were asked to complete a workbook assigning overall ratings, identify key strengths and weaknesses, and essential requirements of the FSP for it to be useful to them.

Each focus group lasted two hours and included the participation of four to eight people. Two separate moderator's guides were designed in order to reflect the particular needs and experiences of small businesses and financing providers. Both guides are appended to this report (in English and French). Five groups were conducted with individuals from small business owners/managers and three with financial services providers. The research involved the participation of 44 individuals in total.

Two focus groups were conducted in Montreal, Toronto, Halifax, and Vancouver. The final composition of the focus groups is shown in Table 1. The focus groups in Montreal were conducted in French.

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[1] The specific recruitment criteria for small business participants was designed to include owners/operators or senior managers with financial responsibilities in businesses with fewer than 100 employees, and with businesses that are at least somewhat likely to seek financing in the near future (and currently without an established financer). All participants were also reasonably at ease using the Internet.

[2] The selection of participants representing providers of financing services was based on the lists in Industry Canada's Sources of Financing database, and represented a broad representation of organizations (ranging from Schedule 1 chartered banks to credit unions to leasing companies to crown corporations such as the Business Development Bank of Canada).

Table 1
Number and Composition of Focus Groups

Location	Small Businesses	Financing Providers
Toronto	✓ (6 participants)	✓ (5 participants)
Montreal	✓ (8 participants)	✓ (4 participants)
Halifax	✓✓ (11 participants in total)	
Vancouver	✓ (7 participants)	✓ (3 participants)
Ottawa	Cancelled (5 participants)	Cancelled (9 participants)

It should be noted that technical difficulties were experienced during a number of the focus groups. In particular, two sessions in Ottawa had to be cancelled at the last minute on February 18th due to the fact that Industry Canada's Strategis server was down. Further problems were encountered in Montreal on February 20th, which forced the second group to end early. On February 25th, the search engines were not working in Vancouver (although the rest of the website was functional). The difficulties in all three centres were attributable to the Strategis website as all other Government of Canada websites were fully functional during these focus groups. Given that some of the testing was done using a "demonstration" site burned on to a CD, the focus groups still produced a clear set of findings on how to improve the FSP. The client has indicated that Strategis will be provided with a copy of this report for their response.

3.0
Summary of Findings

While some differences existed between small businesses and Financing Providers (and between small businesses with varying Internet skills), a number of findings were evident.

» Despite a number of perceived limitations, the FSP is clearly seen as a worthwhile initiative. This view was most pronounced among small businesses that are relatively new (and without the same "savvy" in dealing with financial issues) — a key target audience of the website.

» Awareness levels remain low, with few participants being familiar with the broader Government on-Line initiative, as well as the FSP.

» Most participants viewed the subject matter as extremely relevant and not readily available in a single source elsewhere.

» The strongest aspects of the website included:

  • The comprehensive amount of information on the FSP (and the multiple links) in a single one stop website.

  • The fact that the FSP is a federal government website is seen as a key strength because it emphasizes its credibility as a neutral source of information. For example, many participants were uncomfortable with the reliance on external private sector links. In fact, many held the perception that the government was paid to include the link. Participants were not concerned with external information being cited. Closely related, the frequent citations to a particular book (including the price) were seen as indirectly promoting the book.

  • Financing providers, in most cases, echoed the strengths conveyed by the small business participants. In fact, a well designed website has a strong appeal to Financing Providers as it would be somewhere where they could send clients/potential clients to learn more about financing.

» The weakest aspects of the website included:

  • Despite a wealth of information, some participants (and Financing Providers more generally) were unsatisfied by its nature and quality. Complaints included that the information lacked specificity (e.g., what leasing is all about), and, in some cases, is outdated (e.g., Calmeadow).

  • Weaknesses in the FSP's overall layout, including the effectiveness of many of the search features (e.g., quality of outcomes from searches).

» Perceptions regarding navigability and ease of use were mixed. Some aspects were seen as straightforward and easy to use. Other aspects were problematic (e.g., many got lost). While many participants perceived the FSP as easy to use, their navigation of the website during the scenario exercises revealed that many of these perceptions were overstated. For example, many were not aware of whether they were surfing on the FSP, Strategis, another federal website or even a bank's website. This was particularly true with less Internet savvy participants, whose usage underscored that they missed aspects of the FSP.

» The content of the FSP is seen both positively and negatively. On the positive side, there are large amounts of relevant information (that are difficult to find elsewhere). On the negative side, there is a perception that much of the information is out of date and/or difficult to find and/or that it lacks specificity given how the website is currently organized.

» While recent changes to the FSP addressed some of the weaknesses identified through the first iteration of focus group testing, they did not resolve some of the larger issues at play (e.g., the server the FSP resides on). These outstanding issues should be reviewed and reconsidered with the new findings.

» The overall look and feel of the sub-portal was generally well received by participants, with common descriptions including "business-like", "professional" and "serious". Despite a positive overall perception, the same criticism of the different and essentially competing looks[3] emerged as last year with many participants finding it distracting. The competing look was a much more significant issue among more experienced Internet users.

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[3] This is making reference to the look and feel of the Business Gateway, the original Sources of Financing, and Strategis websites. These findings are discussed in detail later in the report.

3.1
Key Requirements

Potential users will only turn to the FSP if it is useful and relevant to them. Within this context, participants were asked to identify in their workbooks three key requirements that the FSP needs to have in order for them to use the site regularly.

A number of key requirements were identified:

- » Relevant, accurate and easily accessible information, including a search engine.

- » The inclusion of easy to follow instructions in many areas.

- » More information on helping small businesses to obtain financing. Suggestions included incorporating:

  - "success" stories;

  - a "do I qualify" section; and

  - a section on "success rates of obtaining financing".

- » The ability to tailor searches more precisely based on the specifics of a company/individual.

- » The need for links be up to date at all times.

- » The inclusion of a frequently asked questions (FAQ) section.

- » The importance of building awareness.

- » That clients or potential clients can rely on the website.

- » The ongoing need for the unbiased and unaffiliated nature of the FSP.

- » No preference given to any one type of financial institution over another.

4.0
Specific Findings

This section of the report is devoted to a presentation of detailed findings on specific aspects of the FSP. Each subsection presents an overview of participant reactions and suggestions for improvement.

It is important to note that, in some instances, consensus regarding suggestions for improvement was not obtained. The findings presented below, therefore, capture a range of views on five broad aspects of the FSP.

» the usefulness and relevance of the information;

» the organization of the information;

» the FSP's look and feel;

» the overall navigability of the FSP; and

» the search capabilities.

This section ends with a summary of the ratings assigned to the FSP's major aspects.

4.1
Usefulness & Relevance

Reflecting the broad support for the FSP, virtually all participants viewed the website's content as useful and relevant, albeit to varying degrees. In large part, the website's utility and relevance depended on the stage of development of a business. For example, participants working in more established small businesses were less in need of some of the information on starting a business or on how to access sources of financing.

Generally speaking, comments focused on how to make the content more useful and relevant. The main points that were raised included:

» There was consensus on the need to re-examine the FSP's content to ensure that it was up to date and still relevant.

- Some of the content has been taken from the book *Beyond the Banks ... Creative Financing for Canadian Small Business Owners* published in 1997. Few believed that the information is as relevant today as when it was written (possibly in 1995 or 1996 as one participant remarked).

- Likewise, a few Financing Providers identified information that was either inaccurate, out of date (e.g., description of Calmeadow), or described types of financing that are no longer really used (e.g., working lease).

- While much of the information that provided guidance in dealing with financial institutions was seen as particularly useful (including information on expectations of lenders), other information was seen as less relevant (e.g., the "10 reasons for looking beyond banks" was seen as superficial compared to other information on the FSP).

- Many of the Financing Providers felt that the inclusion of contact names on lists of financial institution is not a good idea given that it is difficult to keep contact lists current given the substantial and regular turnover in the industry.[4]

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[4] This may be addressed through an online registration, although it would still require an employee of the financing provider to manage/update the contact information (and that this responsibility could change due to turnover in positions).

» The rationale for including a number of French-only articles was raised. Given that many of the participants obviously did not speak French, they were unable to judge whether or not they would benefit from this information. Moreover, they assumed that the documents had some relevance given their inclusion in the first place and believed that they should be translated.

» In general, the glossary still remains a useful concept. Suggestions to make it more useful include a friendlier layout (e.g., more than just a list of letters to click on) or the ability to conduct a key word search.

» While many small business participants recognized that there are few government grants available today, they could not see the relevance of many of the programs in the government assistance section. In part, this resulted from the fact that the list was long and not alphabetical. Some participants did not see the connection between "government assistance" and tax measures listed at the bottom of the section.

» Both the lease/buy calculator and the service charges calculator are seen as worthwhile tools, although weaknesses of the two tools limit their usefulness and relevance in practice. The weaknesses tended to be both design (e.g., the layout of information) and content in nature (e.g., what information the tools yield). The weaknesses are discussed in detail in Section 4.5.

» The same is true for the search engine for providers of financing. While the search engine was improved over the past year to enable searches that can be restricted to only those providers physically located in their area, other weaknesses of the search engine still limit its effectiveness. The weaknesses also tended to be both design (e.g., the layout of information) and content in nature (e.g., the results from the search). These weaknesses are also discussed in Section 4.5.

4.2
Organization & Layout

A key objective of the focus groups was to examine how participants viewed the organization of the information on the website, with a particular emphasis on the overall lay out, the ease of finding information and the clarity of the headings.

As the FSP is currently designed, there are, in effect, two ways that the website's information is currently organized and laid out.

» The first approach is what is used on the home page of the FSP that essentially follows the same approach of the Business Gateway itself. Under this approach, information is organized with a limited number of sub-headings and only a small amount of text accompanying the subheading. For example, there are nine sub-headings on the home page each with one to three lines of text (e.g., search for financing, learning more about financing, etc.).[5]

» The second approach is what is typically used on the rest of the FSP and is based on the original "Sources of Financing" website. In contrast to the first approach, information in the second approach is organized with a larger number of sub-headings on a typical page as well as having considerably more accompanying text compared to the one to three lines of text. As well, the "Sources of Financing" approach also has the inclusion of pull down menus (directing a visitor down to various sections on the page), and longer pages that require visitors to scroll down.

Participants' initial reaction to the organization of the information was generally positive. Most felt that the information was organized and presented intuitively. Initial perceptions of the headings and accompanying descriptions were also favourable and were described using terms such as "clear", "relatively free of jargon" and "easy to understand".

As the discussion unfolded, a number of suggestions for improvement surfaced, including:

» There was a strong preference for the "business gateway" method of organizing information over the "Sources of Financing" method. This preference was reinforced by observing the navigating patterns during the focus groups that clearly pointed to many participants missing or not seeing information on various pages.

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[5] By home page, the report is referring to the first page of the FSP when accessed directly through the Business Gateway. This is the page that was set as the "home page" in the browser's default during focus group testing. It should be recognized that there is a different page when a visitor clicks on the home button if they are within the FSP (i.e., the original Sources of Financing homepage).

- Given the length of some of the pages or the large amount of text on some other pages, it was evident that participants were most likely to miss aspects of the website on the long pages as they did not take the time to read all or even most of the information on a page before making a decision concerning where to proceed/how to use a certain section. This was true, for example, relating to the lease/buy calculator.

- Many participants did not see the scroll down menus that are intended to take visitors further down a page without scrolling. This was, for example, particularly true about the "learn the advantages and disadvantages of the following types of leasing" (Exhibit 1).

» The labelling of different links should be re-examined for clarity and duplication.

- It was suggested that the "Private Sector Assistance" label be renamed "Private Sector Lending".

- The first page of the FSP could be simplified by collapsing some of the links. For example, there is some duplication between "Search for Financing" and "Private Sector Assistance". These two could be collapsed, with the search engine and list of institutions separated on the next level down.

- There was also a perception of excessive clicking in areas. For example, users must click three times to learn what micro credit is all about.

» The organization of many aspects of the site was seen as needing improvement. For example, many participants questioned the ordering of information and saw a need to have ordering based on relevance. Some examples include:

- Few saw the ordering on the Types of Financing section shown below as making sense (Exhibit 1). Instead, most saw the natural way of ordering by relevance (defined as most commonly used in this example). This way, the list would begin with Chartered Banks and followed by Credit Unions while less common types such as venture capital would be listed further down.

- A similar concern was expressed in relation to the results from the Search for Financing option given that participants did not know why the list of organizations came up in the order they did.
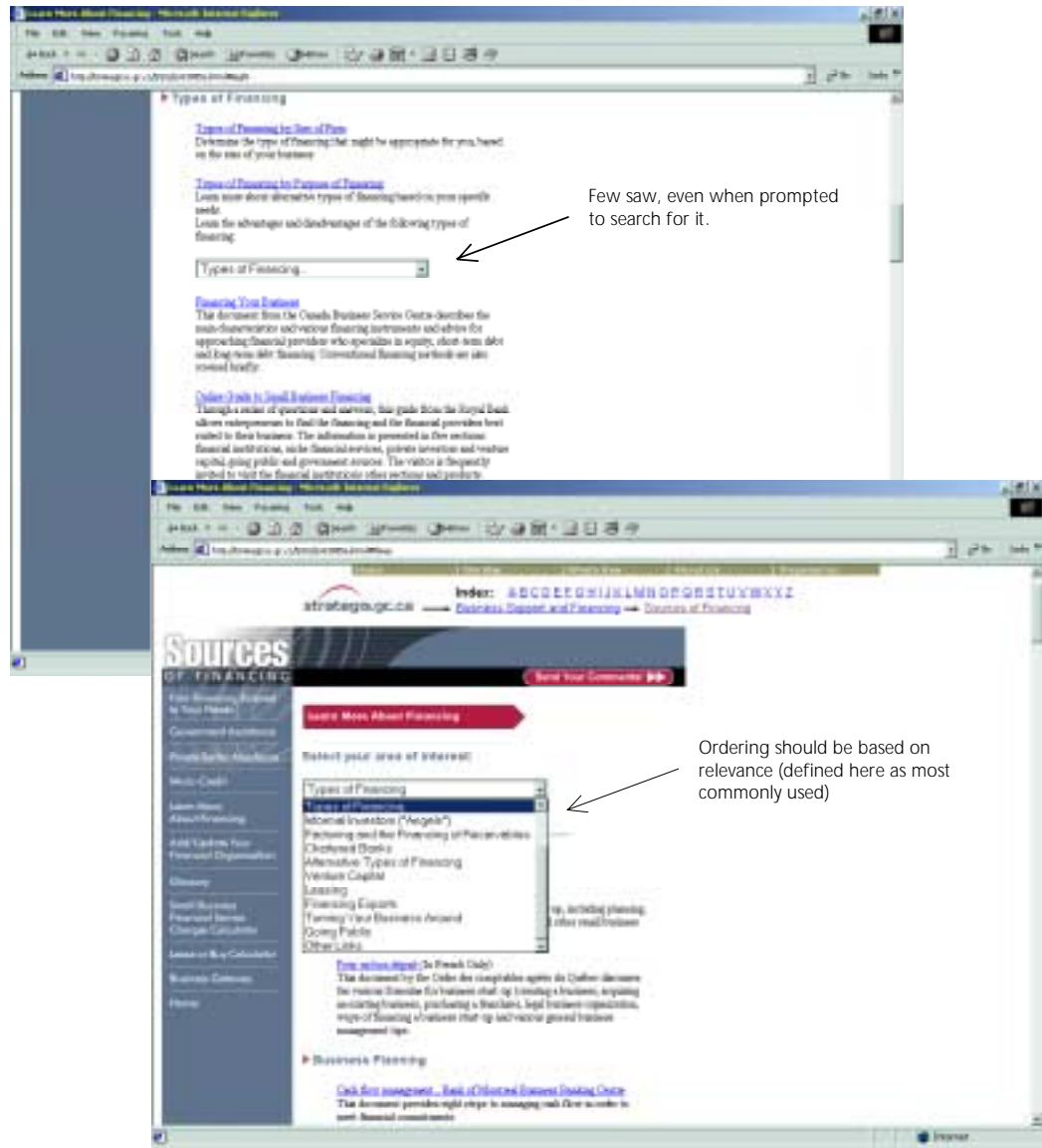
As mentioned earlier, small businesses are more interested in some sections of the FSP depending on their stage of development. It was pointed out that the first page of the FSP has what is essentially four categories of information: 1) general information more useful to newer small businesses; 2) other types of financing information (appealing to both newer and more established small businesses); 3) information for financial institutions; and 4) various types of "tools".

Many participants saw potential benefits from changing the layout on the first page.

» Some suggested that this first page could be set up differently, with the first page of the FSP giving a short overview of the sub-portal and asking users whether they are one of three types – a new small business (or someone starting a business); an established small business, or a financing provider. This would obviously require some altering of the next level down (i.e., what is in the new vs. established small business section). For example, the "starting your small business" links in the Learn More About Financing section has little or no relevance to an established small business.

» The service charges and lease/buy calculators, and glossary are all essentially tools that could be collapsed into one section of the website. Many believed they take up too much room even according to some of those holding the view that they are useful tools. Other participants wondered what a service charges calculator has to do with financing, "it is a banking issue, not a finance issue".

Exhibit 1
Examples of Limitations in Organization

Few saw, even when prompted to search for it.

Ordering should be based on relevance (defined here as most commonly used)

4.3
Look & Feel

The two ways that information is organized described in the previous section reflects that the FSP essentially maintains two separate designs. That is, there is a particular look and feel to the first page (i.e., similar to the white and red of the Business Gateway approach) and another one to the second and subsequent web pages (i.e., the blue-dominated "original Sources of Financing approach). Depending on where one clicks, there is also a third look and feel associated with the Strategis website (i.e., the beige and black look).
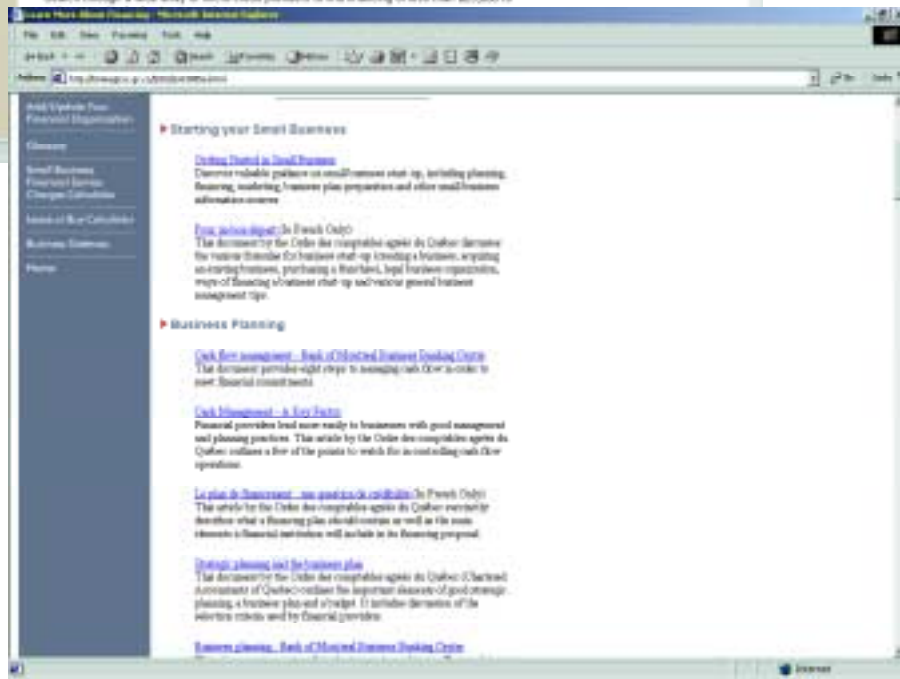
Overall, the look and feel of the sub-portal was generally well received by participants. Descriptions included "business-like", "professional" and "serious", all characteristics which participants agreed were appropriate given the FSP's subject matter. Even those who described it as "government-like" did not necessarily mean this as a criticism as they associated the federal government with credibility.

Despite a positive overall perception, the same criticism of the two (and essentially competing) looks emerged as last year with many participants finding it distracting. In general, participants tended to divide into those with relatively higher Internet skills and those with relatively lower skills. Those participants with relatively lower skills saw the competing looks as less of a distraction, although this group struggled with the FSP more often (and were the most likely to overstate their ability to use the website). For example, these participants often did not realize when they were surfing another website accessible from the FSP. By contrast, the more skilled participants were much more familiar with the Internet overall and were aware of the changes in looks and when they were leaving the FSP to go to another website. The competing looks was a more significant issue and was seen as a weakness among this group of skilled participants.

When asked directly to compare the look and feel of the two approaches, participants tended to either lean strongly to the Business Gateway look or remained neutral. Those remaining neutral tended to be the lower skill group. That being said, few saw any disadvantage to making the website consistent with the Business Gateway look.

By definition, the look and feel of a site will depend on the organization and layout of the information on the website. The preference for the Gateway's approach, in large part, reflects the strong preference for its shorter accompanying text compared to the larger amount of accompanying text for the Sources of Financing approach [Exhibit 2].

Exhibit 2
The Two Approaches to Look and Feel

4.4

Overall Navigability

While assessments of the FSP navigability were generally positive, it was evident that many participants' self-rated abilities to navigate and use the site were overstated. In many instances, participants were able to find much of the information, although there were aspects of the website they were clearly overlooking. A number of key trends emerged during the focus groups:

» Participants frequently became "stuck" and looked to the moderator for assistance, despite the fact that seemingly clear instructions were available on the very page they were on.

» In many areas, the website was seen as having too many clicks and/or steps. This was particularly true in relation to the various search engines and tools (i.e., the lease/buy and service charges calculators). While most felt the glossary index was easy to use, they felt that it could be designed in a more user-friendly way.

The major difficulty experienced in navigating the website related to the relationship between the FSP and Strategis. Currently, the FSP resides on the Strategis server. Based on the research, it is reasonable to assume that few (if any) users would understand this relationship. More importantly, however, this relationship made navigating the site difficult for many participants who got lost after being taken to Strategis. The main issues include:

» **The home bar**. The "home" links can lead to confusion as the different links on the same page take visitors to different "homepages". For example, the home page on the left side navigation bar takes you back to the old front page of the FSP sub-portal that no longer exists unless a user ends up on it in this way. Likewise, if a user clicks on the "home" page on the top navigation bar, it takes them to the home page of Strategis.

» **The top tool bar**. Given that the FSP resides on Strategis, the top tool bar and other navigation bars along the top of the FSP take visitors into the Strategis website and off the FSP (without most realizing what had happened).

» **The a to z index**. As with the home bar, users are taken off the FSP when they click on the Strategis line index (and taken to an index of the whole range of areas on the Strategis site and not just financial-related issues).

» **The Add/Update feature**. The FSP requires that visitors who want to add or update their information online be registered Strategis users without providing any explanation of what Strategis is or how it relates to the FSP [Exhibit 3].

» **Send your comments**. Visitors who wish to "send comments" also end up on the general comment page for Strategis without any explanation [Exhibits 4].
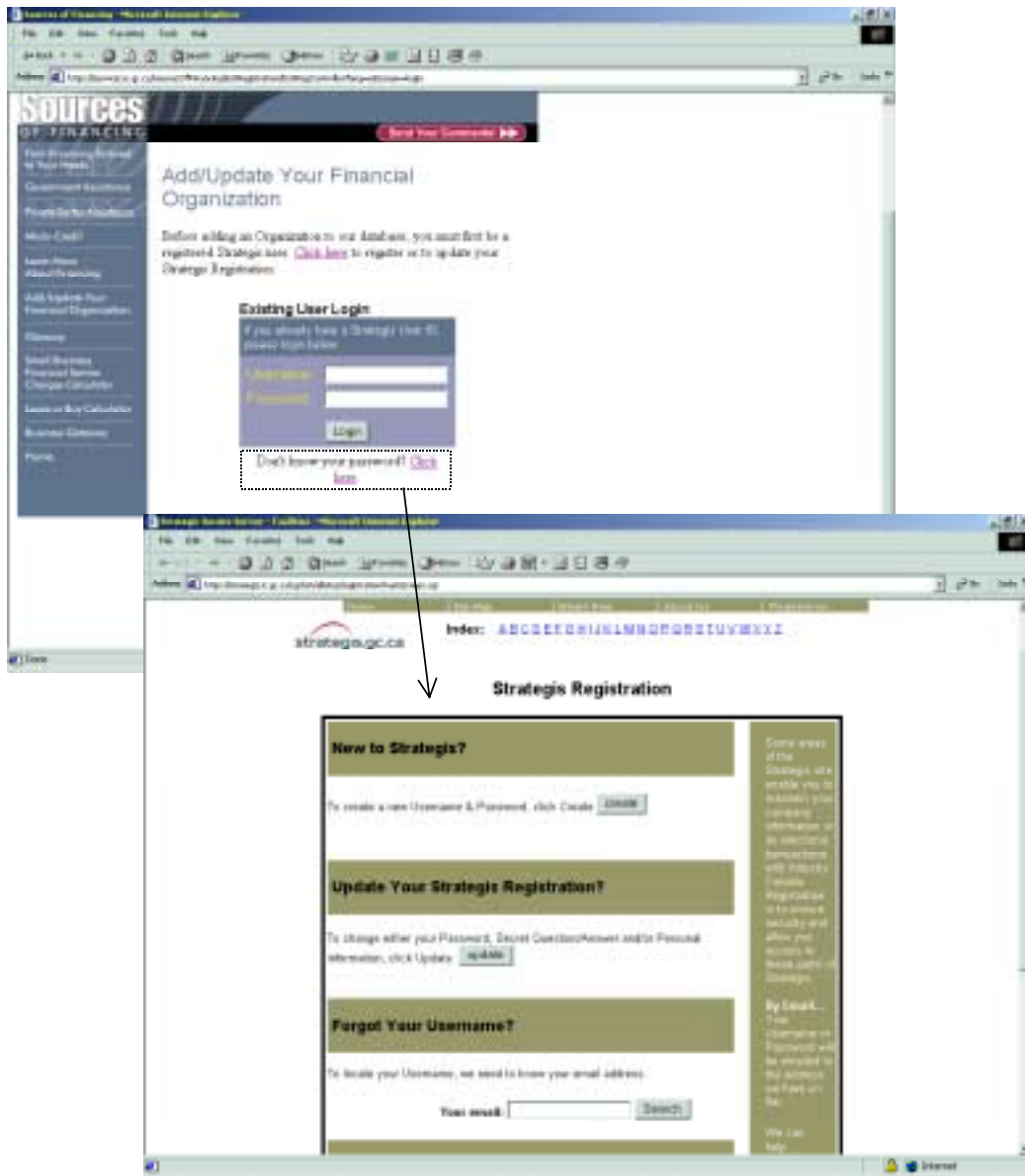
Exhibit 3
Strategis and the FSP

Exhibit 4
Strategis and the FSP

4.5
Search Capabilities & Tools

There are three broad types of searching capabilities and/or tools on the FSP, including "search for financing" (either from private or public sector organizations), the buy/lease calculator, and the service charges calculator. Since last year, there have been some improvements made to these features, although the changes could be more characterized as fine-tuning rather than large-scale changes.
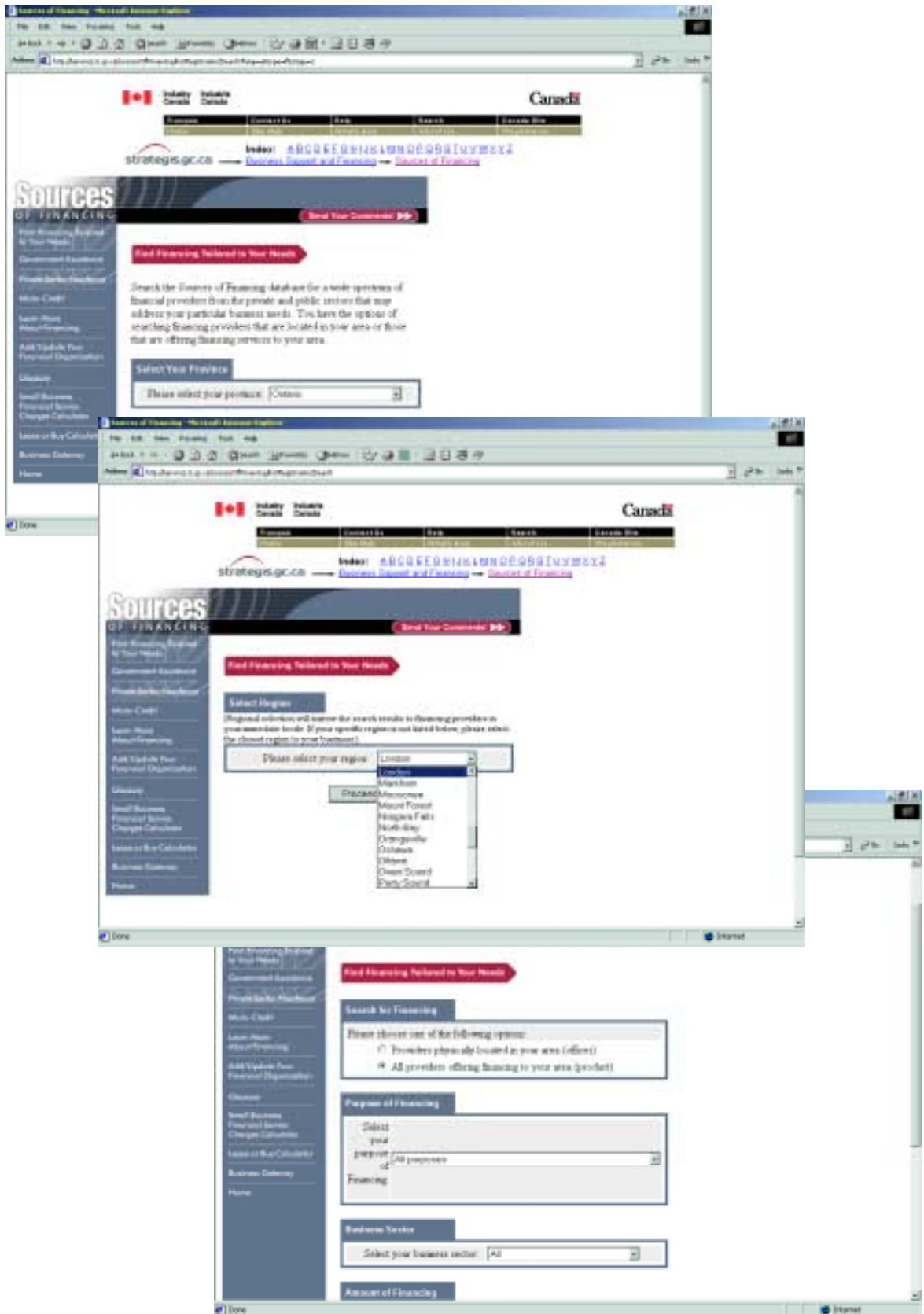
A common theme across all of these features on the website apparent from both participants' comments and their observed navigation is that these tools are cumbersome in practice (despite being good ideas).

Search for Financing

The key comments that emerged regarding this feature include:

> » The concept of the search tool is sound, although there is need for substantial improvements to make it more useful and relevant.

> » The search engine is difficult to use, and involves many steps. In fact, three different pages open up before getting to the stage when a search can be done [Exhibit 5]. Based on what participants did when they were asked to use this feature, it was evident that many participants either skipped over stages or did not notice all of the stages they were asked to complete.

> » The current default is for all providers offering financing in a given area. As such, if someone did not notice this stage (or skipped it), their search results gave back financial providers from other areas outside the city – something which tends to surprise individuals.

> » As mentioned, there was considerable confusion over the criteria used to rank the providers of financial services. Participants suggested that the rationale of the listing be made clear to users. Some suggested that the results could be listed by category of financing (e.g., banks, credit unions, etc.).

> » The default source of financing should be set to private sector or private sector and government, rather than the current default to government assistance.

> » In addition to a lack of understanding of how the results were organized, there was a common perception that the classification system added confusion to the search results (i.e., the Sources of Financing, Strategis collection text) [Exhibit 6].

> » Participants strongly recommended that they be able to search for specific information by inputting key words or sentences.

Exhibit 5
Searching for Financing (a)

Exhibit 6
Searching for Financing (b)

Extra text that made the results more confusing to understand.

Reaction to Lease or Buy Calculator

The FSP's lease or buy calculator appealed to many participants who were given a scenario to work their way through.[6]

The key comments that emerged regarding this feature include:

» Few participants bother to read the instructions.

» The terminology was not clear to all participants. One participant, for example, ended up with the correct answer, but still interpreted the answer the wrong way (i.e., interpreting the nearly $1,600 advantage to leasing meant that he should end up buying the vehicle).

» The main difficulty related to the capital cost allowance (CCA) class rate. Despite being prompted to find the CCA rate themselves using the website, many were unsuccessful in doing so (even with some assistance).

» A number of participants said that they would have also struggled with knowing their business tax rate. Somewhat surprisingly, many participants indicated that this is something they did not know off the top of their head.

» The awkwardness of inputting the user data was also observed. Many did not realize that they had to delete the default "zero", or whether to include a percentage sign (e.g., entering 5.9 or 5.9%).

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[6] Participants were given the following information: business tax rate (20 %), yearly maintenance ($1,250). If the truck was leased, the term was 3 years, the monthly payment would be $350, and the down payment is $2,850. If the truck was bought, the term of the loan would also be 3 years, the annual interest rate is 5.9%, the cost of the truck is $22,500 and the salvage values is $10,000. Participants were told to use the website to determine the CCA class rate.

Small Business Financial Service Charges Calculator

While some participants saw the service charges calculator as a banking-related issue (and not a finance-related issue), it was nonetheless seen as a potential useful tool. As with the other features, however, many limitations were pointed out.

The key comments that emerged regarding this feature include:

» Similar to the lease/buy calculator, few participants bothered to read the instructions, and as such, failed to fully understand what it is intended to do.

» The calculator was seen to take a considerable amount of time to input the required information, and a few participants remarked that more information should be given on what is involved (and how long it will take). Given that much of this information is already there, it reinforces that visitors will not read instructions if they can be avoided. In other words, the FSP has been designed to require that one must actually click on the background information to see it rather than information coming up as the first screen.

» Several participants commented that the type of information that needs to be inputted is too precise, and that they would simply not know some of the answers (e.g., precisely how many times in a typical month they do certain things). These participants thought it would be easier to answer these questions using a range of responses.

» Many participants remarked that they found it difficult to actually compare financial institutions. While the calculator has been designed to allow such comparisons, it does not permit a comparison on a single page. Rather, one must enter the data and click on the financial institution, and look at the results for that institution only. If another institution is selected, one must look at the pages separately. Ideally, participants want to be able to look at the results for all of the institutions on a single page.

4.6
Ratings

At the end of the focus groups, all participants were asked to rate various aspects of the site, having had a chance to work their way through the FSP. Table 2 summarizes the ratings, and provides both an average score on a 7-point scale and the number of participants assigning high ratings (defined as either a six or seven on the scale)[7].

Consistent with the broad findings, various aspects of the site were seen as stronger than others. For small businesses, the highest ratings were in relation to the quality of the information and its usefulness/relevance, and its overall ease of use. That being said, those assigning high ratings on these three measures never exceeded a majority of the small business participants. On the other measures, no more than 7 of the 24 small business participants assigned high ratings. In general, financing providers tended to rate the FSP less favourably. In fact, no more than two of the 12 participants assigned high ratings on any of the measures.

Table 2
Ratings

Criteria	Small business (n=24)		Financing Providers (n=12)	
	Average Rating	Rating of 6 or 7	Average Rating	Rating of 6 or 7
Overall appearance	4.8	3	3.9	1
Ease of use	5.0	9	3.4	1
Layout of information	4.6	5	3.4	1
Search results	4.5	7	3.5	2
Usefulness/relevance of information	5.2	9	4.2	2
Quality of the information	5.4	11	3.8	1

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[7] The scale ranged from 1 to 7, where 1 is extremely poor and 7 is extremely good. The small business participants in Montreal were not asked to rate the website.

5.0
Recommendations

Building on last year and the most recent focus groups, the research findings point to eight recommendations. Some of these recommendations are shorter-term in nature while others will need to be implemented over a longer period.

1. The FSP is considered a worthwhile initiative, and thus more should be done to improve the website, including building awareness. This is impressive given that the business community is typically more cynical and less supportive towards government spending than the general public.

2. There is a need to thoroughly review the FSP's content, with a view to updating key sections as well as looking at how the content is organized. Currently, there is a combination of too much content in some areas and too little in other areas. For example, there are over 50 links under the "learn more about financing" section. In many ways, the areas with too much content can be addressed by adding a second or third page to that section. Other areas seen as having too little content sometimes results from adding a separate section which could otherwise be included together. For example, there are too many pages in the micro-credit section (e.g., three clicks are required to learn how micro-credit is defined).

3. The way in which links are ordered should be reviewed. Based on the research, it would appear that the ordering should be based on relevance. For example, most participants believed the ordering of financial providers should be done by what is most common or relevant to them. Within this context, the lists would first include banks, credit unions and then other less common types of providers (e.g., venture capital, angel investors).

4. Consideration should also be given to restructuring the entry into the FSP (i.e., the first page of the FSP) based on three broad categories: new small businesses, established small businesses and financial service providers.

5. The inclusion of French-only documents should be revisited. If documents are deemed to be useful, they should be translated.

6. The use of essentially two (and competing) approaches to organization and look and feel should be abandoned given the confusion that arises. The "Business Gateway" look has stronger appeal than the "Sources of Financing" look on balance. Moreover, the "Business Gateway" look will reinforce that this is a Government of Canada initiative (and not a Strategis or Industry Canada initiative). This is important given that the FSP is promoted as a "one stop" source of information. The adoption of this look will eliminate some of the difficulties observed in navigating the website. At the same time, the FSP should be moved off the Strategis server and on to the Business Gateway server. While this would involve a number of issues, the concept of a "one stop" point to information on sources of financing is not being achieved by the current configuration. Moreover, the current configuration is perhaps the most significant factor responsible for many of the difficulties observed in navigating the FSP. This is particularly the case with the inclusion of the Strategis toolbars along the top.

7. A review of external links should be undertaken. The importance of remaining neutral and being perceived as neutral is considered a key strength. Direct links to various sites can be seen as compromising this neutrality. For example, one of the large accounting companies was assumed to have paid for the link to their information. While this is not the case, it is a matter of perception. External links also present the problem of visitors leaving the FSP (and potentially ending up lost). While common look and feel guidelines prevent the opening of a new window when a visitor is taken to an external website, it is something that is being used (even on the Business Gateway itself). There is no easy solution on this last issue, although it is clear that the opening of external links significantly increase the difficulty in navigating the FSP overall.

8. While the search engines and tools are excellent concepts in theory, they need to be redesigned to make them easier to use in practice. This would involve both layout issues and the way in which information gets inputted. Right now, it is clear that users either miss or skip certain stages. This could be minimized with a different layout (making it easier to see what information needs to be entered (i.e., the graphics and page layout)). Likewise, the tools need to be redesigned to make it easier to input information. Consideration should also be given to adding a basic keyword search to the FSP that will enable a search of the entire site.

Appendix A: Moderator's Guide — Small Businesses

Content and Usability Testing
Financing Sub-Portal of the Business Gateway

Moderator's Guide – Small Businesses

A. Introduction (5 minutes)

❖ The purpose of this research is to provide the Government of Canada with feedback from the small and medium-size business community on how to improve the Financing Sub-Portal. The Financing Sub-Portal is one of 10 Business Gateway sub-portals designed to assist Canadian businesses with their financing needs.

❖ The groups are being audio-taped and observed by members of the research team. Comments are completely confidential.

❖ No right or wrong answers. We are looking for honest opinions.

❖ Okay to disagree. Please speak up even if you think you are the only one who feels a certain way about an issue. Also okay to change your mind based on things you hear or on new information.

❖ One thing in common with people in the room is that you all either own, run, or work in a SME and have varying degrees of responsibility for financial issues, and you all have some comfort using the Internet.

❖ Moderator's role is to raise issues for discussion, watch for time, and make sure everyone has a chance to speak.

❖ Ask participants to introduce themselves by their first name and give a brief description of their company, and ask for four things:

 » broad type of company/what they sell

 » employee size

 » how long their business has been in operation

 » whether company uses Internet banking or expect to within the next year.

B. Initial Discussion (10 minutes)

❖ How familiar are you with what programs and services are offered by the federal government through the Internet? What are your first impressions?

❖ How many of you were familiar with the Financing Sub-Portal before our call?

❖ Suppose that either you didn't know about the Financing Sub-Portal or that it didn't exist, where would you go for information/advice on financing issues? [If they say they would go to their bank, ask if they think they would get all the information they were interested in].

❖ You were asked to visit the Financing Sub-Portal prior to coming here. What were your initial thoughts of the site overall?

❖ What do you remember most about the Sub-Portal?

  » Did you find the site easy to navigate? Was it clearly laid out or hard to find your way?

  » Was there anything that really stood out as being useful?

  » Was there anything that really stood out as missing? Did you see anything on the FSP web site that stood out as being unnecessary or redundant?

  » How would you search to find business financing information if you were not aware of the FSP web site?

C. Reality-Based Site Visitation (35 minutes)

[Each browser is defaulted to the main page of the Business Gateway.]

❖ I would like everybody to turn on their screen, and spend 15 minutes visiting the site thinking about your organization's needs and interests. If you get lost at any time, just click on the "home" button. The main page of the subportal we are examining has been set as the default home page.

❖ While you are doing this, every so often I will ask one of you to "think aloud", describing what you are thinking about as you are doing this.

[During this part, the moderator will walk the room and pose the odd question.]

❖ Everybody has now had a chance to go over the site in more detail. I now want to ask more specific questions about a number aspects of the site.

❖ The site's overall navigability and accessibility of the site (e.g., intuitiveness)

  » Is the site easy to use?

  » Does the layout make sense?

  » Are the links easy to find? Where you would expect to find them?

  » Is it easier or harder to navigate than other websites that you visit? Why?

  » How easy or difficult was it to retrace their steps?

❖ The overall look and feel of the site (e.g., attractiveness, display of information);

  » Overall reaction to the design of the FSP web site?

  » What about how the information is displayed? In the right place?

❖ The lay out of information (e.g., organization of information);

  » In your view, is the information on the FSP website organized in such a way that it is easy to find?

  » Are the subheadings easy to understand? Did you know what to expect by clicking on the different subheadings?

  » Some users like to scroll down screens. Others do not. Do you think there is about the right amount of scrolling or too much?

❖ Satisfaction with browsing/searching capabilities (e.g., number of search results, quality/usefulness of search engine);

  » Did you find what you were looking for?

  » How did you find the number of clicks it took to get to some of the information? Too many, what you would expect?

  » How many used the search engine? Effective? Not effective?

  » Did you get enough matches? Too many? Not enough?

  » How rigorous should matching be to meet your needs?

  » Were the search results appropriate to meet your needs?

- ❖ Satisfaction with information obtained (usefulness, relevance, overall quality, terminology, amount of information);
  - » How useful is the information?

  - » Is it relevant?

  - » What about the quality?

  - » What about the terminology? Easy too understand? Too much jargon?

- ❖ Information gaps and omissions;
  - » Is there any information that you think is missing?

  - » What about not enough (or too much) information on any particular topic in the FSP web site?

  - » Is there any duplication of information?

- ❖ Next steps (i.e., How, if at all, would SMEs follow-up their search of the sub-portal?).
  - » How, if at all, would you go about following up on your search?

  - » Was it clear how you should be following-up on your search?

  - » If you were discussing financing issues with a colleague and the topic of this website came up, how would you describe it (e.g., what is it for? what will one find? Positive and Negative aspects?)

D. Scenario-Based Site Visitation (30 minutes)

[Participants navigate the website based on two scenarios, with all participants given the same scenarios. The purpose is to introduce a common reference point into the research (in contrast to the self-directed searches/visits) and allows participants to explore aspects of the site that they would not otherwise have based strictly on their organization's interests.

- ❖ The next part of the discussion involves two different scenarios where I will ask you to try to find certain information. Each one will take about 15 minutes, and I encourage you to write down anything that stands out, whether it is good or bad. At the end of each one, I am going to ask about four things.
  - » did you find what you were looking for;

  - » ease of navigation;

  - » the type of information found; and

  - » the clarity/usefulness of information.

Scenario 1

❖ The first exercise involves the following scenario.

❖ You are the owner of a trucking company in Red Deer, Alberta. You are looking at two major financing issues in the next year.

❖ First, you are looking for a $20,000 loan to help finance the building of a new garage to house your vehicles. Using the site, how did you go about finding your options?

[Participants will be handed out this information on paper, and encouraged to write notes as they go through the exercise.]

❖ Satisfaction with browsing/searching capabilities (e.g., number of search results, quality/usefulness of search engine);

» Did you find what you were looking for?

» How did you find the number of clicks it took to get to some of the information? Too many, what you would expect?

» How many used the search engine? Effective? Not effective?

» Did you get enough matches? Too many? Not enough?

» How rigorous should matching be to meet your needs?

» Were the search results appropriate to meet your needs?

❖ Satisfaction with information obtained (usefulness, relevance, overall quality, terminology, amount of information);

» How useful is the information?

» Is it relevant?

» What about the quality?

» What about the terminology? Easy too understand? Too much jargon?

❖ Second, you are also looking to add a new truck to your fleet. The cost is $22,500. You need to know whether it is more economical to lease or buy the truck. How would you compare the options? Which option makes most sense financially? [NOTE: Participants will be provided with basic assumptions, e.g., rates, etc.]

Scenario 2

❖ The second exercise involves the following scenario.

❖ You are currently running a successful small business from your home making preserves. You are already selling the preserves at the weekly market in Halifax, Nova Scotia. Two of the main supermarkets in town also carry your product.

❖ You are looking to hire a sales person and expand your operating capacity. You need working capital of $50,000, either from the government, and /or the banks / other financial institutions. What are potential options available to you, and how would you go about finding about them?

[Again, participants will be handed out this information on paper, and encouraged to write notes as they go through the exercise.]

❖ Satisfaction with browsing capabilities (e.g., number of search results, quality/usefulness of search engine);

» Did you find what you were looking for?

» How did you find the number of clicks it took to get to some of the information? Too many, what you would expect?

» How many used the search engine? Effective? Not effective?

» Did you get enough matches? Too many? Not enough?

» How vigorous should matching be to meet your needs?

» Were the search results appropriate to meet your needs?

❖ Satisfaction with information obtained (usefulness, relevance, overall quality, terminology, amount of information);

» How useful is the information?

» Is it relevant?

» What about the quality?

» What about the terminology? Easy too understand? Too much jargon?

E. Common Look and Feel, Naming & Server (15 minutes)

❖ The next questions are about the look and feel of the site, and how you access the website. As you may have noticed, there are two basic looks to the FSP – the initial look consistent with the main gateways look and the Strategis look.

❖ [Moderator shows the two "looks"/sets the context]. The FSP originated from the "Sources of Financing" part of the Strategis website a number of years ago. Strategis is one of the websites maintained by Industry Canada, and was one of the federal government's first websites designed to provide information to businesses. More recently, the emphasis has been placed on organizing all information from the federal government for businesses through the "Business Gateway" – essentially a one-window website.

❖ How many of you noticed this difference? Is this a big deal? Does it make any difference? What comes to mind when you see these different looks?

❖ What direction should they move in? Should the two separate looks be maintained or should they move in the direction of ensuring a "common look and feel". How important do you feel on this point? Why do you feel strongly/not strongly about it?

❖ What about names? There are, in effect, two names: the financing subportal or the Sources of Financing subportal. What are your views? Is one better than the other?

❖ Would you prefer to access the FSP through the federal government's main business gateway or through Industry Canada's Strategis website? Why do you feel that way?

❖ There are obviously a number of various links to different websites? What are your views in terms of a links to a different website? Should a new separate window open up (show example) or should it open simply as a new page?

F. Future Directions & Other Issues (10 minutes)

The final part of the focus group will be devoted to obtaining participants' views on the study issues that have not been raised in the earlier phases of the discussions and . For SMEs, these questions would include the following:

Future Directions

❖ There are large expectations that governments will provide the full range of programs and services available to businesses online, ranging from simply providing information to being able to register for programs online or filing taxes online (i.e., allowing for transactions/full electronic service delivery). .

- ❖ Over the next few years, where should the emphasis be placed on the overall design of the FSP website? Should it stay largely an information site or should there be a larger emphasis on more "active" applications (e.g., direct application for government financing, being able to interact with a government employee directly)?

Expected Usage

- ❖ You have had a good chance to work through the FSP web site now. Will you use this web site again in the near future? Why/why not?

- ❖ What are three things that would make you use the FSP on a regular basis? [Get participants to write down]

- ❖ Are there any other potential financing tools/information that could be of interest to your business that aren't included?

- ❖ For businesses to use this site, they have to know about it. What is the most effective way of targeting people such as yourself?

- ❖ What is the best way to get feedback (ie., online surveys,1 800 numbers, place to submit emails?)

- ❖ How, if at all, would you suggest the information on the FSP web site be organized differently so it is more suitable to small business needs?

Ratings/Suggestions (15 minutes)

Participants will be handed the final handout. The handout will ask participants to quantify their perceptions on a number of aspects of the site, as well as asking about the strongest and weakest aspects of the site, and what three things need to be done to make the site useful to them.

THANK YOU VERY MUCH FOR YOUR PARTICIPATION

Appendix B: Moderator's Guide – Financing Providers

Content and Usability Testing
Financing Sub portal of the Business Gateway

Moderator's Guide — Financing

A. Introduction   (5 minutes)

❖ The purpose of this research is to provide the Government of Canada with feedback from providers of financing information and services for SMEs, from their perspective and their clients' perspective, on how to improve the Financing Sub-Portal web site (as part of the Business Gateway portal) so that it is client-centric, user-friendly, and provides accurate and personalized information on financing and financing services that meet the needs of small businesses. We are also interested in obtaining your views on how the FSP can become a more effective tool for your clients and for matching potential clients with your on-line business services.

❖ Groups are being audio-taped and observed by members of the research team. Comments are completely confidential.

❖ No right or wrong answers. We are looking for honest opinions.

❖ Okay to disagree. Please speak up even if you think you are the only one who feels a certain way about an issue. Also okay to change your mind based on things you hear or on new information.

❖ You have several things in common with other people in this room. For example, you are all working in the financial services sector (directly or indirectly), with a focus on providing financing services or offering financial assistance to small business community and your organization is somewhat involved in the FSP web site that we are looking at tonight.

❖ Moderator's role is to raise issues for discussion, watch for time, and make sure everyone has a chance to speak.

❖ Ask participants to introduce themselves by their first name and give a brief description of their company or department (if public sector) (asking if they themselves have been involved in the website, either directly or indirectly).

B. Initial Discussion (15 minutes)

❖ How is your organization progressing with the usage/facilitating online service delivery and electronic online transactions? Do you feel that there is a slow take-up or a fast take up among your clients?

❖ From your company's perspective, how do you see the future of online financing services and what role should the Government of Canada play in that sense?

❖ How familiar are you with the Business Gateway? What are your first impressions?

❖ How many of you were familiar with the Financing Sub-Portal before our call?

❖ You were asked to visit the Financing Sub-Portal prior to coming here. What were your initial thoughts of the site overall?

❖ From the perspective of your clients, what are your impressions about the FSP website? Is the information useful for them?

❖ What do you remember most about the Sub-Portal?

» Did you find the site easy to navigate? Was it clearly laid out or hard to find your way?

» Was there anything that really stood out as being useful?

» Was there anything that really stood out as missing? Did you see anything on the FSP web site that stood out as being unnecessary or redundant?

C. Reality-Based Site Visitation (35 minutes)

[Each browser is defaulted to the main page of the Business Gateway.]

❖ I want everybody to turn on the monitor, and spend 15 minutes visiting the site thinking about it from the perspective of your organization. If you get lost at any time, just click on the "home" button. The main page of the sub portal we are examining today has been set as the default home page.

❖ While you are doing this, every so often I will ask one of you to "think aloud", describing what you are thinking about as you are doing this.

[During this part, the moderator will walk the room and pose the odd question.]

❖ Everybody has now had a chance to go over the site in more detail. I now want to ask more specific questions about a number of aspects of the site.

❖ The site's overall navigability and accessibility of the site (e.g., intuitiveness)

» Is the site easy to use?

» Is the layout intuitive (meaning does it make sense?

» Are the links easy to find? Where you would expect to find them?

» Is it easier or harder to navigate than other websites that you visit?

» How easy or difficult was it to retrace their steps?

» Does your site link to the FSP web site? In not, why?

❖ The overall look and feel of the site (e.g., attractiveness, display of information)

» Overall reaction to the design of the FSP website (look and feel)?

» What about how the information is displayed? In the right place?

❖ The lay out of information (e.g., organization of information);

» What about how the information is organized?

» Are the subheadings easy to understand? Did you know what to expect by clicking on the different subheadings?

» Some users like to scroll down screens. Others do not. Do you think there is about the right amount of scrolling or too much?

❖ Satisfaction with searching capabilities (e.g., number of search results, quality/usefulness of search engine);

❖ Are you satisfied with the number of clicks to get to the various parts of the web site? Too many, what would you expect?

» How many used the search engine? Effective? Not effective?

» How much pre-screening or pre-matching in the search function results should there be? Should the FSP web site offer a more personalized service, in screening requests in order to direct screened clients to your website?

❖ Satisfaction with information obtained (usefulness, relevance, overall quality, terminology, amount of information);

  » How useful is the information? Is it relevant?

  » Is there enough information? Too much?

  » What about the quality?

  » What about the terminology? Do you feel it is easy for your clients to understand?

❖ Satisfaction with the information on their organization;

  » Do you feel that the information on your financial assistance program or financing services as reported on the FSP web site is adequate and fair?

❖ Information gaps and omissions;.

  » Is there any information missing?

  » What about not enough information on any particular topic?

  » Do they feel that there is duplication of information? If yes, in which area and why?

❖ Next steps (i.e., How, if at all, would users follow-up their search of the sub-portal?)

  » How would SMEs go about following up on their search?

  » What other financing service providers should be included in the content of the FSP web site?

D. Scenario-Based Site Visitation (40 minutes)

[Participants will be asked to navigate the web site based on the scenario described below. All participants in the research will be given the same two scenarios. The purpose is to introduce a common reference point into the research (in contrast to the self-directed searches/visits) and also allow participants to explore aspects of the site that they would not otherwise have based strictly on their organization's interests.

❖ The next part of the discussion involves two different scenarios where I will ask you to try to find certain information. Each one will take about 15 minutes, and I encourage you to write down anything that stands out, whether it is good or bad. At the end of each one, I am going to ask about four things.

» did you find what you were looking for;

» ease of navigation (scale of …);

» the type of information found; and

» the clarity/usefulness of information.

Scenario

❖ The exercise involves the following scenario.

❖ You are currently running a successful small business from your home making preserves. You are already selling the preserves at the weekly market in Halifax, Nova Scotia. Two of the main supermarkets in town also carry your product.

❖ You are looking to hire a sales person and expand your operating capacity. You need working capital of $50,000, either from the government, and /or the banks / other financial institutions. What are potential options available to you and how would you go finding about them?

[Participants will be handed out this information on paper, and encouraged to write notes as they go through the exercise.]

❖ Did your company or organization come up in the information searched or browsed? Should it the matching or screening search results or not? Why?

Also:

❖ Satisfaction with searching capabilities (e.g., number of search results, quality/usefulness of search engine);

❖ Are you satisfied with the number of clicks to get to the various parts of the web site? Too many, what would you expect?

» How many used the search engine? Effective? Not effective?

» How much pre-screening or pre-matching in the search function results should there be?   Should the FSP web site offer a more personalized service, in screening requests in order to direct screened clients to your website?

- ❖ Satisfaction with information obtained (usefulness, relevance, overall quality, terminology, amount of information);

  - » How useful is the information? Is it relevant?

  - » Is there enough information? Too much?

  - » What about the quality?

  - » What about the terminology? Do you feel it is easy for your clients to understand?

- ❖ Satisfaction with the information on their organization;

  - » Do you feel that the information on your financial assistance program or financing services as reported on the FSP web site is adequate and fair?

- ❖ Information gaps and omissions;

  - » What about not enough information on any particular topic?

  - » Do they feel that there is duplication of information? If yes, in which area and why?

- ❖ Next steps (i.e., How, if at all, would users follow-up their search of the sub-portal?)

  - » How would SMEs go about following up on your search?

- ❖ What other financing service providers should be included in the content of the FSP web site?

E. Suggestions & Other Issues (15 minutes)

The final part of the focus group will be devoted to obtaining participants' views on the study issues that have not been discussed in the earlier phases of the discussions. For SMEs, these questions would include the following:

Further Development

- ❖ How do you think that the site should be further developed? This focus group is a way of getting input. What other ways you suggest as a way of getting input from financial institutions on a more regular basis?

- ❖ Right now, registered FIs are contacted about every six months by email to see if there information is up to date? There is also an online registration to facilitate updates. Is there a better way to do this?

Expected Usage

❖ You had a good chance to work through this web site now. Is it something you feel that could result in increased business opportunities for your company /organization? Why?

Filters

❖ Some organizations want all possible businesses referred to them, while others would prefer a pre-screening mechanism to filter user traffic? What are your organizations' views?

❖ What would be the best way to accomplish this?

❖ Views on the extent of information that service providers require from users to provide them with the best information.

Other questions

❖ Do you track how the FSP increases or brings traffic to your website? Would you expect to in the future?

❖ Is your financing services or programs listed on other websites? What is your experience with them?

Future Directions

❖ There are large expectations that governments will provide the full range of programs and services available to businesses online, ranging from simply providing information to being able to register for programs online or filing taxes online (i.e., allowing for transactions/full electronic service delivery). .

❖ Over the next few years, where should the emphasis be placed on the overall design of the FSP website? Should it stay largely an information site or should there be a larger emphasis on more "active" applications (e.g., direct application for government financing, being able to interact with a government employee directly)?

❖ What about links directly to a specific part of the financial institution's website (provided by the FI), rather than just to their homepage? Would you be willing to provide the government with another link to a part of the site?

THANK YOU VERY MUCH FOR YOUR PARTICIPATION