Mejo 581 : Usability Testing

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Executive Summary

Our Findings

From the 45-minute usability tests with Vanguard's Figma prototype participants within the targeted 50+ audience were able to interact and give feedback on the financial dashboard, the 'Year in Review' feature, and the paired visual data. Further feedback was also gleaned from two surveys done before and after the test.

While there were some limitations within the test (sample size, language barrier, etc.), participants across the board expressed enjoyment of straightforward language and terminology, along with clear indicators for progress and goal completion.

Executive Summary

Our Findings- Part 2

Users noted however, that they also wished for more relevant graphs over abstract visuals. With that, and most wanting better breakdowns of what was shown to them, there was expressed confusion on where to proceed to after the ‘Year in Review’

Overall navigation was found to need more streamlining, and important data given better visual priority or appearance on the main menu

With additions to support comprehension of data, along with general accessibility features (ex. larger text, contrast toggle), utilization of Vanguard’s ‘Year in Review’ and other dashboard information, would increase.

Methodology

Session Breakdown

15-min Listening
2–3-min Free Explore
20–25-min Core Tasks
3–5-min Post-test

Moderation Protocol

Neutral stance, think-aloud protocol, recorded for class analysis.

Tools

Vanguard clickable prototype, Google Form surveys.

Sample

50+ participants, digitally active investors.

What Are We Testing on Pre-Test Survey?

Age

50–70+

Common Devices

Computer, Tablet, Phone

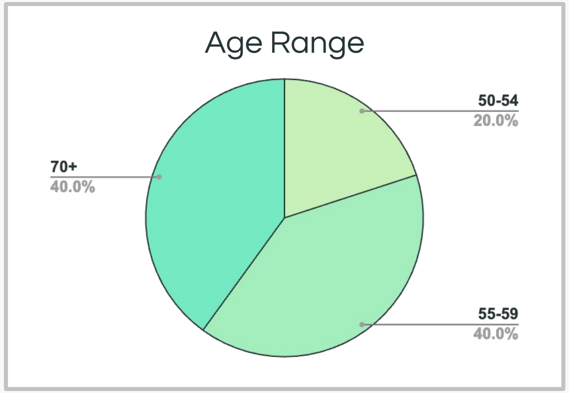
Comfort Levels

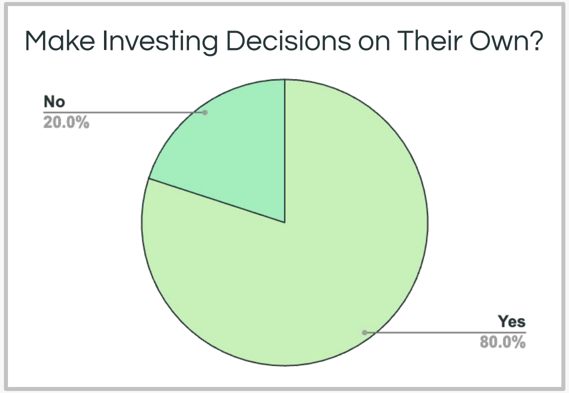
Digital & Financial Scales (1–10)

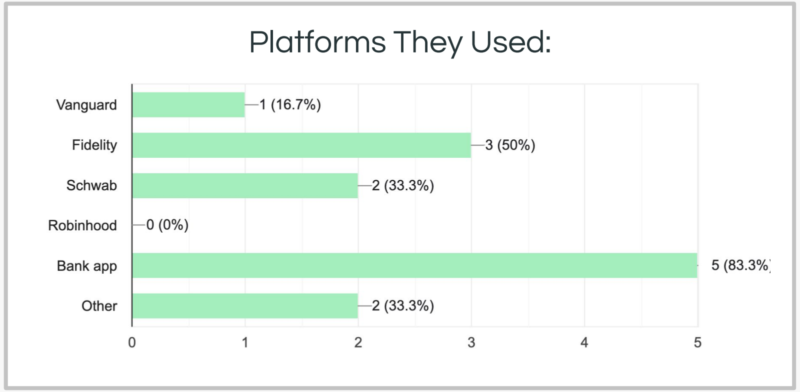
Accessibility Needs

Larger Text, High Contrast, Screen Reader Usage, etc.

Pre-Test Survey Results







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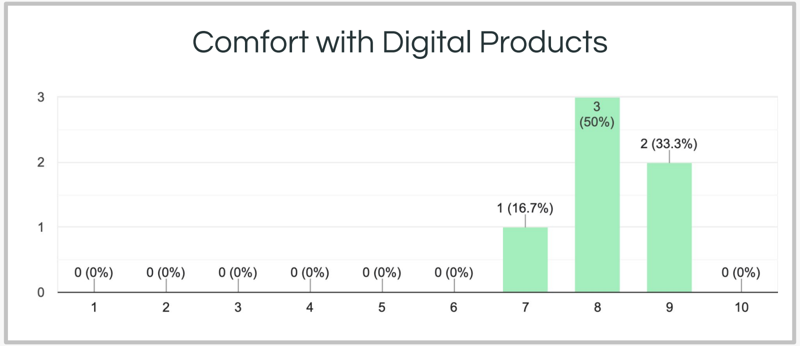
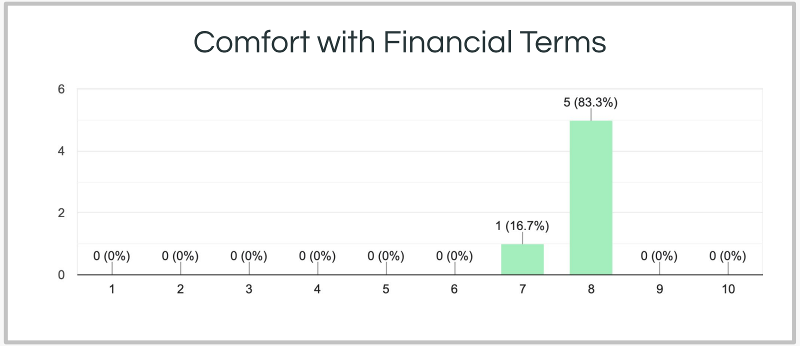
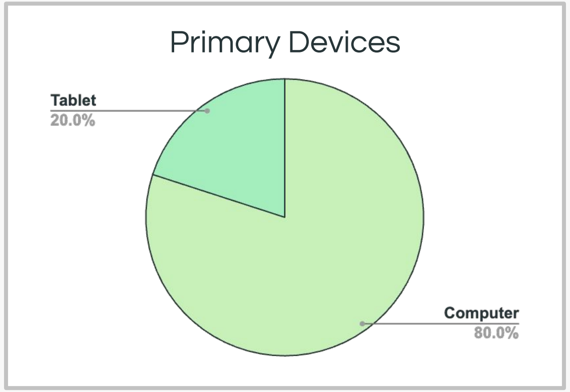
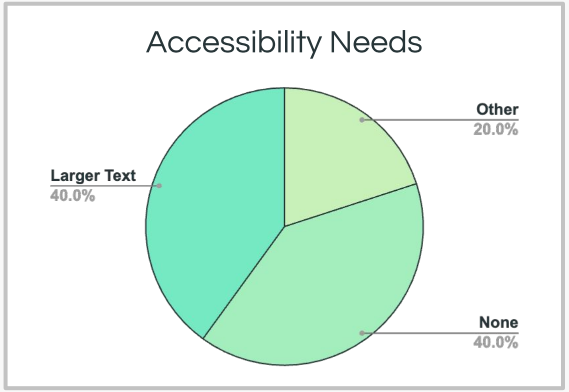
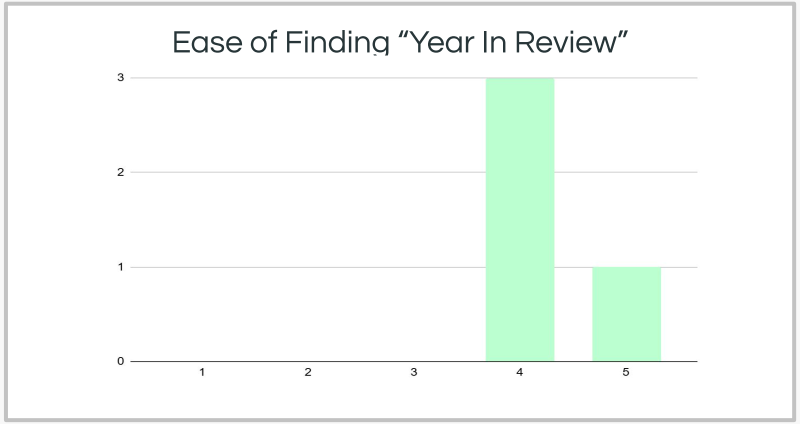


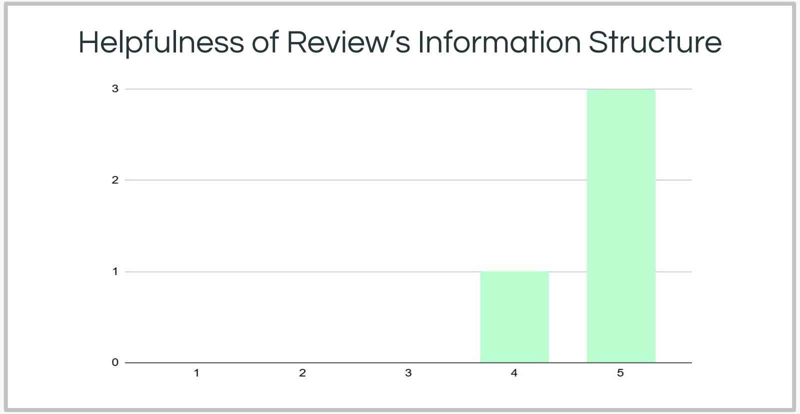


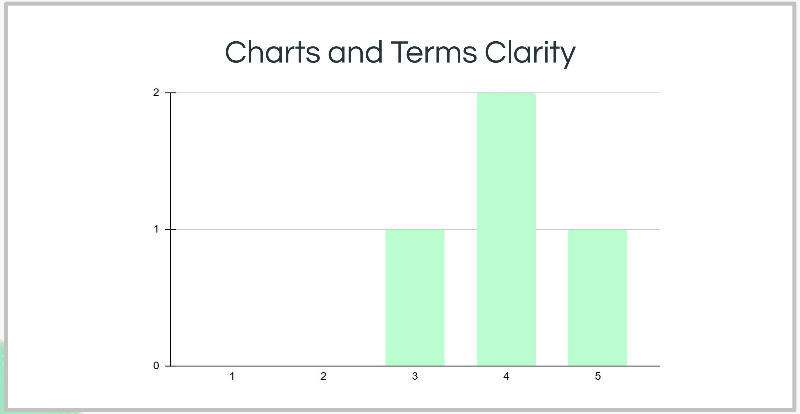


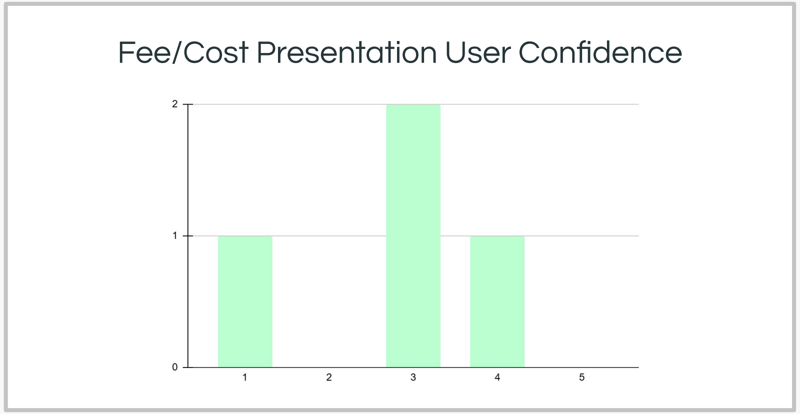


Post-Test Survey Results



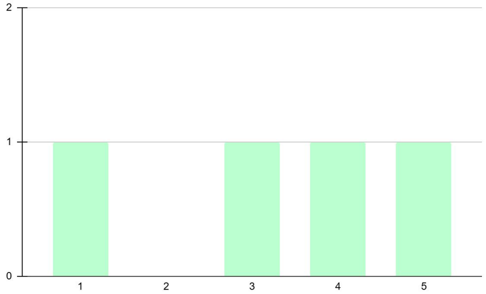




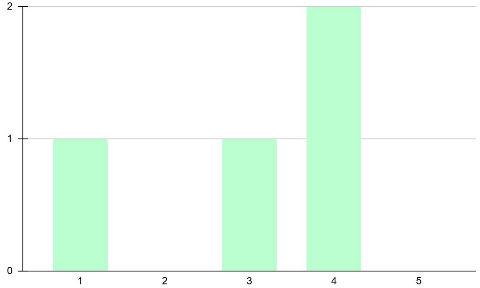


Post-Test Survey Results

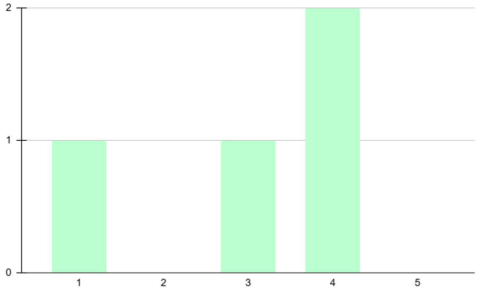
Feature’s Helpfulness in Decision Making



Prototype’s User Friendliness in 50+ Age Group



Recommendation to Friends and Family



Limitations

Limited sample diversity; small number of participants may not reflect all 50+ users

Language barriers for some participants

Prototype's partial interactivity restricted exploration

Some participants lacked prior experience with Vanguard

Think-aloud format may have subtly guided user focus

Positive Findings

Users valued trust signals like recognizable branding and straightforward goal summaries

Checkpoints and progress indicators were seen as helpful for understanding yearly goals

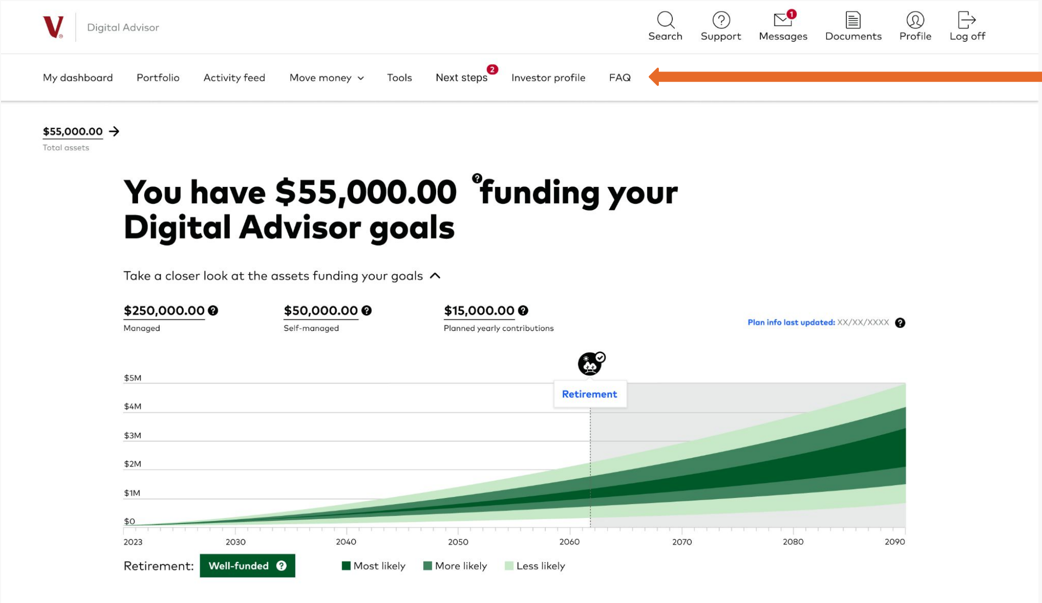
Participants felt motivated by clear goal completion messages

Strong appreciation for text-based summaries over abstract visuals

“Those check marks really helped me understand everything I need to know about my year in review”

Minor Problems & Recommendations

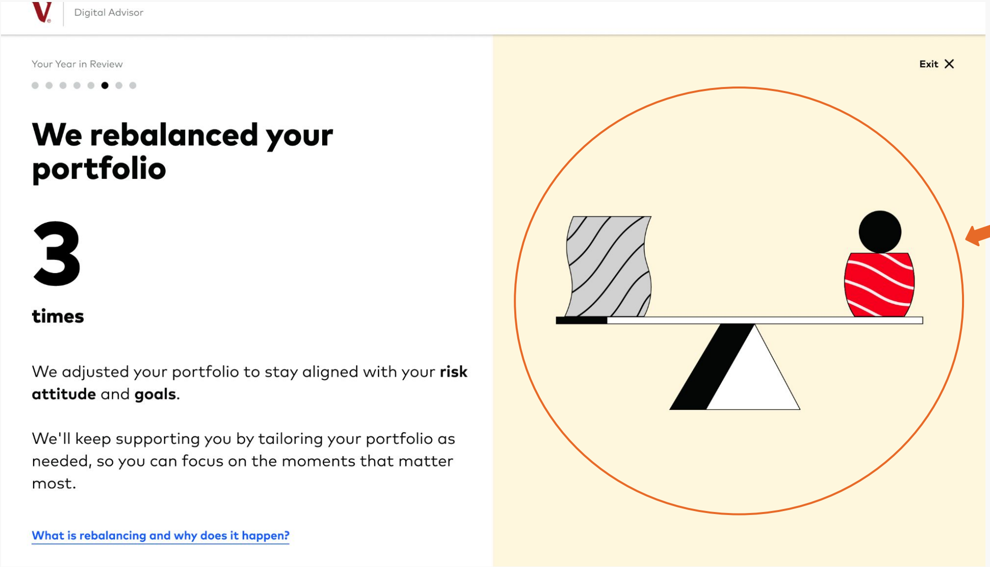
Problem: Users struggled to locate “Year in Review”



Recommendation: Add a persistent navigation tab or dashboard shortcut

Minor Problems & Recommendations

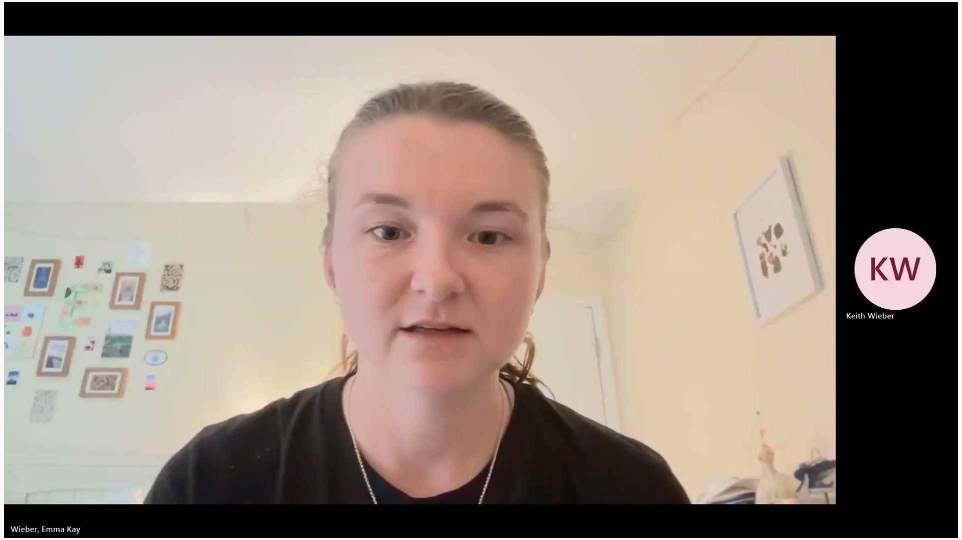
Problem: Visuals Reduced Perceived Professionalism



Recommendation: Replace playful graphics with clean, data-focused visuals suited for older investors

Minor Problems & Recommendations

Problem: Complex Terminology Confused Participants



Recommendation: Add hover definitions or a glossary for financial terms (e.g., “expense ratio,” “returns,” “volatility”)

As one participant said: “There's a button here for what's a managed account. Can we click on that? Yep. So there you go. There's a definition. Sometimes, like I said, there's something where you know that you can click on a little eye button next to a name or something.”

Major Problems & Recommendations

Problem: Confusion on how to proceed with Year in Review

Summary: Users struggled to understand what to do next after viewing the Year in Review section.

The transition into the checklist felt abrupt, lacking a clear narrative connection or sense of progression.

Many were hesitant to interact with checklist links because it wasn't clear where they would lead or whether they could easily navigate back.

Additionally, the use of checkmarks implied completed actions rather than pending tasks, which created mixed expectations about what still needed to be done.

"If I look at this checklist, I'm getting a little bit confused."

"This kind of feels overwhelming, so I don't know how those links work, or what is there on those pages?"

Major Problems & Recommendations

Problem: Confusion on how to proceed with Year in Review

Recommendations

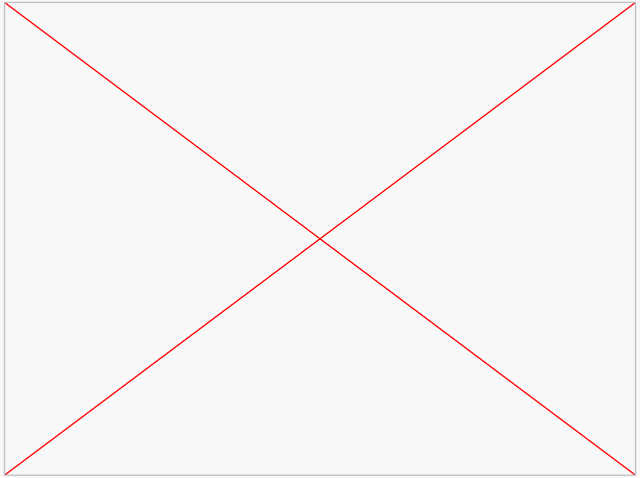
- Replace check marks with empty boxes to better communicate actionable next steps.
- Anchor the checklist within the main dashboard, giving users a consistent reference point rather than a one-off screen.
- Introduce a brief transition or summary statement linking the Year in Review to the checklist (“Here’s what to focus on next based on your results”).
- Clarify how each checklist item connects to users’ overall retirement goals (for instance, how reviewing plan contributions relates to exploring scenarios and tracking progress).

Major Problems & Recommendations

Problem: Users were seeking more depth and context from Year in Review

Summary: Across experience levels, users felt the Year in Review provided too little insight into their financial progress. Advanced investors wanted more detailed breakdowns, such as the factors driving portfolio changes, while beginner investors needed clearer explanations to interpret what the data meant.

Users expected a stronger link between performance metrics, goals, and future projections. Overall, users wanted a more complete “financial story” that was informative and personally meaningful yet easy to understand.



“For a more sophisticated investor, I think this is not very informative.”

Major Problems & Recommendations

Problem: Users were seeking more depth and context from Year in Review

Recommendations

- Reorganize the layout to make Year in Review a more central feature, with a clearer connection to subsequent planning steps.
- Add more concise contextual copy that explains what each metric represents and why it matters.
- Include optional "learn more" interactions for users who want deeper insights into performance and trends, or more advanced options for certain graphs.
- Strengthen the flow between data visualizations, financial goals, and action steps to create a sense of continuity from past performance to future planning.
- Consider including more key takeaways (e.g., "Your savings grew 8% this year, primarily from increased contributions") to make insights feel personalized, actionable, and relevant to the checklist.

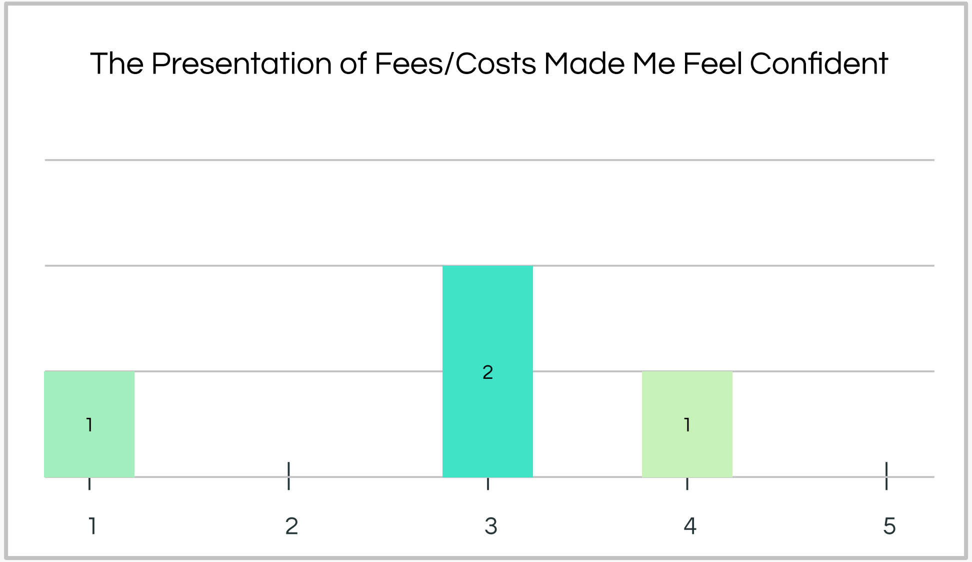
Catastrophic Problems

Critical Failure of Trust and Transparency: **Inability to Locate Fees**

Problem: Inability to locate fee information despite extensive searching.

Evidence: Every participant failed to find fees; one stated, “I see nothing anywhere about fees. I’m unable to find them.”

Impact: Breaks trust and undermines Vanguard’s core value of transparency.



Catastrophic Problems: Recommendations

- Create a dedicated “Fees & Costs Summary” clearly linked from the Year in Review home page.

- Include a short sentence under portfolio summaries, such as “You paid $X in fees this year.”

- Offer a “Learn more about fees” button linking to definitions and breakdowns.

Recommendations & Conclusions

- Simplify navigation and labeling for high-priority information
- Simplify user flow by making key financial metrics instantly visible
- Prioritize plain language and clear visual anchors
- Reduce decorative graphics; rely on simple charts and text explanations
- Integrate a “Help Me Understand” toggle for 50+ users to support comprehension
- Make accessibility defaults (larger text, contrast toggle)

Appendices

Content:

Moderator introduction, consent, and task prompts.

Pre-test and Post-test Google Forms.

Prototype screenshots showing “Year in Review” interface.

Participant transcript excerpts supporting qualitative findings.