

# Usability Myth Busters

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FRB SF Usability Center

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Senior Web Developer  
FRB Philadelphia Public Affairs



## Myth #1:

Users will leave a site if they don't find what they want in three clicks (a.k.a. the "three click rule").

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Economic Data:  
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time series from 37  
sources [OFFSITE](#)

Chicago Fed's regulatory authority  
chart outlines relationship of U.S.  
regulatory authorities to network of  
payment, clearing and settlement  
systems [OFFSITE](#)



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August Tech Pulse  
Index grew at  
annualized rate of  
-1.5 percent  
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## Financial Stability and Economic Growth

Remarks by William C. Dudley  
at the 2011 Bretton Woods Committee  
International Council Meeting

### RECENT DEVELOPMENTS

Membership Changes Made to New York Fed's Community Depository Institutions Advisory Council

Remarks by President Dudley: Financial Stability and Economic Growth

Statement regarding maturity extension program and agency security reinvestments

Federal Open Market Committee statement [OFFSITE](#)

Federal Reserve announces auction results of \$5 billion in 28-day term deposits held September 19, 2011 [OFFSITE](#)

### IN THE SPOTLIGHT



St. Louis Fed's  
Federal Reserve  
Economic Data:  
34,000 economic  
time series from 37  
sources [OFFSITE](#)

Chicago Fed's regulatory authority  
chart outlines relationship of U.S.  
regulatory authorities to network of  
payment, clearing and settlement  
systems [OFFSITE](#)



San Francisco Fed:  
August Tech Pulse  
Index grew at  
annualized rate of  
-1.5 percent  
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### FED FOCUS

#### HUDSON VALLEY: FORECLOSURE RATE



Foreclosure rate in the Hudson  
Valley is slightly higher than for  
the  
United States

### LIBERTY STREET ECONOMICS BLOG



The Productivity  
Slowdown Reaffirmed

### RESOURCES FOR THE PUBLIC



Tips & Complaints

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WWW.NEWYORKFED.ORG

# The Scent of Information

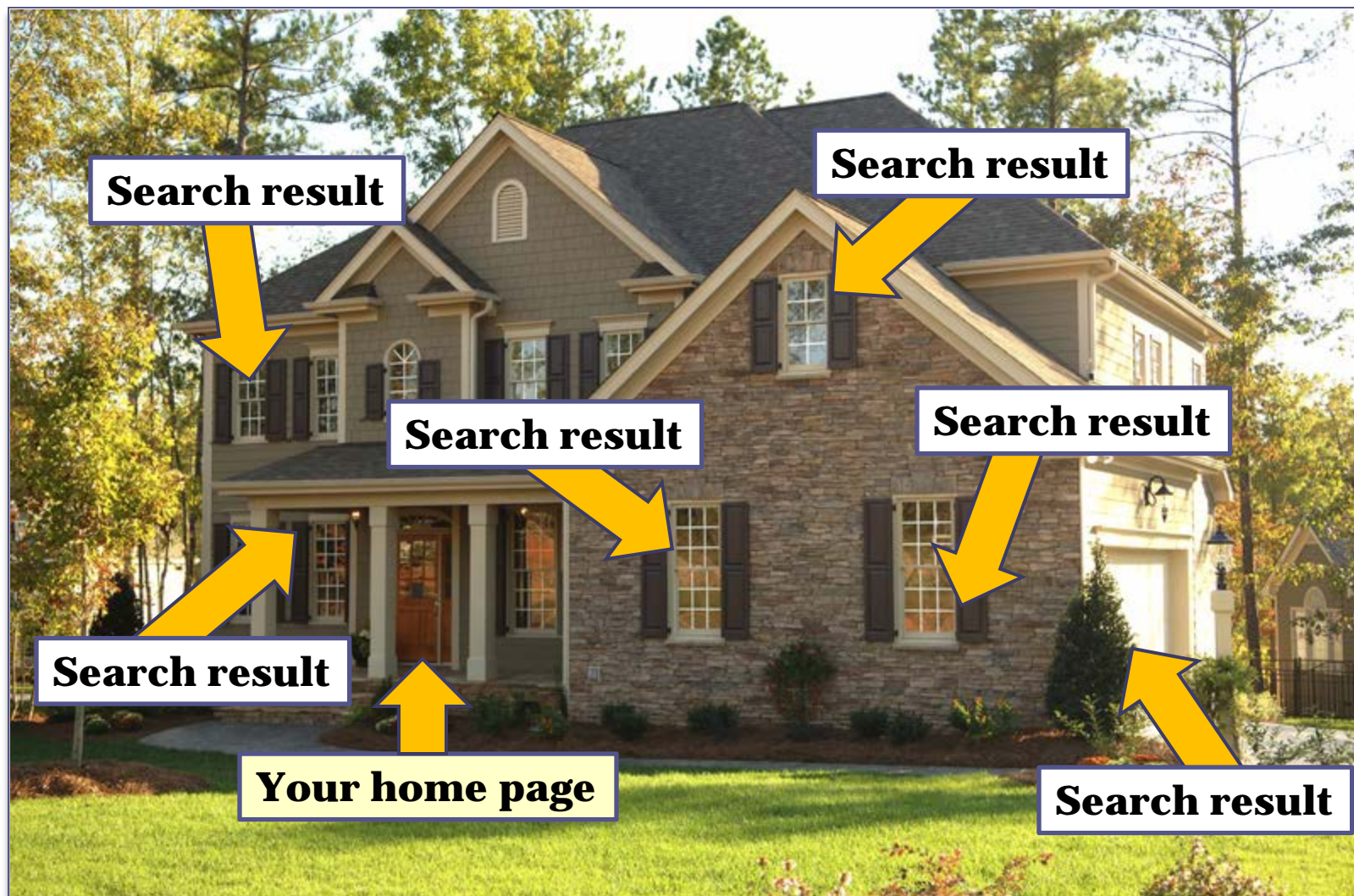


## Myth #2

Most people access through the home page, making it the most important page on your site.

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## Myth #3

Limit user options to a few choices (plus or minus two).

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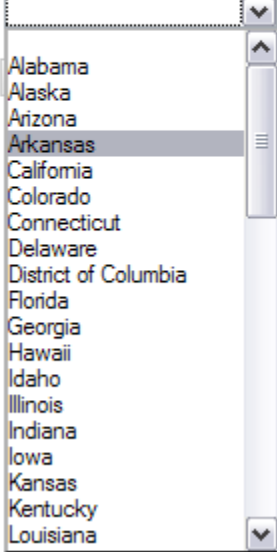
# Too many choices?

 [Answers to FAQs](#)

**Our records show that you have not yet created an account.**

To create a free account with Ask the Fed®, please select the state in which your institution is chartered and complete the request for contact information.

Select State: 

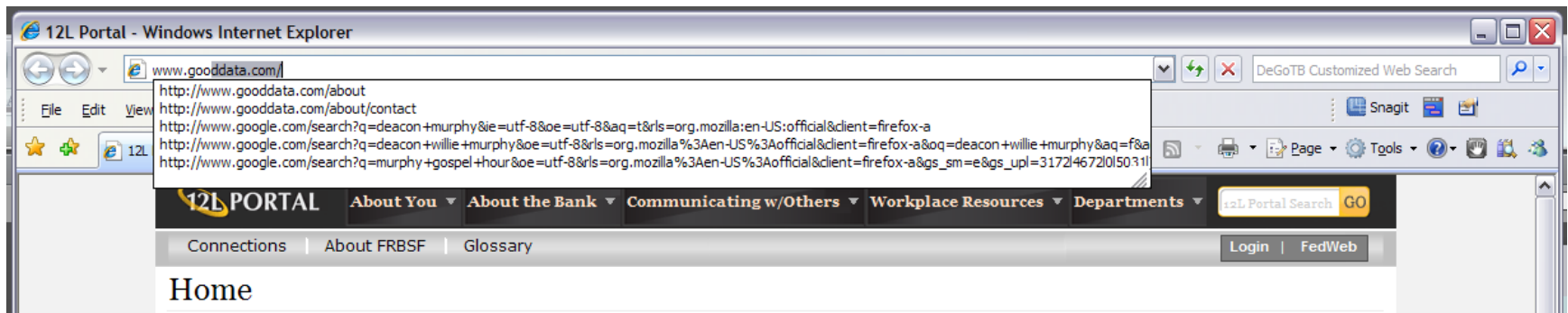


A vertical dropdown menu showing a list of US states. The states listed are: Alabama, Alaska, Arizona, Arkansas (highlighted), California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, and Louisiana. The menu has a scrollbar on the right side.

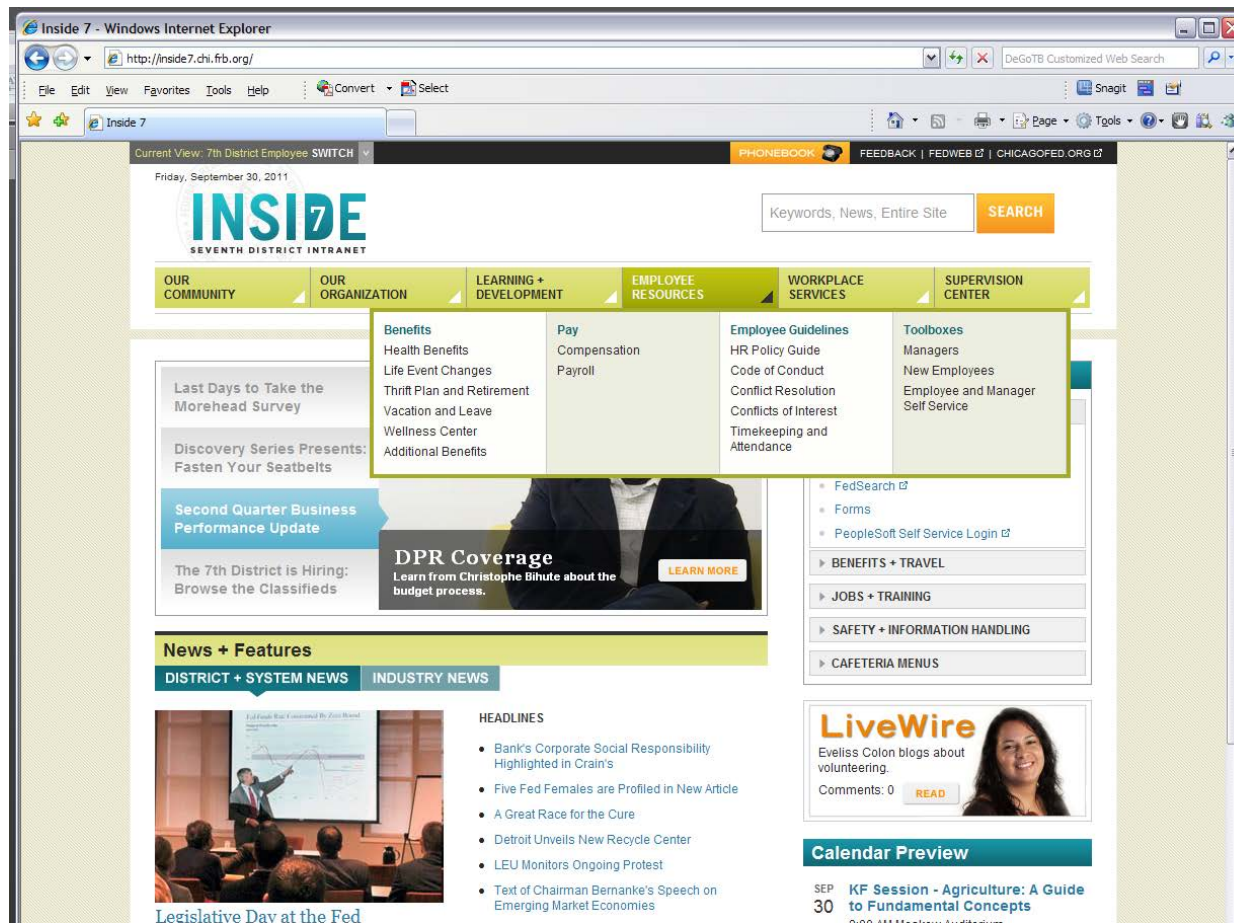
Alabama
Alaska
Arizona
Arkansas
California
Colorado
Connecticut
Delaware
District of Columbia
Florida
Georgia
Hawaii
Idaho
Illinois
Indiana
Iowa
Kansas
Kentucky
Louisiana

[Contact us](#) if you have any questions.

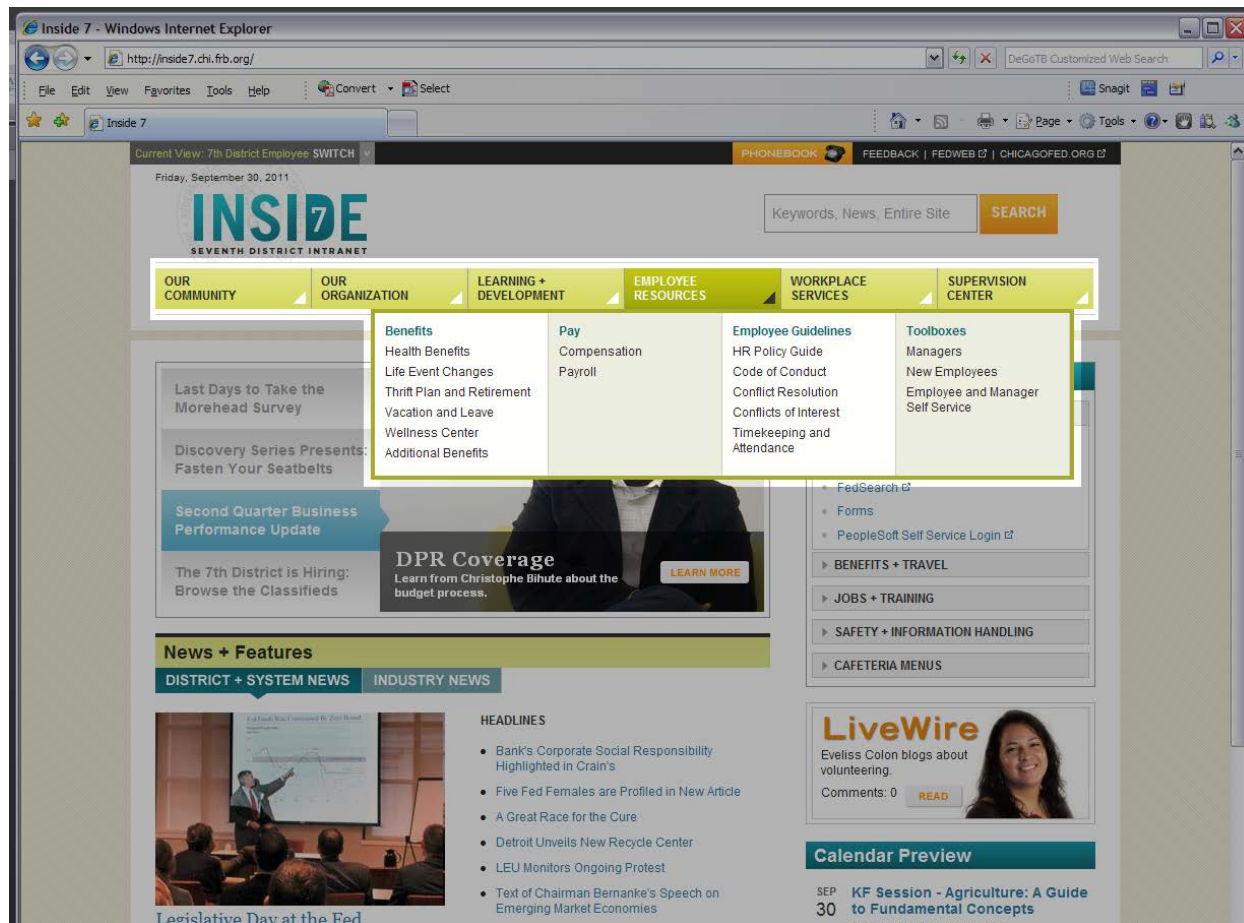
# Narrowing choices using type-ahead



# Displaying choices with mega-menus



# Chunking: choices grouped into topics



# Recognition versus recall

The one with Sal Mineo  
Rebel Without A Cause!

On the Waterfront! That was awesome!  
That was Marlon Brando.

What is your favorite James Dean movie?

Insert title here

With Liz Taylor and Rock Hudson!  
Giant?

Wasn't there one set in King City?  
No wait—that's where his car crashed.

How many movies did he make?

The one with Liz Taylor!

Aren't they making that one into a musical?



# Recognition versus recall

What is your favorite James Dean movie?

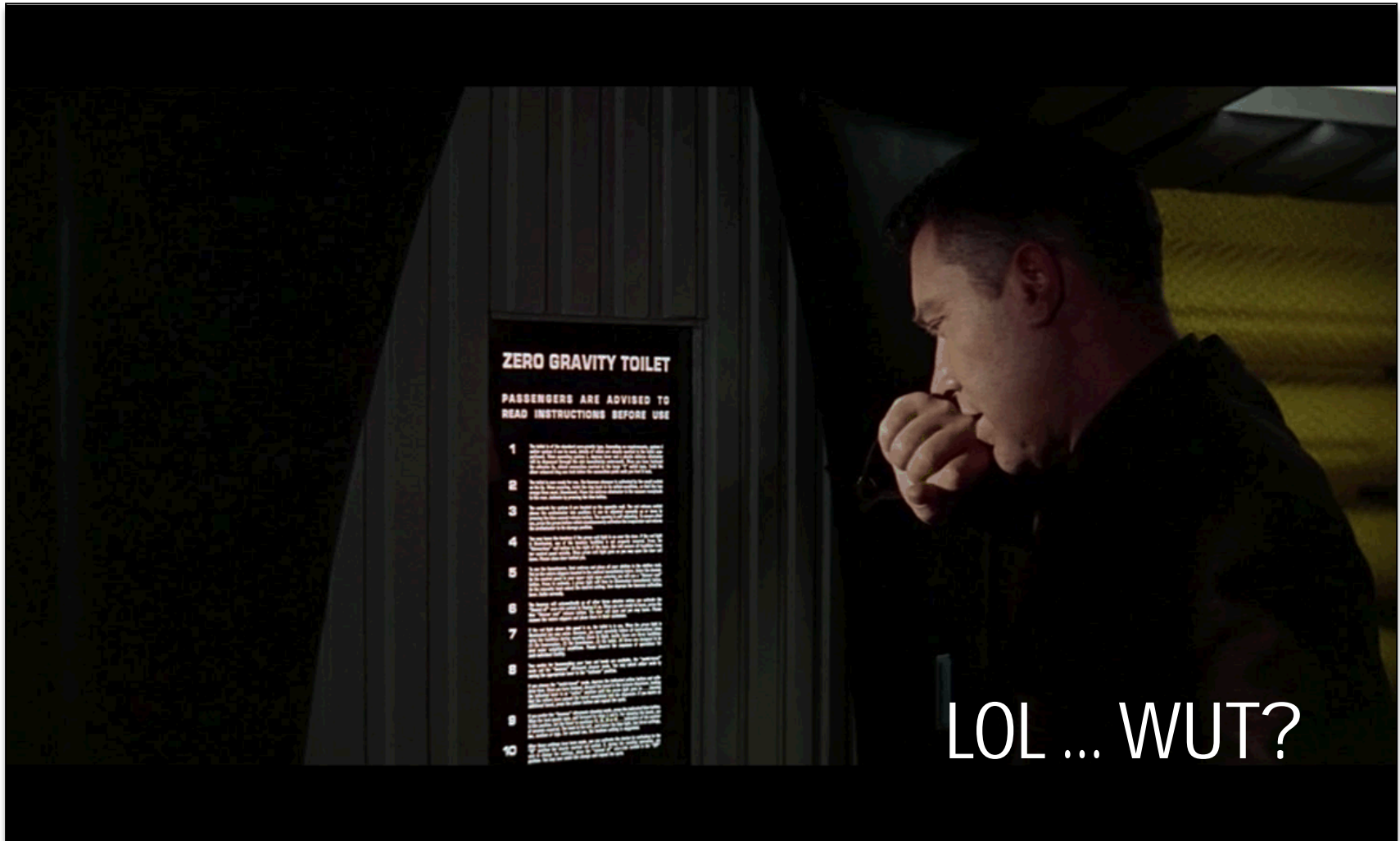
- ☐ Giant
- ☐ Rebel Without a Cause
- ☐ East of Eden

## Myth #4

Users don't read

MZ





## Myth #5

Users have “boredom blindness,” or ignore page elements that don’t like or appear in places where they normally see advertisements.

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**Exxon Wins**  
By ANDREW E. KRAMER  
Published: August 30, 2011

MOSCOW — Exxon Mobil Corp. has won a major victory in the global petroleum industry, securing a \$1-billion deal for oil in a Russian drilling even as it

Prime Minister Vladimir Putin, right, with Rex Tillerson, executive of Exxon, at a ceremony in Sochi, Russia, Tuesday.

Readers' Comments  
Share your thoughts

**IMF lowers economic outlook, warns of danger ahead**

By Ben Rooney @CNNMoney September 20, 2011: 11:11 AM ET

22 comments

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IMF director Christine Lagarde speaks at the Woodrow Wilson Center in her first public address since her appointment Sept. 15, 2011.

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NEW YORK (CNNMoney) — The International Monetary Fund has lowered

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## INDICATORS & DATA

We monitor and analyze economic conditions throughout our seven-state region and the nation, including agriculture, banking, housing, manufacturing and financial markets.

### OFFSITE INFORMATION

- [Federal Reserve Economic Data \(FRED\)](#)
- [Statistics: Releases and Historical Data](#)
- [Credit Conditions in the United States](#)
- [Prices and Inflation](#)
- [Labor Markets](#)
- [Federal Funds Target](#)
- [Daily Interest Rates](#)
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### INDICATORS & DATA

[Kansas Current Conditions](#)  
The Kansas Department of Agriculture has released its annual survey of stress variables for the state's agricultural sector.

[Agriculture Current Conditions](#)  
The District of Columbia's current conditions for agricultural land values and credit conditions are available for download as spreadsheets.

[Agriculture Current Conditions](#)  
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[District of Columbia Current Conditions](#)  
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## AgLetter

LAST UPDATED: 08/17/2011

A newsletter published four times each year on agricultural land values and credit conditions, using data from our quarterly survey.

### In the Latest Edition of AgLetter

[Second Quarter Midwest Farmland Values Soar](#) PDF  
Latest AgLetter reports the highest year-over-year increase in Seventh District farmland values since the 1970s, at 17 percent, in the second quarter of 2011. The value of "good" agricultural land in the second quarter of 2011 was 4 percent higher than in the first quarter.

#### Past Releases

#### Historical Data

Data on credit conditions at Seventh District agricultural banks and on farmland values in the Seventh District are available for download as spreadsheets. Recent data for credit conditions are also available on the third page of the AgLetter.

[Seventh District Credit Conditions](#) XLS  
[Seventh District Land Values](#) XLS

### CONTACT US

David Oppedahl  
(312) 322-6122  
[E-Mail](#)

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### ON THIS SITE

- [AgConditions](#)
- [2011 Agricultural Conference](#)
- [Seventh District Credit Conditions](#)
- [Seventh District Land Values](#)

### IN THE FEDERAL RESERVE SYSTEM

- [Main Street Economist \(Kansas City\)](#)
- [Dallas Fed Agricultural Survey](#)
- [Kansas City Fed Agricultural Survey](#)
- [Minneapolis Fed Agricultural Survey](#)

provisions declined, accounting for the majority of the earnings increase this year. Problem assets have remained steady the past few quarters, but asset quality continues to be a concern with noncurrent loans remaining at elevated levels. Noncurrent loans continue to be

## Myth #6

Usability is based on the assumption that users know what they want.

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If you ask  
people how  
they shop...



If you watch  
people shop...



## Myth #6A

Usability is based on the assumption that stakeholders know what users want.

BF





## Myth #6B

Usability is based on the assumption that developers know what users want.

BF



## Golden Rule #1

**“You are not  
your user.”**

Watch  
users in  
action!



# Marketing

- is the process used to determine what products or services may be of interest to customers, and the strategy to use in sales, communications and business development;

# User-centered design (UCD)

- is a design philosophy and a process in which the needs, wants, and limitations of end users of a product are given extensive attention at each stage of the design process.



## Myth #7

Even if your design is perfect, you follow the basic rules of usability, and your stakeholders love it, you still need to test your website.

BF

## Golden Rule #1

**“You are not  
your user.”**

## Myth #8

Users won't scroll a page to view content that's hidden in view, or "below the fold."

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tumblr.



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Password

URL

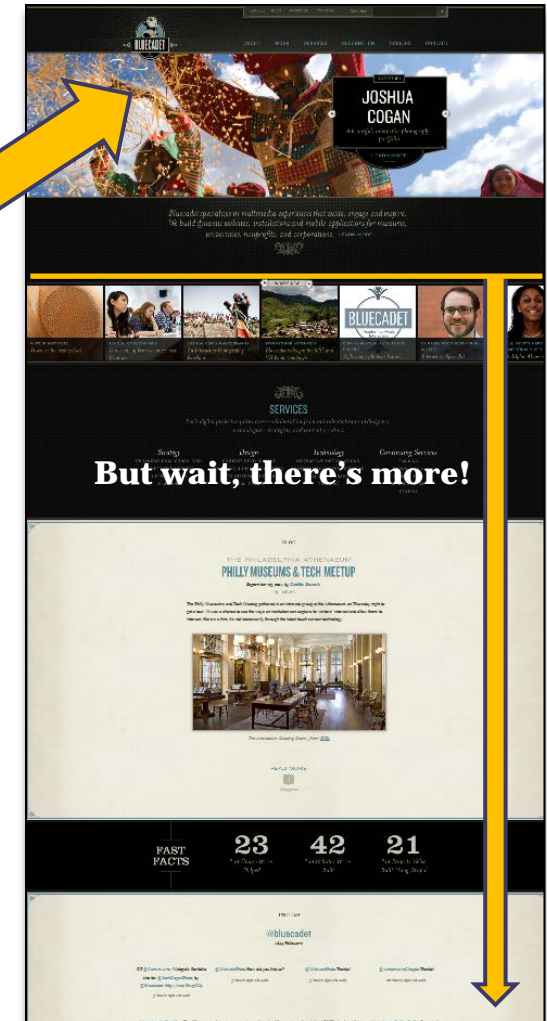
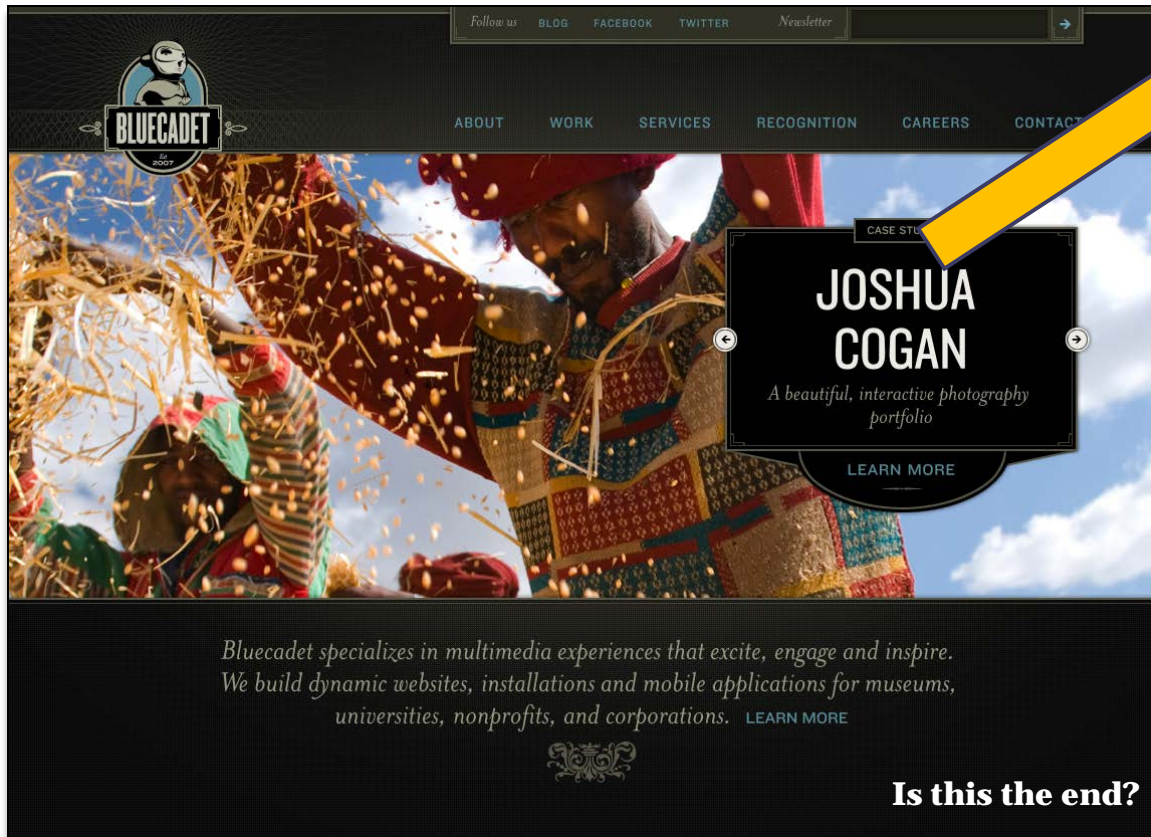
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The “call to action”



## Myth #9

Fluid design, or views that stretch with the browser is a better user experience.

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**C-Notes**

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Tuesday, September 20, 2011

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- > Departments
- > Employee Corner
- > Forms & Manuals
- > Meeting Planning
- > Training & Development
  - ePEP
  - Groupware Training (GLC)
  - Professional Development
  - Tuition Reimbursement
  - Web-Based Training

**Training & Development**

**Tuition Reimbursement**

If you are thinking about continuing your education or applying to the Bank's tuition reimbursement program, contact **Marjorie Hillock** at ext. 6087 or **Matthew Ellis** at ext. 3794 to arrange a tuition reimbursement consultation. Please note that you MUST meet with a member of the Talent Management Division before applying for tuition reimbursement.

In January 2011, the Bank transitioned to an online electronic tuition reimbursement process. After an initial consultation with a member of the Talent Management Division, employees will be able to apply for program acceptance and approval through PeopleSoft's Self Service module. Instead of turning in paper forms to Human Resources, approved applicants will be able to manage the process electronically — from program enrollment to the final request for reimbursement.

To help you to get started, please read the Bank's Educational Assistance policy and the attached quick reference guides explaining PeopleSoft's Educational Assistance Module.

- Educational Assistance Policy
- PeopleSoft Module Overview (PDF 139KB, 4 pages)

**Educational Assistance Quick Reference Guides**

Additional quick reference cards documenting each step of the tuition reimbursement process for both applicants and approvers are listed below:

- Enroll in Program (PDF 34KB)
- Enroll in Course (PDF 100KB)
- Manager/Officer Approver (PDF 146KB)
- HR Approver (PDF 140KB)

**Tuition Reimbursement Deadlines**

If you have already been approved for tuition reimbursement and are ready to be reimbursed, follow the steps listed in the **Request Reimbursement quick reference guide** (PDF 47KB). Please remember to electronically submit your request and grades by the following dates in order to be reimbursed in the next pay.

Deadline Dates:	Reimbursement Dates:
Wednesday, September 21, 2011	September 30, 2011
Tuesday, October 4, 2011	October 14, 2011
Thursday, October 20, 2011	October 31, 2011
Thursday, November 3, 2011	November 15, 2011
Friday, November 18, 2011	November 30, 2011
Tuesday, December 06, 2011	December 15, 2011
Tuesday, December 20, 2011	December 30, 2011

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Tuesday, October 4, 2011

**EMPLOYEE DIRECTORY**

Last First GO

Link to Employee Directory Home

**QUICK LINKS**

- Groupware Training (GLC)
- Professional Development
- Tuition Reimbursement
- Web-based Training

**KEY CONTACTS**

Steve Hart, TM & OL&D... 215-574-6535

Marjorie Hillock... 215-574-6087

These are extreme cases, but not everyone's going to have the "ideal monitor."

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SEARCH  GO

Tuesday, September 20, 2011

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Friday, November 18, 2011	November 30, 2011
Tuesday, December 06, 2011	December 15, 2011
Tuesday, December 20, 2011	December 30, 2011

FEDERAL RESERVE BANK OF PHILADELPHIA



## Myth #10

Don't make font too big, or else you're likely to scare off

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ST. LOUIS | LITTLE ROCK | LOUISVILLE


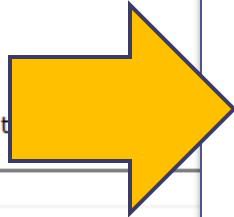
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Enter Password  [Password strength:](#)

Confirm Password

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## Myth #11

It's OK to build a primitive web application or website once you can cover all that and skip the training.

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## Golden Rule #2

**“You cannot fix it  
with training.”**

## Myth #12

Studies show that people prefer and trust cool-looking websites more than usable websites.

BF





## *Visual Appeal vs. Usability: Which One Influences User Perceptions of a Website More?*

Christine Phillips & Barbara S. Chaparro

<http://www.surl.org/usabilitynews/112/aesthetic.asp>





## The “Dada Website”

Courtesy SatireWire.com

You've been a great audience!



\* Mike Lawrence sold separately.