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How does website design in the e-banking  
sector affect consumer attitudes and  
behaviour?

Philip Raymond Walker

PhD

References and Appendices

2011

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## Appendices

## Appendix 1- Intrinsic factors influencing user usage of E-banking

### **Consumer knowledge**

|  |   |
|--|---|
| <i>Computer sophistication &amp; Computer knowledge:</i> | <ul style="list-style-type: none"> <li>• <i>Knowledge of computers;</i></li> <li>• <i>Knowledge of the internet;</i></li> <li>• <i>Knowledge of security issues;</i></li> <li>• <i>Knowledge of bank procedures;</i></li> <li>• <i>Knowledge of interest rates;</i></li> <li>• <i>Confidence in using technology;</i></li> <li>• <i>Confidence in transaction process.</i></li> </ul> |
| <i>Consumer experience of online transactions:</i>       | <ul style="list-style-type: none"> <li>• <i>Consumer knowledge of online banking procedures;</i></li> <li>• <i>Previous experience of online banking.</i></li> </ul>  |
| <i>Consumer Knowledge of trustees:</i>                   | <ul style="list-style-type: none"> <li>• <i>Previous experience of bank using local branch;</i></li> <li>• <i>3<sup>rd</sup> party report of online bank (e.g. Which report)</i></li> </ul>   |

### **Consumer Drives**

|                                   |  |
|-----------------------------------|--|
| <i>Motivation of consumer:</i>    | <ul style="list-style-type: none"> <li>• <i>Purpose of the application;</i></li> <li>• <i>Level of personal involvement.</i></li> </ul>  |
| <i>Willingness to accept risk</i> | <ul style="list-style-type: none"> <li>• <i>Clear judgment of risks and benefits.</i></li> </ul>   |
| <i>Consumer need:</i>             | <ul style="list-style-type: none"> <li>• <i>Extent of need;</i></li> <li>• <i>Urgency of need;</i></li> <li>• <i>Speed of response;</i></li> <li>• <i>Desirability of a positive outcome.</i></li> </ul>               |
| <i>Consumer attitude:</i>         | <ul style="list-style-type: none"> <li>• <i>Acceptance of technology;</i></li> <li>• <i>Acceptance of online trading;</i></li> <li>• <i>Purchasing behaviour;</i></li> <li>• <i>Loyalty and Commitment.</i></li> </ul> |
| <i>Consumer expectations:</i>     | <ul style="list-style-type: none"> <li>• <i>Satisfaction for process and outcome;</i></li> <li>• <i>Expectation for positive outcome;</i></li> <li>• <i>Novelty/entertainment value;</i></li> </ul>                    |
| <i>Consumer mood:</i>             | <ul style="list-style-type: none"> <li>• <i>Emotional state of consumer.</i></li> </ul>  |

### **Consumer Perceptions**

|                                   |  |
|-----------------------------------|--|
| <i>Perceived risk/uncertainty</i> | <ul style="list-style-type: none"> <li>• <i>Unreliable internet connection;</i></li> <li>• <i>Lack of security controls (password/username/ encryption);</i></li> <li>• <i>Lack of privacy controls;</i></li> <li>• <i>No security seals;</i></li> </ul> |
|-----------------------------------|--|

|                                     |  |
|-------------------------------------|--|
|                                     | <ul style="list-style-type: none"> <li>• <i>No online/telephone/address - contact/support;</i></li> <li>• <i>No bank policy statements (e.g. lost card/identity fraud/phishing);</i></li> <li>• <i>No "peace of mind" guarantees;</i></li> <li>• <i>No official regulatory control information;</i></li> <li>• <i>No data protection guarantee/policy;</i></li> <li>• <i>Uncertainty of transaction success;</i></li> <li>• <i>Unclear online dialogues/instructions;</i></li> <li>• <i>Information unclear/inaccurate/obsolete;</i></li> <li>• <i>No antivirus/hacking/malware/crimeware protection;</i></li> <li>• <i>Unknown bank;</i></li> </ul> |
| <i>Perceived value of benefits:</i> | <ul style="list-style-type: none"> <li>• <i>Advantage of online transaction;</i></li> <li>• <i>Access to more information;</i></li> <li>• <i>Cheaper cost;</i></li> <li>• <i>Increased choice;</i></li> <li>• <i>Speed of response.</i></li> </ul>   |
| <i>Perceived trustworthiness:</i>   | <ul style="list-style-type: none"> <li>• <i>Security seals;</i></li> <li>• <i>Security controls – password/username/encryption;</i></li> <li>• <i>Clear banking policy statements – security/privacy /lost card/identity fraud;</i></li> <li>• <i>Antivirus/hacking/malware/crimeware protection;</i></li> <li>• <i>Professional website;</i></li> <li>• <i>Clear/up to date/understandable/accurate information and online dialogues;</i></li> <li>• <i>"Peace of mind" guarantee;</i></li> <li>• <i>Official regulatory control information;</i></li> <li>• <i>Aesthetically pleasing website.</i></li> </ul>                                      |
| <i>Perceived quality:</i>           | <ul style="list-style-type: none"> <li>• <i>Website structure;</i></li> <li>• <i>Website aesthetics;</i></li> <li>• <i>Quality of service;</i></li> <li>• <i>Professionalism of design and content.</i></li> </ul>   |
| <i>Usability:</i>                   | <ul style="list-style-type: none"> <li>• <i>Ease of navigation;</i></li> <li>• <i>Ease of reading content;</i></li> <li>• <i>Ease of data input;</i></li> <li>• <i>Easy of understanding content;</i></li> <li>• <i>Ease of locating required information.</i></li> </ul>  |
| <i>Security and privacy:</i>        | <ul style="list-style-type: none"> <li>• <i>Perception of risk;</i></li> <li>• <i>Perceived honesty;</i></li> <li>• <i>Perceived integrity;</i></li> <li>• <i>Perceived uncertainty of outcome;</i></li> <li>• <i>Perceived privacy policy and implementation;</i></li> <li>• <i>Perceived security of website;</i></li> </ul>   |

## Appendix 2- Extrinsic factors influencing user usage of E-banking

### **Design**

|                  |   |
|------------------|---|
| Aesthetics:      | <ul style="list-style-type: none"> <li>• Organization and balance of content;</li> <li>• Selection of backgrounds;</li> <li>• Selection of colours;</li> <li>• Selection of graphics;</li> <li>• Selection of fonts;</li> </ul>   |
| Professionalism: | <p>Good design:</p> <ul style="list-style-type: none"> <li>• Incorporating ease of navigation;</li> <li>• Easy location of content;</li> <li>• Appropriate use of colour;</li> <li>• Appropriate use graphics;</li> <li>• Appropriate and readable font;</li> <li>• Accuracy of information;</li> <li>• Currency of information;</li> </ul> |

### **Function**

|           |  |
|-----------|--|
| q         | <ul style="list-style-type: none"> <li>• Ease of navigation;</li> <li>• Ease of locating required information;</li> <li>• Ease of reading information;</li> <li>• Conformance with user expectations;</li> <li>• Compliance with disability legislation;</li> <li>• Error free and error handling;</li> <li>• Links to other sites;</li> <li>• Currency of information;</li> <li>• Web traffic handling and capacity.</li> </ul> |
| Security: | <ul style="list-style-type: none"> <li>• Use of user names and passwords;</li> <li>• Encryption of communications;</li> <li>• Compliance with official regulatory control;</li> <li>• Clear statement of bank policy;</li> <li>• Clear statement of consumer and bank responsibilities.</li> </ul>   |

### **Knowledge**

|                    |   |
|--------------------|---|
| Internet presence: | <ul style="list-style-type: none"> <li>• Prominence of appearance within search engine hit lists;</li> <li>• Selection by multiple search engines;</li> <li>• Links from associated sites;</li> <li>• Online advertising;</li> <li>• Site location;</li> <li>• Branding;</li> </ul> |
|--------------------|---|

|   |   |
|---|---|
|   | <ul style="list-style-type: none"> <li>• <i>Site longevity;</i></li> <li>• <i>Communications and interaction;</i></li> <li>• <i>Multiple trading channels;</i></li> <li>• <i>Adoption of technology.</i></li> </ul>   |
| <i>Reputation (personal or 3<sup>rd</sup> party):</i> | <ul style="list-style-type: none"> <li>• <i>Establishment of a proven reputation for service delivery;</i></li> <li>• <i>Positive security for consumer and retailer;</i></li> <li>• <i>Competitive prices and variety;</i></li> <li>• <i>Good online reviews/satisfaction ratings in comparison sites and blogs;</i></li> <li>• <i>Community relations/charitable work;</i></li> <li>• <i>Problem resolution;</i></li> <li>• <i>Financial probity;</i></li> <li>• <i>Integrity;</i></li> <li>• <i>Benevolence;</i></li> <li>• <i>Personal or 3<sup>rd</sup> party experience with the retailer.</i></li> </ul> |
| <i>Familiarity</i>                                    | <ul style="list-style-type: none"> <li>• <i>Personally known bank.</i></li> </ul>   |

### **Social Factors**

|                                       |  |
|---------------------------------------|--|
| <i>Legal &amp; regulatory Control</i> | <ul style="list-style-type: none"> <li>• <i>Proscribed merchandise;</i></li> <li>• <i>Access restrictions to specified information;</i></li> <li>• <i>Digital rights;</i></li> <li>• <i>National/local security implications;</i></li> <li>• <i>Compliance with local and international legislation;</i></li> <li>• <i>Financial constraints.</i></li> </ul> |
| <i>Transaction context</i>            | <ul style="list-style-type: none"> <li>• <i>Consumer and retailer location;</i></li> <li>• <i>Service availability;</i></li> <li>• <i>Multiple channel of operation.</i></li> </ul>  |
| <i>Cultural Context</i>               | <ul style="list-style-type: none"> <li>• <i>Personal service;</i></li> <li>• <i>Gender restrictions;</i></li> <li>• <i>Age restrictions;</i></li> <li>• <i>Social level restriction</i></li> <li>• <i>National biases</i></li> </ul>   |
| <i>Political context</i>              | <ul style="list-style-type: none"> <li>• <i>Government censorship.</i></li> </ul>  |
| <i>Religious Context</i>              | <ul style="list-style-type: none"> <li>• <i>Religious Restrictions.</i></li> </ul>   |

### **Online Environment**

|                                  |   |
|----------------------------------|---|
| <i>Reliability of equipment:</i> | <ul style="list-style-type: none"> <li>• <i>Consumer PC available;</i></li> <li>• <i>Consumer PC fully functional;</i></li> </ul> |
|----------------------------------|---|



|                             |   |
|-----------------------------|---|
|                             | <ul style="list-style-type: none"> <li>• <i>Consumer PC reliable;</i></li> <li>• <i>Consumer PC network equipped.</i></li> </ul>  |
| <i>Reliable software:</i>   | <ul style="list-style-type: none"> <li>• <i>Consumer PC equipped with all required software;</i></li> <li>• <i>Consumer PC software fully functional;</i></li> <li>• <i>Consumer PC software not infected.</i></li> </ul> |
| <i>Reliable connection:</i> | <ul style="list-style-type: none"> <li>• <i>Reliable on demand connection through dial-up broadband or wifi;</i></li> </ul>   |
| <i>Secure connection:</i>   | <ul style="list-style-type: none"> <li>• <i>Connection free from interception or manipulation;</i></li> <li>• <i>Encrypted communications.</i></li> </ul>   |

### Appendix 3 - Identified trust determinants

|                                   |  |
|-----------------------------------|--|
| Abdul-Rahman & Hailes (1997)      | Risk, Uncertainty;   |
| Aladwani (2001)                   | Privacy, service quality, security;  |
| Ambrose & Johnson (1998)          | Trustee ability, benevolence and integrity, perceived trustworthiness;   |
| Araujo & Araujo (2003)            | Perceived trustworthiness;   |
| Bauer & Hein (2006)               | Perceived risk;  |
| Chau & Lai (2003)                 | Perceived usefulness and ease of use;  |
| Cheung & Lee (2000)               | Perceived trustworthiness;   |
| Collins (2006)                    | Perceived trustworthiness;   |
| Corbitt, Thanasankit & Yi (2003)  | Perceived market orientation, website quality, technical trustworthiness, user experience, honesty, privacy, security, website attributes. uncertainty, vulnerability, dependence; |
| Doney & Cannon (1997)             | Trustee credibility, benevolence, capability, prediction, transference;  |
| Eggar (2000)                      | Interface properties, attitude, familiarity, reputation, transparency, appeal, usability & content;  |
| Eggar (2001)                      | Transaction value, perceived risk;   |
| Einwiller et al (2000)            | Risk, uncertainty, experience, positive expectation;   |
| Flavian & Guinaliu (2006)         | Perceived security privacy policy, perceived honesty, benevolence;   |
| Fogg (2001)                       | Ease of use, expertise, trustworthiness, tailoring   |
| Grabner-Krauter & Kaluscha (2003) | Trustee credibility, reliability, emotional comfort, privacy and quality;  |
| Hoffman et al (1999)              | Security & Privacy;  |
| Hu Lin Zhang (2002)               | Perceived security   |
| Kini & Choobineh (1998).          | Information, risk involved;  |
| Koufaris & Hampton-Sousa (2002)   | Perceived usefulness, ease of use and trustworthiness;   |
| Laukkanen (nd)                    | Risk;  |
| Law (2007)                        | Perceived security;  |

|                                      |   |
|--------------------------------------|---|
| Lee & Turban (2001)                  | Perceived trustworthiness;  |
| Littler & Melanthiou (2006)          | Perceived risk, security risk, financial risk, social risk, psychological risk;   |
| Luarn & Lin (2005)                   | Perceived credibility, Perceived ease of use, perceived usefulness, perceived self efficacy, perceived financial cost;              |
| McKnight & Chervany (2002)           | Trustee ability, benevolence, integrity;  |
| McKnight Choudhary Kacmar (2002)     | Web environment risk, reputation, site quality  |
| Mukherjee Nath (2003)                | Trustworthiness, perceived risk, usability, technical performance, reputation, shared value, communication, opportunistic behaviour |
| Olsen & Olsen (2000)                 | Cultural factors, risk, expectations, benevolence, information source;  |
| Pavlou (2003)                        | Perceived usefulness, ease of use, trustworthiness, risk and reputation;  |
| Polatoglu Ekin (2001)                | Reliability, benefits, access   |
| Reigelsberger (2003)                 | Perceived trustworthiness   |
| Reigelsberger Sasse (2002)           | Risk, reputation, website quality, consumer experience  |
| Reigelsberger Sasse Mccarthey (2005) | Ease of use, reputation, honesty, fairness  |
| Reigelsberger Sasse Mccarthey (2007) | Perceived risk, professionalism, reliability, ability   |
| Robins Holmes (2008)                 | Website aesthetics  |
| Rotchanakitumnuai Speece (2003)      | Trustworthiness, perceived risk, perceived security, technology failings, legal shortcomings  |
| Roy Dewit Aubert (2001)              | Lack of security, lack of privacy, interface design, propensity, ability, benevolence, integrity                                    |
| Sathye (1998)                        | Perceived benefits, ease of use, perceived risk, consumer awareness, availability   |
| Tan & Thoen (2001)                   | Perceived trustworthiness, experience, understanding;   |
| Sillence et al (2004)                | Perceived trustworthiness;  |
| Schmidt Liu Sridharan (2009)         | Perceived usability, webpage design, webpage performance, webpage aesthetics.   |
| Shankar Sultan Urban (2002)          | Perception of risk & vulnerability, trustor expectation   |

|                        |   |
|------------------------|---|
|                        | of trustee benevolence, uncertainty                                 |
| Suh & Han (2002)       | Perceived usefulness, perceived ease of use;                        |
| Wang et al (2003)      | Perceived ease of use, perceived usefulness, perceived credibility; |
| Yousafzai et al (2003) | Perceived usefulness and ease of use                                |

Appendix 4 – Study 2 Documentation

Appendix 4 Study 2 Parts A & B Instructions to Participants

**Online Banking Services**

You will be shown six web pages of different banks offering inline banking services. Each web page will be displayed for 20 seconds. After you have seen all of the web pages I would like you to assess the online services offered by each bank by circling the appropriate number in the list below. The basis of your assessment should be whether you would use the online services offered by each bank.

|               | I Would Use the online services of this bank |          |                  |       |                |
|---------------|--|----------|------------------|-------|----------------|
|               | Strongly Agree                               | Disagree | Neither agree or | Agree | Strongly Agree |
| ASB Bank      |  |          |                  |       |                |
| Bank One      |  |          |                  |       |                |
| Barclays      |  |          |                  |       |                |
| HSBC          |  |          |                  |       |                |
| Lloyds TSB    |  |          |                  |       |                |
| Standard Life |  |          |                  |       |                |

Appendix 4 Study 2 Part A Questionnaire

|                         |  |                |             |
|-------------------------|--|----------------|-------------|
| <b>Participant Name</b> |  | <b>Gender:</b> | <b>Age:</b> |
|-------------------------|--|----------------|-------------|

You are about to be shown 6 images displaying the initial online webpages for the following 6 banks. After you have seen these images could you rate these banks on the basis of whether you would use their online banking service.

| Rating Scale       | Never | Unlikely | Possibly | Probably | Definitely |
|--------------------|-------|----------|----------|----------|------------|
| ASB Bank           |       |          |          |          |            |
| Bank One           |       |          |          |          |            |
| Barclays Bank      |       |          |          |          |            |
| HSBC               |       |          |          |          |            |
| Lloyds TSB         |       |          |          |          |            |
| Standard Life Bank |       |          |          |          |            |

Please indicate how much attention you paid to the contents of each screen

| Rating Scale       | Little Attention | Poor Attention | Average Attention | Good Attention | Very Good Attention |
|--------------------|------------------|----------------|-------------------|----------------|---------------------|
| ASB Bank           |                  |                |                   |                |                     |
| Bank One           |                  |                |                   |                |                     |
| Barclays Bank      |                  |                |                   |                |                     |
| HSBC               |                  |                |                   |                |                     |
| Lloyds TSB         |                  |                |                   |                |                     |
| Standard Life Bank |                  |                |                   |                |                     |

Please indicate approximately how much of each screen's content you read

| Rating Scale       | 0% | 25% | 50% | 75% | 100% |
|--------------------|----|-----|-----|-----|------|
| ASB Bank           |    |     |     |     |      |
| Bank One           |    |     |     |     |      |
| Barclays Bank      |    |     |     |     |      |
| HSBC               |    |     |     |     |      |
| Lloyds TSB         |    |     |     |     |      |
| Standard Life Bank |    |     |     |     |      |

Please state which of the following features of the displayed screen you based your decision (tick all that apply)

|                    | Screen layout | Text Style | Text Content | Graphics Style | Graphics Content | Colour | Menu Choices | Knowledge of Bank | Security & Privacy |
|--------------------|---------------|------------|--------------|----------------|------------------|--------|--------------|-------------------|--------------------|
| ASB                |               |            |              |                |                  |        |              |                   |                    |
| Bank One           |               |            |              |                |                  |        |              |                   |                    |
| Standard Life Bank |               |            |              |                |                  |        |              |                   |                    |
| Barclays           |               |            |              |                |                  |        |              |                   |                    |
| Lloyds-TSB         |               |            |              |                |                  |        |              |                   |                    |
| HSBC               |               |            |              |                |                  |        |              |                   |                    |

Thank you for participating in this experiment. If you have any queries or issues that you wish to raise, please feel free to do so with the researcher.

## Appendix 4 Study 2 Parts A and B Test Webpages

**Online Banking - Microsoft Internet Explorer**

Address: D:\Phil\Testpages\ASBST\ASBST.htm

**ASB BANK**  
ONE STEP AHEAD

**Online Banking Service**

> mortgages  
> personal loans  
> business banking  
> credit cards  
> foreign exchange  
> travellers cheques  
> home insurance  
> motor insurance  
> travel insurance  
> pensions  
> investments  
> retirement planning  
> rates and fees

**ASB Bank**  
We have challenged ourselves to prove to you, right here right now, that ASB BANK is One Step Ahead; a bank that you should feel happy and excited to switch to.

**Personal Loans**  
An ASB Bank Personal Loan is a simple, hassle free way to borrow money. Finance the new car, boat, or new furniture that you may have been planning.  
- Borrow from £2,000 for almost any reason.  
- Fast approval- if you have documentation.  
- Spread your repayments over 5 years.  
- Ability to make loan repayments when you want.  
- choose fortnightly or monthly repayments.  
- we can offer you [Loan Insurance](#).

**Current Interest Rates:**  
1 year Fixed: 6.80%  
Variable Rate: 7.5%

**Foreign Exchange:**  
Travellers' Cheques and foreign cash can be purchased by calling at any branch of ASB BANK, or by telephoning our Travel Line on 0800 925 566

**Home Insurance:**  
Often it can be surprising how much your contents would cost to replace if a burglary or accident happened. At ASB BANK we can provide cover to help ensure you don't get caught out.

**What Products Do I Need?**  
<<Click here to find out more>>

Your use of the ASB Site is at your own risk. You agree that we are not responsible for any damage or harm arising out of your use of the ASB Site. None of us, any of our or their employees or agents, or any other party involved in creating, producing or delivering the ASB Site, is liable for any direct, incidental, consequential, indirect or punitive damages, which are excluded to fullest extent permitted by law, arising out of your access to, or use of or inability to use, the ASB Site.

**Privacy:** We understand your personal information is important and we are committed to protecting your privacy in the online environment.

Done | My Computer | 05 May 2004 | 21:27

ASB Bank - Conventional Webpage

**Your use of the ASB Site is at your own risk - Microsoft Internet Explorer**

Address: D:\Phil\Testpages\ASBUNST\ASBUN.htm

Your use of the ASB Site is at your own risk. You agree that we are not responsible for any damage or harm arising out of your use of the ASB Site. None of us, any of our or their employees or agents, or any other party involved in creating, producing or delivering the ASB Site, is liable for any direct, incidental, consequential, indirect or punitive damages, which are excluded to fullest extent permitted by law, arising out of your access to, or use of or inability to use, the ASB Site.

**Privacy:** We understand your personal information is important and we are committed to protecting your privacy in the online environment.

**Home Insurance:**  
Often it can be surprising how much your contents would cost to replace if a burglary or accident happened. At ASB BANK we can provide cover to help ensure you don't get caught out.

**Personal Loans**  
An ASB Bank Personal Loan is a simple, hassle free way to borrow money. Finance the new car, boat, or new furniture that you may have been planning.  
- Borrow from £2,000 for almost any reason.  
- Fast approval- if you have documentation.  
- Spread your repayments over 5 years.  
- Ability to make loan repayments when you want.  
- choose fortnightly or monthly repayments.  
- we can offer you [Loan Insurance](#).

**ASB Bank**  
We have challenged ourselves to prove to you, right here right now, that ASB BANK is One Step Ahead; a bank that you should feel happy and excited to switch to

**Current Interest Rates:**  
1 year Fixed: 6.80%  
Variable Rate: 7.5%

**Foreign Exchange:**  
Travellers' Cheques and foreign cash can be purchased by calling at any branch of ASB BANK, or by telephoning our Travel Line on 0800 925 566

mortgages personal loans business banking credit cards foreign exchange travellers cheques home insurance motor insurance travel insurance pensions investments retirement planning rates and fees

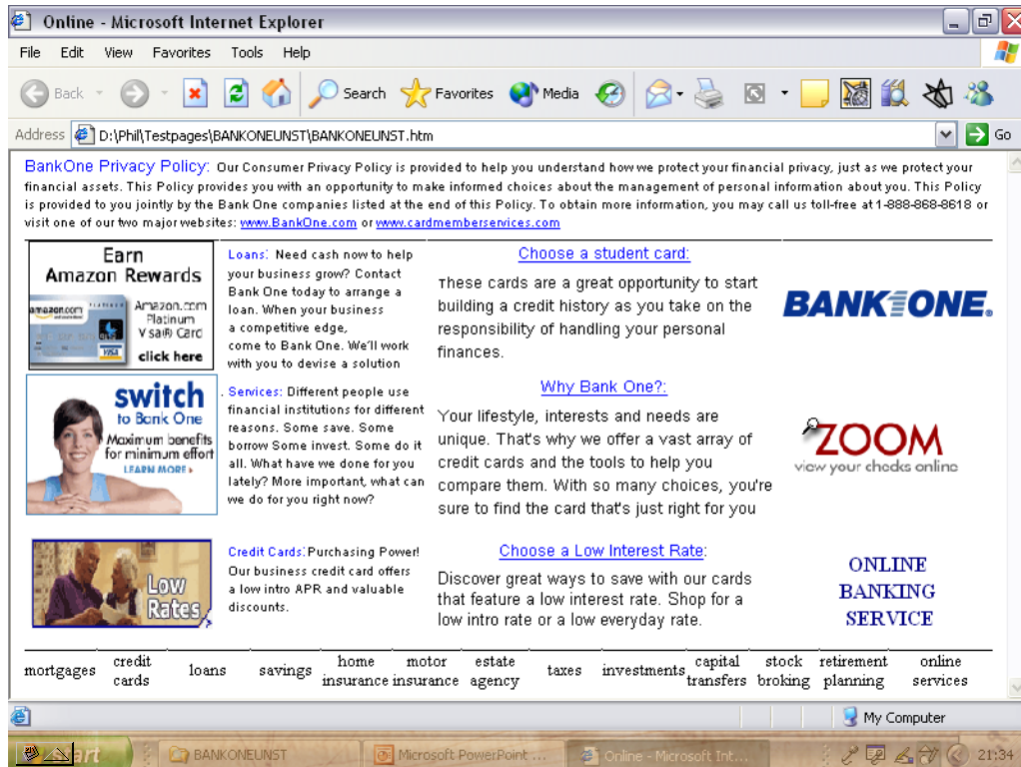
Done | My Computer | 21:31

ASB Bank - Unconventional Webpage





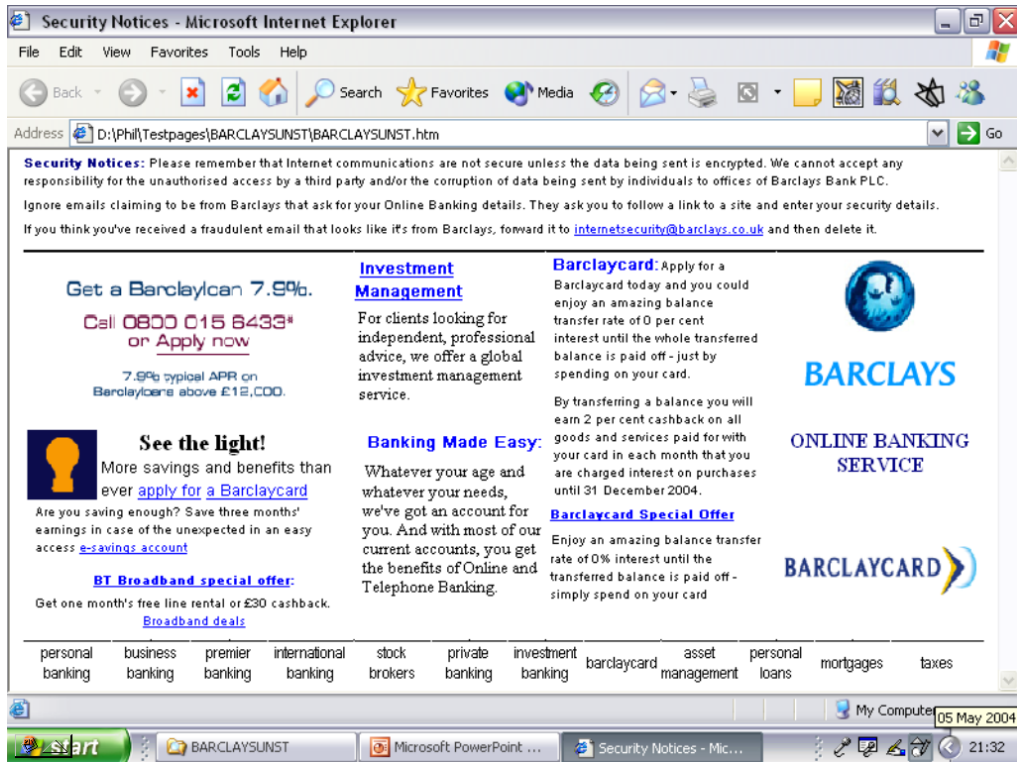
Bank One – Conventional Webpage



Bank One – Unconventional Webpage



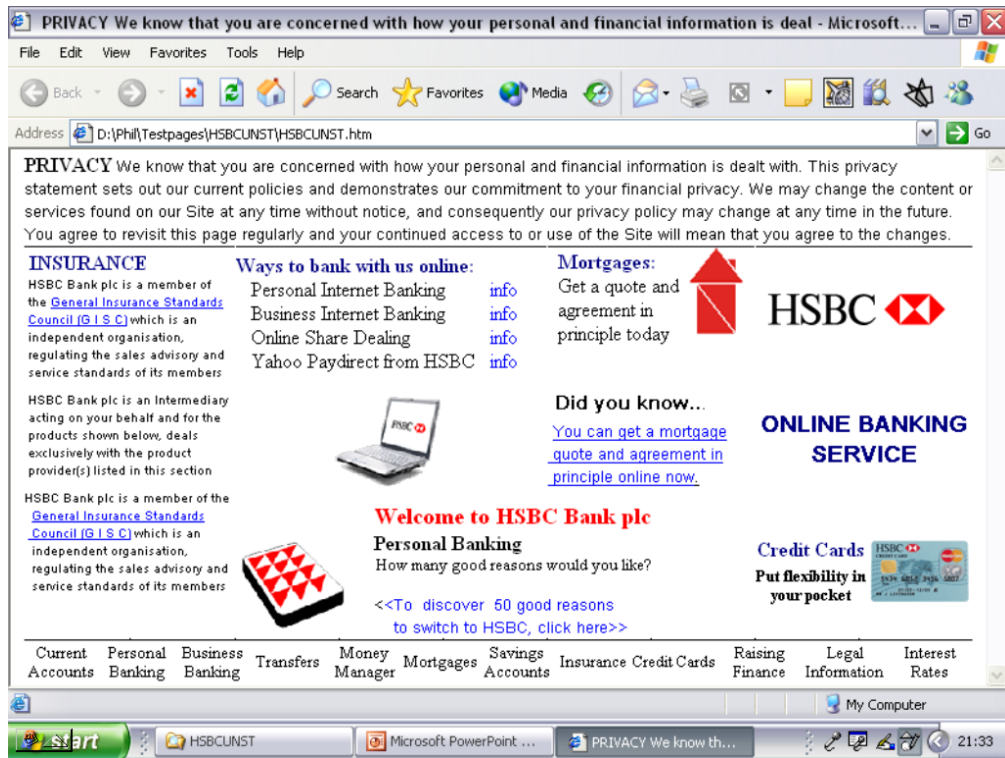
Barclay Bank – Conventional Webpage



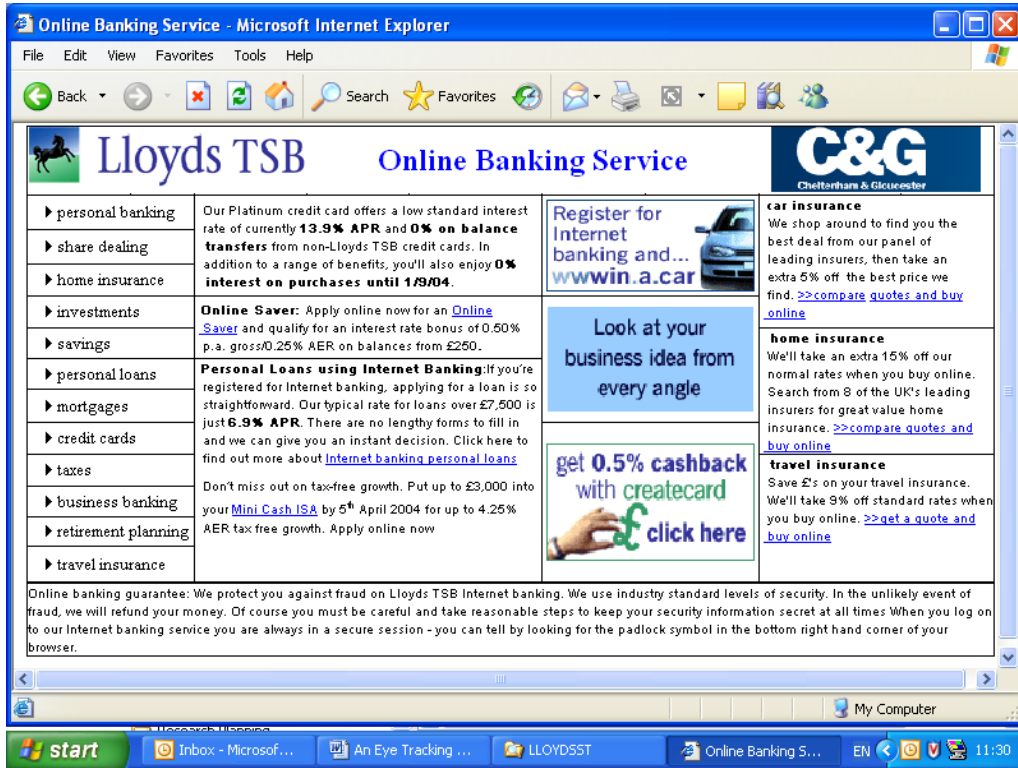
Barclay Bank – Unconventional Webpage



HSNC – Conventional Webpage



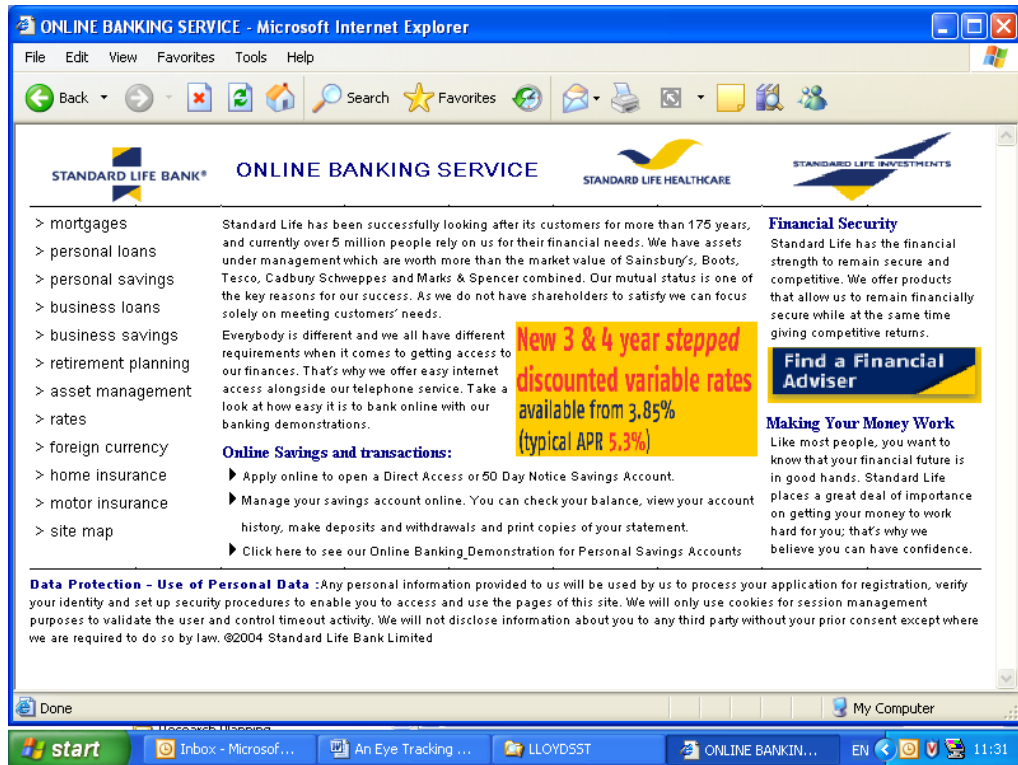
HSNC – Unconventional Webpage



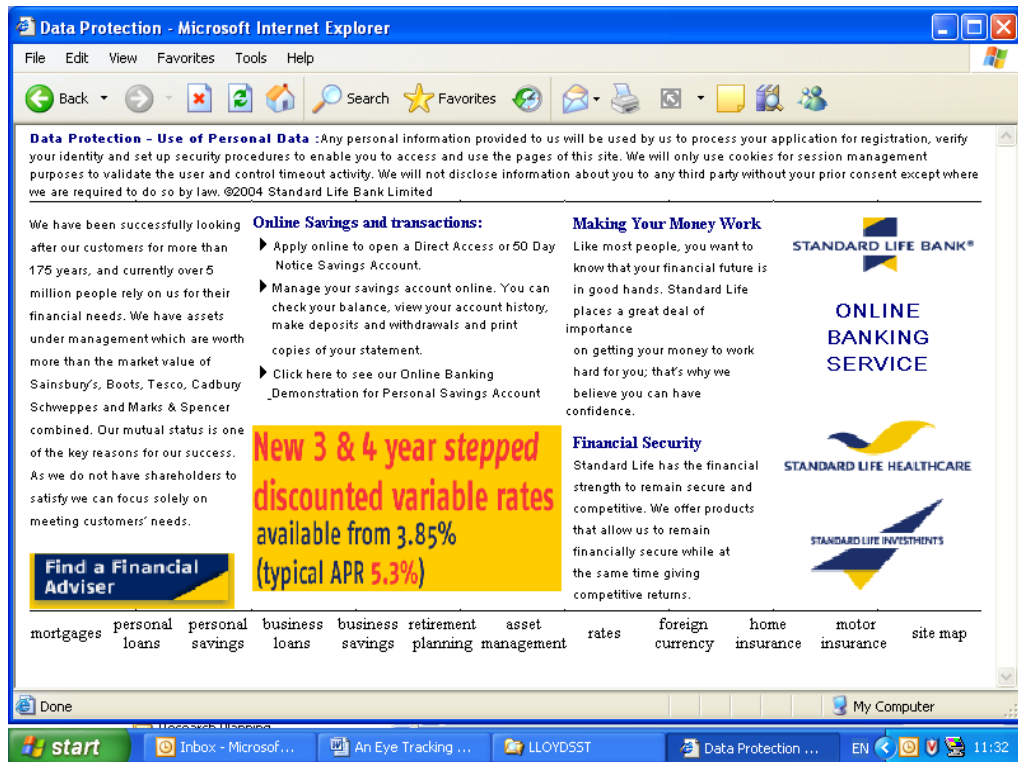
Lloyds TSB – Conventional Webpage



Lloyds TSB – Conventional Webpage



Standard Life – Conventional Webpage



Standard Life – Unconventional Webpage

Appendix 5 – Study 3 Documentation

Appendix 5 – Study 3 Parts A & B Test Order

| Participant No. & Condition | Bank Presentation Order |
|-----------------------------|-------------------------|
| 1SLU                        | DWI                     |
| 2SLC                        | IDW                     |
| 3SHU                        | WDI                     |
| 4SHU                        | DIW                     |
| 5SLC                        | IDW                     |
| 6SLU                        | DWI                     |
| 7SLC                        | WID                     |
| 8SLC                        | WID                     |
| 9SHC                        | IWD                     |
| 10SHU                       | IWD                     |
| 11SHU                       | WDI                     |
| 13SLU                       | WID                     |
| 14SLC                       | WID                     |
| 15SHC                       | WDI                     |
| 16SHC                       | IWD                     |
| 17SHU                       | DIW                     |
| 18SLU                       | WID                     |
| 22SLU                       | IDW                     |
| 23SHC                       | IWD                     |
| 24SHU                       | WDI                     |
| 25SLC                       | DWI                     |
| 26SHU                       | IWD                     |
| 27SLU                       | IDW                     |
| 28SLU                       | WID                     |
| 30SLC                       | WID                     |
| 31SHU                       | DIW                     |
| 32SLC                       | DWI                     |
| 33SLU                       | IDW                     |
| 34SHC                       | WDI                     |
| 35SHC                       | WDI                     |
| 36SLU                       | IDW                     |
| 37Sslc                      | WID                     |
| 38SLU                       | DWI                     |

| Participant No. & Condition | Bank Presentation Order |
|-----------------------------|-------------------------|
| 39SHC                       | IWD                     |
| 40SHU                       | WDI                     |
| 41SLC                       | IDW                     |
| 42SHC                       | WDI                     |
| 43SLC                       | WID                     |
| 44SLC                       | WID                     |
| 45SLC                       | DWI                     |
| 46SLU                       | DWI                     |
| 47SHU                       | IWD                     |
| 48SHU                       | WDI                     |
| 49SLU                       | IDW                     |
| 50SHC                       | DWI                     |
| 51SHU                       | IWD                     |
| 52SLC                       | IDW                     |
| 53SHC                       | DIW                     |
| 54SLU                       | DWI                     |
| 55SLC                       | DWI                     |
| 56SHC                       | IWD                     |
| 57SLU                       | IDW                     |
| 58SHC                       | DIW                     |
| 59SLU                       | WID                     |
| 60SHU                       | WDI                     |
| 61SLC                       | WID                     |
| 62SHU                       | WDI                     |
| 63SLU                       | WID                     |
| 64SHC                       | IWD                     |
| 65SHU                       | IWD                     |
| 66SHC                       | DIW                     |
| 67SHC                       | DIW                     |
| 68SHC                       | IWD                     |
| 69SLC                       | WID                     |
| 70SHC                       | IWD                     |
| 71SHU                       | IWD                     |

| Participant No. & Condition | Bank Presentation Order |
|-----------------------------|-------------------------|
| 72SLU                       | DWI                     |
| 73SHU                       | DIW                     |
| 75SHC                       | WDI                     |
| 76SLU                       | IDW                     |
| 77SLU                       | WID                     |
| 78SHU                       | IWD                     |
| 79SHU                       | DIW                     |
| 80SHC                       | WDI                     |
| 81SLU                       | IDW                     |
| 82SLC                       | WDI                     |
| 83SHC                       | IWD                     |
| 84SLC                       | DWI                     |
| 85SLU                       | IDW                     |
| 86SHU                       | WDI                     |
| 87SHU                       | IWD                     |
| 88SLU                       | IDW                     |
| 89SHC                       | DIW                     |
| 90SHU                       | DIW                     |
| 91SLU                       | DWI                     |
| 92SLU                       | DWI                     |
| 93SLU                       | DWI                     |
| 94SHU                       | WDI                     |
| 95SHU                       | DIW                     |
| 96SHC                       | WDI                     |
| 97SLC                       | DWI                     |
| 98SHC                       | DIW                     |
| 99SHC                       | DIW                     |
| 100SLU                      | WID                     |

## Appendix 5 - Study 3 Parts A & B – Consent Form



School of Psychology and  
Sports Science Online Bank  
Evaluation - Study 2



### Informed Consent Form

I have read and understand the “Instructions for Participants” relating to this study and I agree to take part.

I understand that my responses will be recorded anonymously and will contribute to data which may be published in papers and conference presentations.

I understand that my participation is entirely voluntary, that I am free to refuse to participate in the study and that, if I agree to participate now, I may change my mind and withdraw at any time should I wish to do so.

I wish to continue with this study and to complete the questionnaire

Signed:

ate:

Signed

Date:

Rese□rcher:

Appendix 5 - Study 3 Parts A & B – Debriefing Sheet



School of Psychology and  
Sports Science Online Bank  
Evaluation - Study 3



**PACTLAB**

**School of Psychology and Sports Science**

**Northumbria University**

**Newcastle upon Tyne NE1 8ST**

*User Involvement - debriefing sheet*

Your participant number \_\_\_\_\_

Many thanks for taking part in this study. This information is intended to give you more information concerning the aims of the study. The study was designed to examine how internet users scan and assess the usability of online banking websites and in particular how user involvement affects such scanning processes. The eye-tracking data will help understand how users scan and extract information from web sites and the questionnaire will help us to understand how internet users evaluate and make decisions on the information viewed

May I remind you that the information that you gave will be treated with the strictest of confidence, at no point will you be identified in the research and we will not be able to provide any information on your own individual performance.

If you have any questions regarding the questionnaire please contact Philip Walker (philip.walker@unn.ac.uk). You are also reminded of your right to withdraw from the study at any time. If you choose to do so, please contact me using the email address above. Let me know the participant code you were assigned and then I will ensure that all your data will be destroyed.

Thank you for your participation.



## Appendix 5- Study 3 Parts A & B – Participant Instructions



School of Psychology and  
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Evaluation - Study 2



### Internet Banking Sites

#### Instructions

You have been given £50000/£100 to invest. You will view three internet banking sites and I want you to decide, on the basis of the information they contain, which Bank you select to invest this money. The bank web pages will be displayed one after the other and you will have 30 seconds to view each page. During the experiment your eye movements will be tracked to determine which web page contents you view. When you have seen all three you will be asked to complete a questionnaire on your internet usage.

If you have any questions concerning these instructions please ask the researcher. On completion of the questionnaire please feel free to ask any questions concerning the purpose of the experiment.

Appendix 5 - Study 3 Part A – Questionnaire

|       |      |             |             |         |
|-------|------|-------------|-------------|---------|
| Name: | Age: | Gender: M F | Occupation: | Number: |
|-------|------|-------------|-------------|---------|

**Internet Usage** (please circle the appropriate answer)

|                            |             |                |              |                 |          |
|----------------------------|-------------|----------------|--------------|-----------------|----------|
| a) I use the internet      | Daily       | Weekly         | Monthly      | Occasionally    | Never    |
| b) I would class myself as | Expert User | Confident User | Average User | Occasional User | Non User |

**Internet Web Sites** (please circle the appropriate answer)

| Internet Web Sites  | Strongly disagree |   |   |   | Strongly agree |
|---|-------------------|---|---|---|----------------|
| I use the internet mainly at home                           | 1                 | 2 | 3 | 4 | 5              |
| I use the internet mainly at work/college                   | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to find information            | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to buy goods and services      | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily for email purposes             | 1                 | 2 | 3 | 4 | 5              |
| I am careful which web sites I visit                        | 1                 | 2 | 3 | 4 | 5              |
| I do not always believe what I read on the internet         | 1                 | 2 | 3 | 4 | 5              |
| I would seek advice concerning which sites to use           | 1                 | 2 | 3 | 4 | 5              |
| I check the security of web sites I deal with               | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable using the internet                         | 1                 | 2 | 3 | 4 | 5              |
| I often find it difficult to find the information I need    | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable giving financial details over the internet | 1                 | 2 | 3 | 4 | 5              |
| I would purchase goods and services over                    | 1                 | 2 | 3 | 4 | 5              |
| I would only make purchases from companies I know           | 1                 | 2 | 3 | 4 | 5              |
| I do not read all the contents of web pages                 | 1                 | 2 | 3 | 4 | 5              |
| Web page layout is important                                | 1                 | 2 | 3 | 4 | 5              |
| The text style on web pages is important                    | 1                 | 2 | 3 | 4 | 5              |
| I always read the site policy statements                    | 1                 | 2 | 3 | 4 | 5              |
| I use graphics to judge web page contents                   | 1                 | 2 | 3 | 4 | 5              |
| I use animations to judge web page contents                 | 1                 | 2 | 3 | 4 | 5              |
| I dislike web pages with too much information on them       | 1                 | 2 | 3 | 4 | 5              |

**Internet Banking** (please circle the appropriate answer)

| Banking Web Sites                                  | Strongly disagree |   |   |   | Strongly agree |
|--|-------------------|---|---|---|----------------|
| I would use internet banking                       | 1                 | 2 | 3 | 4 | 5              |
| I believe that internet banking is safe and secure | 1                 | 2 | 3 | 4 | 5              |

|   |   |   |   |   |   |
|---|---|---|---|---|---|
| I would only use online banks I know              | 1 | 2 | 3 | 4 | 5 |
| I understood all the information on bank websites | 1 | 2 | 3 | 4 | 5 |
| I believe the information on bank websites        | 1 | 2 | 3 | 4 | 5 |
| I would not bank with unknown internet banks      | 1 | 2 | 3 | 4 | 5 |
| I would invest money with internet banks          | 1 | 2 | 3 | 4 | 5 |
| I would borrow money from internet banks          | 1 | 2 | 3 | 4 | 5 |

**Post –Webpage Display Questions**

**Bank Webpages** (please circle the appropriate answer)

| WBS Bank                                     | Strongly disagree |   |   |   | Strongly agree |
|--|-------------------|---|---|---|----------------|
| I recognize WBS bank                         | 1                 | 2 | 3 | 4 | 5              |
| I would use WBS bank for online banking      | 1                 | 2 | 3 | 4 | 5              |
| I would invest money with WBS Bank.          | 1                 | 2 | 3 | 4 | 5              |
| I would apply for a loan with the WBS Bank   | 1                 | 2 | 3 | 4 | 5              |
| I like the WBS web site (Please give reason) |                   |   |   |   |                |

| IBS Bank                                     | Strongly disagree |   |   |   | Strongly agree |
|--|-------------------|---|---|---|----------------|
| I recognize IBS bank                         | 1                 | 2 | 3 | 4 | 5              |
| I would use IBS bank for online banking      | 1                 | 2 | 3 | 4 | 5              |
| I would invest money with WBS Bank.          | 1                 | 2 | 3 | 4 | 5              |
| I would apply for a loan with the WBS Bank   | 1                 | 2 | 3 | 4 | 5              |
| I like the IBS web site (Please give reason) |                   |   |   |   |                |



| DBS Bank                                     | Strongly disagree |   |   |   | Strongly agree |
|--|-------------------|---|---|---|----------------|
| I recognize DBS bank                         | 1                 | 2 | 3 | 4 | 5              |
| I would use DBS bank for online banking      | 1                 | 2 | 3 | 4 | 5              |
| I would invest money with WBS Bank.          | 1                 | 2 | 3 | 4 | 5              |
| I would apply for a loan with the WBS Bank   | 1                 | 2 | 3 | 4 | 5              |
| I like the DBG web site (Please give reason) |                   |   |   |   |                |

**Interest Rate and Security Details** (please tick the appropriate answer)

| Web Site Details   | WBS | IBS | DBG |
|--|-----|-----|-----|
| Which Bank had the highest interest rate for deposit accounts? |     |     |     |
| Which Bank had the lowest interest rate for deposit accounts?  |     |     |     |
| Which Banks had secure web sites?                              |     |     |     |
| Which banks allowed you to register as an online customer      |     |     |     |

Thank you for participating in this experiment. If you have any queries or issues you wish to raise, please feel free to do so with the researcher

Appendix 5 - Study 3 Part A and B Ethics Forms

|  |   |   |
|--|---|---|
|   | <p>School of Psychology and<br/>Sports Science Online Bank<br/>Evaluation - Study 2</p> |  |
| <p><b>1. Proposer's name:</b><br/>Phil Walker</p>  |   |   |
| <p><b>2. Project title:</b><br/><b>An eye tracking study of user perception of web pages under conditions of increased user involvement.</b></p>   |   |   |
| <p><b>3. Rationale for the study (maximum 200 words):</b></p> <p>Dual process theories predict that the cognitive processing of a message varies with the degree of user involvement to its content. Low involvement results in superficial levels of processing using heuristics or message attributes; higher involvement results in deeper consideration of message contents requiring greater cognitive effort. Measurement of cognitive loading and level of involvement has usually been carried out using questionnaires and rating scales. However, pupillary diameter has been shown to increase with the cognitive load and offers an alternative way of assessing user involvement with and consideration of web page contents. This study will use eye tracking to measure the effect of user involvement on web page scanning strategies and to determine whether the level of cognitive processing is reflected in the scanning pattern, object fixation times and pupillary diameter.</p> <p>An independent groups design will be used where participants will be asked to invest low/high amounts of money in an online bank. They will view home pages of three online banks and their scanning strategies recorded. A pre and post test questionnaire will be used to assess the individual level of involvement and the assessment criteria used when rating the banks.</p> |   |   |
| <p><b>4. Will an undergraduate be involved in data collection, e.g. as a research assistant?</b></p> <p style="text-align: right;">NO</p>  |   |   |
| <p><b>5. Is approval required from another Ethics Committee (e.g. NHS)?</b></p> <p style="text-align: right;">NO</p> <p><b>If approval is required from another Ethics Committee what is the current status of your application?</b></p> <p style="text-align: right;">N/A</p>   |   |   |
| <p><b>6. Is the proposed study a continuation of an existing study that has already received ethical approval?</b></p> <p style="text-align: right;">YES</p>   |   |   |
| <p><b>7. Participant information (number, age, sex, and whether vulnerable):</b></p>   |   |   |

|  |      |
|--|------|
| <b>Mixed – approximately 60, aged 16+, Students &amp; general population</b>   |      |
| <b>8. In the case of healthy volunteers how and from where will they be sought?</b>  |      |
| Participants will be recruited on an opportunity basis from students/staff/visitors to Northumbria University  |      |
| <b>9. Will participants receive any payments/expenses?</b>   |      |
| If so please outline:  | NO   |
| <b>10. What significant discomfort (physical, social, or psychological), inconvenience or danger may be caused?</b>  |      |
|  | None |
| <b>11. What particular ethical problems do <u>you</u> think there are in the proposed study?</b>   |      |
| Some participants may experience visual fatigue symptoms through scanning a sequence of web pages. Anonymity is ensured at all times and of course participants will be reminded of their right to withdraw from the study.  |      |
| <b>12. What measures will be adopted to protect participant anonymity, and where appropriate confidentiality?</b>  |      |
| Participants will not be asked for their names or contact details. They will be assigned a participant code in order that their data can be identified and removed if they chose to withdraw from the study at a later date. |      |
| <b>13. How will consent from the participant be sought?</b>  |      |
| Attached consent form added to web page with agreement option – participants need to agree to be able to complete the questionnaire.   |      |
| <b>14. Does the study involve a physical/physiological intervention (e.g. drugs, oxygen, exercise)?</b>  |      |
|  | NO   |
| <b>If so please provide brief details</b>  |      |
| <b>15. Does the study involve any form of deception</b>  |      |
|  | NO   |
| <b>If so, please provide a brief justification</b>   |      |
| <b>16. What (if any) copyright tests (paper-and-pencil or software)will be used:</b>   |      |
| iViewX software for analysing eye tracking data, SPSS for analysing eye tracking and questionnaire data.   |      |

|   |          |
|---|----------|
| <b>17. Proposed start date:</b>   | 30/01/06 |
| <b>18. Proposed end date:</b>   | 14/02/06 |
| <b>Declaration by the researcher</b>  |          |
| <p>I confirm that the information provided in this form is accurate. I have considered the ethical issues and I am satisfied that the project does not violate the ethical guidelines of the University. I understand that I may not proceed with data collection until this form has been formally approved. And until all participants have provided written first-person informed consent (where appropriate). I understand that I may not make changes to the project without approval of a resubmitted form.</p> |          |

With this document I include the following:

|   |   |
|---|---|
| Instructions for participants.                        | ✓ |
| Informed consent form                                 | ✓ |
| Debriefing form                                       | ✓ |
| Any in-house questionnaires to be used in the project | ✓ |
| A completed technical support form                    | ✓ |

**Signature of proposer:**

**Date:**

-----

**ETHICS COMMITTEE ACTION**

**Project Title:**

**Proposer:**

| <b>Category</b>                  | <b>Action</b>  |
|----------------------------------|--|
| 1. Approved without modification | Proceed with data collection   |
| 2. Approved with modification    | Modify information and resubmit form to Chair of Committee, proceed with data collection |
| 3. Rejected for resubmission     | Resubmit form  |

Signature of Chair of Ethics Committee:

Date:

**ETHICS REMINDERS**

- Make sure that you get voluntary, written first-person informed consent.



**Appendix 9**



School of Psychology and Sports  
Science Online Bank Evaluation -



Study 2

|   |
|---|
| <p><b><u>1. Proposed date for start of study: January 2006</u></b>      <b><u>Proposed date for end of study: February 2006</u></b></p>   |
| <p><b><u>2. Do you require a specialist room/laboratory?</u></b><br/><u>YES</u><br/><u>If a specialist room is required, which one?</u><br/><u>Eye-tracking Lab: COCO Room NB156E</u></p> |
| <p><b><u>3. Do you require any specialist equipment?</u></b><br/><u>YES</u><br/><u>If so please list below:</u><br/><br/><u>iViewX Eye-tracking system</u></p>                            |
| <p><b><u>4. Do you need technical support during testing (e.g. blood taking etc)?</u></b><br/><u>NO</u><br/><u>If so please list below:</u></p>   |
| <p><b><u>5. Will you be using standardised tests/questionnaires?</u></b><br/><u>YES</u>      <u>NO</u><br/><u>If so please list below:</u></p>  |
| <p><b><u>6. Will you require specialist computer software to be installed?</u></b><br/><u>YES</u><br/><u>If so please list below:</u><br/><br/><u>iViewX data analysis software</u></p>   |

**7. Will you require in-house software programming?**

YES

If so please briefly describe below:

Visual Basic program required to sequentially present a series of web pages through a web browser using a preset parameter file (Incorporating appropriate error trapping procedures)

Researcher Signature:

Date:

Appendix 5 – Study 3 Parts A & B – Webpage Presentation Order

| Order Sequence | High - Low Involvement | Conventional - Unconventional Layout | DBS Bank | IBS Bank | WBS Bank | Visual Basic Parameter File |
|----------------|------------------------|--------------------------------------|----------|----------|----------|-----------------------------|
| 1              | High                   | Conventional                         | 1        | 2        | 3        | CPARAM1                     |
| 2              | High                   | Conventional                         | 2        | 3        | 1        | CPARAM2                     |
| 3              | High                   | Conventional                         | 3        | 1        | 2        | CPARAM3                     |
| 4              | Low                    | Conventional                         | 1        | 2        | 3        | CPARAM4                     |
| 5              | Low                    | Conventional                         | 2        | 1        | 3        | CPARAM5                     |
| 6              | Low                    | Conventional                         | 3        | 2        | 1        | CPARAM6                     |
| 7              | High                   | Unconventional                       | 1        | 2        | 3        | UPARAM7                     |
| 8              | High                   | Unconventional                       | 2        | 3        | 1        | UPARAM8                     |
| 9              | High                   | Unconventional                       | 3        | 1        | 2        | UPARAM9                     |
| 10             | Low                    | Unconventional                       | 1        | 2        | 3        | UPARAM10                    |
| 11             | Low                    | Unconventional                       | 2        | 1        | 3        | UPARAM11                    |
| 12             | Low                    | Unconventional                       | 1        | 2        | 3        | UPARAM12                    |

## Appendix 5 Study 3 Parts A & B – Test Webpages

The screenshot shows a web browser window displaying the DBS Internet Banking Group website. The layout is conventional, with a header containing the DBS logo and navigation links (Register, Login, Site Map, Contact Us). Below the header is a main content area with a left sidebar for 'Main Links' (Personal, Business, Deposits, Foreign, Markets, Exchange, Insurance, Tax, Students) and a central grid of promotional banners for loans, mortgages, and insurance. The right sidebar contains sections for 'Learn how to safeguard your banking relationship', 'Help Protect Your Accounts and Privacy', 'Quicklinks Q & A', and 'Credit Card Checker'. A footer contains a disclaimer and a navigation menu.

### DBS Conventional Layout

The screenshot shows the same DBS website but with an unconventional layout. The header and navigation links are now on the right side. The main content area is a grid of promotional banners, with the 'Main Links' sidebar moved to the bottom. The right sidebar contains the 'Learn how to safeguard your banking relationship' and 'Help Protect Your Accounts and Privacy' sections. The footer contains a navigation menu and a disclaimer.

### DBS Unconventional Layout

ibank Finance - Windows Internet Explorer

D:\Phiil\Research\Experiment 2\Test Web Pages\iBANK.htm

File Edit View Favorites Tools Help

ibank Finance

To help protect your security, Internet Explorer has restricted this webpage from running scripts or ActiveX controls that could access your computer. Click here for options...



## ibank Finance

Your First stop for internet banking

Our service is designed to suit your lifestyle. Log on today and begin to control your finances

|   |   |                  |       |              |       |              |       |                 |                |   |  |
|---|---|------------------|-------|--------------|-------|--------------|-------|-----------------|----------------|---|--|
| <p><b>Main Menu</b></p> <ul style="list-style-type: none"> <li>Personal Banking</li> <li>Banking Plus</li> <li>Shares</li> <li>Mortgages</li> <li>Travel-Foreign</li> <li>Insurance</li> <li>Credit Cards</li> <li>Loans</li> <li>Text Message Banking</li> </ul> | <p><b>Good Reasons to join ibank</b></p> <ul style="list-style-type: none"> <li>• Control your finances more easily</li> <li>• Talk to real people 24/7/365</li> <li>• Free day to day banking</li> <li>• Mini statements to your mobile phone</li> <li>• A dedicated team to switch your banking</li> <li>• fully secure banking guaranteed</li> </ul> <p>ibank provides a full range of credit and debit cards at favourable terms. Click the link below for details:</p> <p style="text-align: center;"> <input type="button" value="Credit cards"/> <input type="button" value="Debit Cards"/> </p> <p>ibank student accounts provide debit card and cheque books, low cost overdrafts and free travel cards for all UK and foreign travel</p> <p style="text-align: center;"> <input type="button" value="Apply Now"/> <input type="button" value="Accounts Details"/> </p> <p><b>ibank Standard Savers Rates</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Deposit Accounts</td> <td style="text-align: right; padding: 2px;">4.65%</td> </tr> <tr> <td style="padding: 2px;">Online Saver</td> <td style="text-align: right; padding: 2px;">4.95%</td> </tr> <tr> <td style="padding: 2px;">Standard ISA</td> <td style="text-align: right; padding: 2px;">6.25%</td> </tr> <tr> <td style="padding: 2px;">Fixed Term Bond</td> <td style="text-align: right; padding: 2px;">6.95% variable</td> </tr> </table> | Deposit Accounts | 4.65% | Online Saver | 4.95% | Standard ISA | 6.25% | Fixed Term Bond | 6.95% variable | <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Check out our travel and currency deals. Call 0800 123123</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">With our help remember those important events - Birthdays and Anniversaries</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Try our new mortgage service and see our range of flexible mortgages at variable rates to suit your needs</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">ibank current accounts offer the best online interest rates. Click here for more details</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Try our online saver bond and receive a 0.9% bonus over the standard interest rate. Other bonds are also available click here for more details</p> | <p style="text-align: center;"> <input type="button" value="QuickFinder"/> <input type="button" value="Enter Search"/> </p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Do you know your bulls from your bears? Check out our jargon buster by clicking above</p> <hr/> <p style="text-align: center;"> <b>Register Now for Internet Banking</b> </p> <p style="text-align: center;"> <input type="button" value="Register"/> <input type="button" value="Login"/> </p> <p style="font-size: x-small;">For further information check out our information centre below</p> <p style="text-align: center;"> <input type="button" value="Info Centre"/> <input type="button" value="FAQ"/> </p> <hr/> <p style="font-size: x-small;"><b>Contact us</b></p> <p style="font-size: x-small;">Telephone: 0800 879435<br/>Email: <a href="#">secure email form</a></p> <p style="font-size: x-small;">Site Security by SafeServe using secure 128-bit encrypted servers</p> <p style="text-align: center; font-size: small;">  </p> <p style="font-size: x-small; text-align: center;">Check out our share dealing service to maximise your returns</p> |
| Deposit Accounts  | 4.65%   |                  |       |              |       |              |       |                 |                |   |  |
| Online Saver  | 4.95%   |                  |       |              |       |              |       |                 |                |   |  |
| Standard ISA  | 6.25%   |                  |       |              |       |              |       |                 |                |   |  |
| Fixed Term Bond   | 6.95% variable  |                  |       |              |       |              |       |                 |                |   |  |

We may in our sole discretion terminate your access to or use of this Site for any reason, including without limitation where we believe that you have not acted in accordance with the terms and conditions of this Site.

ibank Conventional Layout


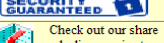
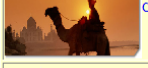



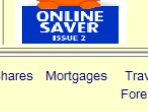


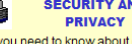
Main - Windows Internet Explorer

D:\Phiil\Research\Experiment 2\Test Web Pages\UIBS\uibs.htm

File Edit View Favorites Tools Help

Main

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|  |   |   |                  |       |              |       |              |       |                       |                |   |
|--|---|---|------------------|-------|--------------|-------|--------------|-------|-----------------------|----------------|---|
| <p style="text-align: center;"> <input type="button" value="QuickFinder"/> <input type="button" value="Enter Search"/> </p> <hr/> <p style="text-align: center;">  </p> <p style="font-size: x-small;">Do you know your bulls from your bears? Check out our jargon buster by clicking above</p> <hr/> <p style="text-align: center;"> <b>Register Now for Internet Banking</b> </p> <p style="text-align: center;"> <input type="button" value="Register"/> <input type="button" value="Login"/> </p> <p style="font-size: x-small;">For further information check out our information centre below</p> <p style="text-align: center;"> <input type="button" value="Info Centre"/> <input type="button" value="FAQ"/> </p> <hr/> <p style="font-size: x-small;"><b>Contact us</b></p> <p style="font-size: x-small;">Telephone: 0800 879435<br/>Email: <a href="#">secure email form</a></p> <p style="font-size: x-small;">Site Security by SafeServe using secure 128-bit encrypted servers</p> <p style="text-align: center; font-size: small;">  </p> <p style="font-size: x-small; text-align: center;">Check out our share dealing service to maximise your returns</p> | <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Check out our travel deals. Call 0800 123123</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">With our help remember those important events - Birthdays, anniversaries</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Try our new mortgage service and see our range of flexible mortgages</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">ibank current account offers the best interest online Click here for more details</p> <hr/> <p style="text-align: center;">  </p> <p style="text-align: center; font-size: small;">Try our online saver bond and receive a 0.9% bonus over the standard interest rate</p> | <p style="text-align: center;"> <b>Good Reasons to join ibank</b> </p> <ul style="list-style-type: none"> <li>• Control your finances more easily</li> <li>• Talk to real people 24/7/365</li> <li>• Free day to day banking</li> <li>• Mini statements to your mobile phone</li> <li>• A dedicated team to switch your banking</li> <li>• fully secure banking guaranteed</li> </ul> <p>ibank provides a full range of credit and debit cards at favourable terms. Click the link below for details:</p> <p style="text-align: center;"> <input type="button" value="Credit cards"/> <input type="button" value="Debit Cards"/> </p> <p>ibank student accounts provide debit card and cheque books, low cost overdrafts and free travel cards for all UK and foreign travel</p> <p style="text-align: center;"> <input type="button" value="Apply Now"/> <input type="button" value="Accounts Details"/> </p> <p><b>ibank Standard Savers Rates</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="padding: 2px;">Deposit Accounts</td> <td style="text-align: right; padding: 2px;">4.65%</td> </tr> <tr> <td style="padding: 2px;">Online Saver</td> <td style="text-align: right; padding: 2px;">4.95%</td> </tr> <tr> <td style="padding: 2px;">Standard ISA</td> <td style="text-align: right; padding: 2px;">6.25%</td> </tr> <tr> <td style="padding: 2px;">Fixed Term Saver Bond</td> <td style="text-align: right; padding: 2px;">6.95% variable</td> </tr> </table> | Deposit Accounts | 4.65% | Online Saver | 4.95% | Standard ISA | 6.25% | Fixed Term Saver Bond | 6.95% variable | <div style="text-align: center;">  <p style="margin: 5px 0;"><b>ibank Finance</b></p> <p style="margin: 0 0 10px 0;">Your first stop for internet banking</p>  <p style="font-size: x-small;">Our service is designed to suit your lifestyle. Log on today and begin to control your finances</p> </div> <hr/> <p style="text-align: center; font-size: small;">  </p> <p style="font-size: x-small;">All you need to know about our security and privacy policies</p> |
| Deposit Accounts   | 4.65%   |   |                  |       |              |       |              |       |                       |                |   |
| Online Saver   | 4.95%   |   |                  |       |              |       |              |       |                       |                |   |
| Standard ISA   | 6.25%   |   |                  |       |              |       |              |       |                       |                |   |
| Fixed Term Saver Bond  | 6.95% variable  |   |                  |       |              |       |              |       |                       |                |   |

[Main Menu](#)
[Personal Banking](#)
[Banking Plus](#)
[Shares](#)
[Mortgages](#)
[Travel Foreign](#)
[Insurance](#)
[Credit Cards](#)
[Loans](#)
[Savings](#)
[Text Message Banking](#)

ibank Unconventional Layout



WBS Conventional Layout



WBS Unconventional Layout

## Appendix 6 - Website Graphics Survey – Summarized Results

| Area Averages              | No of Entries | Graphics   | % of Banks Containing Graphics | Informational Graphics + Logo |            |             | Illustrative Graphics |            |             | Aesthetic Graphics |            |             | Textual Graphics |            |             | Animated Graphics |            |             |
|----------------------------|---------------|------------|--------------------------------|-------------------------------|------------|-------------|-----------------------|------------|-------------|--------------------|------------|-------------|------------------|------------|-------------|-------------------|------------|-------------|
|                            |               |            |                                | Yes                           | % of Banks | % of Screen | Yes                   | % of Banks | % of Screen | Yes                | % of Banks | % of Screen | Yes              | % of Banks | % of Screen | Yes               | % of Banks | % of Screen |
| UK Banks                   | 51            | 51         | 100%                           | 51                            | 100%       | 6.9         | 45                    | 88%        | 23.3        | 4                  | 8%         | 7.9         | 28               | 55%        | 12.3        | 22                | 43%        | 19.0        |
| UK Building Societies      | 51            | 112        | 100%                           | 51                            | 100%       | 7.2         | 47                    | 92%        | 26.6        | 7                  | 14%        | 19.3        | 37               | 73%        | 22.0        | 25                | 49%        | 16.5        |
| North American Banks       | 112           | 148        | 100%                           | 106                           | 95%        | 7.3         | 103                   | 92%        | 26.7        | 28                 | 25%        | 17.5        | 72               | 64%        | 19.2        | 36                | 32%        | 20.0        |
| Indian Sub Continent Banks | 148           | 148        | 100%                           | 148                           | 100%       | 6.4         | 146                   | 99%        | 38.4        | 20                 | 14%        | 20.6        | 132              | 89%        | 27.9        | 125               | 84%        | 21.3        |
| Australia and New Zealand  | 29            | 29         | 100%                           | 29                            | 100%       | 9.0         | 29                    | 100%       | 26.7        | 8                  | 28%        | 15.0        | 26               | 90%        | 19.7        | 21                | 72%        | 15.2        |
| African Banks              | 104           | 104        | 100%                           | 104                           | 100%       | 5.4         | 102                   | 98%        | 30.8        | 13                 | 13%        | 15.4        | 94               | 90%        | 25.7        | 74                | 71%        | 15.1        |
| European Banks             | 408           | 408        | 100%                           | 408                           | 100%       | 7.1         | 362                   | 89%        | 25.5        | 148                | 36%        | 17.4        | 310              | 76%        | 21.5        | 197               | 48%        | 17.8        |
| Middle East Banks          | 188           | 188        | 100%                           | 187                           | 99%        | 7.3         | 183                   | 97%        | 37.8        | 60                 | 32%        | 18.5        | 174              | 93%        | 30.7        | 142               | 76%        | 20.5        |
| Far East and Asian Banks   | 289           | 289        | 100%                           | 289                           | 100%       | 8.6         | 286                   | 99%        | 38.7        | 79                 | 27%        | 15.5        | 284              | 98%        | 39.9        | 199               | 69%        | 22.8        |
| <b>Ave</b>                 | <b>153</b>    | <b>164</b> | <b>100%</b>                    | <b>153</b>                    | <b>99%</b> | <b>7%</b>   | <b>145</b>            | <b>95%</b> | <b>31%</b>  | <b>41</b>          | <b>22%</b> | <b>16%</b>  | <b>129</b>       | <b>81%</b> | <b>24%</b>  | <b>93.4</b>       | <b>61%</b> | <b>19%</b>  |

| Overall % White Space | Coloured Background |              | Overall % of Screen Coloured | Strong Colour (Yes) | Strong Colour (No) |
|-----------------------|---------------------|--------------|------------------------------|---------------------|--------------------|
|                       | Yes                 | % of Banks   |                              |                     |                    |
| 19.8                  | 36                  | 71%          | 44.6                         | 19                  | 16                 |
| 25.5                  | 33                  | 65%          | 46.8                         | 19                  | 15                 |
| 35.4                  | 77                  | 69%          | 47.9                         | 36                  | 41                 |
| 21.6                  | 118                 | 80%          | 49.2                         | 57                  | 61                 |
| 24.8                  | 19                  | 66%          | 41.3                         | 6                   | 13                 |
| 25.1                  | 69                  | 66%          | 40.5                         | 36                  | 35                 |
| 23.2                  | 278                 | 68%          | 52.0                         | 136                 | 142                |
| 23.5                  | 140                 | 74%          | 55.6                         | 74                  | 66                 |
| 21.3                  | 177                 | 61%          | 37.2                         | 59                  | 117                |
| <b>24.5</b>           | <b>105.2</b>        | <b>68.8%</b> | <b>46.1%</b>                 | <b>49.1</b>         | <b>56.2</b>        |



***ETHICS SUBMISSION FORM***

|   |  |
|---|--|
| <b>1. Project/Programme Title: User Perception of Web Page Informational Graphics</b>   |  |
| <b>2. Is this:</b>  | a single study <input checked="" type="checkbox"/>         |
|   | a programme of studies <input type="checkbox"/>            |
| <b>3. Name of Principal Applicant: Philip Walker</b>  |  |
| <b>To maintain the independent review process please also identify all the members of the research team involved with the study:</b> None   |  |
| <b>4. Who is conducting the project (delete as appropriate)? POSTGRADUATE</b>   |  |
| <b>5. If a student please state your programme of study:</b>  | Ph.D.  |
| <b>If a student or PGR please state your supervisor:</b>  | Pam Briggs   |
| <b>6. Where will the research be conducted?</b>   |  |
|   | on University property <input checked="" type="checkbox"/> |
|   | outside of the University <input type="checkbox"/>         |
| <b>If the study is being conducted at a different institution (e.g. another University, a School etc) then you must produce proof that you have received appropriate permission (e.g. a letter, an email) from the relevant institution(s), before your submission can be approved. <u>Give this to the Chair when you submit your final documentation.</u></b> |  |
| <b>If the study/programme is being conducted outside of the University but not in an institution (e.g. someone's home, a public place) then you must ensure that you have conducted an appropriate risk assessment and submitted this with your application (see item 17).</b>  |  |



**7. Rationale for the study or programme (approx 300 words):**

A survey of internet banking websites reveal that all use graphics in a variety of ways but which can be categorized under three general headings: informational graphics, illustrative graphics and aesthetic graphics. Informational graphics includes the use of graphs, logos, comparison charts and graphically manipulated or graphically incorporated text to pass information to users. Accordingly, banking information may be presented to website users either textually or graphically.

The dual process theories predict that the cognitive processing of such information varies with the degree of user involvement to its content. Low involvement results in superficial levels of information processing using heuristics or message attributes; higher involvement results in deeper consideration of message contents requiring greater cognitive effort. Measurement of cognitive loading and level of involvement has usually been carried out using questionnaires and rating scales. Possible alternative measures include pupillary diameter which has been shown to increase with the cognitive load and off screen fixation time which can vary up to 50% of total viewing time.

This study will use eye tracking measures and questionnaires to determine the effect of user involvement and graphical – textual presentation of information to the perception and subsequent recall of information and assessment of web page usability. It is suggested that higher involvement will decrease participant use of heuristics and message attributes for the experimental tasks and increase likelihood of more cognitively intensive consideration of web page contents. This will be reflected in changes to scanning strategy, increased pupillary diameter and on screen viewing time. The effect of graphical/textual information presentation is expected to result in increased fixation time and pupillary diameter when attention is focused on relevant web page interest rate objects. In terms of questionnaire results the involvement factor and graphical presentation of information should result in higher assessment ratings of web page usability and improved retention scores for interest rate information.

**8. Detailed description of the proposed methodology (e.g. procedure, materials, software, measurement tools etc) for the study/programme (approx 500 words):**

A 3 factor mixed design will be used; the between participants factors will be high/low involvement and graphical/textual presented information. The within participants factor will be bank website home pages.

Participants will view the home pages of four unfamiliar online banks containing deposit

and loan interest rate information within a general mix of website menu, banking service, security/legal information and illustrative graphics. This general information will be the same for both textual and graphical conditions. For the high/low involvement factor participants will be asked to invest large/small amounts of money into an online bank with the purpose of maximising their return on the investment. The graphical and textual information factor will comprise deposit interest rate information presented either textually or graphically. Textual interest rate information will be displayed in the format of a comparison table with other online banks interest rates using the standard font used on the webpage. The graphically presented information will provide the same interest rate information in the format of a comparison graph also containing the interest rates of other online banks. The areas within the web page of the graphical and textual will be the same size.

Experimental documentation comprises a set of participant instructions and consent form, pre and post-test questionnaires and a post-experimental debriefing form. Equipment used will be two PC's and an IviewX eye-tracking system. The first PC will control and display a series of four online bank web pages. The second PC, linked to the IViewX system, is used to control, record and subsequently analyze eye-tracking data. Software will comprise Iview X eye tracking equipment calibration, control and analysis software. Presentation and browser software is used to display, time and randomly vary web page presentation order to obviate any presentation order effects. Four bank web pages constructed in a standard format containing the same information but differing in the interest rate information located in the central area of the web page

Participants will be allocated randomly, using data from [www.random.org](http://www.random.org), to each of the four experimental conditions: high involvement/textual information; high involvement/graphical information; low involvement/ textual information; low involvement graphical information. Participants will be given a set of instructions advising them to invest money in the bank of their choice in order to maximise investment return and told that following presentation of all four web pages they will be asked to recall the interest rate information for each bank. Each participant will be asked to complete a brief pre-test questionnaire asking their level of internet usage, online banking usage, criteria they use to assess web page usability, bank interest rates and which bank they would use for investment purposes.

On completion of the pre-test questionnaire the use of the Iview X eye-tracking equipment is calibrated for each participant and the four web pages each displayed for 30 seconds in a random order during which their eye movements will be recorded. The

|   |            |
|---|------------|
| <p>participants will not be required to perform any actions during the testing phase other than to extract the information required for their interest rate decision from the web pages viewed. The post-test questionnaire is given to record participant recall of interest rate information, selection of which banks in which investments would be made and assessment of the usability of each bank and the criteria used.</p> |            |
| <p><b>9. Will an undergraduate be involved in data collection, e.g. as a research assistant?</b></p> <p>If so it is the supervisor's responsibility to ensure that they are fully aware of all ethical procedures and issues.</p>   | <p>NO</p>  |
| <p><b>10. Is approval required from another Ethics Committee (e.g. NHS)</b></p> <p><b>If approval is required from another Ethics Committee what is the current status of your application?</b></p>   | <p>NO</p>  |
| <p><b>11. Is the proposed study a continuation of an existing study that has already received ethical approval?</b></p>   | <p>Yes</p> |
| <p><b>12. Participant information (number, age, sex, and whether vulnerable):</b></p> <p>Mixed –approximately 60, aged 16+, Students &amp; general population. No vulnerable participants will be tested</p> <p><b>If more than one study is proposed provide separate information for each.</b></p>  |            |
| <p><b>13. In the case of healthy volunteers how and from where will they be sought?</b></p> <p><b>Participants will be recruited on an opportunity basis from students/staff/visitors to Northumbria University</b></p>   |            |
| <p><b>14. Will participants receive any payments/expenses?</b></p> <p><b>If so please describe:</b></p>   | <p>No</p>  |
| <p><b>15. What significant discomfort (physical, social, or psychological), inconvenience, or danger may be caused?</b></p> <p>The relatively short display period and small number of web pages to be displayed will not cause any visual discomfort for the participants. The IviewX eye tracking system uses an infra-red eye movement recording system which will cause</p>   |            |

|   |  |
|---|--|
| participant no ill effects.   |  |
| <p><b>16. What measures will be adopted to protect participant anonymity, and where appropriate confidentiality?</b> Each participant will be allocated a number dependent upon the experimental condition to which they are assigned. Personal information recorded will be age, sex and basic information concerning internet usage. Participants will be given their number on the debriefing sheet and this can be used to remove participant data later should they request this</p> |  |
| <p><b>17. Have you consulted the appropriate Risk Assessment Form(s)?</b></p> <p>If YES, which document(s) (insert the relevant code numbers):</p> <p>What is the overall risk rating?</p> <p>If NO, you will need to complete a new Risk Assessment Form and include it with your submission</p>   | <p>YES</p> <p>COMPUTER_01</p> <p>Minor</p> |
| <p><b>18. If the study/programme falls under the Human Tissue Act, has Ruth Steinberg been informed</b></p>   | <p>NO</p>                                  |
| <p><b>19. Proposed start date(s) and approximate duration:</b></p>  | <p>20.6.08 – 20.7.08</p>                   |

**Check List for Principal Applicant.**

I attach the following documents (where appropriate):

- 2 signed and dated Ethics Screens**
- A letter of confirmation from an external institution**
- A Risk Assessment Form** ✓
- Participant information, consent and debrief forms** ✓
- Response to Ethical Issues Form** ✓

**Declaration by the researcher**

I confirm that the information provided in this form is accurate. I have considered the ethical/risk issues and I am satisfied that the project does not violate the ethical guidelines of the University or cause undue harm to investigator and participants. I understand that I may not proceed with data collection until this form has been formally approved, and until all participants have provided written first-person informed consent (where appropriate). I understand that I may not make any changes to the project without prior approval from the Chair of the SEC.

Signature of proposer:

Date:

Signature of supervisor (if necessary):

Date:

This submission has been assessed by two independent reviewers, and all ethical issues have been addressed. A Risk Assessment has been conducted. This submission has now been passed by the Chair of the School Ethics Committee

Signature of Chair:

Date:

Appendix 7– Study 5 Parts A & B Participant Information Sheet



**PARTICIPANT INFORMATION.**

TITLE OF PROJECT: An Eye-Tracking Study of User-Web Page Interaction (Graphics – Textual Information)

Participant ID Number:

Principal Investigator:

Philip Walker

**Investigator contact details: Email:**

philip.walker@unn.ac.uk

**This project is funded by:**

Not Applicable

**Number of participant points / payment:**

**INFORMATION TO POTENTIAL PARTICIPANTS**

**1. What is the purpose of the project?**

User assessment and recall of information has been shown to be affected the level of involvement in tasks undertaken. Similarly it can be affected by the way information is presented and Banking Web Sites use both graphics and text to convey information to users. This study aims to investigate both involvement and mode of information presentation (Graphics or Text) to user attention, perception of graphical and textual information and subsequent assessment and recall of web page information. Eye tracking equipment will be used to measure attention and perception of web page information and questionnaires to assess usability and recall of presented web site information.

**2. Why have I been selected to take part?**

You are an adult internet user who is familiar with browser software and a variety of different internet web sites and web page layout. You have no significant visual defects and have agreed to take part in this study.

**3. What will I have to do?**

Testing will take place in the COCO lab on the first floor of the Northumberland building and will take approximately 20 minutes. Initially you will complete a preliminary questionnaire to determine your experience of internet usage and whether you use internet banking. You will then view a series of Bank web site home pages with the task of selecting which banks you would use to invest a cash sum. Your eye movements will be recorded to identify which parts of the web page you view in order to carry out this task. On completion you will complete another questionnaire to assess the usability of web page viewed and your recall of the information presented.

**4. What are the exclusion criteria (i.e. are there any reasons why I should not take part)?**

Any characteristics of your eyes which prevent recording of your eye movements e.g. some types of contact lenses, interference of tracking due to eyelashes or heavy framed spectacles.

**5. Will my participation involve any physical discomfort?**

No – the eye tracking equipment is located away from the participant and the short testing period will not cause any visual fatigue effects.

**6. Will my participation involve any psychological discomfort or embarrassment?**

No

**7. Will I have to provide any bodily samples (i.e. blood, saliva)?**

No

**8. How will confidentiality be assured?**

You will be assigned a participant number to identify your experimental data. The collected eye tracking data together with the questionnaire responses will be summarised on spreadsheets, compressed and stored on password controlled computer files in accordance with the Data Protection Act and can only be identified by participant number.

The consent form containing your signature and participant participant number together with all paper questionnaire data will be stored separately from the experimental data so that you cannot be identified from your experimental data.

**9. Who will have access to the information that I provide?**

The researcher: Philip Walker

Supervisors: Prof. Pam Briggs

Dr Chris Dracup

**10. How will my information be stored / used in the future?**

Information from the the eye tracking data files will be summarised and entered into a series of summary spreadsheets together with your participant number. All electronic summary data will be compressed, password protected and stored on computer. Paper documentation including questionnaire responses and consent forms will be stored separately in a locked cabinet. The data will be used in the writing of a PhD thesis and possibly published in a scientific journal or in a conference presentation in a format that precludes identification of individual participants.

**11. Has this investigation received appropriate ethical clearance?**

Yes

**12. Will I receive any financial rewards / travel expenses for taking part?**

No



**13. How can I withdraw from the project?**

Simply ask for your data to be removed from the results spreadsheet giving your participant number.

**14. If I require further information who should I contact and how?**

Philip Walker on university extension 7244 or by email using  
[philip.walker@unn.ac.uk](mailto:philip.walker@unn.ac.uk)



**INFORMED CONSENT FORM**

TITLE OF PROJECT: An Eye-Tracking Study of User-Web Page Interaction  
(Graphics – Textual Information)

**Participant ID  
Number:**

**Please read and complete this form carefully.**

*please tick  
if applicable*

|  |                          |
|--|--------------------------|
| I have read and understood the Participant Information Sheet.  | <input type="checkbox"/> |
| I have had an opportunity to ask questions and discuss this study and I have received satisfactory answers.  | <input type="checkbox"/> |
| I understand I am free to withdraw from the study at any time, without having to give a reason for withdrawing, and without prejudice.   | <input type="checkbox"/> |
| I agree to take part in this study.  | <input type="checkbox"/> |
| I would like to receive feedback on the overall results of the study at the email address given below. I understand that I will not receive individual feedback on my own performance. | <input type="checkbox"/> |
| Email address.....   |                          |

|                               |           |
|-------------------------------|-----------|
| Signature of participant..... | Date..... |
| (NAME IN BLOCK LETTERS).....  |           |

|                              |           |
|------------------------------|-----------|
| Signature of researcher..... | Date..... |
| (NAME IN BLOCK LETTERS)..... |           |



## PARTICIPANT DEBRIEF

TITLE OF PROJECT: **User Perception of Web Page Informational Graphics**

Participant ID number: \_\_\_\_\_

Principal Investigator: Philip Walker

Investigator contact details: Email: [philip.walker@unn.ac.uk](mailto:philip.walker@unn.ac.uk)

### **1. What was the purpose of the project?**

The level of personal involvement in a task has been shown to affect the way in which that task is undertaken. Higher involvement results in more thought being given to completion of a task whereas lower involvement leads to less consideration of the task or its outcome. In addition, previous research has suggested that users take little account of web page graphics when assessing web page usability. These two factors of involvement and mode of information presentation are expected to impact on the tasks you have just completed by affecting the way in which web pages are viewed and the extent to which the information presented is later recalled.

### **2. How will I find out about the results?**

If you leave your email address on the consent form then general results will be copied to you on completion of the study. Alternatively contact the researcher (Philip Walker) on University extension 7244 or online at [philip.walker@unn.ac.uk](mailto:philip.walker@unn.ac.uk)

### **3. Will I receive any individual feedback**

No – Only a overall summary of the results following statistical analysis can be provided 6 weeks after the experiment has been completed

### **4. What will happen to the information I have provided?**

Data from the eye tracking files and participant numbers will be entered onto summary spreadsheets and then statistically analysed to determine the effects of

participant involvement and the use of information graphics. The spreadsheets and statistical analyses will be compressed and password protected on a secure computer. No personal details will be recorded on these files. All paper documents (consent forms and questionnaires will be store in locked cabinets and be destroyed securely after 6 months.

**5. How will the results be disseminated?**

All results will be include in a PhD thesis and a research paper or conference presentation may be written detailing the nature of the experiment together with an analysis of the experiment results.

**6. Have I been deceived in any way during the project?**

No

**7. If I change my mind and wish to withdraw the information I have provided, how do I do this?**

Simply request the removal of your experimental results quoting the participant number you were given on the debriefing sheet you were given.

**If you have any concerns or worries concerning the way in which this research has been conducted, or if you have requested, but did not receive feedback from the principal investigator concerning the general outcomes of the study within a few weeks after the study has concluded, then please contact Professor Kenny Coventry via email at [kenny.coventry@unn.ac.uk](mailto:kenny.coventry@unn.ac.uk), or via telephone on 0191 2437027.**

Appendix 7 Study 5 Parts A & B - Risk Assessment Proforma

|  |   |
|--|---|
| <b>Risk Assessment for testing using a computer for prolonged periods of time</b>  | <b>Code: COMPUTER_01</b>  |
| <b>Procedure:</b> Participants will be required to spend time sitting at a desk in front of a computer for a period of time. |   |
| <b>Hazards</b>   | <b>Risks and Specific Control Measures</b>  |
| Sitting for long periods in the same sitting position may cause discomfort.  | <b>Minor (C1xL2= R2).</b> Researcher will ensure that participants sit using appropriate computer chairs and that the height and position of the chair is in line with university health and safety policy. Computer monitor will be adjusted to ensure its position is optimal for each participant to obviate the risk of positional discomfort. Researcher will also monitor the participants throughout the testing session for evidence of discomfort where upon a break in testing will be commenced. |
| Prolonged testing using a computer may cause eye strain.   | <b>Trivial. (C1xL1= R1).</b> To reduce the risk of eye strain, participants will be instructed to complete the session wearing any corrective lenses if applicable. Ambient light level will be checked to ensure that details on computer monitor are clearly visible. Researcher will ensure that regular breaks in testing occur.  |
| Prolonged testing using a computer may cause headaches.  | <b>Minor (C1xL2= R2).</b> If participant reports a headache the session will be halted either permanently or until the individual feels ready to continue.  |
| Participants may become frustrated at the time taken to complete the study.  | <b>Trivial (C1xL1=R1).</b> Participants will be briefed on the approximate duration of the testing before they consent to take part. Breaks will be allowed.  |
| <b>Risk Evaluation (Overall):</b>  |   |
| <b>Minor.</b>  |   |
| <b>General Control Measures:</b>   |   |

|  |
|--|
| <ol style="list-style-type: none"> <li>1. Strict adherence to the agreed protocol.</li> <li>2. Researcher to ensure that the participants take regular breaks where possible.</li> </ol> |
| <b>Emergency Procedures:</b>   |
| None   |
| <b>Monitoring Procedures:</b>  |
| Researcher and participant compliance is monitored throughout.   |
| <b>Assessment Record:</b>  |
| <p>Initial Risk Assessment conducted by: Philip Walker: 10/06/08</p> <p>Review Period: Annual</p> <p>Reviewer signature:</p>   |

|   |   |
|---|---|
| <b>Risk Assessment for testing using IviewX eye tracking equipment</b>  | <b>Code: EYETRACKING_01</b>   |
| <b>Procedure:</b> Participants will be required to view a target scene whilst having their eye movement tracked using the IviewX Eye Tracking System. |   |
| <b>Hazards</b>  | <b>Risks and Specific Control Measures</b>  |
| Sitting for long periods in the same sitting position may cause discomfort.   | <b>Minor (C1xL2= R2).</b> Researcher will ensure that participants sit using appropriate chairs and that the height and position of the chair is in line with university health and safety policy. Where used, the computer monitor or display equipment will be adjusted to ensure its position is optimal for each participant to obviate the risk of positional discomfort. Researcher will also monitor the participants throughout the testing session for evidence of discomfort where upon a break in testing will be commenced. |
| Prolonged testing using a computer monitor or other display equipment may cause eye strain.   | <b>Trivial. (C1xL1= R1).</b> To reduce the risk of eye strain, participants will be instructed to complete the session wearing any corrective lenses if applicable. Ambient light level will be checked to ensure that details on computer monitor or display equipment are clearly visible. Researcher will ensure that regular breaks in testing occur.   |
| Prolonged testing using a computer monitor or other display equipment may cause headaches.  | <b>Minor (C1xL2= R2).</b> If participant reports a headache the session will be halted either permanently or until the individual feels ready to continue.  |
| Participants may become frustrated at the time taken to complete the study.   | <b>Trivial (C1xL1=R1).</b> Participants will be briefed on the approximate duration of the testing before they consent to take part. Breaks will be allowed.  |
| The infra-red beam used by the eye tracking equipment may cause eye irritation.   | <b>Trivial (C1xL1=R1).</b> Participants will be advised that the tracking equipment does not present any risk to vision. Participants displaying any  |

|  |   |
|--|---|
|  | evidence of irritation to the eyes or reluctance to the use of the equipment may withdraw from the study at any time.   |
| Use of a chin rest to ensure accuracy of eye tracking system may cause irritation to participants face or result in discomfort due to chin rest location or height.                      | <b>Trivial (C1xL1)=R1.</b> Chin rest will be located as close to participants chair as possible and its height adjusted to the optimal position for participant comfort. If the chin rest causes irritation then it will be suitable padded to eliminate the problem. Participant will also be monitored for any evidence of discomfort and will be given breaks to obviate any positional or chin rest contact problems. |
| <b>Risk Evaluation (Overall):</b>  |   |
| <b>Minor.</b>  |   |
| <b>General Control Measures:</b>   |   |
| <ol style="list-style-type: none"> <li>1. Strict adherence to the agreed protocol.</li> <li>2. Researcher to ensure that the participants take regular breaks where possible.</li> </ol> |   |
| <b>Emergency Procedures:</b>   |   |
| None   |   |
| <b>Monitoring Procedures:</b>  |   |
| Researcher and participant compliance is monitored throughout.   |   |
| <b>Assessment Record:</b>  |   |
| Initial Risk Assessment conducted by: Philip Walker: 7/07/08<br><br>Review Period: Annual<br><br>Reviewer signature:   |   |



Appendix 7 Study 5 Parts A & B - Response To Ethical Issues Raised By Reviewers.

| ISSUE RAISED | BY WHOM | RESOLUTION (or justification if not resolved) |
|--------------|---------|---|
|              |         |   |
|              |         |   |
|              |         |   |

**Participant Instructions**

**Internet Banking Sites**

Instructions

You have been given £50000/£100 to invest. You will view three internet banking sites and I want you to decide, on the basis of the information they contain, which Bank you select to open a deposit account and invest this money. The bank web pages will be displayed one after the other and you will have 30 seconds to view each page. During the experiment your eye movements will be tracked to determine which web page contents you view. When you have seen all three you will be asked to complete a questionnaire on your internet usage.

If you have any questions concerning these instructions please ask the researcher. On completion of the questionnaire please feel free to ask any questions concerning the purpose of the experiment.

Appendix 7 Study 5 Parts A & B – Webpage Presentation Order

| Participant Number | Random Number | Parameter File | Page Sequence | Involvement | Graphics Text | Notes |
|--------------------|---------------|----------------|---------------|-------------|---------------|-------|
| 1IT                | 6             | Param2         | CDS           | I           | T             |       |
| 2NT                | 8             | Param2         | CDS           | N           | T             |       |
| 3NT                | 16            | Param4         | SDC           | N           | T             |       |
| 4NG                | 15            | Param4         | SDC           | N           | G             |       |
| 5IG                | 9             | Param3         | DSC           | I           | G             |       |
| 6NT                | 24            | Param6         | DCS           | N           | T             |       |
| 7NG                | 11            | Param3         | DSC           | N           | G             |       |
| 8IG                | 21            | Param6         | DCS           | I           | G             |       |
| 9IT                | 10            | Param3         | DSC           | I           | T             |       |
| 10IG               | 1             | Param1         | SCD           | I           | G             |       |
| 11NT               | 4             | Param1         | SCD           | N           | T             |       |
| 12IT               | 18            | Param5         | CSD           | I           | T             |       |
| 13NG               | 23            | Param6         | DCS           | N           | G             |       |
| 14IG               | 13            | Param4         | SDC           | I           | G             |       |
| 15NG               | 19            | Param4         | SDC           | N           | G             |       |
| 16IT               | 14            | Param4         | SDC           | I           | T             |       |
| 17IG               | 5             | Param2         | CDS           | I           | G             |       |
| 19NT               | 20            | Param5         | CSD           | N           | T             |       |
| 20NG               | 7             | Param2         | CDS           | N           | G             |       |
| 21IT               | 22            | Param6         | DCS           | I           | T             |       |
| 22NG               | 3             | Param1         | SCD           | N           | G             |       |
| 23IG               | 17            | Param5         | CSD           | I           | G             |       |
| 24NT               | 12            | Param3         | DSC           | N           | T             |       |
| 25IT               | 2             | Param1         | SCD           | I           | T             |       |
| 26NT               | 4             | Param1         | SCD           | N           | T             |       |
| 27NT               | 16            | Param4         | SDC           | N           | T             |       |
| 28NG               | 7             | Param2         | CDS           | N           | G             |       |
| 29IG               | 1             | Param1         | SCD           | I           | G             |       |
| 30IT               | 22            | Param6         | DCS           | I           | T             |       |
| 31NT               | 24            | Param6         | DCS           | N           | T             |       |
| 32IG               | 21            | Param6         | DCS           | I           | G             |       |
| 33IG               | 13            | Param4         | SDC           | I           | G             |       |
| 34IT               | 14            | Param4         | SDC           | I           | T             |       |
| 35IT               | 6             | Param2         | CDS           | I           | T             |       |
| 36NG               | 15            | Param4         | SDC           | N           | G             |       |

|      |    |        |     |   |   |  |
|------|----|--------|-----|---|---|--|
| 37IT | 18 | Param5 | CSD | I | T |  |
| 38IG | 17 | Param5 | CSD | I | G |  |
| 39IT | 10 | Param3 | DSC | I | T |  |
| 40NT | 12 | Param3 | DSC | N | T |  |
| 41IG | 5  | Param2 | CDS | I | G |  |
| 42NG | 19 | Param5 | CSD | N | G |  |
| 43NT | 20 | Param5 | CSD | N | T |  |
| 44IG | 9  | Param3 | DSC | I | G |  |
| 45NG | 23 | Param6 | DCS | N | G |  |
| 46NT | 8  | Param2 | CDS | N | T |  |
| 47NG | 3  | Param1 | SCD | N | G |  |
| 48IT | 2  | Param1 | SCD | I | T |  |
| 49NG | 11 | Param3 | DSC | N | G |  |
| 50IG | 1  | Param1 | SCD | I | G |  |
| 51IG | 21 | Param6 | DCS | I | G |  |
| 52NT | 24 | Param6 | DCS | N | T |  |
| 53NG | 15 | Param4 | SDC | N | G |  |
| 54NT | 20 | Param5 | CSD | N | T |  |
| 55NG | 23 | Param6 | DCS | N | G |  |
| 56NG | 7  | Param2 | CDS | N | G |  |
| 57NG | 3  | Param1 | SCD | N | G |  |
| 58NT | 8  | Param2 | CDS | N | T |  |
| 59IG | 13 | Param4 | SDC | I | G |  |
| 60IT | 6  | Param2 | CDS | I | T |  |
| 61IT | 2  | Param1 | SCD | I | T |  |
| 62IG | 17 | Param5 | CSD | I | G |  |
| 63NG | 14 | Param4 | SDC | N | G |  |
| 64IT | 18 | Param5 | CSD | I | T |  |
| 65NG | 11 | Param3 | DSC | N | G |  |
| 66IT | 22 | Param6 | DCS | I | T |  |
| 67IG | 5  | Param2 | CDS | I | G |  |
| 68NT | 16 | Param4 | SDC | N | T |  |
| 69NT | 4  | Param1 | SCD | N | T |  |
| 70NG | 19 | Param5 | CSD | N | G |  |
| 71IT | 10 | Param3 | DSC | I | T |  |
| 72IT | 2  | Param1 | SCD | I | T |  |
| 73IG | 9  | Param3 | DSC | I | G |  |
| 74IG | 1  | Param1 | SCD | I | G |  |

|       |                   |        |     |        |        |  |
|-------|-------------------|--------|-----|--------|--------|--|
| 75IT  | 2                 | Param1 | SCD | I      | T      |  |
| 76IG  | 21                | Param6 | DCS | I      | G      |  |
| 77NT  | 24                | Param6 | DCS | N      | T      |  |
| 78NT  | 12                | Param3 | DSC | N      | T      |  |
| 79IT  | 18                | Param5 | CSD | I      | T      |  |
| 80NG  | 3                 | Param1 | SCD | N      | G      |  |
| 81IG  | 17                | Param5 | CSD | I      | G      |  |
| 82NG  | 7                 | Param2 | CDS | N      | G      |  |
| 83IT  | 22                | Param6 | DCS | I      | T      |  |
| 84NG  | 23                | Param6 | DCS | N      | G      |  |
| 85IT  | 14                | Param4 | SDC | I      | T      |  |
| 86IG  | 9                 | Param3 | DSC | I      | G      |  |
| 87IG  | 13                | Param4 | SDC | I      | G      |  |
| 88NG  | 19                | Param5 | CSD | N      | G      |  |
| 89NG  | 11                | Param3 | DSC | N      | G      |  |
| 90IG  | 5                 | Param2 | CDS | I      | G      |  |
| 91NG  | 5                 | Param2 | CDS | I      | G      |  |
| 92NT  | 20                | Param5 | CSD | N      | T      |  |
| 93NT  | 4                 | Param1 | SCD | N      | T      |  |
| 94IT  | 10                | Param3 | DSC | I      | T      |  |
| 95IT  | 6                 | Param2 | CDS | I      | T      |  |
| 96NG  | 11                | Param3 | DSC | N      | G      |  |
| 97IG  | 9                 | Param3 | DSC | I      | G      |  |
| 98NT  | 12                | Param3 | DSC | N      | T      |  |
| 99NG  | 3                 | Param1 | SCD | N      | G      |  |
| 100IT | 6                 | Param2 | CDS | I      | T      |  |
| 101IG | 13                | Param4 | SDC | I      | G      |  |
|       | Parameter 1 file: | 18     | 18  | 48     | 53     |  |
|       | Parameter 2 file: | 17     | 17  | 52     | 47     |  |
|       | Parameter 3 file: | 18     | 18  |        |        |  |
|       | Parameter 4 file: | 16     | 16  |        |        |  |
|       | Parameter 5 file: | 15     | 15  | n = 48 | G = 53 |  |
|       | Parameter 6 file: | 16     | 16  | l = 52 | T = 47 |  |
|       | totals:           | 100    | 100 |        |        |  |

Possible Bank  
order:  
Parameter File:

|     |     |     |     |     |     |
|-----|-----|-----|-----|-----|-----|
| SCD | CDS | DSC | SDC | CSD | DCS |
| 1   | 2   | 3   | 4   | 5   | 6   |

|                    |                   |         |     |               |
|--------------------|-------------------|---------|-----|---------------|
| Test condition 1:  | Involvement       | Graphic | SCD | S = Speedbank |
| Test condition 2:  | Involvement<br>No | Text    | SCD | C = Connect   |
| Test condition 3:  | Involvement<br>No | Graphic | SCD | D = Digibank  |
| Test condition 4:  | Involvement       | Text    | SCD |               |
| Test condition 5:  | Involvement       | Graphic | CDS |               |
| Test condition 6:  | Involvement<br>No | Text    | CDS |               |
| Test condition 7:  | Involvement<br>No | Graphic | CDS |               |
| Test condition 8:  | Involvement       | Text    | CDS |               |
| Test condition 9:  | Involvement       | Graphic | DSC |               |
| Test condition 10: | Involvement<br>No | Text    | DSC |               |
| Test condition 11: | Involvement<br>No | Graphic | DSC |               |
| Test condition 12: | Involvement       | Text    | DSC |               |
| Test condition 13: | Involvement       | Graphic | SDC |               |
| Test condition 14: | Involvement<br>No | Text    | SDC |               |
| Test condition 15: | Involvement<br>No | Graphic | SDC |               |
| Test condition 16: | Involvement       | Text    | SDC |               |
| Test condition 17: | Involvement       | Graphic | CSD |               |
| Test condition 18: | Involvement<br>No | Text    | CSD |               |
| Test condition 19: | Involvement<br>No | Graphic | CSD |               |
| Test condition 20: | Involvement       | Text    | CSD |               |
| Test condition 21: | Involvement       | Graphic | DCS |               |
| Test condition 22: | Involvement<br>No | Text    | DCS |               |
| Test condition 23: | Involvement<br>No | Graphic | DCS |               |
| Test condition 24: | Involvement       | Text    | DCS |               |

## Appendix 7 – Study 5 Parts A & B Test Webpages

**Contact CONNECT - Windows Internet Explorer**

File Edit View Favorites Tools Help

Address: I:\Experiment 3\Web pages\Final Pages\Connect\connectindex.htm

Search:  Go

**CONNECT** **Banking For Life** Contact CONNECT / Accessibility / Site Map / Search:  Go

**Services**

- Personal Banking
- Business Banking
- Mortgages
- Deposits
- Savings & ISA's
- Socks and Shares
- Currency
- Insurance
- Student Accounts
- Financial Advice

**Branch Locator**

Find your nearest

- Branch
- Cash machine

Enter a street or Town

**Current Accounts**

- Premier Direct Current Account
- Premier Current Account
- Premier 50 Current Account
- Premier 21 Current Account

**Savings**

- Esaver Issue 3
- Online Saver Issue 3
- Early ISA
- DirectSaver

**Mortgages**

- Mortgage Interest rates
- Repayment Calculator
- Borrowing Calculator
- Personal Mortgage Quote

**Loans**

- Personal Loans
- Business Loans
- Business Startup Loans
- Secured Loan Interest Rates
- Unsecured Loan Interest Rates
- Loan Conditions
- Loan Repayment Calculator

**Other Services**

- Billpay
- Business Banking
- Offshore Accounts
- Currency Trading
- Legal Advice
- Financial & Business Advice
- Premier Rewards

**Compare Deposit Rates**

Interest Rates

- Connect 7.8%
- HSBC 7.2%
- Barclays 6.8%

**Internet Banking**

Username

Pass code

Register

FAQ

**Liabilities**

- Financial Services
  - Compensation Scheme
- Compulsory Loan
  - Repayment Insurance
- Customer Responsibility
- Fake Email Activity
- Phishing
- Viruses & Malware

**Free Broadband**

Speed up your online banking with free broadband (check availability)

**Chip 'n Pin**

Watch out for your new chip 'n pin card for extra security. Check out the card details

**Customer Service**

For 24 hour service contact us on 0845 100200

**Security**

All you need to know about our security & privacy rules

We will accept no liability in any event including negligence for any damages or loss of any kind, including (without limitation) direct, indirect, incidental, special or consequential damages, expenses or losses arising out of, or in connection with your use or inability to use the Site, or in connection with any error, omission, defect, computer virus or system failure, or loss of any profit, goodwill or reputation, even if expressly advised of the possibility of such loss or damages, arising out of or in connection with the access of, use of, browsing in or linking to other sites from this Site.

Done

Start | My Computer | Connect | Phd Thesis - Ch1... | Appendix 1 [Com... | Contact CONN... | 16:13

### Connect Graphic Info

**Contact CONNECT - Windows Internet Explorer**

File Edit View Favorites Tools Help

Address: I:\Experiment 3\Web pages\Final Pages\Connect\text\connecttextindex.htm

Search:  Go

**CONNECT** **Banking For Life** Contact CONNECT / Accessibility / Site Map / Search:  Go

**Services**

- Personal Banking
- Business Banking
- Mortgages
- Deposits
- Savings & ISA's
- Socks and Shares
- Currency
- Insurance
- Student Accounts
- Financial Advice

**Branch Locator**

Find your nearest

- Branch
- Cash machine

Enter a street or Town

**Current Accounts**

- Premier Direct Current Account
- Premier Current Account
- Premier 50 Current Account
- Premier 21 Current Account

**Savings**

- Esaver Issue 3
- Online Saver Issue 3
- Early ISA
- DirectSaver

**Mortgages**

- Mortgage Interest rates
- Repayment Calculator
- Borrowing Calculator
- Personal Mortgage Quote

**Loans**

- Personal Loans
- Business Loans
- Business Startup Loans
- Secured Loan Interest Rates
- Unsecured Loan Interest Rates
- Loan Conditions
- Loan Repayment Calculator

**Other Services**

- Billpay
- Business Banking
- Offshore Accounts
- Currency Trading
- Legal Advice
- Financial & Business Advice
- Premier Rewards

**Compare Deposit Rates**

Our deposit interest is higher than that of our main competitors. Check out our rates below:

- Connect 7.8%
- HSBC 7.2%
- Barclays 6.8%

**Internet Banking**

Username

Pass code

Register

FAQ

**Liabilities**

- Financial Services
  - Compensation Scheme
- Compulsory Loan
  - Repayment Insurance
- Customer Responsibility
- Fake Email Activity
- Phishing
- Viruses & Malware

**Free Broadband**

Speed up your online banking with free broadband (check availability)

**Chip 'n Pin**

Watch out for your new chip 'n pin card for extra security. Check out the card details

**Customer Service**

For 24 hour service contact us on 0845 100200

**Security**

All you need to know about our security & privacy rules

We will accept no liability in any event including negligence for any damages or loss of any kind, including (without limitation) direct, indirect, incidental, special or consequential damages, expenses or losses arising out of, or in connection with your use or inability to use the Site, or in connection with any error, omission, defect, computer virus or system failure, or loss of any profit, goodwill or reputation, even if expressly advised of the possibility of such loss or damages, arising out of or in connection with the access of, use of, browsing in or linking to other sites from this Site.

Done

Start | My Computer | ConnectText | Phd Thesis - Ch1... | Appendix 1 [Com... | Contact CONN... | 16:15

### Connect Text Info

Digibank Graphic Info

Digibank Text Info



Main Links - Windows Internet Explorer

File Edit View Favorites Tools Help

Main Links

**SPEEDBANK** **24 HOUR ONLINE BANKING**

- Home
- Site Map
- Help
- Text Only
- Accessibility

**Main Links**

- Personal Banking
- Business Banking
- Savings - Deposits
- Foreign Currency
- Find out More
- Share Trading
- Insurance
- Mortgages
- Personal Loans
- Student Accounts
- Children's Accounts

**New eSavings Account**

Easy access  
No withdrawal charges  
24 hour online access  
Start saving with just £1

**Manage Your Account**

- Internet Banking
- Phone Banking
- Mobile Banking
- Pay Bills Online
- Free Text Alerts
- Request Statements
- Money Transfers
- Foreign Currency
- Financial Health Advice
- Check Your Air Miles

**Products**

- eSavings Accounts
- Deposit Accounts
- Cash ISA
- Home Insurance
- Life Insurance
- Car Insurance
- Mortgages
- Loans
- Credit/Debit cards
- Switch Your Account

**Online Personal Banking**

Login Register

**Ways to Bank Assistance**

- Internet Instruct Us
- PhoneBank Branches
- Mobile Rates
- Branches Online Help

**Apply now for our new Premier Plus Account and see the benefits**

- Carbon Neutral Debit Card
- Online Banking \*
- Telephone Banking
- Network of 750 branches
- Draw on cheques before they clear
- Overdraft Facilities \* (17.9% EAR)
- Free financial advice
- Personal account manager

**Compare our Deposit interest rates**

| Bank             | Deposit Interest Rate |
|------------------|-----------------------|
| Other Bank Rates | 7.00                  |
| Speed Bank       | 7.30                  |

**Personal Loans**

7.9% Typical rate Premier Account Customers for £1000+ up to 5 years. Includes free repayment insurance [Conditions apply]

**Current Accounts**

High rate of interest fixed to standard rate on account balances over a minimum amount (currently £50) [Conditions apply]

Find out More Find out More

VeriSign Secure Site  
Site security, online transactions and privacy are assured by VeriSign Systems

SpeedBank plc is regulated by the Financial Services Authority and is signatory to the Banking Code and a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Check fsa.gov.uk/register for register and all bank details. We will accept no liability in any event including negligence for any damages or loss of any kind, including direct, indirect, incidental, special or consequential damages, expenses or losses arising out of, or in connection with your use or inability to use the Site, or in connection with any error, defect, computer virus or system failure, or loss of any profit, goodwill or reputation, even if expressly advised of the possibility of such loss or damages, arising out of or in connection with the access or use of this Site

Done My Computer 100%

Start Speedbank Phd Thesis - Ch10 Appendix 1 [Compa... Main Links - Win... 16:27

## Speedbank Graphic Info

Main Links - Windows Internet Explorer

File Edit View Favorites Tools Help

Main Links

**SPEEDBANK** **24 HOUR ONLINE BANKING**

- Home
- Site Map
- Help
- Text Only
- Accessibility

**Main Links**

- Personal Banking
- Business Banking
- Savings - Deposits
- Foreign Currency
- Find out More
- Share Trading
- Insurance
- Mortgages
- Personal Loans
- Student Accounts
- Children's Accounts

**New eSavings Account**

Easy access  
No withdrawal charges  
24 hour online access  
Start saving with just £1

**Manage Your Account**

- Internet Banking
- Phone Banking
- Mobile Banking
- Pay Bills Online
- Free Text Alerts
- Request Statements
- Money Transfers
- Foreign Currency
- Financial Health Advice
- Check Your Air Miles

**Products**

- eSavings Accounts
- Deposit Accounts
- Cash ISA
- Home Insurance
- Life Insurance
- Car Insurance
- Mortgages
- Loans
- Credit/Debit cards
- Switch Your Account

**Online Personal Banking**

Login Register

**Ways to Bank Assistance**

- Internet Instruct Us
- PhoneBank Branches
- Mobile Rates
- Branches Online Help

**Apply now for our new Premier Plus Account and see the benefits**

- Carbon Neutral Debit Card
- Online Banking \*
- Telephone Banking
- Network of 750 branches
- Draw on cheques before they clear
- Overdraft Facilities \* (17.9% EAR)
- Free financial advice
- Personal account manager

**Compare Our Interest Rates**

Speedbank Interest Rate **7.3%**

Rival Banks Interest Rate **7.0%**

**Personal Loans**

7.9% Typical rate Premier Account Customers for £1000+ up to 5 years. Includes free repayment insurance [Conditions apply]

**Current Accounts**

High rate of interest fixed to standard rate on account balances over a minimum amount (currently £50) [Conditions apply]

Find out More Find out More

VeriSign Secure Site  
Site security, online transactions and privacy are assured by VeriSign Systems

SpeedBank plc is regulated by the Financial Services Authority and is signatory to the Banking Code and a member of the Financial Services Compensation Scheme and the Financial Ombudsman Service. Check fsa.gov.uk/register for register and all bank details. We will accept no liability in any event including negligence for any damages or loss of any kind, including direct, indirect, incidental, special or consequential damages, expenses or losses arising out of, or in connection with your use or inability to use the Site, or in connection with any error, defect, computer virus or system failure, or loss of any profit, goodwill or reputation, even if expressly advised of the possibility of such loss or damages, arising out of or in connection with the access or use of this Site

Done My Computer 100%

Start Speedbank Text Phd Thesis - Ch10 Appendix 1 [Compa... Main Links - Win... 16:28

## Speedbank Text Info

Appendix 7 Study 5 Part A Questionnaire

**Pre-Webpage Display Questions:**

|                 |     |             |             |         |
|-----------------|-----|-------------|-------------|---------|
| Participant ID: | Age | Gender: M F | Occupation: | Number: |
|-----------------|-----|-------------|-------------|---------|

**Section 1: Internet Experience (Please circle the appropriate answer)**

|                            |             |                |              |                 |          |
|----------------------------|-------------|----------------|--------------|-----------------|----------|
| a) I use the internet      | Daily       | Weekly         | Monthly      | Occasionally    | Never    |
| b) I would class myself as | Expert User | Confident User | Average User | Occasional User | Non User |

**Section 2: Internet Websites (Please circle the appropriate answer)**

| Internet Web Sites  | Strongly disagree |   |   |   | Strongly agree |
|---|-------------------|---|---|---|----------------|
| I use the internet mainly at home                           | 1                 | 2 | 3 | 4 | 5              |
| I use the internet mainly at work/college                   | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to find information            | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to buy goods and services      | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily for email purposes             | 1                 | 2 | 3 | 4 | 5              |
| I am careful which web sites I visit                        | 1                 | 2 | 3 | 4 | 5              |
| I do not always believe what I read on the internet         | 1                 | 2 | 3 | 4 | 5              |
| I would seek advice concerning which sites to use           | 1                 | 2 | 3 | 4 | 5              |
| I check the security of web sites I deal with               | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable using the internet                         | 1                 | 2 | 3 | 4 | 5              |
| I often find it difficult to find the information I need    | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable giving financial details over the internet | 1                 | 2 | 3 | 4 | 5              |

**Section 3: Goods and Services (please circle the appropriate answer)**

| Goods and Services                                    | Strongly disagree |   |   |   | Strongly agree |
|---|-------------------|---|---|---|----------------|
| I would purchase goods and services over the internet | 1                 | 2 | 3 | 4 | 5              |
| I would only make purchases from companies I know     | 1                 | 2 | 3 | 4 | 5              |

**Section 4: Web Site Contents (please circle the appropriate answer)**

| <b>Web Site Contents</b>                              | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I do not read all the contents of web pages           | 1                        | 2 | 3 | 4 | 5                     |
| Web page layout is important                          | 1                        | 2 | 3 | 4 | 5                     |
| The text style on web pages is important              | 1                        | 2 | 3 | 4 | 5                     |
| I always read the site policy statements              | 1                        | 2 | 3 | 4 | 5                     |
| I use graphics to judge web page contents             | 1                        | 2 | 3 | 4 | 5                     |
| I use animations to judge web page contents           | 1                        | 2 | 3 | 4 | 5                     |
| I dislike web pages with too much information on them | 1                        | 2 | 3 | 4 | 5                     |

**Section 5: Online Banking Bank Websites** (please circle the appropriate answer)

| <b>Banking Web Sites</b>                           | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|--|--------------------------|---|---|---|-----------------------|
| I would use internet banking                       | 1                        | 2 | 3 | 4 | 5                     |
| I believe that internet banking is safe and secure | 1                        | 2 | 3 | 4 | 5                     |
| I would only use online banks I know               | 1                        | 2 | 3 | 4 | 5                     |
| I understood all the information on bank websites  | 1                        | 2 | 3 | 4 | 5                     |
| I believe the information on bank websites         | 1                        | 2 | 3 | 4 | 5                     |
| I would not bank with unknown internet banks       | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with internet banks           | 1                        | 2 | 3 | 4 | 5                     |
| I would borrow money from internet banks           | 1                        | 2 | 3 | 4 | 5                     |

**Post-Webpage Display Questions:**

**Section 6: Bank Web Sites Assessment** (please circle the appropriate answer)

| <b>WBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize WBS bank                                | 1                        | 2 | 3 | 4 | 5                     |
| I would use WBS bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with WBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the WBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the WBS web site (Please give reason) |                          |   |   |   |                       |

| <b>IBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize IBS bank                                | 1                        | 2 | 3 | 4 | 5                     |
| I would use IBS bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with IBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the IBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the IBS web site (Please give reason) |                          |   |   |   |                       |

| <b>DBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize DBS bank                                | 1                        | 2 | 3 | 4 | 5                     |
| I would use DBS bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with DBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the DBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the DBS web site (Please give reason) |                          |   |   |   |                       |

**Section 7: Webpage Content Recall** (please tick the appropriate box)

| <b>Web Site Details</b>   | <b>WBS</b> | <b>IBS</b> | <b>DBS</b> |
|---|------------|------------|------------|
| Which Bank had the highest interest rate for deposit accounts? (tick one box) |            |            |            |
| Which Bank had the lowest interest rate for deposit accounts? (tick one box)  |            |            |            |
| Which Banks had secure web sites? (tick all that apply)                       |            |            |            |

**Section 8: Attention Level**

| <b>Please indicate how much attention you paid to the contents of each screen</b> |                         |             |                |             |                  |
|---|-------------------------|-------------|----------------|-------------|------------------|
| <b>Rating Scale</b>   | <b>Little Attention</b> | <b>Poor</b> | <b>Average</b> | <b>Good</b> | <b>Very Good</b> |
| Connect Bank  |                         |             |                |             |                  |
| DigiBank  |                         |             |                |             |                  |
| SpeedBank   |                         |             |                |             |                  |

**Section 9: Webpage Content Read** (please tick the appropriate box)

| <b>Please indicate approximately how much of each screen's content you read</b> |           |            |            |            |             |
|---|-----------|------------|------------|------------|-------------|
| <b>Rating Scale</b>   | <b>0%</b> | <b>25%</b> | <b>50%</b> | <b>75%</b> | <b>100%</b> |
| Connect Bank  |           |            |            |            |             |
| DigiBank  |           |            |            |            |             |
| SpeedBank   |           |            |            |            |             |

**Section 10: Screen Characteristics** (please tick the appropriate box)

| Please state which of the following features of the displayed screens you based your decisions |               |            |              |                |                  |        |              |                   |                    |
|--|---------------|------------|--------------|----------------|------------------|--------|--------------|-------------------|--------------------|
|  | Screen Layout | Text Style | Text Content | Graphics Style | Graphics Content | Colour | Menu Choices | Knowledge of Bank | Security & Privacy |
| Connect Bank   |               |            |              |                |                  |        |              |                   |                    |
| DigiBank   |               |            |              |                |                  |        |              |                   |                    |
| SpeedBank  |               |            |              |                |                  |        |              |                   |                    |

**Section 11: Interest Rate Importance** (please tick the appropriate box)

| Please indicate how much bank interest rates affected your assessment |                      |                    |                  |                 |                |
|---|----------------------|--------------------|------------------|-----------------|----------------|
| Rating Scale  | Not at all Important | Slightly Important | Fairly Important | Quite Important | Very Important |
| Connect Bank  |                      |                    |                  |                 |                |
| DigiBank  |                      |                    |                  |                 |                |
| SpeedBank   |                      |                    |                  |                 |                |

Appendix 8 - Study 6 Documentation

Appendix 8 Study 6 – Order of Participant Testing

| Participant Number | Random Number | Parameter File | WebPage Sequence | Involvement | Security | Notes |
|--------------------|---------------|----------------|------------------|-------------|----------|-------|
| 1IN                | 6             | nonseccparam2  | IWD              | I           | N        |       |
| 2NN                | 8             | nonseccparam2  | IWD              | N           | N        |       |
| 3NN                | 16            | nonseccparam4  | DWI              | N           | N        |       |
| 4NS                | 15            | secureparam4   | DWI              | N           | S        |       |
| 5IS                | 9             | secureparam3   | WDI              | I           | S        |       |
| 6NN                | 24            | nonseccparam6  | IDW              | N           | N        |       |
| 7NS                | 11            | secureparam3   | DIW              | N           | S        |       |
| 8IS                | 21            | secureparam6   | IDW              | I           | S        |       |
| 9IN                | 10            | nonseccparam3  | DIW              | I           | N        |       |
| 10IS               | 1             | secureparam1   | DIW              | I           | S        |       |
| 11NN               | 4             | nonseccaram1   | DIW              | N           | N        |       |
| 12IN               | 18            | nonseccaram5   | WID              | I           | N        |       |
| 13NS               | 23            | secureparam6   | IDW              | N           | S        |       |
| 14IS               | 13            | secureparam4   | DWI              | I           | S        |       |
| 15NS               | 19            | nonseccparam4  | DWI              | N           | S        |       |
| 16IN               | 14            | nonseccparam4  | DWI              | I           | N        |       |
| 17IS               | 5             | secureparam2   | IWD              | I           | S        |       |
| 19NN               | 20            | nonseccparam5  | WID              | N           | N        |       |
| 20NS               | 7             | secureparam2   | IWD              | N           | S        |       |
| 21IN               | 22            | nonseccaram6   | IDW              | I           | N        |       |
| 22NS               | 3             | secureparam1   | DIW              | N           | S        |       |
| 23IS               | 17            | secureparam5   | WID              | I           | S        |       |
| 24NN               | 12            | nonseccparam3  | DIW              | N           | N        |       |
| 25IN               | 2             | nonseccparam1  | DIW              | I           | N        |       |
| 26NN               | 4             | nonseccparam1  | DIW              | N           | N        |       |
| 27NN               | 16            | nonseccparam4  | DWI              | N           | N        |       |
| 28NS               | 7             | secureparam2   | IWD              | N           | S        |       |
| 29IS               | 1             | secureparam1   | DIW              | I           | S        |       |
| 30IN               | 22            | nonseccparam6  | IDW              | I           | N        |       |
| 31NN               | 24            | nonseccparam6  | IDW              | N           | N        |       |
| 32IS               | 21            | secureparam6   | IDW              | I           | S        |       |
| 33IS               | 13            | secureparam4   | DWI              | I           | S        |       |
| 34IN               | 14            | nonseccparam4  | DWI              | I           | N        |       |
| 35IN               | 6             | nonseccparam2  | IWD              | I           | N        |       |
| 36NS               | 15            | secureparam4   | DWI              | N           | S        |       |
| 37IN               | 18            | nonseccparam5  | WID              | I           | N        |       |
| 38IS               | 17            | secureparam5   | WID              | I           | S        |       |
| 39IN               | 10            | nonseccparam3  | DIW              | I           | N        |       |
| 40NN               | 12            | nonseccparam3  | DIW              | N           | N        |       |
| 41IS               | 5             | secureparam2   | IWD              | I           | S        |       |
| 42NS               | 19            | secureparam5   | WID              | N           | S        |       |

|      |    |               |     |   |   |  |
|------|----|---------------|-----|---|---|--|
| 43NN | 20 | nonseccparam5 | WID | N | N |  |
| 44IS | 9  | secureparam3  | DIW | I | S |  |
| 45NS | 23 | secureparam6  | IDW | N | S |  |
| 46NN | 8  | nonseccparam2 | IWD | N | N |  |
| 47NS | 3  | secureparam1  | DIW | N | S |  |
| 48IN | 2  | nonseccparam1 | DIW | I | N |  |
| 49NS | 11 | secureparam3  | DIW | N | S |  |
| 50IS | 1  | secureparam1  | DIW | I | S |  |
| 51IS | 21 | secureparam6  | IDW | I | S |  |
| 52NN | 24 | nonseccparam6 | IDW | N | N |  |
| 53NS | 15 | secureparam4  | DWI | N | S |  |
| 54NN | 20 | nonseccparam5 | WID | N | N |  |
| 55NS | 23 | secureparam6  | IDW | N | S |  |
| 56NS | 7  | secureparam2  | IWD | N | S |  |
| 57NS | 3  | secureparam1  | DIW | N | S |  |
| 58NN | 8  | nonseccparam2 | IWD | N | N |  |
| 59IS | 13 | secureparam4  | DWI | I | S |  |
| 60IN | 6  | Nonseccparam2 | IWD | I | N |  |
| 61IN | 2  | nonseccparam1 | DIW | I | N |  |
| 62IS | 17 | secureparam5  | WID | I | S |  |
| 63NS | 14 | secureparam4  | DWI | N | S |  |
| 64IN | 18 | nonseccparam5 | WID | I | N |  |
| 65NS | 11 | secureparam3  | DIW | N | S |  |
| 66IN | 22 | nonseccparam6 | IDW | I | N |  |
| 67IS | 5  | secureparam2  | IWD | I | S |  |
| 68NN | 16 | nonseccparam4 | DWI | N | N |  |
| 69NN | 4  | nonseccparam1 | DIW | N | N |  |
| 70NS | 19 | secureparam5  | WID | N | S |  |
| 71IN | 10 | nonseccparam3 | DIW | I | N |  |
| 72IN | 2  | nonseccparam1 | DIW | I | N |  |
| 73IS | 9  | secureparam3  | DIW | I | S |  |
| 74IS | 1  | secureparam1  | DIW | I | S |  |
| 75IN | 2  | nonseccparam1 | DIW | I | N |  |
| 76IS | 21 | secureparam6  | IDW | I | S |  |
| 77NN | 24 | nonseccparam6 | IDW | N | N |  |
| 78NN | 12 | nonseccparam3 | DIW | N | N |  |
| 79IN | 18 | nonseccparam5 | WID | I | N |  |
| 80NS | 3  | secureparam1  | DIW | N | S |  |
| 81IS | 17 | secureparam5  | WID | I | S |  |
| 82NS | 7  | secureparam2  | IDW | N | S |  |
| 83IN | 22 | nonseccparam6 | IDW | I | N |  |
| 84NS | 23 | secureparam6  | IDW | N | S |  |
| 85IN | 14 | nonseccparam4 | DWI | I | N |  |
| 86IS | 9  | secureparam3  | DIW | I | S |  |
| 87IS | 13 | secureparam4  | DWI | I | S |  |
| 88NS | 19 | secureparam5  | WID | N | S |  |
| 89NS | 11 | secureparam3  | DIW | N | S |  |

|       |    |              |     |   |   |  |
|-------|----|--------------|-----|---|---|--|
| 90IS  | 5  | secureparam2 | IWD | I | S |  |
| 91NS  | 5  | secureparam2 | IWD | I | S |  |
| 92NN  | 20 | nonsecpam5   | WID | N | N |  |
| 93NN  | 4  | nonsecpam1   | DIW | N | N |  |
| 94IN  | 10 | nonsecpam3   | DIW | I | N |  |
| 95IN  | 6  | nonsecpam2   | IWD | I | N |  |
| 96NS  | 11 | secureparam3 | DIW | N | S |  |
| 97IS  | 9  | secureparam3 | DIW | I | S |  |
| 98NN  | 12 | nonsecpam3   | DIW | N | N |  |
| 99NS  | 3  | secureparam1 | DIW | N | S |  |
| 100IN | 6  | nonsecpam2   | IWD | I | N |  |
| 101IS | 13 | secureparam4 | DWI | I | S |  |

|                    |             |          |        |        |
|--------------------|-------------|----------|--------|--------|
| Participant Counts | Param1 = 18 | DIW = 18 |        |        |
|                    | Param2 = 17 | IWD = 17 |        |        |
|                    | Param3 = 18 | IDW = 18 |        |        |
|                    | Param4 = 16 | DWI = 16 |        |        |
|                    | Param5 = 15 | WID = 15 | N = 48 | S = 53 |
|                    | Param6 = 16 | IDW = 16 | I = 52 | N = 47 |
|                    | Total = 100 |          |        |        |

|                      |                |          |             |            |     |     |
|----------------------|----------------|----------|-------------|------------|-----|-----|
| Bank Names           | D: DBS         | I: iBank | W: Web Bank |            |     |     |
| Possible Bank order: | DIW            | IWD      | DIW         | DWI        | WID | IDW |
| Parameter File:      | 1              | 2        | 3           | 4          | 5   | 6   |
| Test condition 1:    | Involvement    |          |             | Secure     |     | DIW |
| Test condition 2:    | Involvement    |          |             | Non-Secure |     | DIW |
| Test condition 3:    | No Involvement |          |             | Secure     |     | DIW |
| Test condition 4:    | No Involvement |          |             | Non-Secure |     | DIW |
| Test condition 5:    | Involvement    |          |             | Secure     |     | IWD |
| Test condition 6:    | Involvement    |          |             | Non-Secure |     | IWD |
| Test condition 7:    | No Involvement |          |             | Secure     |     | IWD |
| Test condition 8:    | No Involvement |          |             | Non-Secure |     | IWD |
| Test condition 9:    | Involvement    |          |             | Secure     |     | DIW |
| Test condition 10:   | Involvement    |          |             | Non-Secure |     | DIW |
| Test condition 11:   | No Involvement |          |             | Secure     |     | DIW |
| Test condition 12:   | No Involvement |          |             | Non-Secure |     | DIW |



|                    |                |            |     |
|--------------------|----------------|------------|-----|
| Test condition 13: | Involvement    | Secure     | DWI |
| Test condition 14: | Involvement    | Non-Secure | DWI |
| Test condition 15: | No Involvement | Secure     | DWI |
| Test condition 16: | No Involvement | Non-Secure | DWI |
| Test condition 17: | Involvement    | Secure     | WID |
| Test condition 18: | Involvement    | Non-Secure | WID |
| Test condition 19: | No Involvement | Secure     | WID |
| Test condition 20: | No Involvement | Non-Secure | WID |
| Test condition 21: | Involvement    | Secure     | IDW |
| Test condition 22: | Involvement    | Non-Secure | IDW |
| Test condition 23: | No Involvement | Secure     | IDW |
| Test condition 24: | No Involvement | Non-Secure | IDW |



***ETHICS SUBMISSION FORM***

|   |  |
|---|--|
| <b>1. Project/Programme Title: User Involvement and its effect upon the perception and consideration of Webpage Security Information</b>  |  |
| <b>2. Is this:</b>  | a single study <input checked="" type="checkbox"/>         |
|   | a programme of studies <input type="checkbox"/>            |
| <b>3. Name of Principal Applicant:</b>  | Philip Walker  |
| <b>To maintain the independent review process please also identify all the members of the research team involved with the study:</b>  | None   |
| <b>4. Who is conducting the project (delete as appropriate)?</b>  | POSTGRADUATE   |
| <b>5. If a student please state your programme of study:</b>  |  |
| <b>If a student or PGR please state your supervisor:</b>  | Pam Briggs   |
| <b>6. Where will the research be conducted?</b>   |  |
|   | on University property <input checked="" type="checkbox"/> |
|   | outside of the University <input type="checkbox"/>         |
| <b>If the study is being conducted at a different institution (e.g. another University, a School etc) then you must produce proof that you have received appropriate permission (e.g. a letter, an email) from the relevant institution(s), before your submission can be approved. <u>Give this to the Chair when you submit your final documentation.</u></b> |  |
| <b>If the study/programme is being conducted outside of the University but not in an institution (e.g. someone's home, a public place) then you must ensure that you have conducted an appropriate risk assessment and submitted this with your application (see</b>  |  |

item 17).

**7. Rationale for the study or programme (approx 300 words):**

Fogg's Prominence Interpretation theory identifies user expectations and user involvement as being significant factors in both his prominence and interpretation processes by which users view and interpret webpage content. Fogg describes user involvement as affecting the prominence process and user expectation as affecting the interpretation process. However previous studies have shown that user expectation can also impact the prominence process by affecting user webpage scanning strategies.

User expectations for internet usage may be broadly split into two categories: Personal Expectations and Features of Service Expectations. Of this latter group, user expectations for privacy and online security would be expected to be high for online banking and other online financial transactions. However a previous study showed that user assessments of bank webpage usability rated security below familiarity with banking organisation and webpage characteristics such as layout, text style, graphics, menu and colour in importance. This study also showed that few users read webpage information dealing with user responsibilities and bank security, policies and liabilities. Personal involvement has been demonstrated to affect the way in which message information is viewed, processed and assessed. Low involvement results in superficial levels of information processing using heuristics or message attributes and high involvement requires more attention to message details and a deeper, more cognitively demanding consideration of message content.

The effect of increased personal involvement upon user expectations is not clear although greater involvement would be expected to raise the general level of both personal and service aspect expectations. This is expected to result in a more critical consideration of webpages using their content rather than their attributes and differences in trust scores for the different levels of involvement conditions. When participants are primed to consider website security the absence of website security information is also expected to adversely affect user webpage assessments resulting in lower trust scores. Similarly, differences in webpage scanning strategies may be found where participants attempt to locate missing security information. In order to investigate these hypotheses, this study will use eyetracking measures and questionnaires to examine: 1. Whether the presence of security information affects webpage scanning strategies; 2. The effect of level of involvement upon webpage scanning strategies; 3. Whether the presence of security information impacts upon user assessment of webpage trust 4. Whether the level of involvement affects webpage trust; 5. The effect of involvement on the subsequent recall of interest rate information, 6. Whether the level of personal involvement affects user

perception, consideration and assessment of webpage security information.

**8. Detailed description of the proposed methodology (e.g. procedure, materials, software, measurement tools etc) for the study/programme (approx 500 words):**

A 3 factor mixed design will be used; the between participants factors will be high/low involvement and security information present/absent. The within participants factor will be bank website home pages.

Participants will view the home pages of four unfamiliar online banks containing deposit and loan interest rate information within a general mix of website menu, banking service details and illustrative graphics. Apart from the presence or absence of security information webpage content will be the same for both conditions and all will follow the same organisational layout. The security information present webpage hold security information and logo present in a prominent position with a neutral graphic occupying this position for the security information absent condition. For the high and low involvement factor participants will be asked to invest large or small amounts of money into an online bank with the purpose of maximising both the security of the investment and the interest returned.

Experimental documentation comprises a set of participant instructions and consent form, pre and post-test questionnaires and a post-experimental debriefing form. Equipment used will be two PC's and an IviewX eye-tracking system. The first PC will control and display a series of four online bank web pages. The second PC, linked to the IViewX system, is used to control, record and subsequently analyze eye-tracking data. Software will comprise Iview X eye tracking equipment calibration, control and analysis software. Presentation and browser software is used to display, time and randomly vary web page presentation order to obviate any presentation order effects. Four bank web pages constructed in a standard format containing the same information but differing in presence/absence of security information located in the right hand area of each page and interest rate information located in the central area of the web page

Participants will be allocated randomly, using data from [www.random.org](http://www.random.org), to each of the four experimental conditions: high involvement/security information; high involvement/no security information; low involvement/security information; low involvement/no security information.

Participants will be given a set of instructions advising them to invest money in the bank of their choice ensuring the security of their deposit and maximising investment return. High involvement participants will be told that following presentation of all four web pages they will be asked to recall the interest rate information for each bank and rate each bank for its trustworthiness. Each participant will be asked to complete a brief pre-test questionnaire asking the level and usual purpose of their internet usage, confidence

in internet information and transactions and criteria used to assess web page trust.

On completion of the pre-test questionnaire the use of the Iview X eye-tracking equipment is calibrated for each participant and the four web pages each displayed for 30 seconds in a random order during which their eye movements will be recorded. The participants will not be required to perform any actions during the testing phase other than to extract the information required for their interest rate decision from the web pages viewed. The post-test questionnaire is given to record participant recall of interest rate information, selection of which banks in which investments would be made, bank security arrangements, assessment of the usability of each bank and the criteria used for this assessment.

Recorded information for analysis will comprise time to locate and fixation times for interest rate and security information together with time spent looking off screen. Questionnaire results will use the specific questions dealing with interest rate and security related information to determine the effects of involvement and security information on webpage trustworthiness and the remaining questions to examine the effect and relative importance of other webpage characteristics on usability. With the recent events in the banking sector, the overall participant assessment for security related information will be compared with that of a previous study to determine if there are any changes resulting from these events.

**9. Will an undergraduate be involved in data collection,**

**e.g. as a research assistant?**

**NO**

If so it is the supervisor's responsibility to ensure that they are fully aware of all ethical procedures and issues.

**10. Is approval required from another Ethics Committee (e.g. NHS**

**NO**

**If approval is required from another Ethics Committee what is the current status of your application?**

**11. Is the proposed study a continuation of an existing study that has already received ethical approval?**

**YES**

**12. Participant information (number, age, sex, and whether vulnerable):** Participants of Both sexes – approximately 60, aged 16+, Students & general population. No vulnerable participants will be tested

|  |                               |
|--|-------------------------------|
| <b>If more than one study is proposed provide separate information for each.</b>   |                               |
| <b>13. In the case of healthy volunteers how and from where will they be sought?</b>   |                               |
| <b>Participants will be recruited on an opportunity basis from students/staff/visitors to Northumbria University</b>   |                               |
| <b>14. Will participants receive any payments/expenses?</b>  | <b>NO</b>                     |
| <b>If so please describe:</b>  |                               |
| <b>15. What significant discomfort (physical, social, or psychological), inconvenience, or danger may be caused?</b>   |                               |
| The relatively short display period and small number of web pages to be displayed will not cause any visual discomfort for the participants. The IviewX eye tracking system uses an infra-red eye movement recording system which will cause participants no ill effects.  |                               |
| <b>16. What measures will be adopted to protect participant anonymity, and where appropriate confidentiality?</b>  |                               |
| Each participant will be allocated a number dependent upon the experimental condition to which they are assigned. Personal information recorded will be age, sex and basic information concerning internet usage. Participants will be given their participant number on the debriefing sheet and this can be used to remove participant data later should they request this |                               |
| <b>17. Have you consulted the appropriate Risk Assessment Form(s)?</b>   | <b>YES</b>                    |
| <b>If YES, which document(s) (insert the relevant code numbers):</b>   | COMPUTER_01<br>EYETRACKING_01 |
| <b>What is the overall risk rating?</b>  | <b>Minor</b>                  |
| <b>If NO, you will need to complete a new Risk Assessment Form and include it with your submission</b>   |                               |
| <b>18. If the study/programme falls under the Human Tissue Act, has Ruth Steinberg been informed (delete as appropriate)</b>   | <b>NOT APPLICABLE</b>         |

**19. The University operates a traffic light system to determine project risk – see *Northumbria University Research Ethics and Governance Handbook 2007-2008*, p 5 (a copy is stored within PSS Ethics/PGR Information). Using those guidelines how would you rate your ethics submission overall (tick the appropriate box)?**

Red

Amber

Green

**20. Proposed start date(s) and approximate duration:**

**After Ethical Review.**

After the ESF has been reviewed by the independent reviewers, take a hard (signed and dated) copy to the Chair of the School Ethics Committee and (where appropriate) include the following documentation:

- **2 signed and dated Ethics Screens**
- **A letter of confirmation from an external institution**
- **A Risk Assessment Form**
- **Participant information, consent and debrief forms**
- **Response to Ethical Issues Form**

**Declaration by the researcher**

I confirm that the information provided in this form is accurate. I have considered the ethical/risk issues and I am satisfied that the project does not violate the ethical guidelines of the University or cause undue harm to investigator and participants. I understand that I may not proceed with data collection until this form has been formally approved, and until all participants have provided written first-person informed consent (where appropriate). I understand that I may not make any changes to the project without prior approval from the Chair of the SEC.

Signature of proposer:

Date:

Signature of supervisor (if necessary):

Date:

This submission has been assessed by two independent reviewers, and all ethical issues have been addressed. A Risk Assessment has been conducted. This submission has now been passed by the Chair of the School Ethics Committee

Signature of Chair:

Date:



**PARTICIPANT INFORMATION.**

TITLE OF PROJECT: The effect of Security Information on User Assessment of Webpages

Participant ID Number:

Principal Investigator: Philip Walker

Investigator contact details: Email: philip.walker@unn.ac.uk

This project is funded by: Self

Number of participant points / payment:

**INFORMATION TO POTENTIAL PARTICIPANTS**

**1. What is the purpose of the project?**

User website assessment and recall of information has been shown to be affected by the level of user involvement in tasks undertaken. Similarly, website assessment may be affected by the perceived security and policies of the website. This study aims to investigate both user involvement and website security information to user attention, perception of security and financial information and subsequent assessment and recall of web page information. Eye tracking equipment will be used to measure attention and perception of web page information and questionnaires to assess usability and recall of presented web site information.

**2. Why have I been selected to take part?**

You are an adult internet user who is familiar with browser software and a variety of different internet web sites and web page layout. You have no significant visual defects and have agreed to take part in this study.



**3. What will I have to do?**

Testing will take place in the COCO lab on the first floor of the Northumberland building and will take approximately 20 minutes. Initially you will complete a preliminary questionnaire to determine your experience of internet usage and whether you use internet banking. You will then view a series of Bank web site home pages with the task of selecting which banks you would use to invest a cash sum. Your eye movements will be recorded to identify which parts of the web page you view in order to carry out this task. On completion you will complete another questionnaire to assess the usability of web page viewed and your recall of the information presented.

**4. What are the exclusion criteria (i.e. are there any reasons why I should not take part)?**

Any characteristics of your eyes which prevent recording of your eye movements e.g. some types of contact lenses, interference of tracking due to eyelashes or heavy framed spectacles.

**5. Will my participation involve any physical discomfort?**

No – the eye tracking equipment is located away from the participant and the short testing period will not cause any visual fatigue effects.

**6. Will my participation involve any psychological discomfort or embarrassment?**

N

**7. Will I have to provide any bodily samples (i.e. blood, saliva)?**

No

**8. How will confidentiality be assured?**

You will be assigned a participant number to identify your experimental data. The collected eye tracking data together with the questionnaire responses will be summarized on spreadsheets, compressed and stored on password controlled computer files in accordance with the Data Protection Act and can only be identified by participant number.

The consent form containing your signature and participant number together with all paper questionnaire data will be stored separately from the experimental data so that

you cannot be identified from your experimental data.

**9. Who will have access to the information that I provide?**

The researcher: Philip Walker  
Supervisors: Prof. Pam Briggs  
Dr Chris Dracup

**10. How will my information be stored / used in the future?**

Information from the the eye tracking data files will be summarized and entered into a series of summary spreadsheets together with your participant number. All electronic summary data will be compressed, password protected and stored on computer. Paper documentation including questionnaire responses and consent forms will be stored separately in a locked cabinet. The data will be used in the writing of a PhD thesis and possibly published in a scientific journal or in a conference presentation in a format that precludes identification of individual participants.

**11. Has this investigation received appropriate ethical clearance? Yes**

**12. Will I receive any financial rewards / travel expenses for taking part? No**

**13. How can I withdraw from the project?**

Simply ask for your data to be removed from the results spreadsheet giving your participant number.

**14. If I require further information who should I contact and how?**

Philip Walker on university extension 7244 or by email using  
philip.walker@unn.ac.uk

***Please note however that it might not be possible to withdraw your individual data if the data has already been analysed/published – so please contact the investigator within one month of the project end date if you do wish to withdraw your data”.***



### INFORMED CONSENT FORM

Project Title: **User Involvement and its effect upon the perception and consideration of Webpage Security Information**

Principal Investigator: Philip Walker

Participant Number: \_\_\_\_\_

|  |                          |
|--|--------------------------|
| <i>Please tick where applicable</i>  |                          |
| I have read and understood the Participant Information Sheet.  | <input type="checkbox"/> |
| I have had an opportunity to ask questions and discuss this study and I have received satisfactory answers.  | <input type="checkbox"/> |
| I understand I am free to withdraw from the study at any time, without having to give a reason for withdrawing, and without prejudice.   | <input type="checkbox"/> |
| I agree to take part in this study.  | <input type="checkbox"/> |
| I would like to receive feedback on the overall results of the study at the email address given below. I understand that I will not receive individual feedback on my own performance. | <input type="checkbox"/> |
| Email address.....   |                          |

|                               |           |
|-------------------------------|-----------|
| Signature of participant..... | Date..... |
| NAME IN BLOCK LETTERS).....   |           |

|                              |           |
|------------------------------|-----------|
| Signature of researcher..... | Date..... |
| (NAME IN BLOCK LETTERS)..... |           |



## PARTICIPANT DEBRIEF

**TITLE OF PROJECT: User Involvement and its effect upon the perception and consideration of Webpage Security Information**

Principal Investigator: Philip Walker

Investigator contact details: Email: [philip.walker@northumbria.ac.uk](mailto:philip.walker@northumbria.ac.uk)

Participant Identification Number: \_\_\_\_\_

### **1. What was the purpose of the project?**

The level of personal involvement in a task has been shown to affect the way in which that task is undertaken. Higher involvement results in more thought being given to completion of a task whereas lower involvement leads to less consideration of the task or its outcome. However the role of user involvement and perceived website security on website trustworthiness assessment is less clear. These two factors of user involvement and website security are expected to impact on the tasks you have just completed by affecting the way in which web pages are viewed and the extent to which the information presented is later recalled.

### **2. How will I find out about the results?**

If you leave your email address on the consent form then general results will be copied to you on completion of the study. Alternatively contact the researcher (Philip Walker) on University extension 7244 or online at [philip.walker@northumbria.ac.uk](mailto:philip.walker@northumbria.ac.uk)

### **3. Will I receive any individual feedback**

No – Only a overall summary of the results following statistical analysis can be provided 6 weeks after the experiment has been completed.

### **4. What will happen to the information I have provided?**

Data from the eye tracking files and participant numbers will be entered onto summary spreadsheets and then statistically analysed to determine the effects of participant involvement and the use of information graphics. The spreadsheets and statistical analyses will be compressed and password protected on a secure computer. No personal details will be recorded on these files. All paper documents

(consent forms and questionnaires will be store in locked cabinets and be destroyed securely after 6 months.

**5. How will the results be disseminated?**

All results will be included in a PhD thesis and a research paper or conference presentation may be written detailing the nature of the experiment together with an analysis of the experiment results.

**6. Have I been deceived in any way during the project?                      No**

**7. If I change my mind and wish to withdraw the information I have provided, how do I do this?**

Simply request the removal of your experimental results quoting the participant number you were given on the debriefing sheet you were given.

*“Please note however that it might not be possible to withdraw your individual data if the data has already been analyzed/published – so please contact the investigator within one month of the project end date if you do wish to withdraw your data”.*

If you have any concerns or worries concerning the way in which this research has been conducted, or if you have requested, but did not receive feedback from the principal investigator concerning the general outcomes of the study within 2 few weeks after the study has concluded, then please contact Professor Kenny Coventry via email at [kenny.coventry@northumbria.ac.uk](mailto:kenny.coventry@northumbria.ac.uk), or via telephone on 0191 2437027.

Appendix 8 Study 6 Parts A & B

Risk Assessment Proforma

|  |                             |
|--|-----------------------------|
| <b>Risk Assessment for: Testing using a computer for prolonged periods of time</b> | <b>Code: COMPUTER_01</b>    |
| <b>Risk Assessment for testing using IviewX eye tracking equipment</b>             | <b>Code: EYETRACKING_01</b> |
|  |                             |

**RESPONSE TO ETHICAL ISSUES RAISED BY REVIEWERS.**

| ISSUE RAISED | BY WHOM | RESOLUTION (or justification if not resolved) |
|--------------|---------|---|
|              |         |   |
|              |         |   |
|              |         |   |

## Internet Banking Sites

### Instructions

You have been given £50000/£100 to invest. You will view four internet banking sites and I want you to decide, on the basis of the interest rate and security information they contain, which Bank you select to open a deposit account and invest this money. The bank web pages will be displayed one after the other and you will have 30 seconds to view each page. During the experiment your eye movements will be tracked to determine which web page contents you view. When you have seen all four you will be asked to complete a questionnaire on your internet usage.

If you have any questions concerning these instructions please ask the researcher. On completion of the questionnaire please feel free to ask any questions concerning the purpose of the experiment.

Appendix 8 Study 6 Parts A Questionnaire

**Pre webpage Display Questionnaire:**

|                                      |     |        |   |            |
|--------------------------------------|-----|--------|---|------------|
| Participant ID                       | Age | Gender | M | Occupation |
| Do you currently have a bank Account | Yes | No     |   |            |

**Section 1 - Internet Usage** (please circle the appropriate answer)

|                            |             |                |              |                 |          |
|----------------------------|-------------|----------------|--------------|-----------------|----------|
| a) I use the internet      | Daily       | Weekly         | Monthly      | Occasionally    | Never    |
| b) I would class myself as | Expert User | Confident User | Average User | Occasional User | Non User |

**Section 2 - Internet Web Sites** (please circle the appropriate answer)

| Internet Web Sites  | Strongly disagree |   |   |   | Strongly agree |
|---|-------------------|---|---|---|----------------|
| I use the internet mainly at home                           | 1                 | 2 | 3 | 4 | 5              |
| I use the internet mainly at work/college                   | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to find information            | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily to buy goods and services      | 1                 | 2 | 3 | 4 | 5              |
| I use the internet primarily for email purposes             | 1                 | 2 | 3 | 4 | 5              |
| I am careful which web sites I visit                        | 1                 | 2 | 3 | 4 | 5              |
| I do not always believe what I read on the internet         | 1                 | 2 | 3 | 4 | 5              |
| I would seek advice concerning which sites to use           | 1                 | 2 | 3 | 4 | 5              |
| I check the security of web sites I deal with               | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable using the internet                         | 1                 | 2 | 3 | 4 | 5              |
| I check user responsibilities on site I deal with           | 1                 | 2 | 3 | 4 | 5              |
| I often find it difficult to find the information I need    | 1                 | 2 | 3 | 4 | 5              |
| I am comfortable giving financial details over the internet | 1                 | 2 | 3 | 4 | 5              |
| I check website owners responsibilities and policies        | 1                 | 2 | 3 | 4 | 5              |

**Section 3 – Good and Services** (please tick the appropriate answer)

| Goods and Services                                    | Strongly disagree |   |   |   | Strongly agree |
|---|-------------------|---|---|---|----------------|
| I would purchase goods and services over the internet | 1                 | 2 | 3 | 4 | 5              |
| I would only make purchases from companies I know     | 1                 | 2 | 3 | 4 | 5              |

**Section 4 – Webpage Contents Assessment** (please circle the appropriate answer)



| <b>Web Site Contents</b>                              | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I do not read all the contents of web pages           | 1                        | 2 | 3 | 4 | 5                     |
| Web page layout is important                          | 1                        | 2 | 3 | 4 | 5                     |
| The text style on web pages is important              | 1                        | 2 | 3 | 4 | 5                     |
| I always read the site policy statements              | 1                        | 2 | 3 | 4 | 5                     |
| I use graphics to judge web page contents             | 1                        | 2 | 3 | 4 | 5                     |
| I use animations to judge web page contents           | 1                        | 2 | 3 | 4 | 5                     |
| I dislike web pages with too much information on them | 1                        | 2 | 3 | 4 | 5                     |

**Section 5 – Online Banking Assessment** (please circle the appropriate answer)

| <b>Banking Web Sites</b>                           | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|--|--------------------------|---|---|---|-----------------------|
| I would use internet banking                       | 1                        | 2 | 3 | 4 | 5                     |
| I believe that internet banking is safe and secure | 1                        | 2 | 3 | 4 | 5                     |
| I would only use online banks I know               | 1                        | 2 | 3 | 4 | 5                     |
| I understood all the information on bank websites  | 1                        | 2 | 3 | 4 | 5                     |
| I believe the information on bank websites         | 1                        | 2 | 3 | 4 | 5                     |
| I would not bank with unknown internet banks       | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with internet banks           | 1                        | 2 | 3 | 4 | 5                     |
| I would borrow money from internet banks           | 1                        | 2 | 3 | 4 | 5                     |

**Post Webpage Display Questionnaire:**

**Section 6 - Bank Webpages Assessment** (please circle the appropriate answer)

| <b>WBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize WBS Bank                                | 1                        | 2 | 3 | 4 | 5                     |
| I think WBS Bank is secure                          | 1                        | 2 | 3 | 4 | 5                     |
| I would use WBS Bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with WBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the WBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the WBS web site (Please give reason) |                          |   |   |   |                       |

| <b>IBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize IBS Bank                                | 1                        | 2 | 3 | 4 | 5                     |
| I think IBS Bank is secure                          | 1                        | 2 | 3 | 4 | 5                     |
| I would use IBS bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with IBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the IBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the IBS web site (Please give reason) |                          |   |   |   |                       |

| <b>DBS Bank</b>                                     | <b>Strongly disagree</b> |   |   |   | <b>Strongly agree</b> |
|---|--------------------------|---|---|---|-----------------------|
| I recognize DBS Bank                                |                          |   |   |   |                       |
| I think DBS Bank is secure                          | 1                        | 2 | 3 | 4 | 5                     |
| I would use DBS bank for online banking             | 1                        | 2 | 3 | 4 | 5                     |
| I would invest money with DBS Bank.                 | 1                        | 2 | 3 | 4 | 5                     |
| I would apply for a loan with the DBS Bank          | 1                        | 2 | 3 | 4 | 5                     |
| I would trust the DBS web site (Please give reason) |                          |   |   |   |                       |

**Section 7 – Webpage Contents Recall** (please tick the appropriate box)

| <b>Web Site Details</b>  | <b>WBS</b> | <b>IBS</b> | <b>DBS</b> |
|--|------------|------------|------------|
| Which Bank had the highest interest rate for deposit accounts? (tick one box)            |            |            |            |
| Which Bank had the lowest interest rate for deposit accounts? (tick one box)             |            |            |            |
| Which Bank webpages were secure and displayed security information (tick all that apply) |            |            |            |

**Section 8 – Attention Level** (please tick the appropriate box)

| <b>Please indicate how much attention you paid to the contents of each screen</b> |                         |                       |                          |                       |                            |
|---|-------------------------|-----------------------|--------------------------|-----------------------|----------------------------|
| <b>Rating Scale</b>   | <b>Little Attention</b> | <b>Poor Attention</b> | <b>Average Attention</b> | <b>Good Attention</b> | <b>Very Good Attention</b> |
| DBS Bank  |                         |                       |                          |                       |                            |
| IBS Bank  |                         |                       |                          |                       |                            |
| WBS Bank  |                         |                       |                          |                       |                            |

**Section 9 – Webpage Contents Read** (please tick the appropriate box)

| Please indicate approximately how much of each screen's content you read |    |     |     |     |      |
|--|----|-----|-----|-----|------|
| Rating Scale   | 0% | 25% | 50% | 75% | 100% |
| DBS Bank   |    |     |     |     |      |
| IBS Bank   |    |     |     |     |      |
| WBS Bank   |    |     |     |     |      |

**Section 10 – Screen Characteristics** (please tick the appropriate box)

| Please state which of the following features of the displayed screens you based your decisions |               |            |              |                |                  |        |              |                   |                    |
|--|---------------|------------|--------------|----------------|------------------|--------|--------------|-------------------|--------------------|
|  | Screen Layout | Text Style | Text Content | Graphics Style | Graphics Content | Colour | Menu Choices | Knowledge of Bank | Security & Privacy |
| DBS Bank   |               |            |              |                |                  |        |              |                   |                    |
| IBS Bank   |               |            |              |                |                  |        |              |                   |                    |
| WBS Bank   |               |            |              |                |                  |        |              |                   |                    |

**Section 11 –Interest Rate Assessment** (please tick boxes that apply)

| Please indicate how much bank interest rates affected your assessment |                      |                    |                  |                 |                |
|---|----------------------|--------------------|------------------|-----------------|----------------|
| Rating Scale  | Not at all Important | Slightly Important | Fairly Important | Quite Important | Very Important |
| DBS Bank  |                      |                    |                  |                 |                |
| IBS Bank  |                      |                    |                  |                 |                |
| WBS Bank  |                      |                    |                  |                 |                |

## Appendix 8 Study 6 Parts A & B – Test Webpages

**DBS Internet Banking Group**  
For all your financial services

**Online Banking**  
Register   
Username   
PassCode

**Personal Banking**  
Business Banking  
Deposits  
eSavings  
Markets  
Foreign Transactions  
Exchange  
Insurance  
Tax  
Students

**DBS Loan Packages**  
Need a new car or planning some home improvements. Our fixed rate loans start from 6.9% and our flexible rate loans from 5.8%.  
Check out the details by clicking below. (conditions apply)

**DBS Credit Card**  
Strengthen your credit rating. Enjoy a credit limit of up to £2000 (minimum amount of £250 - subject to credit check)  
**27.9 % APR typical (variable)**  
For details see below

**DBS Mortgage Packages**  
DBS offer a range of mortgages from which to choose including fixed, flexible and tracker mortgages over fixed and variable periods.  
Click below to get the details (conditions apply)

**Insurance**  
Get a great deal on our comprehensive home insurance. Combine your building and contents cover and receive **£55 cashback** together with a 20% online discount

**Deposits**  
Check out the interest rate for our Premium Deposit Account

**5.25% INTEREST**

**Why Online Banking**

1. Personal banking 25 hours a day 365 days a year.
2. Track your finances to see where your money is going.
3. Free over draft facility of up to £500
4. Free Kaspersky internet security software

**DBS Annual Report**  
For a copy of our annual report  
0800 666 1234

The information contained within the Private Banking pages of this web site do not constitute financial or investment advice. Whilst every reasonable care is taken in the preparation of the content, we do not accept any liability for any error or omission. It is a condition of allowing you to download through our site that any liability on our part in respect of, or arising directly or indirectly out of, any virus or similar codes or programs is excluded. DBS Bank plc and DBS Scotland plc are authorised and regulated by the Financial Services Authority and signatories to the Banking Codes. FSA authorisation can be checked on the FSA's Register at: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

### DBS No-Security Webpage

**DBS Internet Banking Group**  
For all your financial services

**Online Banking**  
Register   
Username   
PassCode

**Personal Banking**  
Business Banking  
Deposits  
eSavings  
Markets  
Foreign Transactions  
Exchange  
Insurance  
Tax  
Students  
Financial Advice

**DBS Loan Packages**  
Need a new car or planning some home improvements. Our fixed rate loans start from 6.9% and our flexible rate loans from 5.8%.  
Check out the details by clicking below. (conditions apply)

**DBS Credit Card**  
Strengthen your credit rating. Enjoy a credit limit of up to £2000 (minimum amount of £250 - subject to credit check)  
**27.9 % APR typical (variable)**  
For details see below

**DBS Mortgage Packages**  
DBS offer a range of mortgages from which to choose including fixed, flexible and tracker mortgages over fixed and variable periods.  
Click below to get the details (conditions apply)

**Insurance**  
Get a great deal on our comprehensive home insurance. Combine your building and contents cover and receive **£55 cashback** together with a 20% online discount

**Deposits**  
Check out the interest rate for our Premium Deposit Account

**5.25% INTEREST**

**Why Online Banking**

1. Personal banking 25 hours a day 365 days a year.
2. Track your finances to see where your money is going.
3. Free over draft facility of up to £500
4. Free Kaspersky internet security software

**Condo Site Security**  
For any security problems call our secure hotline on  
0800 666 1234

The information contained within the Private Banking pages of this web site do not constitute financial or investment advice. All information is subject to change at any time, and we recommend that you contact us directly if you are in any doubt as to the information provided. Whilst every reasonable care is taken in the preparation of the content, we do not accept any liability for any error or omission. It is a condition of allowing you to download through our site that any liability on our part in respect of, or arising directly or indirectly out of, any virus or similar codes or programs is excluded. DBS Bank plc and DBS Scotland plc are authorised and regulated by the Financial Services Authority and signatories to the Banking Codes. FSA authorisation can be checked on the FSA's Register at: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

### DBS Security Webpage

ibank Finance - Microsoft Internet Explorer

File Edit View Favorites Tools Help

ibank Finance  
Your First Stop for Internet Banking

Home / Contact Us / FAQ / Text Size A A A

**Personal Banking Links**

- Current Accounts
- Business Accounts
- Savings
- Loans
- Credit Cards
- Currency
- Insurance
- Stocks & Shares
- Pensions
- Mortgages
- Financial Services

**IBF Insurance Products**

| Motor   | Home  |
|---|---|
| Save 10% when you purchase online   | Up to £500,000 rebuilding costs as standard *   |
| Up to 70% no claims bonus with free bonus protection*   | Up to 40% no claims discount**  |
| Free accident helpline and legal advice with courtesy car as standard   | ¼ off contents premium when purchased with buildings cover  |
| We could save you up to £190** on your premiums   | 15% of contents premium when purchased online   |
| Cover for both UK and European Travel   | Free legal expenses insurance up to £50000  |
| Loss or theft of keys cover   | Free Home Rescue Emergency helpline   |
| (*No claims bonus may be transferred from other insurers subject to conditions and confirmation)<br>(**Based on independent research) | (*Conditions apply)<br>(**No claims discount applies separately to home and contents insurance and is not transferable) |
| <a href="#">Get a Quote</a>   | <a href="#">Get a Quote</a>   |

**IBF Loans**

| Type of Loan       | Interest Rate   |
|--------------------|-----------------|
| Personal Loans     | Typical 8.9% *  |
| Secured Loans      | Typical 7.2% *  |
| Unsecured Loans    | Typical 9.9% *  |
| Overdraft          | Typical 29.8% * |
| * Conditions apply |                 |

**IBF Savings**

|                     |                |
|---------------------|----------------|
| IBF Saver Silver*   | 3% Gross APR   |
| IBF Saver Gold*     | 3.5% Gross APR |
| IBF Saver Platinum* | 3.8% Gross APR |
| Online Saver        | 3.2% Gross APR |
| IBF-ISA             | 3.8% Gross APR |
| Regular Saver       | 3% Gross APR   |
| SuperSaver          | 4% Gross APR   |

\* Subject to minimum investment period

**Branch Locator**

Find your nearest:

Branch  ATM

Enter a street, Town or area

[< Find >](#)


**Internet Banking**

Register [Register](#)

Login [Username](#)

Password [Password](#)

**IBF Annual Report**



To read our annual report you will need to download the WinZip program above

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**Personal Banking Links**

- Current Accounts
- Business Accounts
- Savings
- Loans
- Credit Cards
- Currency
- Insurance
- Stocks & Shares
- Pensions
- Mortgages
- Financial Services

**IBF Insurance Products**

| Motor   | Home  |
|---|---|
| Save 10% when you purchase online   | Up to £500,000 rebuilding costs as standard *   |
| Up to 70% no claims bonus with free bonus protection*   | Up to 40% no claims discount**  |
| Free accident helpline and legal advice with courtesy car as standard   | ¼ off contents premium when purchased with buildings cover  |
| We could save you up to £190** on your premiums   | 15% of contents premium when purchased online   |
| Cover for both UK and European Travel   | Free legal expenses insurance up to £50000  |
| Loss or theft of keys cover   | Free Home Rescue Emergency helpline   |
| (*No claims bonus may be transferred from other insurers subject to conditions and confirmation)<br>(**Based on independent research) | (*Conditions apply)<br>(**No claims discount applies separately to home and contents insurance and is not transferable) |
| <a href="#">Get a Quote</a>   | <a href="#">Get a Quote</a>   |

**IBF Loans**

| Type of Loan       | Interest Rate   |
|--------------------|-----------------|
| Personal Loans     | Typical 8.9% *  |
| Secured Loans      | Typical 7.2% *  |
| Unsecured Loans    | Typical 9.9% *  |
| Overdraft          | Typical 29.8% * |
| * Conditions apply |                 |

**IBF Savings**

|                     |                |
|---------------------|----------------|
| IBF Saver Silver*   | 3% Gross APR   |
| IBF Saver Gold*     | 3.5% Gross APR |
| IBF Saver Platinum* | 3.8% Gross APR |
| Online Saver        | 3.2% Gross APR |
| IBF-ISA             | 3.8% Gross APR |
| Regular Saver       | 3% Gross APR   |
| SuperSaver          | 4% Gross APR   |

\* Subject to minimum investment period

**Branch Locator**

Find your nearest:

Branch  ATM

Enter a street, Town or area

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**Internet Banking**

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Login [Username](#)

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**IBF Security**



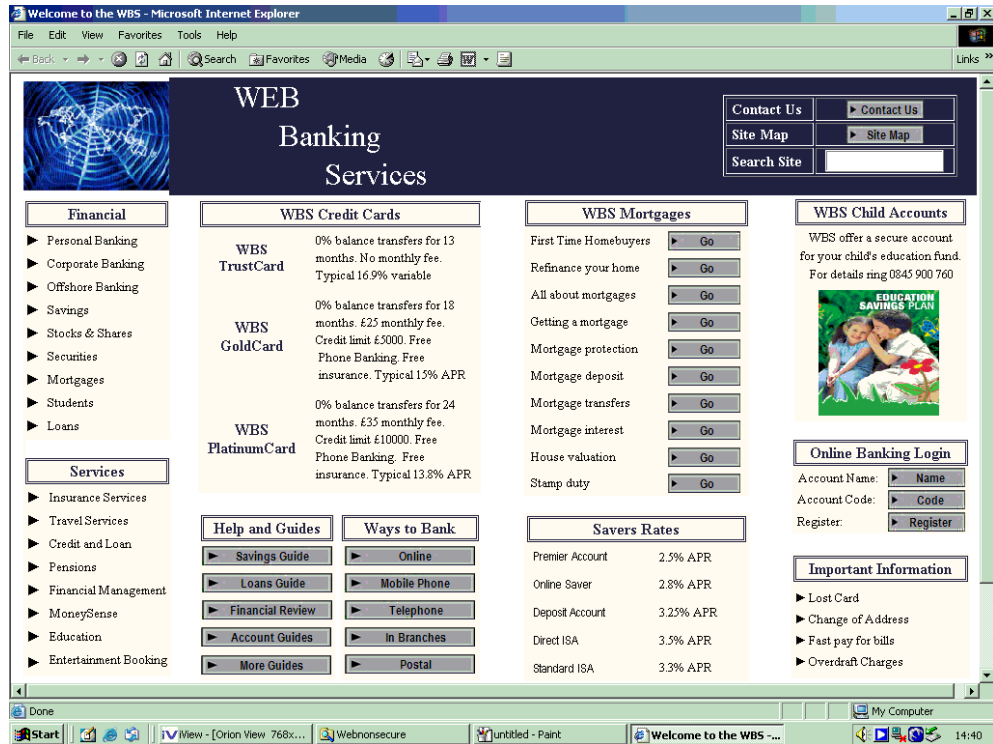
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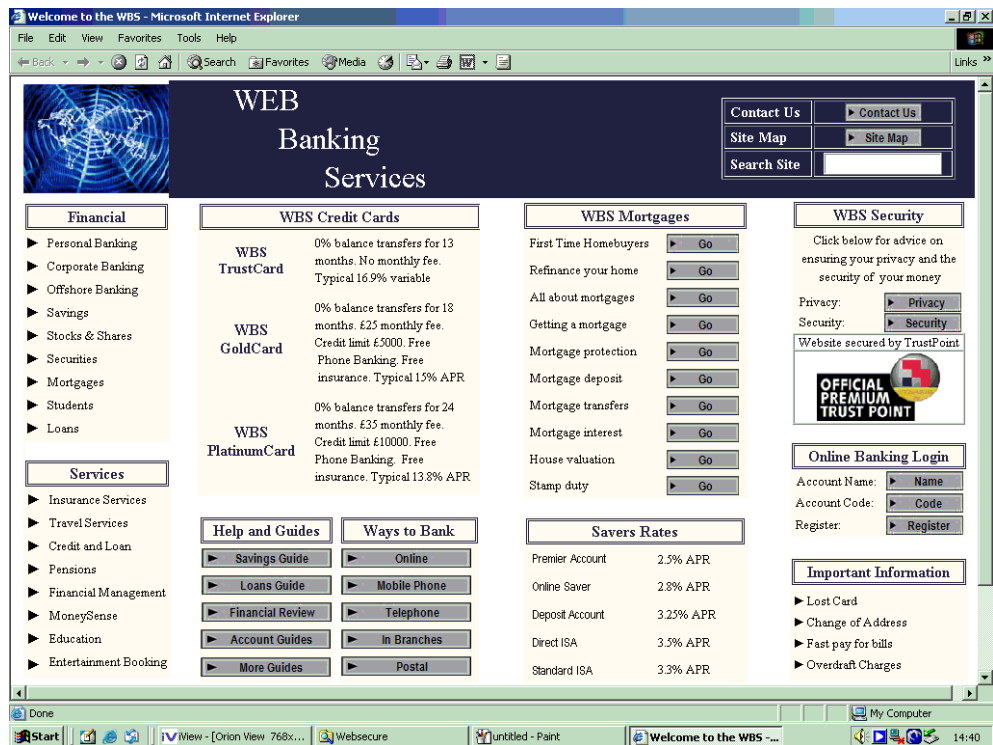
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## iBank Security Webpage



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