

# Exploring key factors and methods to improve the user experience of reading contracts

Msc- User Experience Engineering



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## Abstracts

The purpose of this project is to find the key factors and methods to increase the user engagement and improve the user experience of reading contracts. To find the insights, firstly, I design different version contracts according to the principles of Graphic Design, Information Design and User Experience Design. Secondly, I conduct the comparison testing of reading contracts, reading quiz and interviewing every participants. After lab and personal analysis, I do redesign, retesting and interview. Finally, the research results help develop the customer journey which is able to increase the user engagement, reduce the friction of reading and understanding contracts.

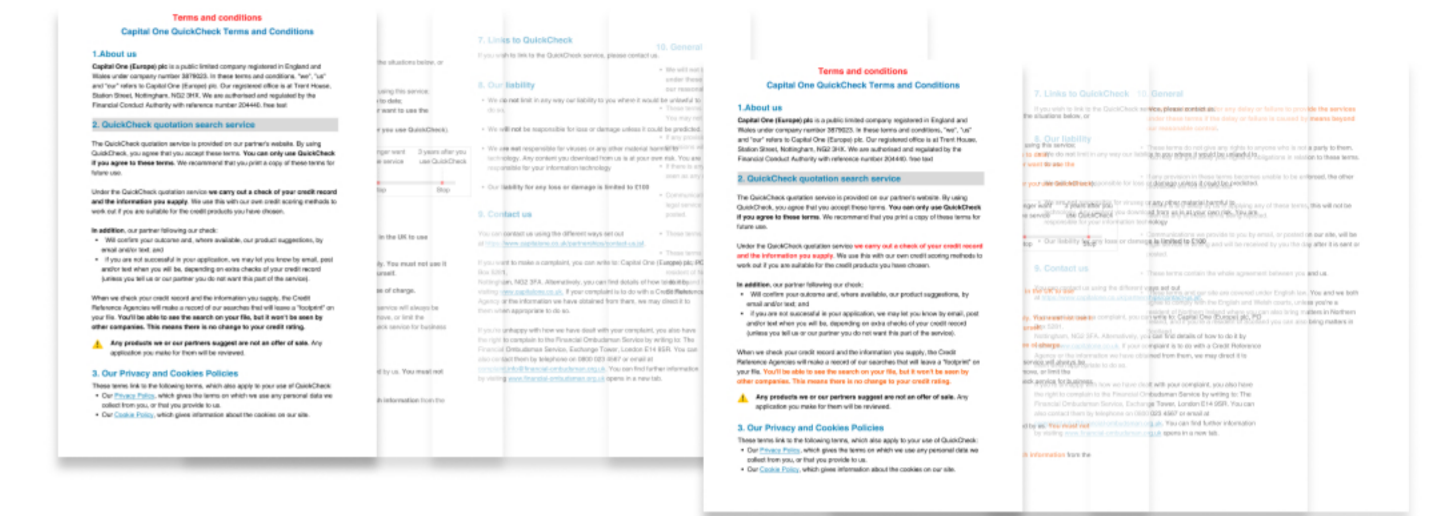
## Key Methodology

- 2 Pilot Testing
- 12+6 Comparison Testing
- 12 Reading Quiz
- 12+6 Interview

## Hypotheses

- Most customers can understand the contracts but they are not willing to spend long time on reading.
- Visualisation and user experience Design increase the user engagement and reduce the friction

## Diagram & Design



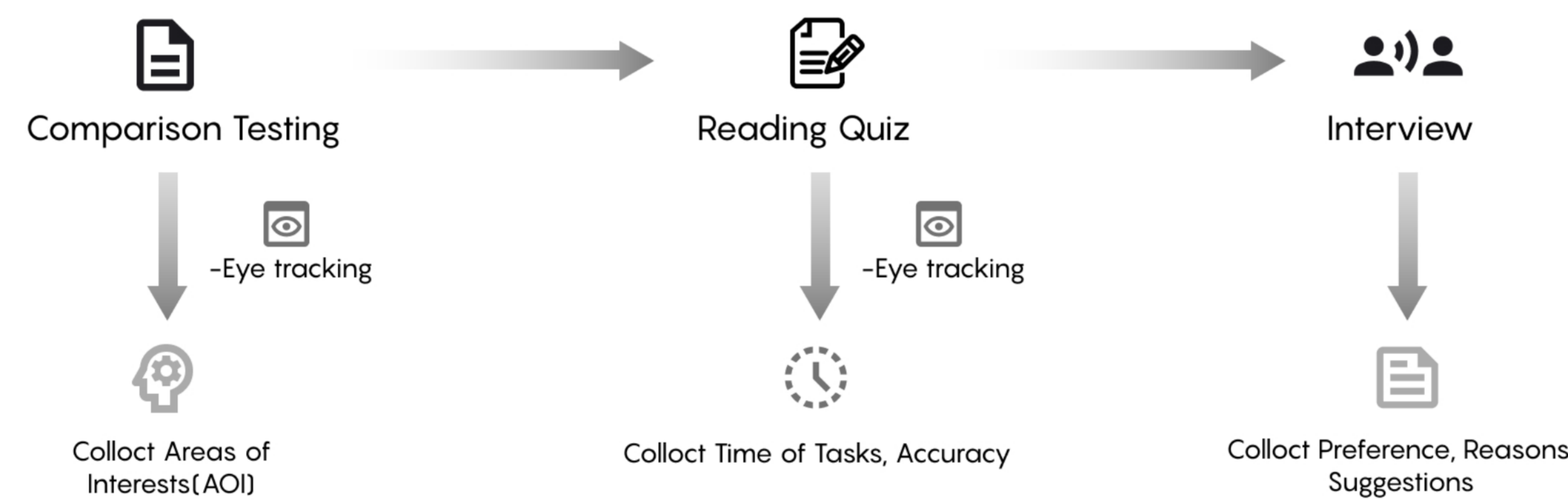
## Introduction & Background

Amplifi as an AI technical company is able to assess legal and regulatory communications to determine how likely a customer is to understand the content, to identify the words, sentences and clauses that are less intelligible, and suggest ways to improve intelligibility and aid simplification. However, they still facing the challenge that consumers very infrequently read or otherwise engage with the terms of the agreements they are entering into. Firms have no effective way to assess the inherent level of risk related to these important documents - there is currently no efficient, accurate and objective way to understand their intelligibility, nor can they currently assess the comprehension risk associated with a customer's engagement with the information, and the degree to which they have understood them.

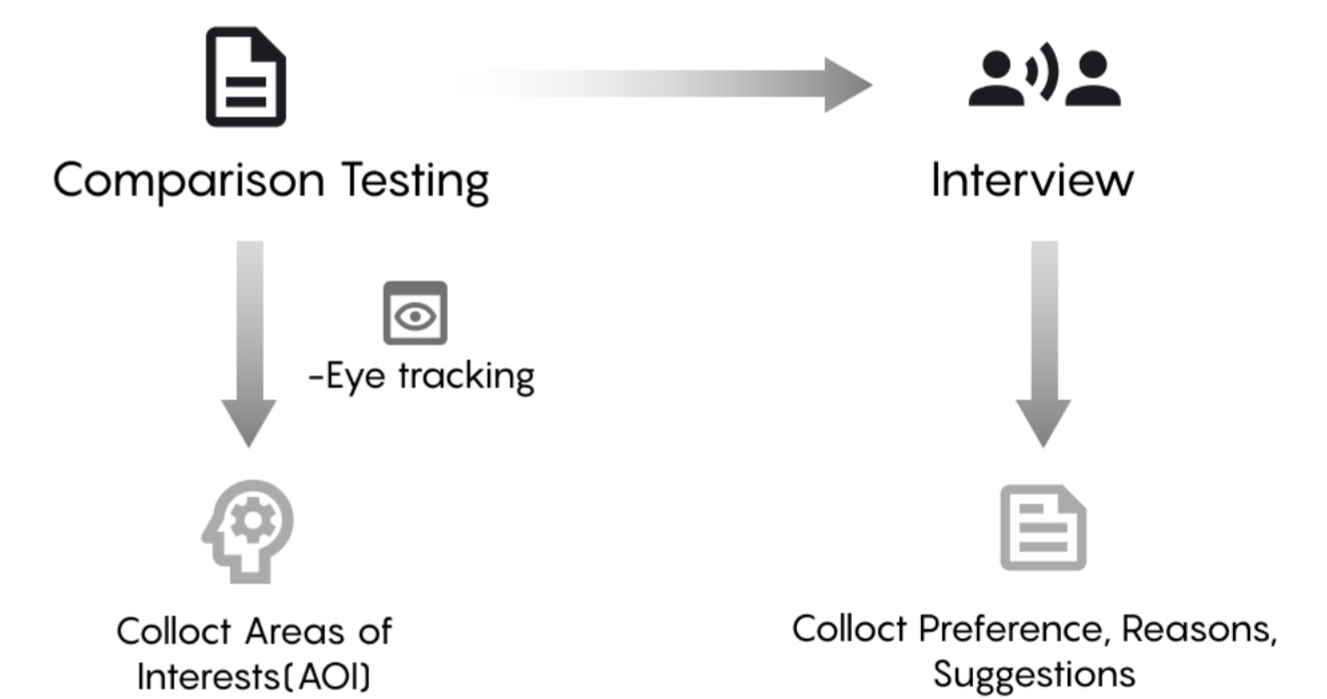
## Testing & Evaluation

**Pilot Testing** - to find the problems of the testing and improve testing process according to feedbacks

**Main Testing** - 4 Group/ 4 Versions, per 3 Participants



**Re-Testing** - 2 Group/ 2 Versions, per 3 Participants



## Research Requirements

1. Identify the key factors for increasing engagement.
2. Identify the main causes of friction.
3. Quantify a perceived level of comprehension.
4. Identify optimal user journey based on the findings of the study

## Research Results

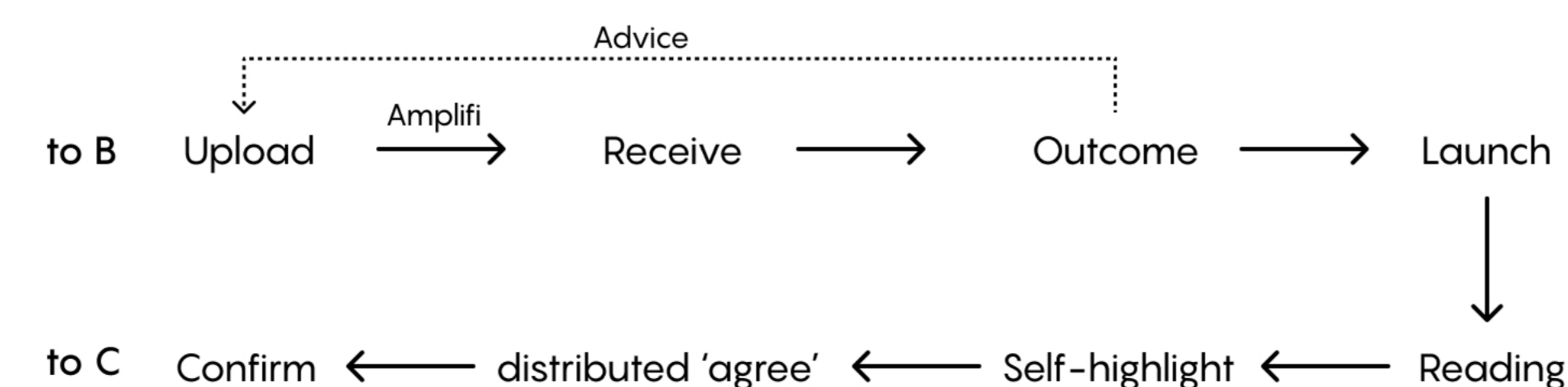
### Main causes of friction

1. Too many words— Customers do not want to spend much time on it.
2. Bad design.
3. Easy to ignore important part—without any emphasize parts.
4. The liability allocation in the contracts are distributed.

### HOW to improve?

- Contract Design:**
1. Proper font size & color;
  2. Icon and Graphics explanation;
  3. Short sections;
  4. Item list;
  5. Clear responsibility allocation;
- UX Design:**
6. Customised highlight function;
  7. Distributed 'agree'

### Customer Journey



## Conclusion & Future works

Through literature review, I found out the problems that in the process of reading contracts and the solutions. Then with the conduction of contract designing, eye tracking testing, reading comprehension quiz and one to one interview, the research results help develop the key findings to improve user experience in reading contracts. And the factors and methods work in most contracts.

However, the current testing has limitations, as the contract sample from Amplifi is not a complex one, so it does not reflect the issues that arise for all users when reading financial contracts.

The next step for the project is to do user testing with more contracts samples, and make a design system covering more graphics which can be used in most contracts.

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