

Usabilità e settore pubblico

Una storia più lunga di quanto si
creda

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www.usabile.it



**Di cosa parliamo
quando parliamo di
usabilità?**



map navigation

Finance Business Culture
Weather Sport News Video
Radio Technics Files
Electronics Shopping Design
Mail Internet Maps Radio
TV Work Travel Tech
Entertainment Security
Global Music Companies
Songs Graphics Vacancy
Job Data Games People

statistics



data central



Access solutions

- file transfer
- net banking
- strategic planning
- databases
- video conferencing
- remote file access
- remote work

Entertainment

- files
- music
- games
- e-books
- chats

Internet

- websites
- hosting
- banners
- searching systems
- P2P
- chats
- applications

Business solutions

- remote file transfer
- net banking
- strategic planning
- databases
- video conferencing
- remote file access
- remote work

Facilità d'uso?

ISO 9241

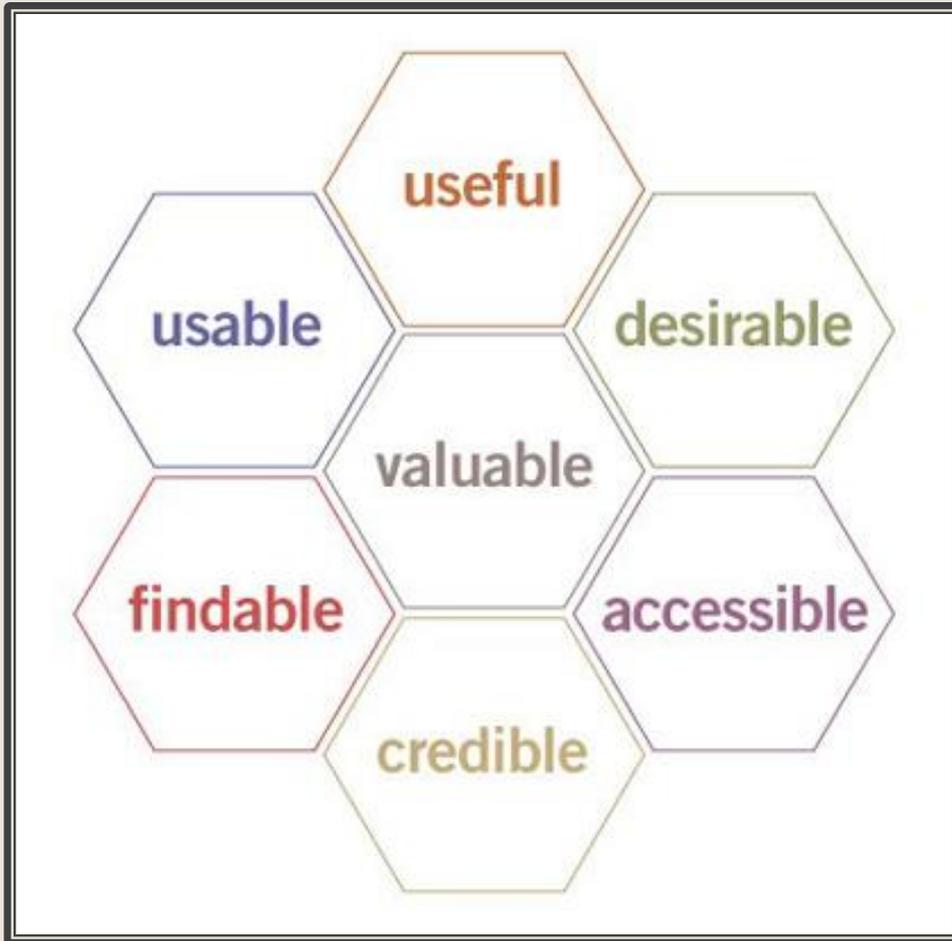
L'usabilità è il grado in cui un prodotto può essere usato da *specifici utenti* con *specifici obiettivi* con **efficacia, efficienza e soddisfazione** in uno *specifico contesto d'uso*



Test di usabilità



User eXperience



Etichetta cappello che ricomprende, o pretende di farlo, tutta una serie di pratiche progettuali all'interno delle quali, opportunamente, trovano collocazione vari metodi di studio dell'utente, proprio perché l'utente e la sua complessiva esperienza con il prodotto è centrale

Breve storia della UX nei sistemi pubblici

1950-1970s
Gli inizi

1980s:
gli anni della
transizione

1990s: gli anni
della crescita

2000-oggi: gli
anni della
partecipazione

Sistemi di
equipaggia-
mento
militare

Sistemi di
trasporto

Screen design

Information
retrieval
Definizione
di standard e
linee guida

Usabilità come
professione

Egov,
universal
usability,
sharing
economy

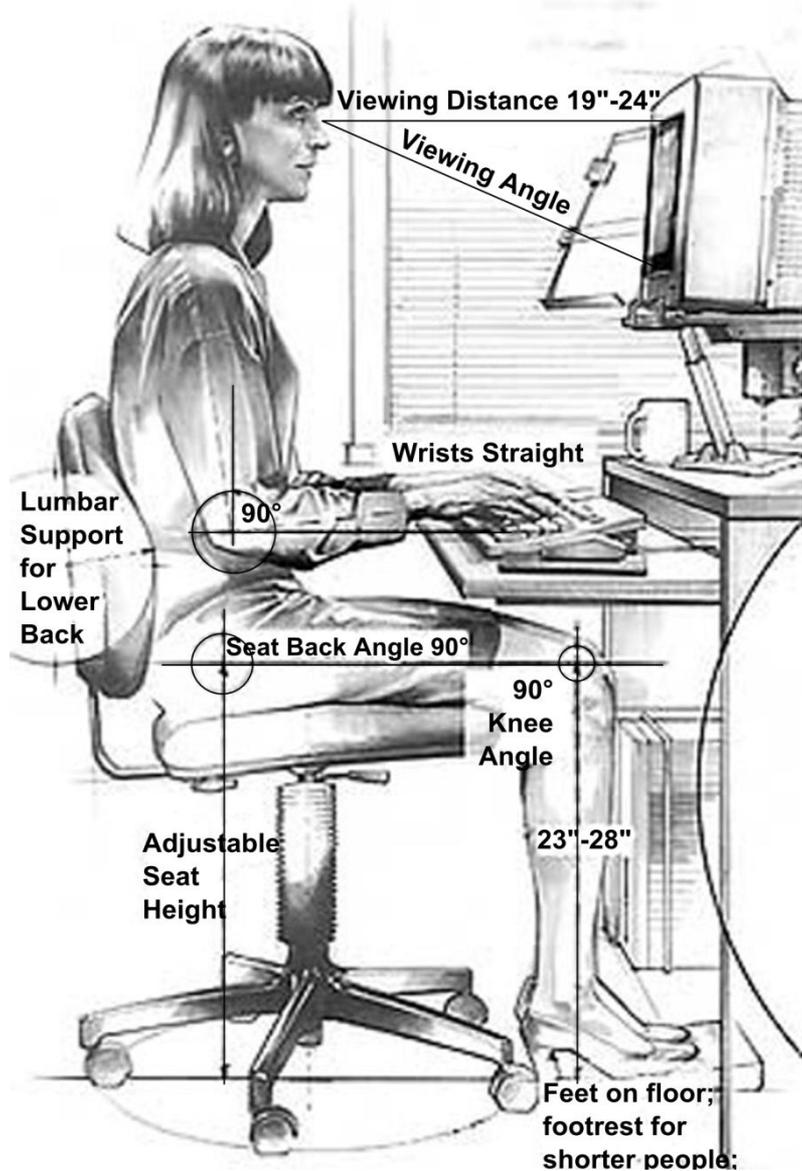
Gli Anni 50

- 1950s: Human Factor & Ergonomics
 - Il settore militare necessitava di tecnologia di difesa più efficace. Questo includeva sistemi che operassero al suolo, nei cieli e nei mari.
 - I primi contributi si ebbero nei sistemi di comando e controllo. Sono gli anni in cui si scoprono la legge di Fitts e di Hick
 - IBM prima azienda di computer a creare un gruppo di fattori umani



[Clicca qui](#)

[Clicca qui](#)



Viewing Distance 19"-24"

Viewing Angle

Wrists Straight

Lumbar Support for Lower Back

90°

Seat Back Angle 90°

90°
Knee Angle

Adjustable Seat Height

23"-28"

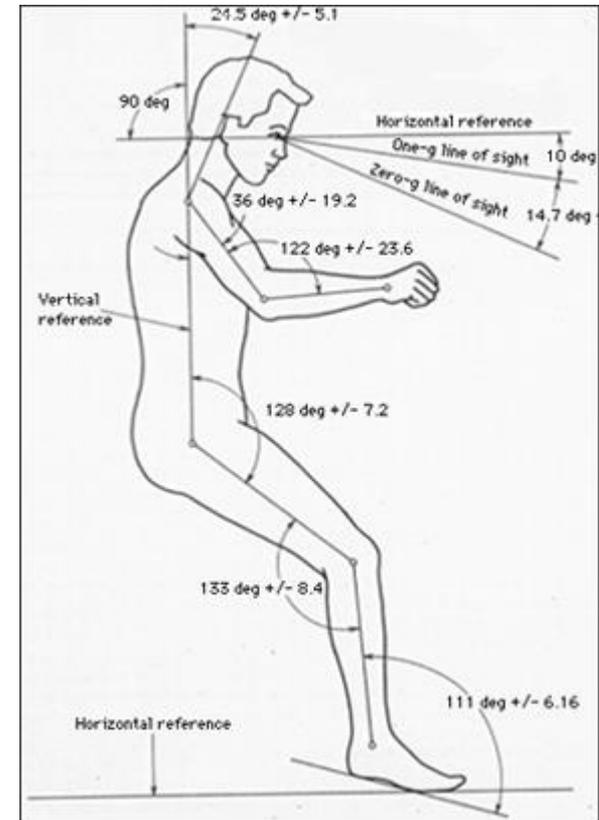
Feet on floor; footrest for shorter people:

1950-60s: progetti militari

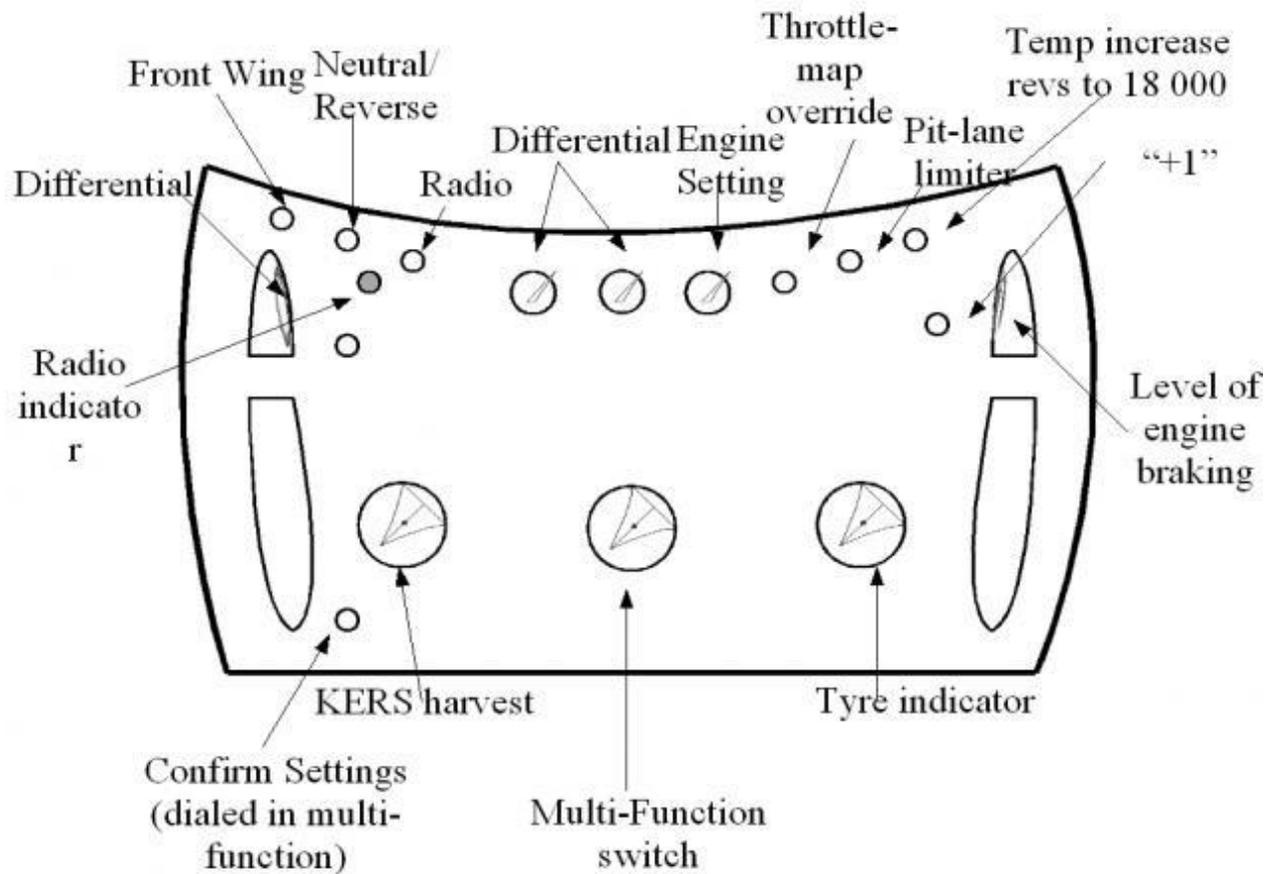
- SAGE (US Air Force), con un settore HF diretto da J.C.R. Licklider, che maturò un'esperienza determinante sui suoi successivi studi sui sistemi interattivi («human-machine Symbiosis»)
- Nascono i primi standard militari secondo i quali i sistemi dovevano essere sviluppati
- UX: MIL-STD-1472 (1968), basato su test in laboratorio
- Nel 1994 questi standard convertiti in manuale con criteri di design

70s: non solo militari: i sistemi di trasporto

- Air-traffic control system di diversi governi nel mondo
- Considerazioni di UX negli anni 70 e 80.
- Attenzione al **carico di lavoro** nelle cabine di pilotaggio
- Prima del 1970 le operazioni di pilotaggio *non erano considerate difficili*
- Per ridurre gli incidenti > aumentare la situational awareness
- Glass cockpit: aerocabina a visori (con più di 100 strumenti condensati nel pannello)







Screen design

- Dall'NLS di Engelbart ai pannelli di controllo, ai computer



Xerox Alto (1973-74)



Start	Ready: Select file names with the mouse Red-Copy, Yel-Copy/Rename, Blue-Delete Click Start to execute file name commands	Quit
		Clear
		Type

Pages: 032	Log	
Files listed: 60	Files selected: 0	Delete: 0
Copy/Rename: 0	Copy: 0	
DPO: <SysDir.> +,*		
-- BEGINNING --		
1012-AstroRoids.Boot.		
Anonymous.1.		
BattleShip.cr.		
BattleShip.RUN.		
BlackJack.RUN.		
BuildKal.cm.		
CalcSources.d.m.		
Calculator.RUN.		
Chess.log.		
Chess.run.		
Crm.Cm.		
CompileKal.cm.		
CRTTEST.RUN.		
DMT.boot.		
EdsBuild.run.		
empres.run.		
Executive.Run.		
Fly.run.		
galaxian.boot.		
Garbage.\$.		
Go9.run.		
GoFont.4L.		
Invaders.Run.		
junk.		
junk.press.		
Kal.bcpl.		
Kal.cm.		
KalA.cm.		
KalMc.mu.		
Kinetic4.RUN.		
LoadKal.cm.		
MasterMind.RUN.		
maze.run.		
Meta.Typescript.		
Missile.run.		
NEPTUNE.RUN.		
othello.run.		
Pinball-assy.run.		
POLYGONS.RUN.		

Pages: 0	Log	
Files listed: 0	Files selected: 0	Delete: 0
Copy/Rename: 0	Copy: 0	
No Disk: <SysDir.> +,*		

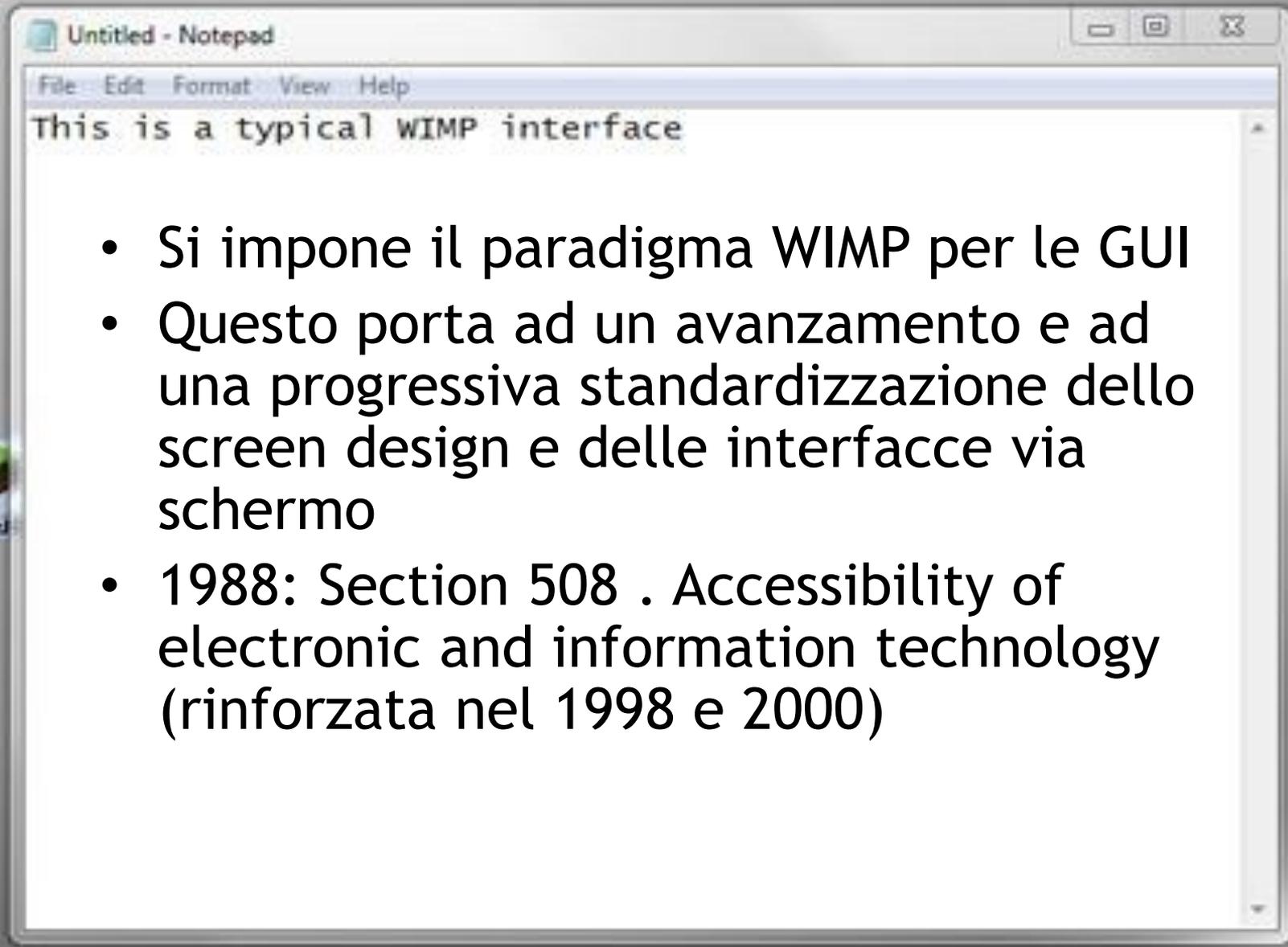
Xerox Star (1981)



1980s: La transizione

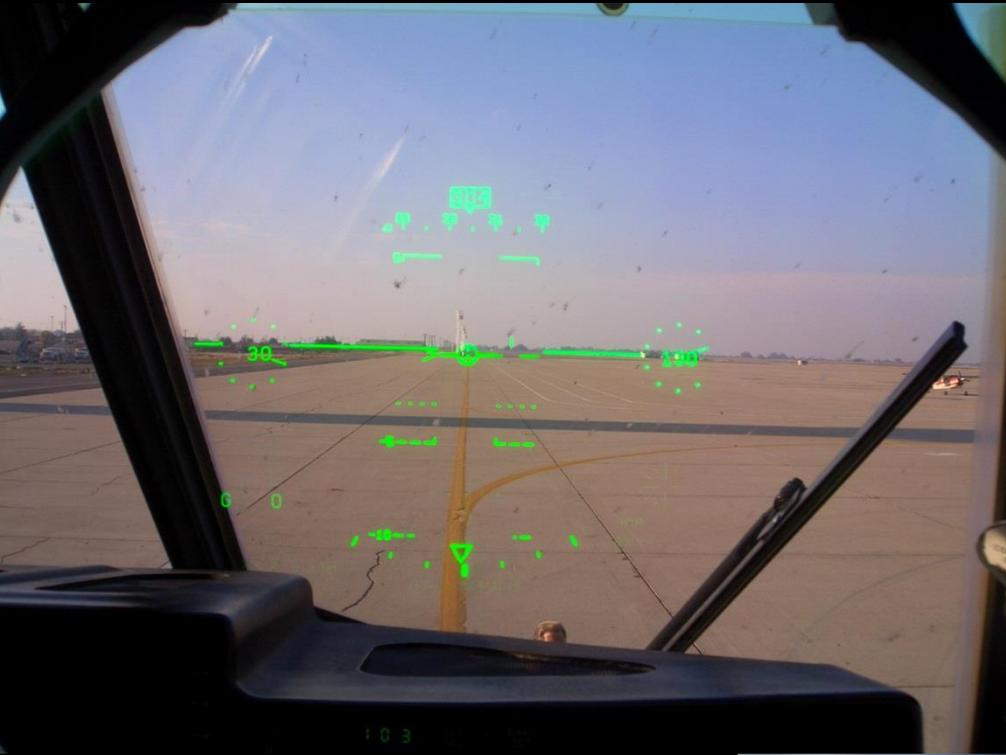
- I governi giapponese, inglese, e organizzazioni governative europee finanziarono progetti che fecero significativamente avanzare la conoscenza nell'HCI

ESPRIT > focus sull'Intelligenza Artificiale
DARPA > Focus su AI e HF in sistemi militari
Tecnologie come riconoscimento vocale, tecnologie del linguaggio e HUD



- Si impone il paradigma WIMP per le GUI
- Questo porta ad un avanzamento e ad una progressiva standardizzazione dello screen design e delle interfacce via schermo
- 1988: Section 508 . Accessibility of electronic and information technology (rinforzata nel 1998 e 2000)

Head-up Display (HUD)



1990: la crescita

- L'usabilità diventa una professione
- Nasce l'UPA (oggi UXPA)
- Convergenza di privati e pubblico
- Prototipi di sistemi di information retrieval
- Sicurezza e controllo in HF (aviazione)
- Ergonomia nelle automobili
- Intesa come comodità, comfort

2000-oggi: la partecipazione

- Universal usability
 - Digital divide
 - Information Architecture
 - Servizi multicanale
 - Sistemi di voto
 - Creazione e semplificazione di documentazione e di moduli
- 

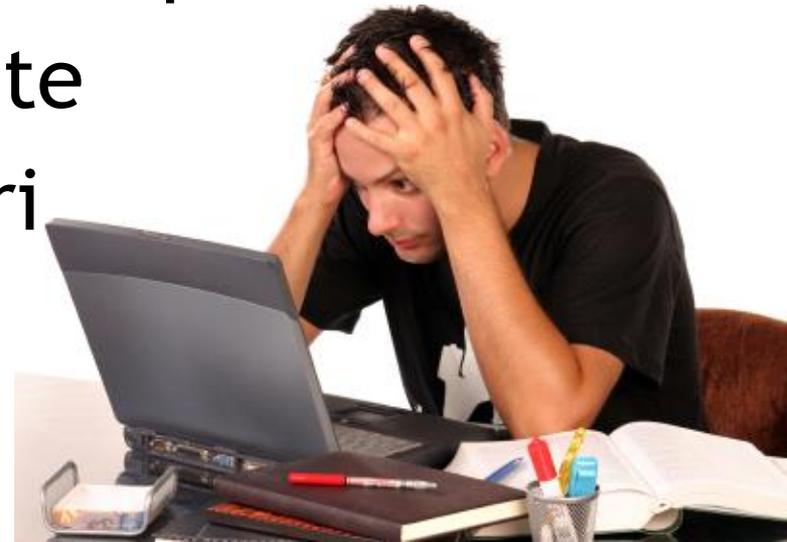
UX in e-gov

- 2001: Giappone crea una e-Japan strategy, inizialmente focalizzata su servizi di e-gov dopo aver scoperto un basso uso dei servizi, e ordina una revisione dell'usabilità dei siti web nel 2008
- Brasile: digital inclusion, compresa usabilità (2006)
- 2009: Monitoraggio di siti web di grandi città
Università di Rutgers; Seul sempre ai primi posti, grazie al suo impegno nella creazione di servizi usabili



I problemi

- Capire dove trovare le informazioni che cerchiamo
- Capire se ciò che cerchiamo c'è o non c'è
- Capire cos'altro potrebbe esserci di utile che non sappiamo a priori ci possa essere
- Inserire i dati agevolmente
- Capire gli eventuali errori
- Ecc...



Ma un approccio User-centered non è legato solo ai siti

- E' possibile fare una **comunicazione usabile?**
- Che significa, esattamente?
 - Siamo vincolati all'uso di terminologie complesse?
 - Perché chiediamo al cittadino di informazioni che potremmo dedurre da noi?
 - Informare in modo comprensibile
 - Possiamo vincolare e migliorare anche la comunicazione di aziende private?



Plain language

- “(is) communication your audience can understand the first time they read or hear it.”
- “Language that is plain to one set of readers may not be plain to others.”

plain¹

/pleɪn/ 

adjective

1. not decorated or elaborate; simple or basic in character.
"good plain food"
synonyms: simple, ordinary, unadorned, undecorated, unembellished, unornamented, unpretentious, unostentatious, unfussy, homely, homespun, basic, modest, unsophisticated, penny plain, without frills; [More](#)
2. easy to perceive or understand; clear.
"the advantages were plain to see"
synonyms: obvious, clear, crystal clear, as clear as crystal, evident, apparent, manifest, patent, visible, discernible, perceptible, perceivable, noticeable, detectable, recognizable, observable, unmistakable, transparent, palpable, distinct, pronounced, marked, striking, conspicuous, overt, self-evident, indisputable; [More](#)

adverb informal

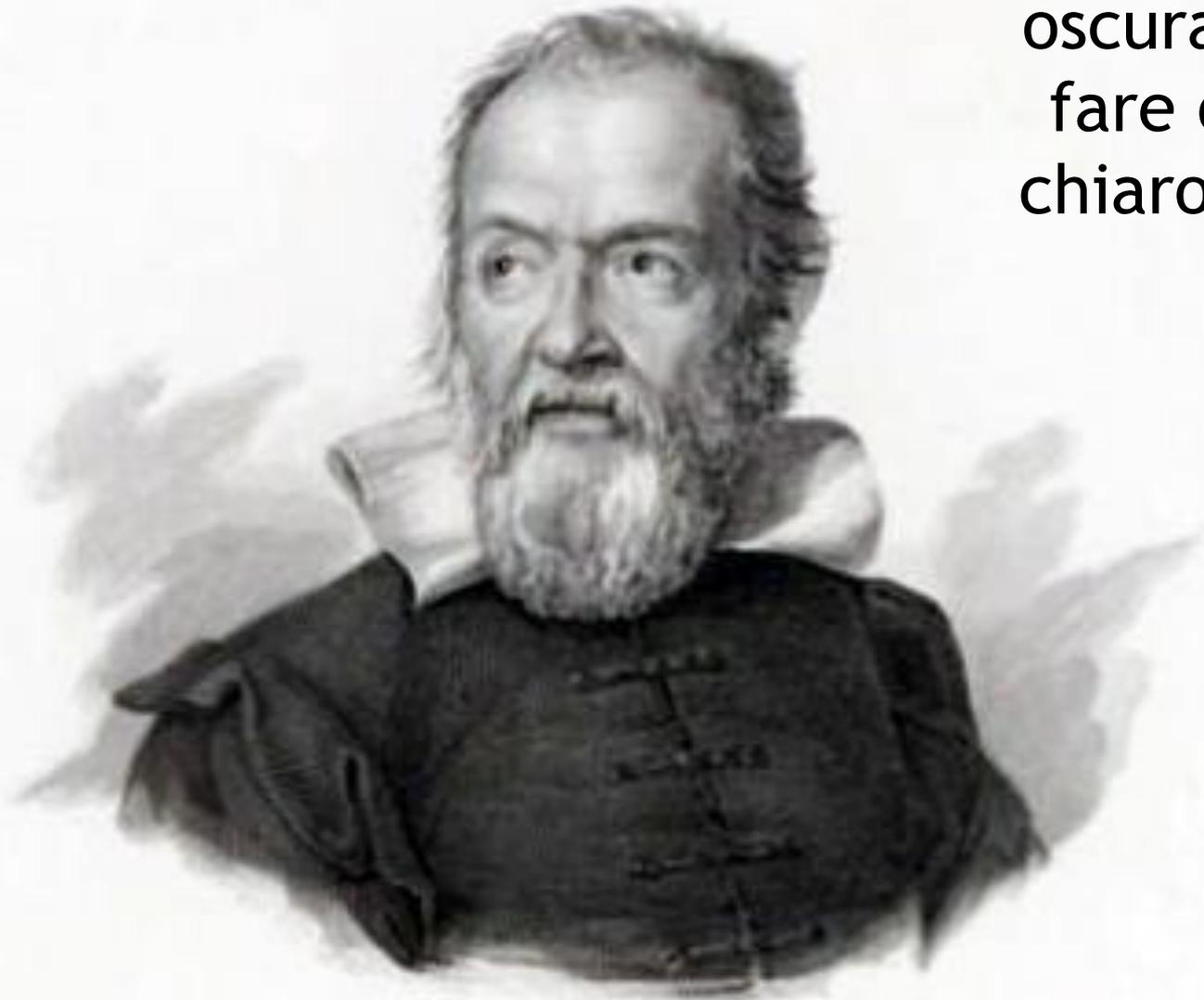
1. used for emphasis.
"perhaps the youth was just plain stupid"
synonyms: downright, utterly, absolutely, completely, totally, really, thoroughly, positively, profoundly, categorically, simply, incontrovertibly, unquestionably, undeniably; *informal plumb*
"this is just plain stupid"

2. clearly or unequivocally.
"I'm finished with you, I'll **tell you plain**"

noun

1. a large area of flat land with few trees.
"the coastal plain"
synonyms: grassland, flatland, lowland, pasture, meadowland, open country, prairie, savannah, steppe; [More](#)

«Parlare
oscuramente lo sa
fare ognuno, ma
chiaro pochissimi»



Engraving by G. Kneller

accusare ricevuta

dichiarare di aver ricevuto.

Leggi tutto 

ad opponendum

per opporsi, o allo scopo (o al fine) di opporsi.

Leggi tutto 

all'uopo

per l'occasione, allo scopo.

Leggi tutto 

asilante

richiedente asilo.

Leggi tutto 

attenzionare

evidenziare (qualcosa) o sorvegliare (qualcuno).

Leggi tutto 

zan
Tip

Fai doppio clic su una parola per cercarla nei

dizionari **ZANICHELLI**



Leggi tutto 

Leggi tutto 

Codice di comportamento dei dipendenti delle pubbliche amministrazioni



Criticità

- Il dipendente in rapporto con il pubblico si fa riconoscere attraverso l'esposizione in modo visibile del badge od altro supporto identificativo **nesso a disposizione dall'amministrazione, salvo diverse disposizioni di servizio, anche in considerazione della sicurezza dei dipendenti**, opera con spirito di servizio, correttezza, cortesia e disponibilità e, nel rispondere alla corrispondenza, a chiamate telefoniche e ai messaggi di posta elettronica, opera nella maniera più completa e accurata possibile.
- Il dipendente in rapporto con il pubblico rende visibile e riconoscibile il suo badge identificativo **o supporto equivalente**. Opera con correttezza, massima accuratezza, completezza e cortesia sia nel rapporto diretto che nelle risposte telefoniche o telematiche.

Is in plain language if your audience can:

- Find what they need;
- Understand what they find; and
- Use what they find to meet their needs.



Ricorda niente?

- Usabilità è diversa per diversi utenti
- Nei test di usabilità si testa la capacità di trovare informazione, ma andrebbe testata anche la capacità di **capire quel che c'è scritto**
- E di **utilizzarla** come informazione utile



Oltre ai molti manuali di scrittura per la PA che già esistono...



http://ec.europa.eu/translation/writing/clear_writing/how_to_write_clearly_it.pdf

E non può mancare...

Annotate

Federal Plain Language Guidelines

March 2011

Plain Language.gov
Improving Communication from
the Federal Government to the Public

<http://www.plainlanguage.gov/howto/guidelines/bigdoc/fullbigdoc.pdf>

Focalizzata sull'utente. Si applica a tutti i tipi di informazioni

- Contenuti web
- Contenuti Social media
- Email
- Form /moduli
- Questionari
- Documenti
- Parole e immagini nei menu di applicazioni e siti

Oltre a focalizzarsi sull'utente..

1. Cosa dire (selezionare il contenuto)
2. L'ordine in cui lo si dice (organizzare il contenuto)
3. Il modo in cui lo si dice (scegliere le parole e combinarle in frasi, elenchi o frammenti paratestuali)
4. Come presentarlo (scelta di font, layout e design)

Testing Efforts in the United States

- Beginning in 1996, the Board conducted consumer focus groups to help inform the content, language, and layout of disclosures for vehicle leases, mortgages, payroll cards, and electronically delivered disclosures. In 2004, in collaboration with other federal agencies, the Board instituted a more rigorous consumer testing program, using focus groups, cognitive interviews, usability testing, and quantitative validation surveys to inform disclosure development for privacy notices. The Board used a similar research design for its work on credit cards. In more recent years, the Board has used cognitive interviews in developing disclosures for mortgages, home equity lines of credit, reverse mortgages, private student loans, bank overdraft services, and remittances.

U.S.A.

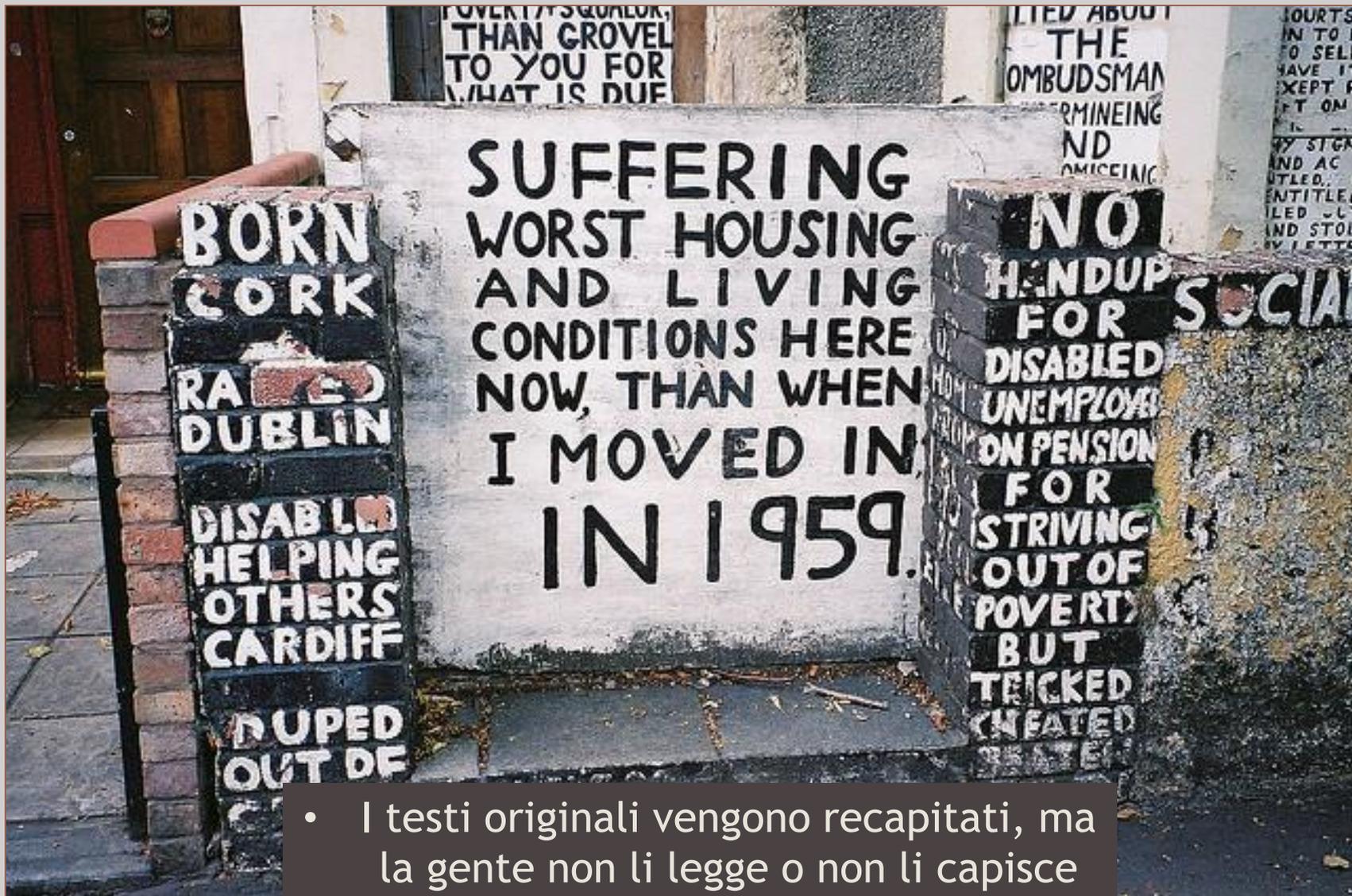
- Esperti
- focus group,
- Interviste cognitive
- test con utenti!

THE CASE STUDY

Financial Privacy Disclosure

- La legge chiede alle istituzioni finanziarie (banche e enti per il credito) di inviare ai clienti un financial privacy disclosure ogni anno. Spiega:
 - Come l'istituzione raccoglie e usa le informazioni personali dei clienti
 - Se e come i clienti possono scegliere di impedire alle istituzioni finanziarie di condividere le informazioni che li riguardano
- Il modello è utilizzabile su base volontaria

Il problema



- I testi originali vengono recapitati, ma la gente non li legge o non li capisce

We value your privacy.

Inside you will learn about:

1. SAFEGUARDING YOUR INFORMATION
2. KEEPING YOUR INFORMATION ACCURATE
3. COLLECTING YOUR INFORMATION
4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS
5. SHARING YOUR INFORMATION
6. CHOICES YOU CAN MAKE
7. ACTIONS YOU CAN TAKE
8. JUPITER BANK COMPANIES

This policy covers the information we collect about you, or "your personal information" as we refer to it in this notice, which means personally identifiable information about a consumer or a consumer's current or former relationship with Jupiter Bank. This policy applies to all Jupiter Bank companies and is provided to you as required by federal financial privacy laws.

1. SAFEGUARDING YOUR INFORMATION

We maintain physical, electronic and procedural safeguards to protect your personal information. Employees are authorized to access your personal information only when they need it to provide you with products and services or to maintain your accounts. Our code of ethics requires our employees to provide confidential treatment for your personal information and they are subject to disciplinary action if they fail to follow this code.

2. KEEPING YOUR INFORMATION ACCURATE

Keeping your account information accurate and up-to-date is very important. You have access to your account information through various means, such as through your account statements, and using our online banking services, and in response to your requests. If your account information is incomplete, inaccurate, or not current, please call or write to us at the telephone number or address listed on your account statement, bank records, or other documentation. We will promptly update or correct any errors. You can also write to us at:

Jupiter Bank
2004 Main Street
Plano, TX 75432

Please contact us if you have questions.

3. COLLECTING YOUR INFORMATION

We collect and use various types of information to service your accounts and make your dealings with us as easy as possible.

We keep the following types of customer information:

Application Information—information that you provide to us, such as on your applications and your account information, for example, your assets, income, and debt.

Transaction and Experience Information—information about your transactions and account experience, as well as information about our communications with you. Examples include your account balances, payment history, parties to transactions, credit card usage, requests for copies of checks, and preapproved credit offers.

Consumer Report Information—information from a consumer report, for example, your credit-worthiness and credit history.

Other Information—information from outside sources regarding your employment, credit and other records, as well as public records. Examples include your employment history, loan balances, credit ratings, property insurance coverage, and other information.

4. PROTECTING INFORMATION ABOUT YOU FROM OUTSIDE MARKETERS

Jupiter Bank does not sell or share any of your personal information with outside marketers who market to you their own products and services. You can take any action to stop this type of sharing.

5. SHARING YOUR INFORMATION

We manage the way in which information is shared among Jupiter Bank companies, with companies outside of Jupiter Bank, and with other parties.

Sharing information among Jupiter Bank companies

Jupiter Bank is a group of financial companies including a mortgage company and credit card company, as well as nonfinancial companies such as our operating subsidiaries. Please review the [Jupiter Bank Companies](#) for a current list of our companies which comply with this privacy policy.

Jupiter Bank may share any of your personal information among our companies:

To protect you. The information we maintain about your customer relationship helps us identify you and prevent unauthorized persons from accessing your information, or your accounts and services. For example, we may use information about your ATM transactions to identify unusual activity, and we may use information about you to learn if your card has been lost or stolen.

For your convenience. If you have an account with one of our companies and would like to open an account with another of our companies, we may share information that you have previously provided to us. By sharing information, you may not need to furnish the same information to our companies twice.

To provide quality service. Your customer information allows us to respond quickly to your needs, such as cash through ATMs, to speedy approval of a loan application.

F A C T S

WHAT DOES NEPTUNE BANK DO WITH YOUR PERSONAL INFORMATION?

Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- social security number and income
- account balances and payment history
- credit history and credit scores

When you close your account, we continue to share information about you according to our policies.

How?

All financial companies need to share customers' personal information to run their everyday business—to process transactions, maintain customer accounts, and report to credit bureaus. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Neptune Bank chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Neptune Bank share?	Can you limit this sharing?
For our everyday business purposes— to process your transactions, maintain your account, and report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No

Metodo usato

- Analisi di molti di questi documenti per capire problema e contesto
- Focus group per capire la visione dei clienti su queste note
- Fondendo competenze linguistiche e di design, riscrittura di bozze con conseguente confronto con le best practice in information design e scrittura
- Iterazione con diverse tornate di usability testing e redesign
- Feedback da diversi revisori, inclusi partner in agenzie federali, rappresentanti delle banche e dei gruppi di consumatori
- Test di usabilità con più di 60 clienti in 8 città

Risultato

- Diverse aziende leader hanno volontariamente adottato il modello per le loro comunicazioni
- Federal Trade Commission ha vinto un premio per il «best original public document» per il modello



FACTS WHAT DOES NOTICE BANK CORPORATION WANT TO KNOW ABOUT YOUR PERSONAL INFORMATION? Date: 10/1/04

Why? Financial companies often have they share your personal information. Federal law gives consumers the right to know what we use all during. Federal law also requires us to tell you how we collect, share and protect your personal information. Please read this notice carefully to understand what we do.

What? The type of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Credit history and credit score

How? All financial companies need to share customers' personal information to run their everyday business. In the notice below, we give the names of financial companies we share their customers' personal information for reasons that our Corporation chooses to share, and explain you can limit this sharing.

Decisions we can share your personal information.

	Does NoticeBank Corporation share?	Can you limit this sharing?
For our everyday business purposes - such as to provide your transactions, maintain your accounts, respond to your needs and legal obligations, or improve credit services	Yes	No
For our marketing purposes - to offer you products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliated everyday business purposes - information about your transactions and expenses	Yes	No
For our affiliated everyday business purposes - information about your investments	Yes	No
For our affiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes
For our affiliates to market to you	Yes	Yes

• Call toll-free 1-800-333-1234 - our team will group you
 • Visit us online: www.noticebank.com/privacy

Please note:
 If you are a new customer, we can't
 contact you until we no longer see a
 notice. However, you can contact us at
 Call toll-free 1-800-333-1234 or go to

- Bank of America,
- BB&T,
- CapitalOne,
- Chase Bank,
- Treasury Federal Credit Union

Box 1. Compendium of Consumer Testing Reports

Reports outlining the findings of the consumer testing sponsored by the Federal Reserve Board over the last few years are available online. Reports on interagency testing efforts are also available for download. These reports are listed below by type of disclosure. Visit the links to view specific reports.

Banking Services and Payments

Review and Testing of Overdraft Notices (2008), www.federalreserve.gov/newsevents/press/bcreq/bcreq20081218a6.pdf

Design and Testing of Overdraft Disclosures: Phase Two (2009), www.federalreserve.gov/newsevents/press/bcreq/bcreq20091112a4.pdf

Design and Testing of Regulation CC Funds Availability Clauses, Disclosures, and Notices (2010), www.federalreserve.gov/newsevents/press/bcreq/bcreq20110302a_summary_findings.pdf

Design and Testing of Remittance Disclosures (2011), [www.federalreserve.gov/econresdata/bcreq20110512_ICF_Report_Remittance_Disclosures_\(FINAL\).pdf](http://www.federalreserve.gov/econresdata/bcreq20110512_ICF_Report_Remittance_Disclosures_(FINAL).pdf)

 [Back to section top](#)

Credit Cards

Design and Testing of Effective Truth in Lending Disclosures (2007), www.federalreserve.gov/dcca/regulationz/20070523/Execsummary.pdf

Design and Testing of Effective Truth in Lending Disclosures: Findings from Experimental Study (2008), www.federalreserve.gov/newsevents/press/bcreq/bcreq20081218a8.pdf

Design and Testing of Effective Truth in Lending Disclosures: Findings from Qualitative Consumer Research (2008), www.federalreserve.gov/newsevents/press/bcreq/bcreq20081218a7.pdf

 [Back to section top](#)

Mortgages

Consumer Testing of Mortgage Broker Disclosures (2008), www.federalreserve.gov/newsevents/press/bcreq/20080714reqzconstest.pdf

Design and Testing of Truth in Lending Disclosures for Closed-End Mortgages (2009), www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20Macro%20CE%20Report.pdf

Design and Testing of Truth in Lending Disclosures for Home Equity Lines of Credit (2009), www.federalreserve.gov/boarddocs/meetings/2009/20090723/Full%20HELOC_Macro%20Report.pdf

Design and Testing of Periodic Statements for Home Equity Lines of Credit, Disclosures about Changes to Home Equity Line Credit Limits, and Disclosures about Credit Protection Products (2010), [www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_MacroBOGReportOtherDisclosures\(7-10\)\(FINAL\).pdf](http://www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_MacroBOGReportOtherDisclosures(7-10)(FINAL).pdf)

Design and Testing of Truth in Lending Disclosures for Rescission Notices (2010), [www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_MacroBOGReportRescission\(7-10\)\(FINAL\).pdf](http://www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_MacroBOGReportRescission(7-10)(FINAL).pdf)

Design and Testing of Truth in Lending Disclosures for Reverse Mortgages (2010), [www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_Reverse_Mortgage_Report_\(7-28\)_FINAL.pdf](http://www.federalreserve.gov/newsevents/press/bcreq/bcreq20100816_Reverse_Mortgage_Report_(7-28)_FINAL.pdf)

Solo USA?

Testing Efforts in Other Countries

Testing—both that conducted by government agencies and by industry groups—has also played a role in informing disclosure policies in other countries.

In the United Kingdom, consumer research carried out by the Financial Services Authority (FSA) includes studies to inform disclosure policy decisions and to evaluate the usefulness of mandatory disclosures for consumers of financial products.¹⁷ For example, since the mid-1990s, the FSA (and a predecessor agency, the Personal Investment Authority) has required financial institutions to provide a "Key Features Document" as a disclosure. In a 2007 report examining firms' implementation of the requirements, the FSA reviewed a sample of these Key Features Documents against a set of criteria relating to conduct of business rules (or "Treating Customers Fairly" outcomes) and FSA principles for business.¹⁸ It found that only about 15 percent of documents met the established criteria. The review notes that consumer "testing of product literature was uncommon." In a follow-up study two years later, the FSA found some improvement among the same set of sample documents.¹⁹ It was not clear whether these improvements were due to any consumer testing, but the FSA "encourage[d] all firms to test the quality of their documents." It also noted that the review focused on the Key Features Documents and might not reflect a consumer's experience with the full set of documents and marketing materials available to them in the decisionmaking process.

Canada also has used testing to help develop plain-language disclosure documents. In 2008, the Financial Consumer Agency of Canada conducted qualitative testing of a proposed credit card application form in an effort to improve disclosure documents for consumers. The agency assessed the application using four key criteria: relevance, perceived ease of comprehension, motivation to read the document, and comprehension.²⁰ Although the test document met the key criteria, consumers identified supplemental information that they wanted to see on a website. The agency's report also recommended including some numerical examples wherever figures or interest rates were mentioned to help improve the document.

In Australia, an industry group conducted testing in an effort to improve consumer understanding of disclosure information. In particular, the Association of Superannuation Funds of Australia sponsored a study of product disclosure statements for superannuation funds.²¹ While the study focused on fee disclosures for two hypothetical investment accounts, the results showed substantial misunderstanding among participants not just of fees but also of other information in the disclosures. The report included recommendations concerning the use of tables, formatting and layout, jargon, and the importance of testing consumer comprehension in "getting disclosure right."²²

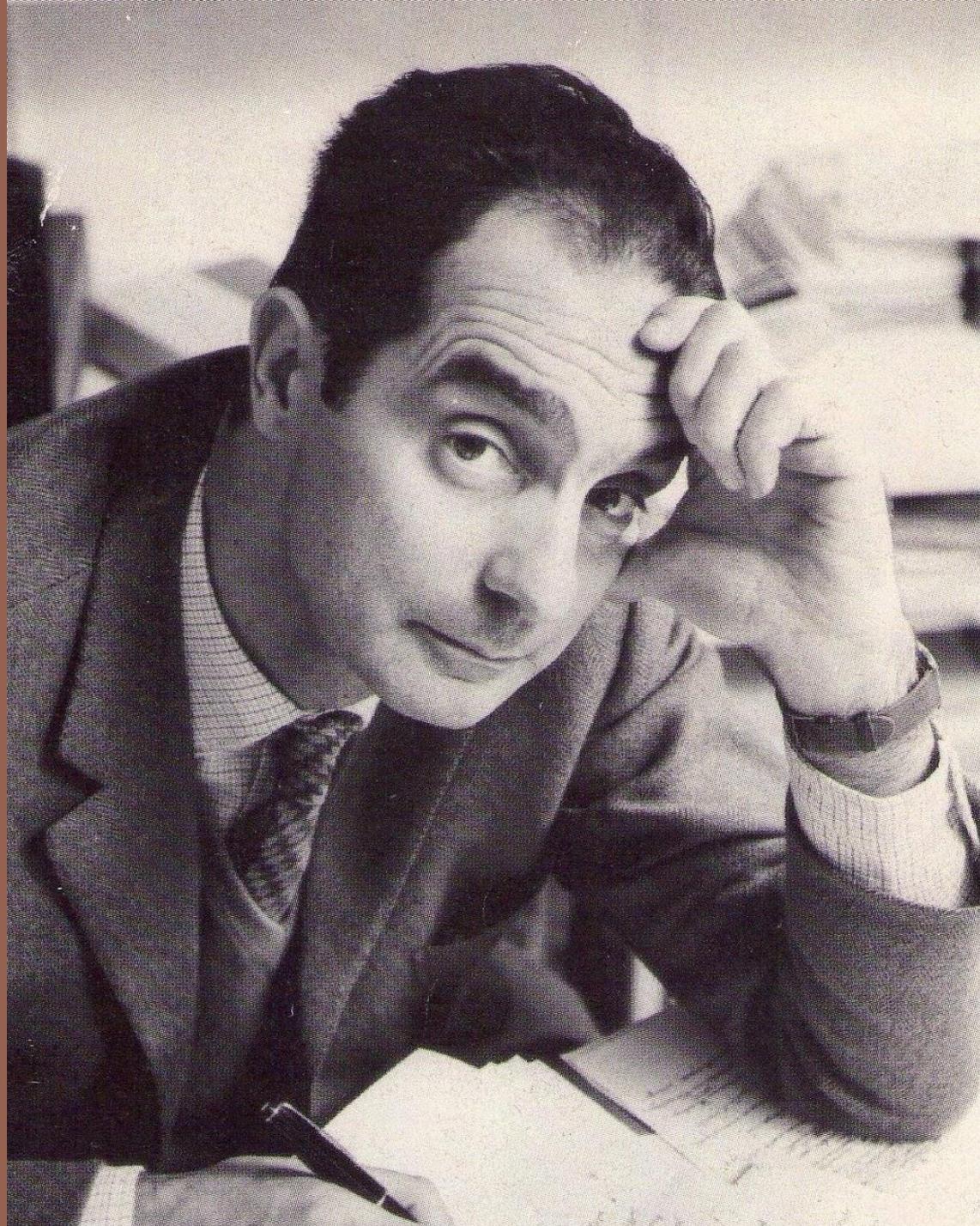
Lezioni

- KISS - but include what people need
- Use good design
- Be accurate, truthful, objective
- Put context up front and explain when people need it
- Standardize to help people find, understand, and use
- Use tables to help people understand and compare



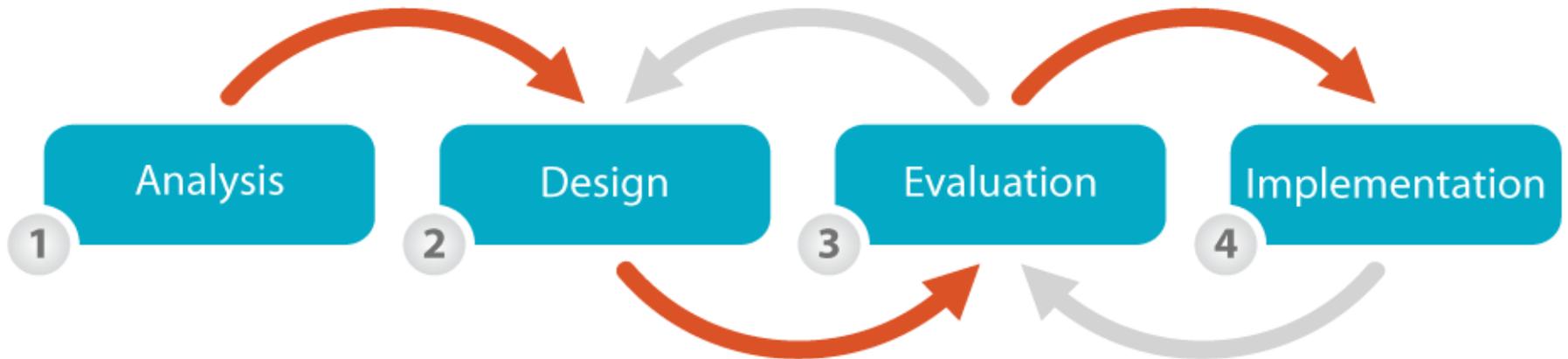
Lessons

- Leggerezza
- Rapidità
- Esattezza
- Visibilità
- Molteplicità
- Coerenza (*solo progettata*)

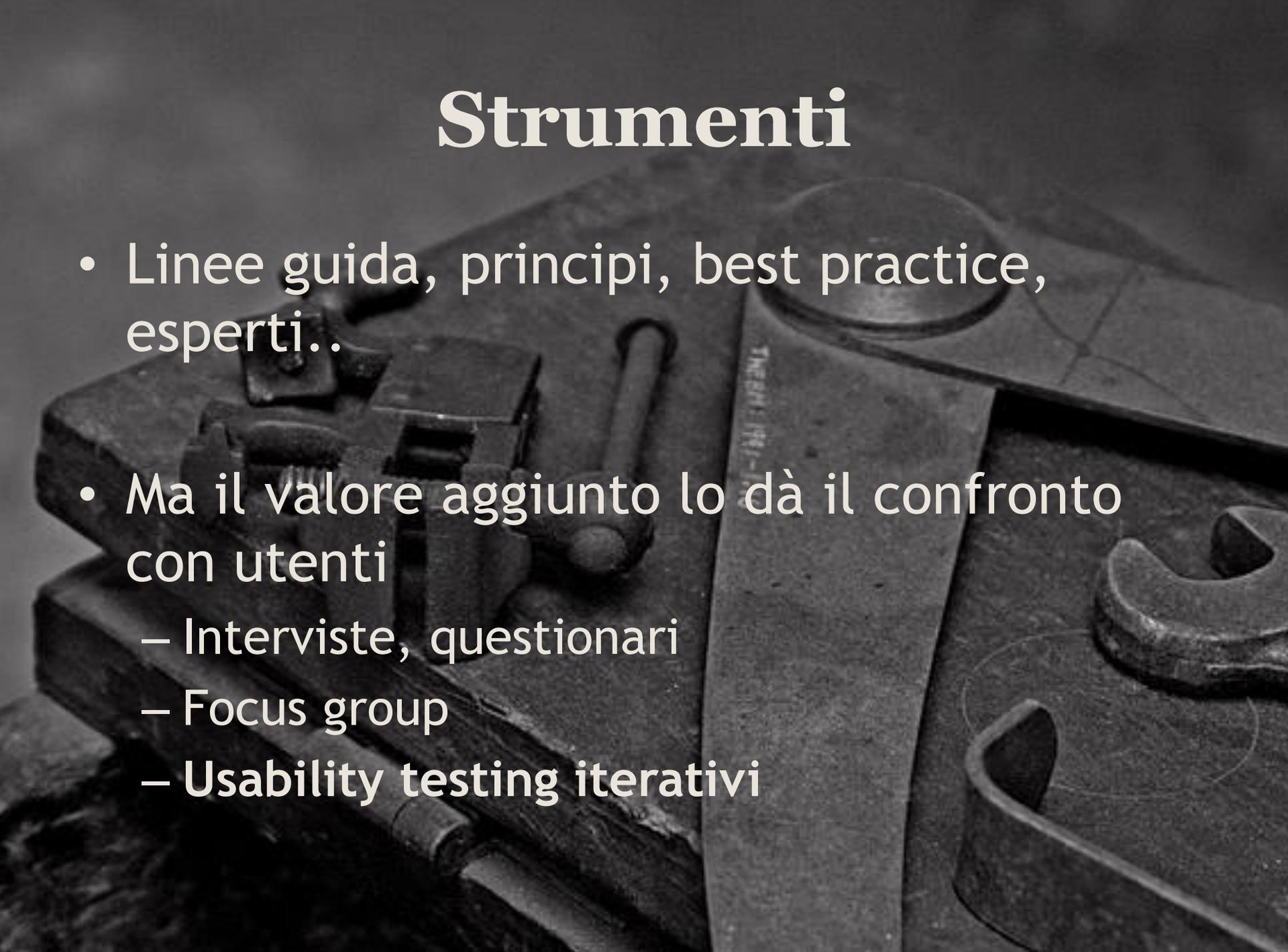


La differenza sta nel processo!

User Centered Design



Strumenti



- Linee guida, principi, best practice, esperti..
- Ma il valore aggiunto lo dà il confronto con utenti
 - Interviste, questionari
 - Focus group
 - Usability testing iterativi

Il settore pubblico

- E' il soggetto meglio deputato a condurre lavori di questo tipo
- Se non per ogni progetto (in tempi di risorse scarse) per definire modelli che stimolino diversi settori e siano d'esempio



Le ricadute saranno positive per l'intera società

Buon inizio!