

Introduction: Identifying issues with documents

Problem focussed research

Research at the Simplification Centre aims to examine real world problems – generating design knowledge to improve documents that actually cause difficulties and issues for people.

Plenty of these documents exist, and for many reasons. It seems that some organisations either do not place high importance on the clarity of their communications, or they do not appreciate the effort required to achieve an effective functional document. Their designers can be limited by (for example) corporate branding restrictions, or pressure to include everything each department has submitted rather than be selective. This situation is compounded by the poor functional literacy skills of many people in the UK¹, and the frequent need to use complex documents for everyday life in this type of society. The Simplification Centre’s aim is therefore a particularly important target.

While most developed countries claim a literacy level of around 97%², levels of functional literacy are worryingly low. Functional literacy is the ability to use complex information to solve problems. Its measurement is controversial, but the 1999 Moser Report³ claimed that around 50% of the UK population is below the level which the OECD stated is ‘a suitable minimum for coping with everyday life and work in a complex, advanced society’. The proportion is higher among disadvantaged groups such as the long term unemployed. Many people struggle to cope with the documents they are faced with. There are also many others who do manage to cope, but would no doubt still benefit if their documents were made more straightforward.

Prose literacy is about reading plain text - being able to decipher words and sentences. Can they read?

Functional literacy goes beyond the basics of prose literacy. It describes the deliberate use of information sources to solve real world problems. This requires strategic reading.

.....

1 Carey, S., Low, S., Hansbro, J. (1997). *Adult literacy in Britain*. Office for National Statistics, London : Stationery Office.

2 This figure is typical of that reported by developed countries in the Human Development Index (<http://hdr.undp.org/en/statistics/hdi/>). It is based on a very minimal test in which a short sentence must be read and understood.

3 Moser, C. (1999). *Improving literacy and numeracy, a fresh start*. Department for Education and Employment, London (United Kingdom).

What people think about documents

Several methods could be used to find out what people think about the documents they receive from organisations. Possibilities include:

- Customer error data from companies
- Call centre queries data
- An internet search for complaints about documents
- Talking to people about their document related experiences.

The first three of these data sources would only highlight the more serious problems that people have. It would also be beneficial to learn more about what documents people like and find easy to use. That way comparisons could be made and the differences learnt from. For this research project we therefore opted to ask people, the users of documents, about their experiences.

A document diary

We asked our panel of volunteers to keep a diary, or log, of the documents they used or received over the course of one month.

Why a diary? There were two main reasons for choosing a diary over asking people about documents in other ways.

Firstly, we wanted to learn about real documents that had actually been used, (or at least received) by the person commenting. This way we could be sure that their comments would be relevant to that document in a real, rather than hypothetical, situation. Most people are able to give an opinion on any document, but if they are not the person who would (or was intended to) use it then their needs might differ from those who would.

Secondly, we wanted comments on specific documents, rather than general complaints such as ‘I usually find that things are poorly explained, or have too small a font, etc’. This allowed us to record links between specific designs (documents) and the user comments on them. It also allowed us to start a collection of examples of documents in use at the time in the UK.

Diary participation Ten members of our volunteer panel kept a diary of all the documents they received or used in their personal (non-working) life for one month, in Spring 2010.

An example diary and the instruction sheets are shown below. We asked participants to give each of the documents they included two scores out of 5 – one for attractiveness, and one for how easy

it was to understand. We also asked participants to note down any comments they may have had about each document, and finally to include information on what they would usually do with the document.

At the end of the month participants brought their diary and documents into the Simplification Centre. Here they talked through some, or all, of their documents with us in an interview. This interview was audio recorded. Throughout we were careful not to ask leading questions like ‘what did you think about the layout?’ but just to let the participants tell us about their documents. Therefore, other than the attractiveness and understandability questions in the diary, all the participant comments reported here are things that they themselves noticed or felt, rather than were asked directly about.

During the interview the documents that were brought in were electronically scanned. This was to keep a visual record of the document design that prompted each participant comment.

Page 1 of the instructions to diary participants

Document Diary Study

1

Collect all the documents you receive or use in your personal life over the course of the next month.

Keep these together somewhere safe such as in a folder. For documents you receive in the post please also keep the envelopes.

✓ What we want	✗ What we don't want
✓ Bills (gas, electricity, water, phone, etc)	✗ Junk mail such as takeaway menus
✓ Insurance policies (newly received or used to look something up)	✗ Very personal documents such as credit card statements
✓ Information leaflets from organisations, e.g. a bank, an agency	✗ Documents for your job
✓ Forms you receive and/or complete	If you would like to give us copies of any documents you use online please do so. However, these are not the focus of the study.
✓ Any other documents you use or receive from large organisations	

2

Complete the document diary for each document. (See separate example sheet).

You could choose to do this as you receive/use each document (recommended), or all at once.

Making comments
You may want to make more detailed comments, highlight particular good or bad points in the document, underline parts you do not understand, or even edit them to show what you think would work better.

If this is the case, **please do not mark the originals** as this will affect our scanning process. Instead take a copy and use that, or use post-it notes.

3

Bring your documents and diary to the Simplification Centre, and talk about them with us.

The documents will be scanned for entry into our database.

Your personal details
We will remove your personal details from the documents electronically before they are stored in the database. We will return your original documents to you.

We can send you a copy of the document we intend to store in our database, so you can check we have removed all your personal details.

If you have a scanner it may be possible to submit your documents electronically without a visit to the University.

Document Diary Example

1: This could be the title written on it, or one you create. If you have a number of documents with similar titles please include the date to help us distinguish between them.

3: Did you perhaps...
-Already have it? (what did you use it for?)
-Receive it in the post?
(expected, requested, or received cold)
-Go out and get it?
-Other?

2: Please put a circle around any documents which are part of a pack or arrived together.

4: Does the document look off-putting or is it attractive to you, making you want to read it?
Please circle from 1 to 5, with 1 not attractive to read, and 5 very attractive to read.

5: Is the document easy to understand?
Please circle from 1 to 5, with 1 not at all easy to understand, and 5 very easy to understand.

6: Please tell us what you think of the document.

7: What would you do with this document if you were not participating in the diary study?
- File it? Read it carefully? Read it quickly? Just glance at it? Bin it? Not read?

Document Diary

Doc No	Title and date of document	How did you get it?	Does it look attractive to read?	Is it easy to understand?	Why is it particularly good or particularly bad? Any general comments on the document?	What would you normally do with it?
1	Letter from bank 4/1/10 - letter	Post - expected	N 1 2 3 4 5 Y	N 1 2 3 4 5 Y	It was easy to read because it was short. It was quite boring though.	File without reading
2	Letter from bank 4/1/10 - interest rates booklet	Post - expected	N 1 2 3 4 5 Y	N 1 2 3 4 5 Y	It looks like there is a lot of complicated information. It doesn't look very interesting or relevant to me.	File without reading
3	Letter about broadband	3. Post - cold	N 1 2 3 4 5 Y	N 1 2 3 4 5 Y	Too many pictures and different font sizes.	Glance and bin
4	Home insurance policy document	Already had it - locked up policy	N 1 2 3 4 5 Y	N 1 2 3 4 5 Y	There are lots of colourful pictures. I found the information I needed ok. I don't understand all of it though.	Search and read carefully
5	Leaflet on credit cards	1. requested	N 1 2 3 4 5 Y	N 1 2 3 4 5 Y	Very useful information, structured well.	Search and read carefully

Page 2 of the instructions to diary participants

A **corpus** is a collection of material along a similar theme. Corpora are often used to analyse the frequency of use of words in a language.

The scans were edited in Photoshop to remove any identifying information such as names, addresses, or account numbers, before the edited documents were stored as PDF files in our document corpus.

What to collect and leave out?

Junkmail We asked participants not to bring in junkmail, but we left the precise definition of what this was up to them. One person's junkmail could be another person's interesting information leaflet.

Documents with sensitive data. We did not want participants to include documents that contained sensitive material or very private information. This would include bank or credit card statements and personal letters from friends or family. We did not want to collect a copy of them due to the higher risks of sensitive data.

Online or web based documents. More and more 'document' use is actually being conducted online. We only requested online

documents if the study participant particularly wanted to include them. We felt online documents could best be handled as a separate study. Websites are often more complex than paper documents and it would be more complicated for participants to replicate and show functionality of websites than to provide paper documents for scanning. There is also a lot of work currently being completed by others on online document use, and less so on paper.

The documents

The ten diary participants logged and brought in a total of 206 documents over the month. Of these, eleven documents were brought in more than once, so this gave 195 unique documents for our corpus collection, and eleven with more than one participants' views.

The charts on the following pages show the genres; producer types; and attractiveness and ease of use ratings of the collected documents. Along with the illustrations these give some idea of the sorts of documents collected during the diary.

Genre

Genre refers to the type of document, whether it's a letter, a leaflet, a bill or a poster.

The largest number of documents were letters, with a number of leaflets or booklets also collected. Most participants also brought in various statements, bills, and forms.

A lot of the documents brought in could be classified as marketing. The main source of documents for most people will typically be from the post. Most of us receive a large amount of marketing in the post, so a large number of marketing documents is not unexpected. The participants had decided that this wasn't really junkmail (which we had asked them not to bring in) because it was either of potential interest to them, was from a company they had a relationship with, or they had read it and wanted to comment on it.

Producer type

A substantial proportion (over a quarter) of the participants' diary documents were sent or produced by financial organisations. Other significant producer types were retailers, utility companies and government departments.

Letter 77
Leaflet or booklet 67

The **co-operative bank**
good with money

M J Emon
61 Maple Drive
Earley
Reading
RG2 9AU
705 / 0174

Phone 08457 213 213
8.00am to 5.00pm Monday to Friday
co-operativebank.co.uk
Account number 124567 123456789

Dear Mr Simon

We are taking this opportunity to inform you of the changes we have made to your terms and conditions over the past 12 months. These changes have been made to comply with new regulations and/or our services and are covered below under the following headings:

- Banking Conduct of Business Sourcebook (BCBS)
- Payment Services Regulations
- Financial Services Compensation Scheme
- Using and Sharing your Information
- Other changes

Within your revised terms and conditions there are references to micro-enterprises and charities where such words shall have the meanings set out in Regulation 2 of the Payment Services Regulations 2009 which:

- in the case of a micro-enterprise means those organisations with less than 10 employees and an annual turnover and/or balance sheet total of less than £2 million;
- in the case of a charity means having an annual income of less than £1 million.

Please note, if you are not a micro-enterprise or charity some of the conditions do not apply to your business account and are replaced with additional conditions relevant to larger corporate organisations which will change with effect from 2nd August 2010 and are set out in Condition 24 of the revised terms.

The revised terms and conditions for your account are available at co-operativebank.co.uk or by calling us on 08457 213 213 for a copy.

Banking Conduct of Business Sourcebook

We have amended our terms and conditions to update the freedoms and processes involved when cancelling or closing your account, and also regarding Partnership liability and the operation of Partnership accounts. Please refer to the sections headed **Duration/Closing or Cancelling your Account** and **Additional Conditions applying to Partnerships only** in the terms and conditions.

Payment Services Regulations

What Payments are covered by the regulations?
The Regulations apply to payments made in sterling (£), or another currency of the European Economic Area (EEA) that are made within the EEA.

Payments into your account
If you or someone else pays money into your account, either electronically or by cash paid over the counter in one of our Branches in the UK, that money will be available for you to use immediately after we receive it. This does not apply to cheques which are not affected by these Regulations.

Payments out of your account
All banks are required to make changes to ensure that the payments out of your account in sterling in the UK are no later than the next business day after an instruction is received. However, we have until January 2012 to get our systems ready for these changes.

Your Gold CARDHOLDER offers...

We've created these extra special offers just for you. They are available from **5pm Tuesday 15 - Friday 18 June (inclusive)** when paying with your Debenhams Gold Card.

Save 10%
on sale and full price items online at debenhams.com! by typing code **P78P** in the promotion box.

Save 50%
on the ultimate summer read by James Patterson?

Spend £50 or more on your Debenhams Gold Card in store and receive a voucher to save 50% on 1 Alex Cross by James Patterson from WH Smith.

Win a weekend in Barcelona!
with Debenhams Travel Insurance¹

Policy start from under £5 for a single trip. Take out a policy before 31 JUN 2010 and be entered in the draw to win a weekend for two in Barcelona.

To enter: call 0844 886 3084 or visit debenhams.com/travelinsurance and quote promo code BABC.

Save 10%
on sale and full price beauty, fragrance, selected electricals and furniture in store using this voucher, when paying with your Debenhams Gold Card².

Save 10%
on top of your current 20% discount in our restaurants and cafes with this voucher in store³.

From 5pm Tuesday 15 - Friday 18 June 2010

1. Your discount vouchers can not be used online. Terms and conditions apply. See debenhams.com/travelinsurance for details. **2.** Voucher available while stocks last. Terms and conditions apply. See voucher for details. **3.** Terms and conditions apply. See debenhams.com for details. Debenhams Travel Insurance is arranged by Future & Go Insurance Services Limited, who are authorised and regulated by the Financial Services Authority.

Chart of the genres of the documents participants brought in, and some examples (a letter, a leaflet and a form).

Bill or statement 28

Form 18

Certificate 4

Electronic 3

Information details 3

Building society voting pack 2

Credit note 1

Despatch note 1

Company note 1

Product report 1

Tenancy agreement 1

instructions to reinvest or cash in Savings Certificates

When your Savings Certificate matures, you can keep it invested, reinvest in a new Certificate, or cash in. Please see the enclosed leaflet for more detail.

You can use this form to:

- reinvest mature Certificates into current issues, for example to invest for a different term or in a different type of Certificate - fill in sections 1,2,3,4,5 and sign in 7
- cash in your Certificates - fill in sections 1,2,3,4,6 and sign in 7

Do not use this form:

- if you want to keep the full value of your Savings Certificate invested for another term of the same length. Your investment will automatically earn the new guaranteed rates shown in the enclosed letter. Keep this letter with your Certificate as a reminder of the new interest rates.

Notes:

Reinvesting - if you're reinvesting into a new Certificate, for example for a different term or a different type of Certificate, the interest rates quoted in the enclosed letter are **NOT GUARANTEED** and an issue can be taken off sale with no notice. The issue you receive will be the issue on sale on the date of your reinvestment.

Cashing in part - if you cash in part of your Certificate and keep part for a further term, the amount repaid will be made up partly of capital (the amount you originally invested) together with the interest it has earned. If you keep the remainder invested for another term of the same length, your replacement Certificate will show the balance of the capital which remains, and the original purchase date.

Cashing in early - if you cash in your Certificate before maturity you will not earn the full guaranteed rate - please see the terms and conditions for your Certificate for full details.

to reinvest into other National Savings and Investments products - if you want to do this, fill in section 6 'cash in your Certificate' and ask for payment to be made to 'National Savings and Investments' under 'payable to'. Also enclose a completed application form for the product you want to invest in - you can get brochures on all our products, including application forms, from Post Office branches or by calling NS&I.

Remember to include the Certificates you are reinvesting or cashing in with this form.

Forms will be scanned electronically. Writing in **BLACK CAPITAL** letters inside the boxes helps us process them faster.

1	your Customer (Holder's) number				
2	Certificate details	Certificate number	Certificate maturity	purchase date	holder's name
	(insert the certificate in enclosed holder)				
	(New certificate type of Certificate you are reinvesting into and its term length. If the certificate is maturing please insert the maturity date)				
3	when do you want to reinvest/cash in?	This will be the maturity date unless you specify another date here.			
4	name and address for reply	name	address	postcode	is this your permanent address? yes no
		in full			preferably not possible

NS 1114 12010/023 please turn over

Financial services 65

Utility 38

Government department 21

Retailer 17

Insurance 12

Estate or letting agent 8

Charity 7

Product manufacturer 6

Health provider 5

Membership organisation 5

Catalogue or online retailer 5

Local council 4

Home maintenance services 3

Solicitors 2

Event or venue 2

Transport and travel 2

Education and training 2

Campaign 1

Pharmaceutical 1

Employer 1

Chart of producer types and examples of diary documents from different producers (Government, financial, and utilities).

HM Revenue & Customs
 Helpline 8.00am to 8.00pm 0845 300 3900
 MessageTextPhone 0845 300 3909

1200201123456789

MRS GINA SIMON
 MR JOHN SIMON
 43 MAPLE STREET
 EARLEY
 READING
 RG6 6AU

TCO PRESTON 6
 TCO
 GOVERNMENT BUILDINGS
 PRESTON
 LANCS
 PR1 6YP

Date 12060010

Check before 31/07/2010

Please keep this for your records

Tax credits - Annual Review for year ended 05/04/2010
 Your tax credits award for 27/10/2009 to 05/04/2010

MRS GINA SIMON National Insurance number: AB 12 34 56 C
 MR JOHN SIMON National Insurance number: AB 12 34 56 D

We told you that we would be contacting you to review your tax credits award. We want to:

- make sure we paid you the correct amount for the award period shown above, and
- ask you to make a tax credits claim for 2010-2011.

We need you to review your personal circumstances during the whole award period shown above and check your income.

If you need to tell us about anything since you have completed your Annual Review, please phone us straight away. If you do not have anything to tell us you need do nothing more.

We will decide on 31/07/2010 that:

- The total amount of your tax credits award for the period 27/10/2009 to 05/04/2010 is £3.00.
- The level of your income meant that your award was reduced to nothing.
- Your tax credits award for 2010-2011 will be as shown in the Payments section.

If later, you think those decisions are wrong, you will have 30 days from 31/07/2010 to appeal. If you do think something is wrong, you do not have to wait until then to contact us.

TC603R Page 1 of 4

Santander **Abbey**

Mr J Simon
 43 Maple Drive
 Earley
 Reading
 RG6 6AU

#154
 0014596 11
 70500 00052

Mortgage Account No: 12345A8B634

May 2010

What could you do with £15,000?

Dear Mr Simon,

At this time of year, people often start making plans to improve their home, sort out their finances or even buy a new car.

To help you with your plans, we wanted to let you know that as an existing mortgage customer, you could apply for a £15,000 Additional Loan.

This means that you can take advantage of the equity in your home to borrow a little more with a range of exclusive Additional Loan offers designed to suit your personal needs.

You can choose:

- your loan amount (from £1,000),
- your repayment term (from five years), and
- a loan product to suit your needs.

Further details are listed overleaf and as an existing mortgage customer, you can have done a few quick checks (including a credit check), you could have a decision on the day you call.

So now's the time to put your ideas into action! Call us today on **0800 389 4152** for a free, no-obligation quote and think of what you could do with £15,000!

Yours sincerely,

J. Smith

Mortgage Marketing Director

PS. For any queries about your existing mortgage, call 0845 400 0346 - Sam'll be happy to help and Sam'll be from Santander.

Example of £15,000 exclusive Additional Loan offer:

- 3.99% fixed rate for the first two years.
- Changing to our standard variable rate, currently 4.24%, for the rest of the term.
- The overall cost for comparison is **5.5% APR**.
- No booking fee!
- No valuation fee!
- An early repayment charge (applies if you repay all or part of the loan within the first two years).

Borrow **£15,000** over **10 years** for just **£193.70** per month (capital and interest repayment basis).

See over for more options

Call us now on **0800 389 4152**
 Lines open from 9am to 6pm, Monday to Saturday

Quoting code: ALM87

0011/02004

2010 is an exciting year and we simplify our transfer to Santander. Your mortgage will not be affected, you will simply need to be changed across our communications. Thank you for having your mortgage with us, we recognise that our strength and stability is built on the confidence we have with our customers and hope that you will enjoy the benefits of being with Santander.

THINK CAREFULLY BEFORE SECURING OTHER DEBTS AGAINST YOUR HOME. YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

THE UTILITY WAREHOUSE
 THE UK'S LARGEST UTILITY PROVIDER

Membership Number 1234567
 Bill Date 14/06/2010
 Bill Number 29075297

As a Club Member, you could benefit from unlimited "Free UK Calls" by using us to provide all your utilities. Please ask for details.

Mr J Simon
 43 Maple Drive
 Earley
 Reading
 RG6 6AU

Your June monthly bill

Home Phone	7.42
Club membership	1.50
Subtotal	£8.92
VAT	£1.56
Total amount due	£10.48

The total amount due will be collected by Direct Debit on or after 30 June 2010

4420989

Attractiveness and ease of use

Each of the diary documents in the corpus was given two rating scores by the participant who brought it: one for attractiveness and one for ease of understanding. The table below shows the correlation between a document being easy to understand and looking attractive.

		Easy to understand					Total
		1	2	3	4	5	
Looks attractive	1	11	2	5	2		20
	2	5	11	7	15	2	40
	3	7	5	14	25	10	61
	4	2		9	22	17	50
	5				8	22	30
		25	18	35	72	51	201

The table shows that generally where a document was rated as attractive, it was also rated as easy to use, and vice versa. However by no means all the documents fell within this correlation.

It is interesting to examine where documents fell outside this correlation, ie what documents were attractive but not easy to understand, or easy to understand but not attractive. Some examples of these are shown on the following page. We can also look to participant comments about those particular documents for an explanation as to why this might be.

Documents that were easy to use, but not attractive included a despatch note, and various 'boring' letters. One of these 'boring' letters was from an interior design company, and so the participant had expected something more attractive as they were a design company. Another participant explicitly stated 'I don't care what it looks like for things like this'. So it seems, for the diary participants, 'unattractive' is not necessarily as much of a problem as 'not easy to understand'.

With the voting pack the participant(s) thought it looked attractive, bright and colourful, but wasn't sure what she was supposed to do with it as 'I just keep my money there'. There was too much information provided for her to want read it all to find out, and no obvious summary of the reasons for voting.

Easy to understand but not attractive:

Description	Quantity	Value
HOUSE OF STUART ISSUE		
***ITEMS ENCLOSED		
SINGLE SET	1	4.24
MINI SHEET	1	2.86
SPECIAL NEW	1	2.46
SUB TOTAL		9.56
HANDLING CHARGE		0.45
ORDER TOTAL		10.01

THIS ORDER WILL BE FUNDED BY YOUR DIRECT DEBIT

Mr J Simon
43 Maple Drive
Earley Reading
RG6 6AU

Thursday, 10 June 2010

Dear Customer,

Thank you for your recent enquiry and interest in the Crowson Groups portfolio of products, the company prides itself upon quality, design and service.

Working closely with our retailers throughout the UK we are able to offer an extensive range of fabrics and wall coverings. Our pattern sampling consists of easy to use pattern books, which provide eye-catching on ordination and alternative base cloths.

Samples requested

- Verona 93, 35, 31, 13, 6

When a product is no longer available we will send alternative samples where possible.

Please note this slight shade differences may occur between batches and the earnings might not be an exact match to our current stock.

We take great pleasure in enclosing the sample(s) you have requested and hope they will be useful when selecting your products.

Yours sincerely

Group Managing Director

THE CROWSON GROUP

HEADQUARTERS
Crowson House, Bellbrook Park,
Lutterell, East Sussex, TN22 1JZ
United Kingdom

Main Administration:
T +44 (0)23 267046
F +44 (0)23 267028
www.crowson.com
Enquiries: sales@crowson.com

AUSTRALIA
Crowson (Australia) Pty Ltd,
201/800/101
Edgewater QLD 4207
AUSTRALIA

T +1 300 852 884
F +1 300 852 885
E: sales@crowson.com.au
www.crowson.com.au

BELGIUM
T +32 (0) 14 525
F +32 (0) 14 527

FRANCE
T +33 (0) 2 35 46 48
F +33 (0) 2 35 46 38

GERMANY
T +49 (0) 901 1145
F +49 (0) 901 1146

NETHERLANDS
T +31 (0) 20 114 03
F +31 (0) 20 114 04

SPAIN
T +34 (0) 90 70 33 03
F +34 (0) 90 70 33 04

NEW ZEALAND
Crowson NZ Ltd
PO Box 103
Auckland
New Zealand
T +64 (0) 9 442 030
F +64 (0) 9 442 036
E: sales@crowson.co.nz
www.crowson.co.nz

Crowson Fabrics Limited
Registered Office:
Crowson House, Bellbrook Park,
Lutterell, East Sussex, TN22 1JZ
Registered in England (12867)

Attractive but not easy to understand:

MR JOHN SIMON
43 MAPLE DRIVE
EARLEY, READING
BERKS
RG6 6AU

Account Number:
1234 5678 1234 5678

Statement Date:
13 June 2010

Credit Limit:
£4000

Your M&S Credit Card Statement
Minimum payments

If you make only the minimum payment each month, it will take you longer and cost you more to clear your balance...

If the account is not fully cleared, interest will be charged on the total value of the statement and not just on the outstanding balance. Interest is charged daily and therefore the earlier we receive your payment the less interest you will be charged.

If you are unable to make the minimum payment please contact us as soon as possible.

Dispute resolution

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

M&S points total 85

AGM 2010 Voting Form
Use either Option 1: Quick Vote
or Option 2: Standard Vote

The Notice of AGM is on page 3 of your Voting Guide.
Your Board recommends that you read your Voting Guide before voting.

Option 1 Quick Vote

"I want to support the Board's recommendations"

If you wish to support the Board's recommendations and appoint the Chairman of the AGM as your representative to attend and vote on your behalf, then sign and date opposite. Do NOT complete Option 2 below.

If you would like to receive future AGM packs electronically, complete the AGM e-pack section at the bottom right of this form.

Option 2 Standard Vote

"I want to give voting instructions"

You can appoint a representative to attend and vote at the AGM (and any adjournment) on your behalf by signing and dating opposite. Your representative will follow any voting instructions you give opposite. The Chairman of the AGM will be your representative unless you choose someone else by writing their details in the 'Appointment of a representative' box opposite.

If you wish to tell your representative how to vote on the resolutions and electronic election of directors, mark 'X' for each item in the 'For', 'Against' or 'Vote Withheld' boxes opposite.

If you do not do this for a particular item, your representative can vote as it sees fit or as they wish.

Your Board recommends that you vote 'For' each of the resolutions and 'For' each of the four candidates.

How to Vote

Go online
Go to e.votemile.co.uk/agn in a secure independent voting site available until 11am on Monday 19 July 2010. You will need your security codes printed on this Voting Form.

By post
Use the pre-paid envelope provided. It should arrive no later than 11am on Monday 19 July 2010.

In branch
Place your signed Voting Form in the envelope provided into a ballot box at any Newmarkets, Debenhams, Debenhams or Sainsbury's branch by 12 noon on Friday 16 July 2010.

Attend in person
The AGM starts at 10am on Thursday 22 July 2010 at the Queen Elizabeth II Conference Centre, Broad Sanctuary, Westminster, London SW6P 3EE.

Please check the back of your Voting Guide for more details.

The Society will use unprocessed voting information and data to produce distribution analysis for business purposes only.

The M&S statement was also rated as attractive, but confusing as the second page looked like a letter to the recipient personally, but wasn't. (She'd phoned up to check this - it was just a general message to all customers.)

Participants' comments about their documents

Analysis

Participants' comments about their documents were recorded both in the diary form and during the interviews. This provided a large amount of qualitative data. In order to analyse and learn from this data it was important to provide some structure to it by highlighting similarities and relationships between the different comments.

We started by attempting to use the Simplification Centre's sixteen benchmarking criteria as a priori categories to sort the data into (see technical papers 2 and 5).

For some categories participant comments fitted well, but in others they did not. For example, participants made comments about the language and tone of their documents, which fitted well with the benchmarking criteria, but they also made assumptions about the senders' motives, which did not fit so well.

We concluded that this was because the benchmarking criteria are targeted towards concerns that a document producer might have, and organised according to the division of labour in an organisation. This would not necessarily correspond neatly with the user experience as reported by our participants. We therefore opted instead to produce the user view of 'what people notice' in documents by creating separate thematic criteria based on the diary data. We also adjusted our benchmarking criteria slightly in the light of these new research findings, representing them as a new 12 cell model with the division of labour on one axis and the readers' response on the other (see technical paper 8).

For the new 'what people notice' criteria we needed to take a fresh look at the data and start again with thematic analysis of the different issues raised by the participants. We took all the participant comments about their diary documents, both from the diaries and the interviews, and grouped them together according to the topic or issue being commented upon. Similar or related comments were then grouped together to form a theme. For example, comments like '*Bold type helps a bit to pick out key information*' and '*Easy to find essential information in lined out area*' were identified as both talking about highlighting key information, and so a group called 'highlighting key information' was created with these and other similar comments within it. This group was then combined with other groups of comments about functional design of the

documents, such as ‘action within the document’ (eg *Form printed too small for use*), ‘design for strategic reading’ (eg *No order and difficult to find messages*), and ‘diagrams’ (eg *The pictures are not related to the offers*), to form a theme which was eventually titled ‘Structural functional design.’

In this manner seven main themes were identified among participants’ comments, each of which has a few sub-themes:

- Language
- Legibility
- Message and contents
- Explanation of content
- Structural functional design
- Appearance design
- Relationship

Naturally there is a lot of overlap with the benchmarking criteria, but these reflect what is important to, or noticed by the users (or recipients) of documents. The rest of the paper discusses each of these in more detail, with examples of the types of issues the ten participants noticed about their documents. The first six themes refer to specific elements of a document – how it looks, feels, is used, is understood etc. The seventh theme (relationship) covers comments about the wider situation or context in which the document is seen.

What people notice: Language

Participants made a number of comments about the language used in their documents. These focussed on two main aspects of language: the use of plain language – terms that could, (or couldn’t), be understood; and the tone or style of the language used. Only two out of two hundred comments were made about grammar, suggesting that grammar is either not important to people, or that companies are not generally getting it noticeably wrong. The reality is probably a mixture of the two explanations.

Use of plain words

Participants occasionally commented on their documents’ use of terms that they did not understand. This could be merely irritating – you might have to guess what the word meant. But it also reduced confidence in and clarity of the message.

There's a bit of jargon here and there. eg 'we will always represent the request for payment twice'. Represent what do they mean? take notice of? Remind you to pay twice, is that what they mean? Why don't they say so? (Insurance Keyfacts quotation).

Compared to the 'X' financial example which was obviously more 'high powered', this type of financial information is 'for the peasants' - it explains everything, and is perhaps a bit patronising (eg tax means we don't deduct x...), but I like that because I don't really know what all of it means. (NS&I letter about investments maturing).

Sometimes confusing terms had potentially serious consequences for the user. One participant had almost ordered curtains to an incorrect measurement because she misunderstood one of the terms involved in her documents. Perhaps inclusion of a diagram would have avoided this confusion. This mistake had luckily been corrected during a face-to-face meeting with the curtain vendors.

What do they mean by drop clearing radiator? (Interior design quotation letter).

Plain language examples also often prompted favourable remarks, with no comments such as 'why are they not using the technical term here', or 'why are they explaining all these terms' made for any of the documents, (although the participants were Simplification volunteers so likely to be interested in simpler language).

It's clear, absolutely simple, straightforward English, easy to understand. (Vacuum cleaner instructions).

Tone and style

All of the following words were used by diary participants when describing the language in their documents:

caring, positive, patronising, friendly, apologetic, 'simply do', polite, dense and legalistic, harsh and cold, very serious - do's and don'ts, authoritative.

And that was just from ten people. These are comments about the tone and style of the language used, which seemed to provoke some quite strong feelings. However the tone descriptors above were not uniformly viewed as positive or negative. Some found a friendly or apologetic tone very annoying while others didn't mind it. Patronising also wasn't always bad thing (see previous comment example under plain words).

It was very long and annoying the way they try to describe and apologise again. (Letter about postponed refurbishment works (for the 3rd time)).

A bit dense and legalistic, but it needs to be accurate. (Pension letter).

The language is simple and caring and polite. (Campaign flyer).

Awful - letter sounds apologetic ie we don't really want to send you this, but we have to. (Covering letter for bank Notice of Variation).

Positive message without being too over the top. (NS&I Premium bond certificate).

The 'simply do x' language is irritating – what if I don't find doing it simple? Then you are saying I'm stupid! (Railcard application and form).

Dislike the style (rather than content) of text eg who is Robert? Ian and Robert are not my friends! Q and A style dilutes overall message. (Utilities annual report).

The range of comments here seem to suggest that perception of tone is personal making it difficult to please all intended users of a document. However, tone and style seemed to generate far more negative comments than positive ones, – people might be less likely to notice tone if it is good, but it stands out when it is bad. This suggests that a distinctive tone might be risky compared to a more neutral one.

What people notice: Legibility

Participants also commented on how easy or difficult it was to read a document in terms of typeface size, colour and spacing. These comments form the 'legibility' theme. Comments on legibility generally fell into one of three categories: the font size; the colours of the font and background contrast; and page layout and spacing.

Font size

The most common complaint was for font size – that it was often too small to read easily. This was found particularly annoying when there was space in the document to make it bigger, or if the document was one sent to older users. One participant included a document she received regularly that had recently changed to increase its font size and she much preferred this. None of the diary participants commented about font size being too big.

Print far too small, unnecessarily so on Page 2 where there's plenty of room for a larger font. (Shares form of acceptance and report).

This was changed recently, and it's a lot more paper, but I find it easier because the print's bigger. And it's clearly set out better. (Catalogue shopping statement).

Writing was a bit small, particularly the small additional bits at the bottom of the 2nd side, and that is the things you need to read precisely so you don't get caught out. (Phone and broadband marketing letter).

Very small print, given the target age group. (Senior Railcard application).

Colour

It wasn't just size that affected legibility – the colours used also had an impact. The difficulty of reading grey text was mentioned a few times, as was the difficulty of green text, or white text on a green background. A final colour combination that participants found less legible was black print on a red background. Items in bold were often found to be clearer to read, unless most of the document was bold in which case it just became confusing.

Black print on red background is hard to read. (Sale advertisement and vouchers).

The white text on green table is difficult to read – it flickers somehow. (Council tax leaflet).

Really didn't like the grey writing on the back, found it very hard to read. (Loan offer).

This is really tiny on the back, ridiculous, and it's grey again! I mean why do they do it grey because it's small as it is. It's even worse. (Statement from utility company).

Page layout / spacing

Finally in terms of legibility, the page layout also had an effect. Particular issues mentioned were difficulty distinguishing between columns that were too close together, and not noticing much of the information because it was too crowded and appeared to be all blended in. Documents like this would require a lot of concentration to read properly and could feel overwhelming.

Dense, close type – needs a lot of concentration to extract information. (Insurance Keyfacts quote).

Lots of information provided clearly in easily readable print size. Lots of white space. No small print so feels honest. Gives me the info I need. (Rental tenancy contract).

Even though it's all black (not grey), it's all really too black, I can't read it. It's too close to that one (right column) it's all squished in, so I suppose. That is bold, but so it that, so it just looks like it's blending into that so I'm not noticing it. (Phone and broadband bill).

Lots of space around the text so not overwhelming. (Campaign flyer).

What people notice: Message and contents

This theme covers participant comments about the actual message or purpose behind the document. Is the topic useful and does the document include all the information they need? It is not just about interest in the topic – a document can still be important even if the reader may not find it interesting (for example, a tax form). This theme is largely about the relevance of the overall message, as well as the specific details included with it. Participant comments about how well the message is explained are covered in the next theme (explanation of content).

Relevance of message: interest and importance

Participants made frequent observations as to whether the information in a document was relevant to them. Examples are provided below. These comments often included judgements about who the information should be useful or interesting for if not for themselves (the audience fit).

I just keep my money there, I'm not interested in all this. I suppose they have to send it as others might be interested. (Bank AGM voting form pack).

Read in detail because it's a major factor in deciding whether to go for this property. (Rental property details)

This type of information is only useful for people who are interested in it; high-flyer investment types. (Financial fund short report).

It was not particularly attractive to read, but I think that's more because of the subject really and I get like 'oh god I don't know'. (Pension statement).

I only read the first two and last paras as I knew what it said – for the third year running they're not going to improve my kitchen and bathroom. (Letter informing of redecoration postponement).

Some diary study participants reported that because they were participating in the study, they read things they might normally have put straight in the bin. This highlights that many relevance judgements are made without much, if any, reading at all, sometimes from just the envelope. If organisations send customers too much junk they run the risk of people just ignoring all communications from them.

Useful inclusions and notable omissions

The second group of comments under the 'message and contents' theme centred on the detail of the contents: notable omissions in the document, useful inclusions, and things that the participant felt shouldn't be there.

Noted omissions included forms not having all the answer options you might need, the document not being clear about its purpose, or not highlighting information that was new or changed from previous versions.

Not returning as rather limited questions and not allowing more open response. The questions were biased, not allowing you to say what you think, and no comments box. (Service feedback request form).

Form doesn't have all the options you need. (Postal banking form).

I don't know how significant the changes are because I can't see them in context. (Banking Notice of variation).

General concern with the lack of information regarding the implications of doing (or not doing) something. (Tax form foreign pages).

I just thought it would be exactly the same, same company, renewal form exactly like this, didn't go through it all, same company, same price, renewed it, didn't cover it. (Home contents insurance policy).

I didn't realise I'd given instructions to renew so was surprised by its arrival. A bit too much information, member benefits and services, guide to Legal Protection Ins, etc etc. (Organisation membership information).

Could have highlighted that it is a new style of card, but otherwise good. (Organisation membership information).

Which insurance is it referring to? Was spinning from the start of looking at it, wasn't grounded. (Letter about payment for insurance).

Some noted omissions were actually noted as **useful omissions**. These included 'no selling', or 'no small print' and were felt to benefit the document and how much you could trust it. Senders of such documents were referred to as thoughtful and helpful etc.

Gives all needed information without providing too much. (Shredder instructions).

Participants also commented on the **useful inclusions** in their documents. These observations generated the most comments in this sub-theme, including mention of: contact details; part completed forms; precise details or key information you needed (as long as there was not too much of it – see next theme); helpful pictures; and information correcting possible assumptions you might make. The senders of documents with these inclusions were viewed favourably as trustworthy, considerate organisations.

There was all the key information, like the fact it was sending me a sample, and actually samples sometimes differ in colour. That was a key thing to make sure I didn't just assume it would be exactly that. (Interior design quote).

Generally good, very helpful. Detailed information about cost of calls, line rental, numbers called. Full details of who to contact in the event of a question. (Phone and Broadband bill).

Finally within this sub-theme, participants also commented on **contents that shouldn't be there**. This was most often marketing, or selling of additional products to the one being discussed. It was felt it clouded the key message, overwhelming with the amount of information provided. One participant questioned the ethics of this method of selling saying it affected the respect she had for the company (the relevant quote is provided under the final relationship theme).

Didn't like the insurance cover info as it felt like they were trying to sell it to me. Slightly overwhelmed at getting so much info. (New tenants information).

I found the later pages on a message from the savings team quite annoying and too much like advertising products I did not want. This made the document too long and reduced the clarity of the information. (Savings account statement and information).

A note on conversation

Many of these observations about document content can be viewed using the conventions of 'having a conversation'. These include keeping to topic, anticipating objections, answering questions, and giving complete information⁴. Excessive marketing is not keeping to topic. The correct questions (from the other party) have to be anticipated and answered, for a satisfactory conversation to take place.

Service companies often use transactional documents, such as bills or letters, to cross-sell other products – the cross-selling effectively pays for the document. The software that produces it includes a feature known as 'white space management' which actively seeks spare space to add marketing messages. Our participants' comments call this into question.

What people notice: Explanation of content

If the message is not clearly explained and understandable, the recipient may not recognise that it could be useful or interesting to them. There were so many different participant comments about the explanation of the message as well as about documents contents (discussed in the previous theme) that we created two separate themes. Comments under this theme were split into four

.....

⁴ For a more detailed discussion of how conversational principles apply to marketing communications and different channels, see Waller R. and Delin J. (2003), 'Cooperative brands: the importance of customer information for service brands', *Design Management Journal*, vol 14, no 4, 63-69.

sub-themes: the amount of information provided; precision of the information provided; readability; and logical structure.

Amount of information

The amount of information provided provoked by far the largest number of comments from participants. This was both in terms of complaints at 'too much information', but also recognition of documents as 'to the point' or 'nice and concise'. Concise documents were perceived as much easier to read.

This one is absolutely short, clear and to the point, you can't possibly get the wrong idea. (Vacuum cleaner instructions).

Short, concise, all facts on one page. No selling of other products, easy to store. (Bank ISA bond certificate).

Too much information was noticed in a number of different ways. The document could go into much more detail than was needed; there could be too many different bits provided with a document; or it might not be customised to relate to the recipients' situation. This was particularly annoying from organisations which already had participants' personal details. A common observation was 'why can't they send me just the bits which relate to me?'

There's so much of it. And this is just the summary. If I get the whole policy I don't intend to go near it! (Insurance Policy Summary).

Didn't read this because it was too much. Thought it would be important because it told you to read it carefully. You need to know what's in here as otherwise you end up with charges etc, you get caught out. I would keep it until I needed to check something. (Notice of variation leaflet).

What I need them to do is cut to the chase a bit quicker. The bottom line, what everybody wants to know is, is there a problem paying? Is there going to be any difficulty? And is there any action I should take? If there is something like that I could do with knowing. (Pension newsletter)

Although the letter was useful, there was so many woggles and bits and bobs in as well you actually lost them in a way. There was a tendency just to read the covering letter and think err...? (Organisation membership information).

All of these different types of too much information were likely to cause annoyance – annoyance at the waste created, annoyance at the lack of clarity from too much information, and annoyance that the sender organisations were not listening to their customers. 'Overwhelmed' was frequently used to describe the feeling.

Overkill pack!!! Far too much expense and writing to get across a simple message – makes me angry at waste. (Charity newsletter, magazine and other leaflets).

One participant also reported feelings of guilt that she would never be able to read all the information given.

Feel like I should read and absorb section 3 as it's been given but would I ever find the time? Wish they hadn't given me so much information. (Information about tenancy deposit protection).

Personal preferences and interests will affect the amount of information an individual prefers to receive. One person's useful additional detail could be someone else's pointless padding. Some topics require lots of detail and length, although from all participants' views the shorter the better – indeed when companies produced short documents the response was positive:

Only one page – brilliant! (Instructions for table construction).

Precision of detail and instructions

Participants also commented on the precision of the detail and information provided, which naturally affected the quality of the explanation.

I thought this was hilarious actually because it didn't actually get you to the place, the instructions themselves weren't quite right. On the one hand it's terribly attractive, but what was so ironic was it was actually quite hard to follow if you were walking. (Directions to a venue).

Lack of precision typically created confusion. Participants commented on meaningless headings; detail clouded with positive spin; or not enough detail provided to complete actions (typically in forms).

Found some of the codes in it confusing. Eg paid in at 402124 – it doesn't tell you where that is does it? (Bank statement).

It doesn't tell you whether you should calculate to the nearest (or lowest) pound or penny. Given that all the other forms have to be filled to the pound, and I think this is meant to be to the penny, this raises a problem. (Tax form).

Conversely, where information was clear and precise this was also noticed and appreciated. Precise information could reduce stress by increasing certainty in what you were supposed to do. Step by step instructions were noted as helpful in a number of documents.

Tells me exactly what to do and why so I don't have to think or feel stressed. (Campaign flyer).

Quite good instructions making it clear which sections have to be completed. (NS&I savings reinvestment form).

Very clear step by step statement of what actions need to be taken. There are also notes next to the steps. (Letter about dividend payment changes).

Clear direction on proportions of rice/water. (Rice cooker instructions).

Readability

While we have already covered readable English under the language theme, it is worth noting again as a sub-theme here. Participants often commented on the clarity of language as a key aspect of good explanation.

It's clear, absolutely simple, straightforward English, easy to understand. I hope all their communications are as easy to follow. If not I'll just have to go and tell them that I thought this was wonderful and couldn't they just....

Logical structure

The final issue under this theme that a few participants commented on was the structure of the argument or order of information presentation within the document.

No order and difficult to find messages. Cheap and tacky, over busy. (Coffee marketing leaflet).

It's quite confusing in a way, what's not covered, and what is covered, and meaning of words, it's all bitty and mixed up together somehow. (Insurance Keyfact quote).

A particular irritation reported was too much cross referencing and having to flick between pages. The use of introductory summaries was mentioned as being helpful in identifying the structure. As with previous themes, clear explanation also created positive responses.

Good summary of information with effective use of summaries on top of page. (Credit card statement).

I haven't yet emptied the dust canister but I'm confident that when the time comes with these very clear multi pictured instructions I shall be fine. (Vacuum cleaner manual).

What people notice: Structural / functional graphic design

So far the participant comments discussed have been largely about document contents and the words used. Participants also commented on visual design aspects of their documents, but possibly not to the extent that designers might imagine.

Participants made comments about various tools that designers use to give clear visual structure to information in a document, and noticed when things did not look clear. This functional design theme is closely linked to the previous 'explanation of content' theme, as good design can facilitate clear explanation. It is also related to the appearance theme (next), which covers the more cosmetic aspects of design, such as branding.

The elements which make up this theme are strategic reading, action in the document, highlighting key information, and the use of diagrams.

Strategic reading

Many people would say that a key purpose of document design is to encourage strategic reading. Enabling the reader to (correctly) pick and choose which bits of the document are important for them to read and understand. As might be expected, participants did not refer explicitly to 'strategic reading', but they did make comments about how headings made it easier to find relevant content; useful summaries meant you had to read less; or conversely cluttered pages making documents difficult to follow.

You don't have to read it unless it applies to you', 'you know how big the section is when you start'. (Bank information booklet).

Effective use of summaries on top of page. I never read the material on the back which is very dull looking etc. Not well laid out. (Credit card statement).

That is really really tiny. They could put that bigger down here. They could put fees explained in that bit, move things around. Plenty of space to make it bigger. But then they don't want to help you. (Phone bill).

Larger or coloured headings that stood out were generally liked, as well as coloured ones, as long as the hierarchy of headings was made clear with size and not just indicated with colour (which could be confusing).

The different colours of heading make it easier to skim through the issues that are relevant. (Notice of variation to terms and conditions letter).

The priorities of the paragraph titles are unclear - is black a higher or lower level of grouping than green? It appears to be higher but a larger type face would have been clearer. (Tax form)

Very clear and easy to read. Large grey text for section headings works well and makes it more attractive as do the clear diagrams. (Washing machine instructions).

Highlighting key information

The highlighting of key information in a document could be considered as a part of strategic reading, but so many comments referred explicitly to this it justified a separate sub-theme. Many participants discussed how their various documents either nicely highlighted or 'hid' important information.

Various design tools were mentioned by participants as helpful for finding key information, including bold type, boxes, coloured panels, capital letters and bullet points.

Easy to find essential information in lined out area. (NS&I savings certificate).

Good use of capitals for important info. (Rice cooker instructions).

Bold type helps a bit to pick out key information. (Letter from council in response to planning application questions).

However many participants also had documents where important information was not highlighted, which they found very frustrating.

The important information about needing to bring a urine sample is very well hidden. (Hospital appointment letter).

I do not like this as hidden in very small print on the back page is a charge, unfair trading. (Telephone and broadband marketing offer letter).

It took me a bit of time to find out what to do if I didn't want to reinvest, because they want you to reinvest, everything about reinvesting is 'what to do next', how to reinvest etc all clear. And then in very small, well ordinary print here, if we don't receive your reinvestment form by the xdate, or you would rather not invest, we will automatically pay it out. Thank-you, that's all I need to know. I read different sections and couldn't find how not to invest. It could have been numbered options or something. I suppose they're trying to make a sale. (Investment account letter).

Typical comments such as 'they have hidden x', use language which implies the sender has actively hidden something, rather than just passively forgotten to highlight it. These observations were often supplied with assumptions about the motivations of the document producers for doing this. 'They don't want to help you', 'they don't want you to see this', or feeling 'this is unfair trading'.

It is unlikely that the document producers would have intended this outcome from their communication, however there are implications for the customer's overall opinion of an organisation if they feel it doesn't care enough to try properly, or that it is actively trying to hide important information from them. We discuss this and similar issues more under the relationship theme.

Action in the document

Some comments related to using the document, perhaps to look something up for reference, or most commonly for completing forms.

Two key issues made using documents difficult. The first was forms without enough space left to complete them properly:

Form printed too small for use. (Credit card leaflet).

Not enough space on the form to fill in all the details required. (Tax free lump sum questionnaire).

The second issue covers inconsistencies in a document. These inconsistencies could be within a document, for example using a single colour to highlight a number of very different points.

A typical case of non-thinking. All other supplementary pages ask for the taxpayer reference at the top. This one asks at the bottom. (Tax form).

Or the inconsistencies were with genre conventions and expectations:

Miles of lists, too much cross referencing. The numbers are on the righthand side of the table! (instead of expected left). (Insurance Keyfacts quote).

As with non-highlighting of important information, these difficulties were often felt to demonstrate a lack of caring or consideration for the customer on the part of the document producer.

Diagrams

The final area for discussion under the functional design theme is where participants commented on the diagrams in their documents. Overall these were generally reported to be helpful and good additions, showing extra detail and precision of information. One exception to this was some marketing where the pictures included didn't relate to the offers.

This is better than other ones as the pictures highlight offers rather than just random pictures. (Retail points offers leaflet).

Diagrams could provoke strong positive emotional responses when they were found to be effective. One participant mentioned that she often found diagrams confusing. However her document examples included one particular document with diagrams that were actually very good, and she was in raptures about how good it was and how easy the document was to use.

I find usually pictures and instructions of how to put things together very very vague and you're not sure if you're doing the right thing or not. Pictures don't seem to bear any resemblance to what's in front of you, but that's a gem. It has a front view and back view, remarkably well labelled and useful arrows. You can't go wrong. (Vacuum cleaner instructions).

Good as it shows lots of pictures of the property and it's really good to get a floor plan to see proportions. No small print or unnecessary info. Map and energy rates also informative. (Property information sheet).

What people notice: Appearance

In addition to issues relating to functional design, the diary participants also commented on the overall visual impression of the document. These type of comments occurred in three areas: descriptors for the document's overall appearance and attractiveness; comments on how easy or complicated it looked to use; and comments on the physical properties of the document (eg paper size).

Appearance / attractiveness descriptors

A range of terms were used to describe the appearance of the diary documents. These included: attractive, amateur, functional, professional, dull, complicated, difficult, corporate, scary, and legalistic.

Appearance can be best described as 'functional'. (Letter from Council in response to planning application comments).

I never read the material on the back which is very dull looking etc. Not well laid out. The marks I have awarded are for the front pages. (Credit card statement).

Very attractive and informative card advising the rights and benefits of my membership. (Organisation membership information card).

Do not like the shade of blue which is used too much for my liking. (Savings interest rates leaflet).

As with the descriptors for tone, discussed under the language theme, the judgement (positive or negative) associated with each of these descriptors isn't always the same. 'Functional' could mean it works well, but in the first comment above really implied that the document was unattractive.

Usability perceptions

Almost more important to participants than whether the document appeared attractive or not was whether it appeared easy to use. Participants commented on documents looking 'difficult' or 'complicated', but with limited detail about what it was that made it look that way. Lots of very small print or no highlighting of key information were mentioned as affecting how difficult it looked.

Guidance notes quite hard work and key actions in using the form could have been highlighted. Language not user friendly. No encouragement to use form! (Corporate voting form).

Summary of requirements is too complicated. Responsibilities of tenants is a bit scary. Keep trying to sell insurance. (Tenants guide booklet).

This is difficult and I must spend more time on it to complete before deadline. It's difficult not to keep putting it off. (Tax credits letter)

I believe it's so fine and it's a whole lot of careful reading. It just looks so..... You have to be a good reader. If you are not one you're not going to be able to. (Insurance policy document).

If a document looked difficult, people were more likely to put off reading it. An interesting research topic might be to look at specifying in more detail what makes a document look complicated.

Physical properties

Finally in terms of appearance, some physical properties of the documents, attracted comments from the diary participants. These included the quality of paper making the document feel professional and trust-worthy; the paper size being easy to store or carry around (or not); the fold pattern of certain leaflets being confusing and annoying; and the absence of punched tear off lines where they would have been useful.

Professional, to the point, quality paper, minimal. Easy to store, good. Snobby quality of paper makes feel professional and trust it. Nice positive language. T&Cs even ok. It has marketing, but not brash. (NS&I savings information).

The unnecessary advertising has made the ticket too big to put in bag without folding. Print your own junkmail! (Online concert ticket)

Straightforward, Certificate and letter combined. Good and simple, one piece of paper. (NS&I saving certificate).

What people notice: Relationship

The final theme from participants comments is about the overall customer relationship. This covers both the frame of mind in which the participant received the document (based on customer preferences for, and previous customer experience of the sender), and what the participant felt about the document sender as a result of receiving it.

As with all the other themes discussed so far, this information was not specifically asked of the participants. While the first six themes refer to specific elements of a document – how it looks, is used, is understood etc, this seventh theme covers comments about the wider situation or context in which the document is seen and feeling in response to it. This frequently includes reference to issues discussed under earlier themes. We found comments about relationship in two sub-themes: expectations and familiarity; and judgements of sender.

Expectations and familiarity

Participants discussed some of their documents in terms of their prior expectations about them. This included discussion of personal preferences; their familiarity with the sender; their previous experience with the sender; their experience of using that document; and also regularity of receiving a similar document.

Too much info, and send too many of them, two a month. Regularity makes you not read it. I just see the envelope and it goes in the bin. (Broadband and telephone marketing letter).

I hadn't heard of this company before so I didn't know what it was or read it until they sent me a second letter, when I thought it might be important. (Utility bill information for new tenant).

This arrived much earlier than I was expecting – they normally do it in November or December, so this confused me a bit. (Gas safety check letter).

Found it very easy to use as so familiar with it. The first time I got one like this I had called up to find out about it, but now I know how to use it. (Catalogue shopping bill).

The organisation tends to saturate with mailings therefore I never tend to read. (Insurance marketing from SAGA).

It is clear from the comments above that expectations greatly influenced the frame of mind in which the documents were received and how much attention they were given, (or even whether they were read at all).

Judgements of sender – blame, motives and consideration

Throughout the discussion of previous themes many of the participant comments about their documents have included comments about the sender. This sub-theme brings all these separate points and adds additional comments that reflect the impact of individual documents on the recipients' view of the sender.

Participants made many assumptions and judgements about the documents' senders; about their motivation or agenda in producing or sending a document; and about apportioning blame where information was not clear. Participants made judgements about how considerate they thought the sending company were to their customers or to wider issues such as the environment.

Excellent document. I was very pleased to receive it. They traced me through their points card – another benefit of using it. A nice letter. Clear font. Explained itself well. (Product recall letter)

[Charity's] correspondence is looking increasingly corporate and I am concerned at (unnecessary?) expense of full colour image on reverse. Would prefer a less costly letter. Eg just black/white so I can feel that my donations are going more on helping people than marketing/admin. (Charity appeal pack).

Just with the way they put the colouring and the way that they've worded their information and things. I think they are just trying a bit too hard to their customers. Where with this some people may think well they can't afford to have it in bright colours but I'd prefer this. They care enough to spend the money on other things than spending loads of money on a booklet so just give you the information you need and be done with it. (Insurance Policy document).

Interestingly, poor documents did not automatically result in negative views of the sender, as it was not always perceived to be their fault. Participants had sympathy for information about a complex topic or that they perceived to be externally or legally imposed.

Probably not all []'s fault - the law is very complex. But even simple things to do with carried forward losses are either missing or ambiguous, needing a call to the help line (who weren't sure either!). (Tax form).

They are trying their best, but it's not good. Not quite sure why I got this - we are not sure what to do with it - where is the form to complete? (Tax credit booklet).

Participants also discussed their assumptions about the document senders' motivations, honesty, or hidden agendas in sending certain information in particular ways.

It's all in the small print and that's how they get you. (Insurance offer).

Has very tiny TCs on the back, but there is lots of space for them to be bigger. Don't like it at all - it is selling. I always looks at the T&Cs first. (Phone and Broadband marketing letter).

Claimed to be information but is really advertising. (Update for shareholders leaflet).

'Only takes a couple of minutes to vote'. 'My needs set your agenda' - b*****! You fear you might be buying something!! (Bank AGM voting pack).

Clearly comments such as these can have wider implications and are likely to affect the overall customer relationship if particularly positive or negative. It is important for businesses to remember that negative sentiment can be hard to overcome. Some of these document comments suggest that the organisations involved are at risk of losing customers because of the documents they send out.

I have a mortgage with (this company) and they continually send me letters about loans/insurance etc even though I've told them I'm not interested. Ethically, I think it's wrong for them to try to encourage people to take out loans in this way (suggesting new car, home improvements etc that people can't pay for up-front). I've lost respect for the company. (Loan offer letter).

An alternative presentation

The previous discussion has detailed what the ten diary participants noticed about the documents they used in their daily life, over the course of a month. These comments could be further separated by time; that is, when during the period that someone is looking at a document, the observation would be most likely to occur. Are they initial first glance observations, or only likely to be noticed after a detailed read? This lends itself to the generation of an alternative presentation of the key findings from the research, in diagram form.

The diagram on the following page shows, for the language theme, the types of participant comments that were received, and also at what point during reading they were likely to be noticed. The relationship theme is represented by the 'before and after' aspects in the diagram.

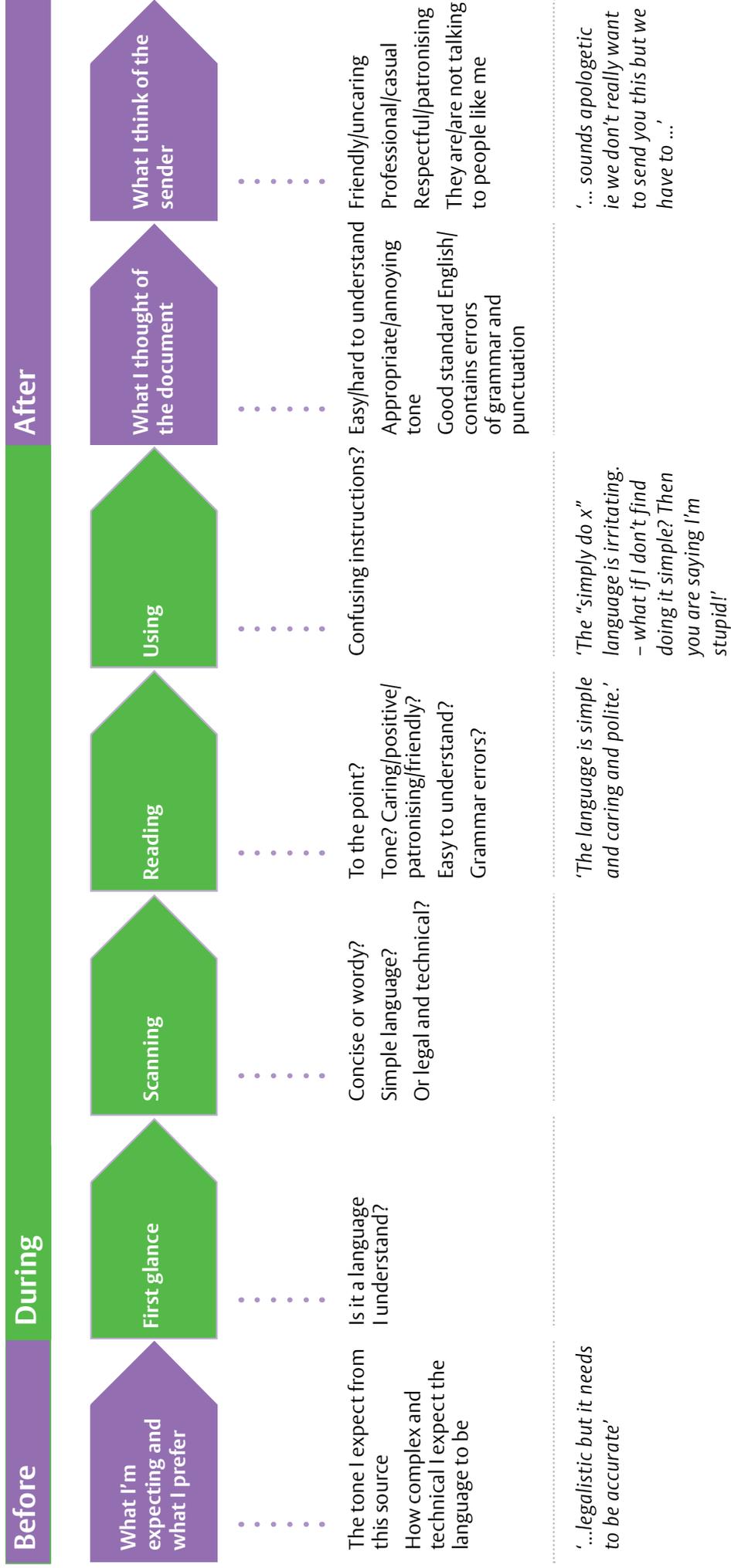
Discussion and conclusions

The ten participant diaries have given an interesting insight into what a small group of customers notice about the documents they use in their day-to-day lives. Naturally this is only a small number of participants, so more work would need to be done to examine if other people notice similar things. It is also a group of people who have volunteered to participate in simplification research, and are therefore more likely to favour simpler documents. Nevertheless the study has provided a useful start to examine the level of match between what document producers and designers generally focus their attention on, and what readers might notice. Three key areas for document producers to consider in the production and distribution of documents have emerged from the study.

Audience fit

Many participants complained about receiving documents that they were not interested in, that were at a level of detail they were not interested in, or that were in technical language they didn't understand. They found this particularly annoying where the organisations involved should have had enough detail about the customer to be able to assess their level of interest. Complaints in this area were frequently, but not solely, about receiving too much additional marketing material.

Language



Participants seemed to use cues, such as level of technical language, or whether or not they had previous knowledge of the sender to determine if the document was likely to be intended for them. If they didn't know the sender, or thought they were not likely to be the intended audience they were unlikely to read much of it. Alternatively if they thought it was important for them, but it was too technical for them to understand they were likely to feel overwhelmed and not be confident that they had understood the message.

A key message to document producers from this would therefore be a familiar and rather obvious one: to know their audience well. If it is an existing customer they should also acknowledge the customer's relationship to the company. There are also more specific suggestions. Unless document producers are targeting a very well defined group, a very distinctive tone of voice might alienate as many customers as it attracts. Document producers should limit use of technical or legal terms unless they are certain all their audience will be familiar with them. The issue of marketing material is complex, but the negative impacts on existing customers relationship with the organisation should be considered, as well as the potential positives.

Reducing reader effort and guilt

Any document will require effort to read. Some documents will require more effort than others. A reader has to decide how much effort they are willing to give each document – most people do not have unlimited time to read everything. Where customers are particularly interested in the message and contents of a document, their motivation is likely to increase the amount of effort they are willing to give to a document to try to understand it. If the document looks attractive this might also increase reader motivation slightly. However it is clearly desirable to have a document that minimises the amount of effort required. A number of things (as noticed by diary participants) can affect this:

Legibility: Things that are difficult to see clearly require effort to decipher the words. Document producers should think carefully about background and type colour. RNIB recommend 2mm x-height as a minimum (11 or 12 point for most typefaces), although the Simplification Centre has argued for greater flexibility to allow tables and diagrams to be more easily displayed (see Technical Paper 10, Type size: interpreting the Clear Print standard).

Amount of information: It is tricky to get the right balance of amount of information and precision of detail too. But getting the balance right can pay off. The diary participants did notice, and responded positively to concise, precise documents. Generally less is more as short documents typically received positive user reactions.

Structure and quality of explanation: Provide a structure and different levels of information so people who are interested in the detail can read and those who are not interested can skip sections easily. Elsewhere, we have referred to this strategy as ‘layering’ (Technical paper 1: Simplification – what is gained and what is lost).

Looking complicated: It is all too easy to make a document ‘look’ complicated by cramming too much in a page, or using a confusing layout. Good use of headings and white space is also likely to reduce the appearance of complexity.

Readability and technical language: If the reader doesn’t understand many of the words involved they are likely to give up or may misunderstand the message.

Prominence of key information: Consider what is the key information people will need to know. Then make it stand out visually so people don’t have to look hard for it. Use of good diagrams can also be helpful.

There are several potential outcomes if a document requires a lot of effort to read (or looks like it will). Some people may decide it is not worth the effort and not read any of it. Some might opt to only skim it (which could well be sufficient for their purpose). Some, of course, will read it in full. Others might feel overwhelmed, or even guilty if they feel they should read and understand it, but know they won’t find the time. These negative feelings are unlikely to be a desired outcome of document producers. An organisation might be well intentioned, providing full details to comply with guidelines, but this study highlights the potential negative impacts of it not designing a document appropriately. User testing of documents is likely to be beneficial in such situations.

A considerate organisation – trust

According to comments by participants, a considerate company would only send information that is relevant to customers, preferably personalised information. The company would structure their information clearly, including all the key points the reader needs, accurately, and with no additional information (particularly marketing) to create confusion. The company would also clearly

highlight all the key information in a document and not hide things in small print. Language would be direct and plain, with a tone that wasn't irritating to the particular customer. They would need to demonstrate they had made an effort to be clear, even if the topic of their documents is not an easy one. The company would also not be wasteful by using lots of colour⁵ and sending unnecessary documents.

Lapses in any of these areas run the risk of affecting the customer relationship, and in particular, trust. Two areas specifically stood out as provoking strong (potentially negative) views on this issue. The first was receiving additional marketing material, which was even considered unethical by some. The second area was where important information did not stand out. Where an organisation might perhaps fail to highlight some key information as an oversight. This could have much wider implications than just a few minutes extra work by the customer to find the information. The customer may assume that the organisation doesn't care enough about them to make things easier, or assume that the organisation is deliberately attempting to be deceptive and hide things. These additional consequences from a potentially small oversight need to be considered by organisations.

Conclusions

We know that most document producers do generally try to be aware of their users, and that user testing is not always affordable or practical. But this study emphasises just how important it is, and how much effect even small decisions can have on people's perception of organisations and brands⁶.

Even on the basis of the small sample of users in this study, it was clear that design decisions about everyday functional documents can powerfully influence how people view the organisations that send them. All too easily, readers can fail to understand, or feel disregarded, and lose trust in consequence.

.....

⁵ Even though modern technology and the economics of mass production mean that colour does not actually cost very much more, some customers still see it as a mark of extravagance.

⁶ Jeremy Bullmore, a leader in the advertising industry, has written a very good essay on this: 'Why every brand encounter counts'. It originally appeared in the 1999 WPP Annual Report, but it is available online from <http://www.wpp.com/wpp/marketing/marketing/essays-assorted-writings-by-jeremy-bullmore.htm>