

MY ETRADE HEURISTICS

1 Introduction

Visual and architectural hierarchy are integral in delivering a consistent and dependable digital collateral, especially in a content and numbers heavy digital product.

The main goal for any big business is to follow a consistent over arching style or standard throughout its dealings with clients and end-users, in the real world and in the digital sphere.

In a financial firm, advisors at times act like psychologists, calming the clients and gaining their trust; especially in these economically and politically volatile times.

Digitally, that same 'shrink' model should also be adhered to in order to give the firm a more consistent vibe. That translates, *psychologically*, to relaxing the end-users visually and architecturally by:

- *Spacing: including more negative space (white)*
- *Hierarchy: clearer architectural hierarchy (some items on the website need to be more visually prominent than others).*
- *Consistency: Typefaces, colors, graphics, headers.*

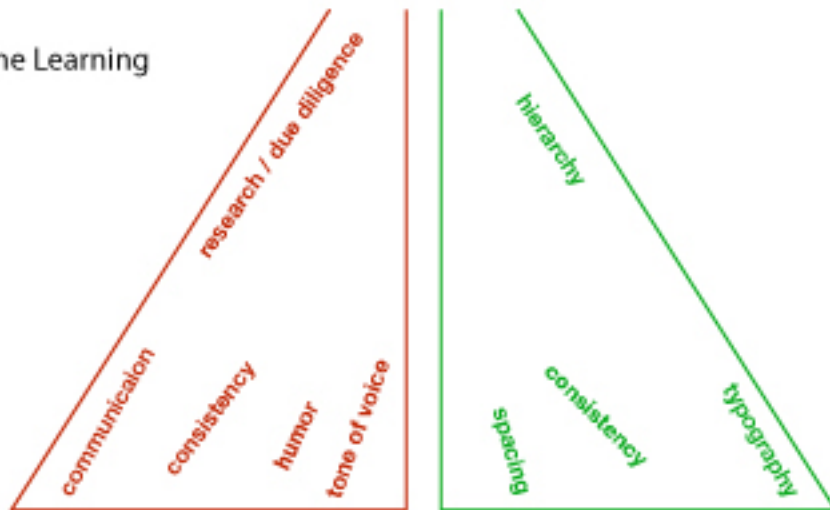
That also correlates with the figures, numbers, math, information, and charts. Psychologically, you want to make your end-users relax like advisors do on the phone with clients. The advisors, at times, act like psychologists. The website should symbolically follow that real world model, just like the main navigation on the website mimics real world chrome buttons. Moreover, the website becomes an all-encompassing algorithmic advisor that psychologically soothes the client and makes the trading process relaxing.

It boils down to the combination of numbers, communication, & psychology in both spheres; the real and the digital. There needs to be an inherent consistency between both methodologies.



HYBRID?

Augmented Reality vs. Machine Learning



2 Hierarchy: Architectural, Visual, & Content

The website needs more of an over arching hierarchy; architecturally, visually, and content wise. The most important content should be placed in 'prime digital real-estate' and garner aesthetic and architectural attention. The least important content should be in the background, an extra in a movie if you will. The 'extras' should never overshadow the ensemble cast.

BEFORE: (RED NUMBERS)

After looking at the current site, the 'extras', 'protagonist (i.e main navigation)', and ensemble cast (meat and potatoes of the page) did not have clearly delineated roles.

To show how the current design is constructed, we divided this iteration in 5 major sections, placing numbers 1-5 on each corresponding section from most important to least important.

AFTER: (GREEN NUMBERS)

Here, we rearranged the hierarchy more purposefully, placing the numbers 1-5 on the sections as we feel that they should be constructed, from most important section (#1) to least important section (#5).

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CUSTOMIZE YOUR PAGE

Accounts Summary **1**

OVERVIEW PERFORMANCE ALLOCATION

Net Assets: \$1,913,386.80

My Accounts	Account ID	Description	Market Value	USD Equivalent	Net Account Value
nick View Portfolio	XXXX5480	Available for Withdrawal Cash Purchasing Power	\$99,040.53 \$199,053.53		\$216,317.79
123456778901234567789012 View Portfolio	XXXX5488	Available for Withdrawal Cash Purchasing Power	\$0.00 \$0.00		\$13,178.50
Complete Investment Account View Portfolio	XXXX5405	Available for Withdrawal Cash Purchasing Power	\$3,606.00 \$7,212.01		\$7,066.74
test_12-21 View Portfolio	XXXX1686	Available for Withdrawal Cash Purchasing Power	\$0.00 \$0.00		-\$11,522.41
my new favorite account 3 View Portfolio	XXXX7285	Available for Withdrawal Cash Purchasing Power	\$0.00 \$0.00		-\$6.22
Complete SIMPLE IRA View Portfolio	XXXX5047	Cash Purchasing Power 2010 Contributions 2011 Contributions	\$854.50 \$0.00 \$0.00		\$1,972.90
Complete Investment Account View Portfolio	XXXX5409	Available for Withdrawal Cash Purchasing Power	\$0.00 \$0.00		\$1,722.29
Roth Individual 401(k) View Portfolio	XXXX2193	Cash Purchasing Power 2010 Contributions 2011 Contributions	\$2.00 \$0.00 \$0.00		\$2.00 2
Global Trading View Portfolio	XXXX1851	Market Value CAD GBP EUR HKD JPY USD	USD Equivalent \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00		Current Market Value \$0.00
Global Trading View Portfolio	XXXX1973	Market Value CAD GBP	USD Equivalent \$0.00 \$0.00		Current Market Value \$0.00



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B

- Accounts
 - Trading & Portfolios
 - Research
 - Guidance & Retirement
 - Education
 - Banking
- Complete View **My E*Trade** My Info Subscriptions Move Money Account Trans **1** All Pay Statements & Records Forms & Applications Products

Your last log on was January 25, 2011 3:23 PM ET CUSTOMIZE YOUR PAGE

Accounts Summary

OVERVIEW

Net Assets: **2** **\$1,913,386.80**

PERFORMANCE

ALLOCATION

Cash	89.12%
Large Cap	8.69%
Other	1.49%
Small/Mid Cap	0.69%
International	0.01%
Fixed Income	0.00%

- ### My Accounts
- nick** [View Portfolio](#)
 - 123456778901234567789012** [View Portfolio](#)
 - Complete Investment Account** [View Portfolio](#)
 - test_12-21** [View Portfolio](#)
 - my new favorite account** [View Portfolio](#) **3**
 - Complete SIMPLE IRA** [View Portfolio](#)
 - Complete Investment Account** [View Portfolio](#)
 - Roth Individual 401(k)** [View Portfolio](#)
 - Global Trading** [View Portfolio](#)

XXXX5480	5	Available for Withdrawal	\$99,040.53
		Cash Purchasing Power	\$199,053.53
XXXX5488		Available for Withdrawal	\$0.00
		Cash Purchasing Power	\$0.00
XXXX5495		Available for Withdrawal	\$3,606.00
		Cash Purchasing Power	\$7,212.01
XXXX1686		Available for Withdrawal	\$0.00
		Cash Purchasing Power	\$0.00
XXXX7285		Available for Withdrawal	\$0.00
		Cash Purchasing Power	\$0.00
XXXX5047		Cash Purchasing Power	\$854.50
		2010 Contributions	\$0.00
		2011 Contributions	\$0.00
XXXX5409		Available for Withdrawal	\$0.00
		Cash Purchasing Power	\$0.00
XXXX2193		Cash Purchasing Power	\$2.00
		2010 Contributions	\$0.00
		2011 Contributions	\$0.00
XXXX1851		Market Value	USD Equivalent
		CAD C\$0.00	\$0.00
		GBP £0.00	\$0.00
		EUR €0.00	\$0.00
		HKD HK\$0.00	\$0.00
		JPY ¥0.00	\$0.00
		USD \$0.00	\$0.00
XXXX1973		Market Value	USD Equivalent
		CAD C\$0.00	\$0.00
		GBP £0.00	\$0.00

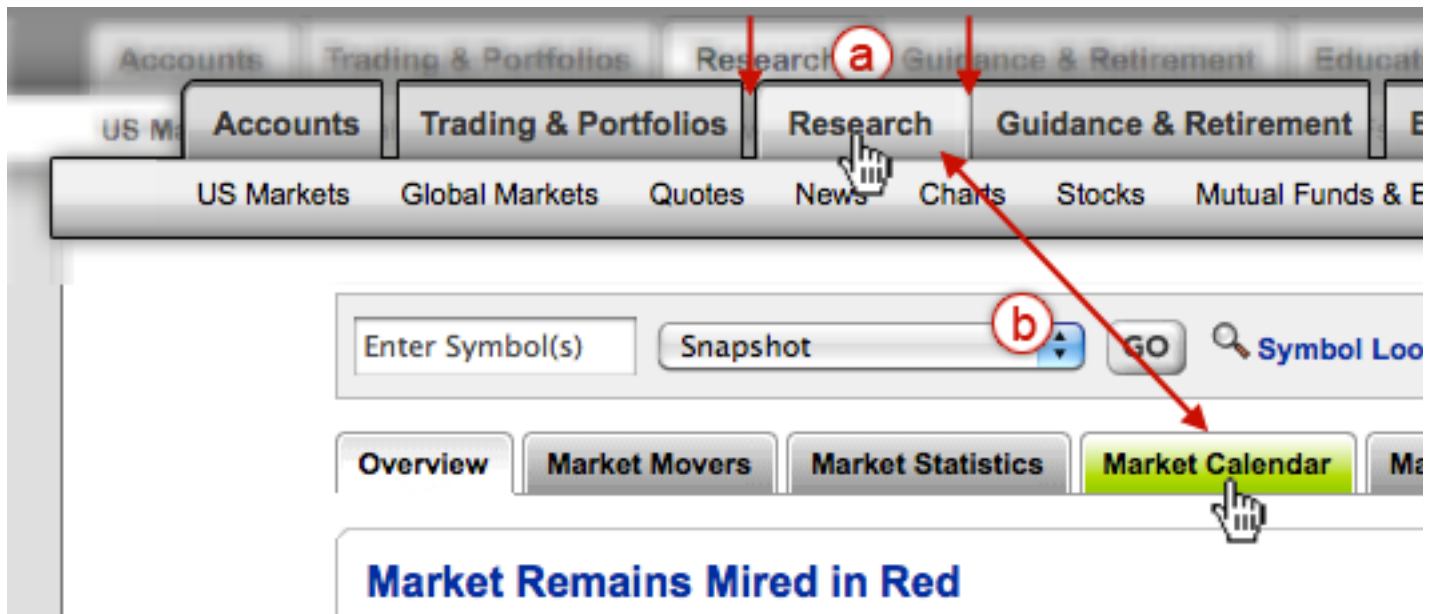
Net Account Value	\$216,317.79
Net Account Value	\$13,178.53
Net Account Value	\$7,066.74
Net Account Value	-\$11,522.41
Net Account Value	-\$6.22 4
Net Account Value	\$1,972.90
Net Account Value	\$1,722.29
Net Account Value	\$2.00
Current Market Value	\$0.00
Current Market Value	\$0.00

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3 Navigation

Primary Navigation:

a. On hover over, the tabs enlarge only on the right hand side by an estimated 5 pixels or so. They do not enlarge (change) at all on the left.



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b. The secondary navigation takes visual precedence over the primary navigation on the 'hover over state'. This trend should be reversed.

4 Spacing

The tabs in the main navigation are all divided by empty space [b]. The selected tab [a] does not contain such space and fits snugly between its neighboring tabs. That space non-space inconsistency between the selected tab and the default tabs needs to be resolved in an either or methodology.

We prefer the 'non-space between tabs' style especially in this scenario since the selected tab looks like it is in the front of the other non selected default tabs (via the use of gradients).



If the reason for having space between tabs is to lessen the frustrating and inadvertent tab switching of end-users (especially when the primary tabs have secondary links below), that could also be achieved by implementing a slight delay when an end-user moves their mouse over another tab.

Ideally the back end should be able to differentiate between an end-user's navigational mistakes vs. an end-user's deliberate mouse movements, therefore personalizing the web-site experience on a subjective 1-1 level. That puts the end-user/client at ease and lessens 'surfing' mistakes which save time and money.

The back-end should factor in the mouse tracking speed and use that as the trigger for the next set of functions, weather to stay on the same selected tab or to hover over the next tab (at times showing the secondary navigation exhibited below).

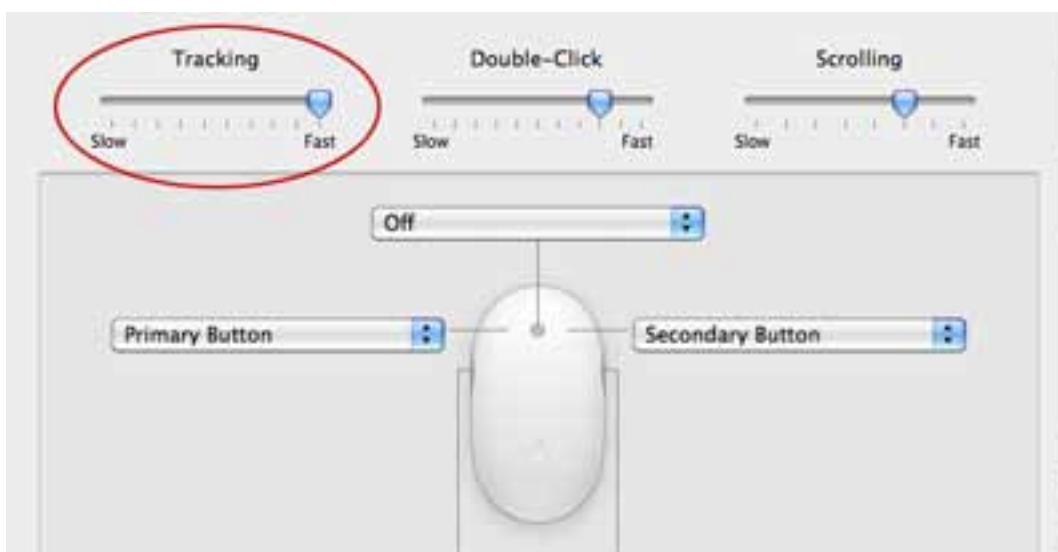
If the mouse tracking is jerky the end-user probably made a mistake. On the other hand, if the mouse tracking is deliberate the end-user, most probably, intended on making that change.

Usability studies should be performed on end-user mouse tracking habits, speed, duration, flow, etc. to see how mouse tracking correlates with end-user navigational intentions.

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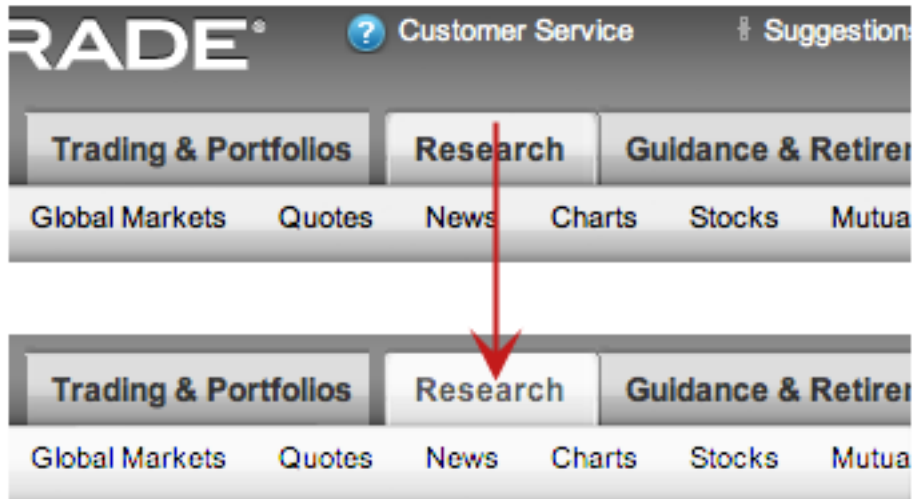
This is akin to tapping into the physiology and psychology of the end-user via their mouse movements and training the website to react accordingly..

The apple OS offers their end-users the options to control this manually. Not only tracking can be measured, but scrolling and clicking as well.



5 Hover State:

I would change the temperature of the shading to indicate mouse states and/or typography changes to stress that change.



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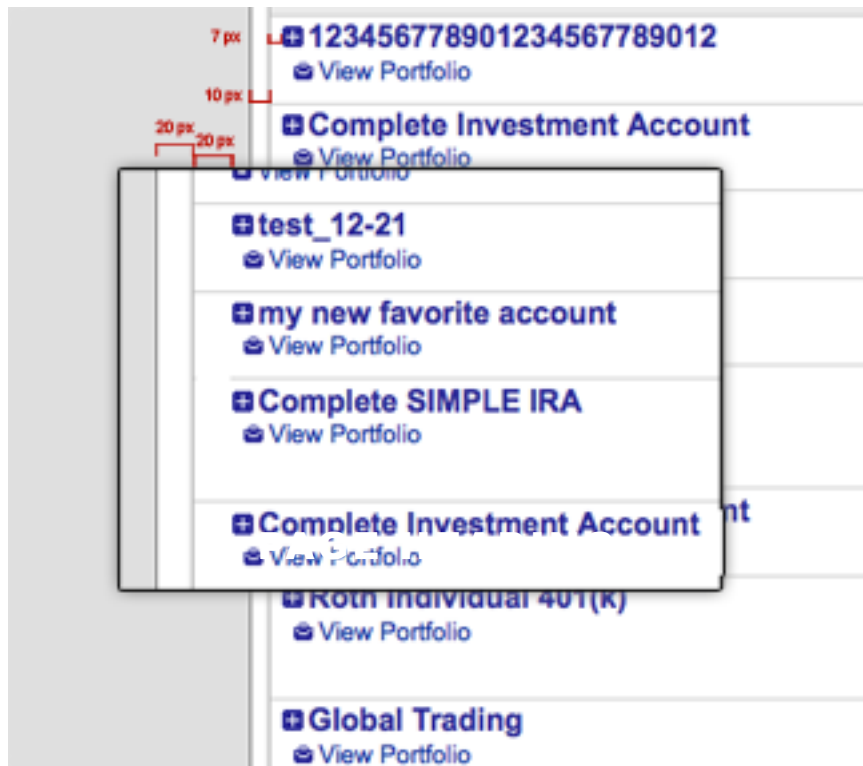
6 Tab Shape Consistency:



The main navigation should either be rounded or straight edge. Buttons should never change character and/or shape.

7 Margins and Spacing:

The spacing is too tight on the edges. It needs more breathing room for readability purposes. There needs to be at least 20 px of space.



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8 Maximized light-boxes:

We suggest that the 3x3 maximized light-boxes be scalable, like a web browser. That way it has more flexibility in different monitor resolutions.

9 Account DIV highlights:

My accounts, when the end-user hovers over a specific accounts, the DIV tags changes color to light blue. There needs to be more emphasis on the text as well to make it stand out more in the foreground.

Similar to the photographic idea of depth of field the selected DIV tag needs to be more in focus

through the use of color and typography. Moreover, there needs to be more of a contrast between the selected DIV (the foreground) and the other accounts (background).

10 Graphics:

The flags are too small and their borders are too thick.



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11 Right column:

The net account value's color temperature is too pure, the hue needs to be brought down a notch or two. As of now, they look disjointed in comparison to the rest of the page.

Another solution is to use a monochromatic color scheme and vary the tone and shade.

12 Main Graphic:

The main graphic competes with the primary navigation and takes too much precedence over other page content. It does so because it is 3-D (chromed-out). It screams look at me and look at me only!

Further, it is not consistent with the main navigation's style that mimics reality (Trompe L'oeil). Charts and info-graphics are not inherently 3-D. They are actually flat and come from a 'flat origin'. Info-graphics and charts do not have a push functionality like buttons, rationally and objectively, they should be flat.

We strongly suggest to flatten out the graphics and leave the main navigation 'chromed-out' to give the page more of a visual hierarchy. That does not mean that the graphics should be in the background color wise and size wise. The graphics could and should show their 'feathers' and be loud if they want to be but stylistically in a different way than the main navigation.

If you were to maintain the 3-D quality of the graphics the tool tips should at least be flat. There is never a good reason to make a tool tip 3-D. It does not make sense on a realistic level (ie. chromed out buttons make sense on a realistic level).