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I D E A F U S I O N

Verbal 'Talk Aloud' or 'Think Aloud' Protocols and Applications to Research on Decision Making in Public Finance

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Background and Overview



Research interests:

- Fiscal transparency and financial reporting to residents
 - What information about government's finances do residents want to know?
 - Why do they care about this information (and not others)?
 - How do they want to receive this information?
 - How do they search for information on government websites?

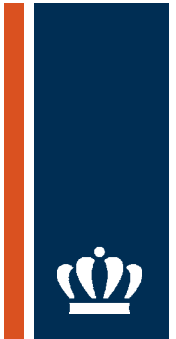
- Tolls
 - How much are drivers willing to pay?
 - Why are they willing to pay more or less?
 - What do they do to avoid tolls?
 - What factors do they consider?

Verbal 'Talk Aloud' or 'Think Aloud' Protocols



- 1-page summary can be downloaded here:
<http://bit.ly/yusufVP>
- Data collection method where subjects are asked to talk aloud, explaining their thoughts while solving a problem or performing a specific task
 - Provides a concurrent account of thoughts
- A way to gain information about an individual's cognitive processes
 - Provides rich verbal data about reasoning during a specific problem solving or decision making task
- Have been used to study information seeking and information processing
 - Can be useful for understanding decision making more broadly

Example: How do drivers respond to flooded roads and what information do they seek?



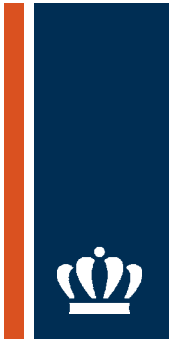
- Use verbal ‘think aloud’ protocols to examine:
 - How individuals proactively and reactively respond to instances of road flooding (e.g., plan for flooding or responding in real time to flooded roads)
 - How they obtain information about anticipated or current flooding
- Participants respond to specific flooding scenarios while verbalizing their thoughts as they consider different responses
- Begin with small-scale warm up task to practice the think aloud protocol
- Give specific flooding scenarios and instructed to
 - Focus only on responding to the scenario and not on producing the verbal report
 - Report only what is available to them consciously as they respond to the scenarios
 - Not to introspect on their thought processes

14 Flooding Scenarios



Type of Travel	Type of Information Search	
	Proactive (P)	Reactive (R)
Familiar (F)	Scenario: 4(M), 10(D), 13(M)	Scenario: 8(M), 9(D), 11(D), 14(M)
Unknown (U)	Scenario: 1(D), 2(M), 3(D)	Scenario: 5(M), 6(M), 7(M), 12(D)
D = discretionary travel, M = mandatory travel		

Sample Flooding Scenarios



Scenario 8 (R, M, F)

- You have been out grocery shopping and are driving back to your home. You encounter flooded roads. These flooded roads are preventing you from reaching your home. Walk us through the process as you decide how to proceed.

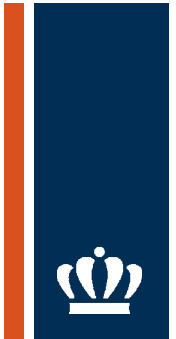
Scenario 3 (P, D, U)

- It is 10 am. It is expected to rain later in the day. You have plans to watch a movie with friends this evening, in a movie theater in an unfamiliar part of another city. You are unsure which route to take. Walk us through the process as you plan your route.



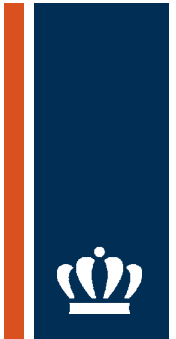
How can we use Verbal
Protocols in public
finance research?

Transparency and Accessibility of Information



- How do non-technical users of government financial reports interact with information provided in such reports?
- How do residents process technical, financial information?
- Where do residents go for information about their government's finances?

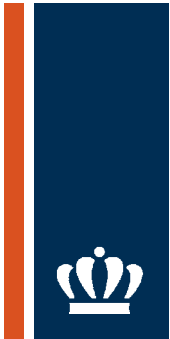
Voting Behavior and Bond Referenda



Brunner, E. J., Robbins, M. D., & Simonsen, B. Information, Tax Salience, and Support for School Bond Referenda. *Public Budgeting & Finance*. Early view. DOI: 10.1111/pbaf.12206

- Examined whether providing voters with information about expected property tax increases affects bond referenda approval rates.
- Find that more salient information on the tax consequences of voting yes reduces voter support for school bond initiatives.
- But, what types of information are more or less salient?
- How do voters process the information about consequences?

Informing and Educating the Public



O'Connell, L., & Yusuf, J.-E. (2011). An Information Model to Present Proposals to Increase Taxes: Two Examples in the Context of American Values. *International Journal of Public Administration*, 34(3), 180-189.

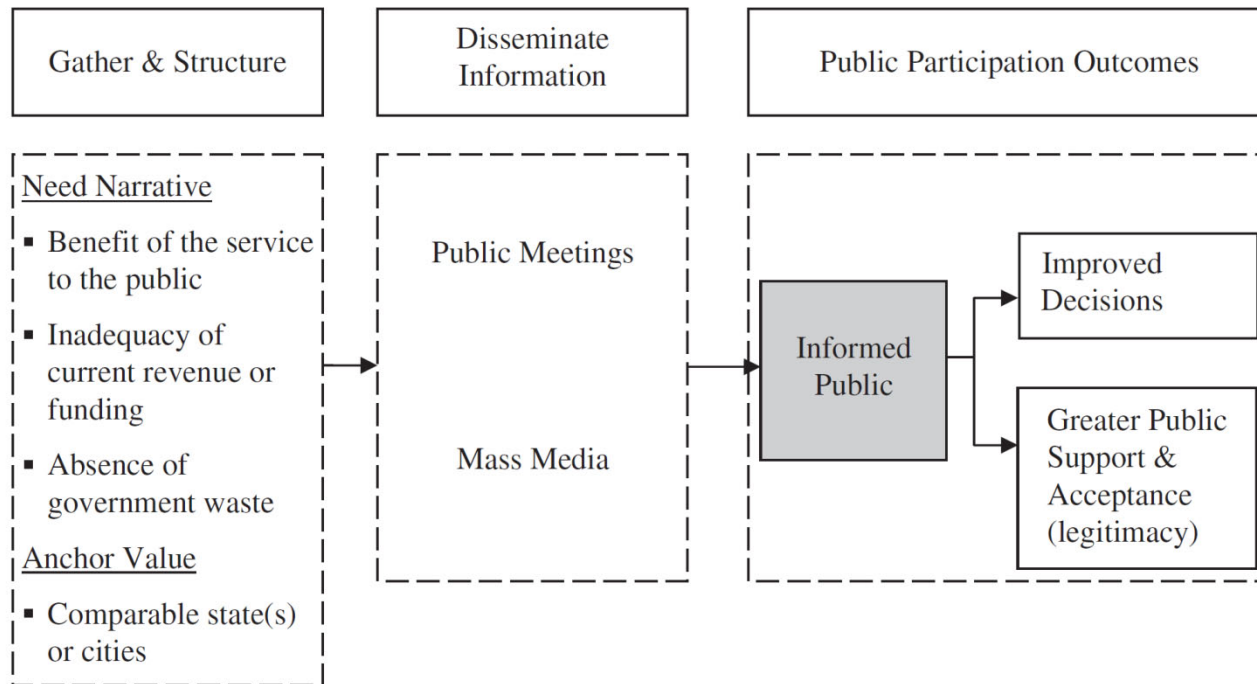
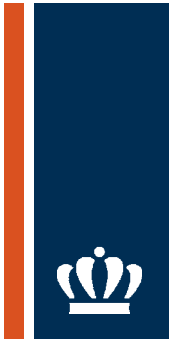


FIGURE 1 Information Model for Educating the Public.

Decision Making and Assessment of Outcomes



- Budgeting and resource allocation decisions - What factors do managers consider when making budget cuts?
- Procurement decisions - How do procurement officers assess bids?
- Contracting out - How do policy makers decide that contracting out is successful? What information do they consider?