

**HF720: Localization and the Global Market**  

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**Assignment One: Cultural Analysis**

**Localizing the DirectAdvice.com Web Site  
for Japanese Users**

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**June 12<sup>th</sup>, 2000**

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## Introduction

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DirectAdvice.com (<http://www.directadvice.com>) provides a financial planning service to both individual consumers and existing financial institutions via the Internet. The web site consists of a public area, whereby visitors can learn more about the service, and a “members only” area that is accessible with a login ID and password. Members are expected to complete an “Interview” (a series of form pages that gather information about their financial situation and goals), and then click a “Run Plan” button. After some processing time, a personalized “Plan” containing objective financial advice is delivered to the member and made available for printing in both HTML and PDF.

For the purposes of this general cultural analysis, I will attempt to identify the major design, language, and interaction issues that would require modification of DirectAdvice.com’s “members only” portion of the site for users in Japan. I consciously limit the discussion to this area for the following reasons:

- Both the Interview process and the resulting investment Plan pages are accessible by paid membership only. Therefore, they are the heart of DirectAdvice.com’s service and provide the greatest argument for localization.
- The Interview and Plan pages within the site require the most alteration for international markets, lending themselves to easy discussion.

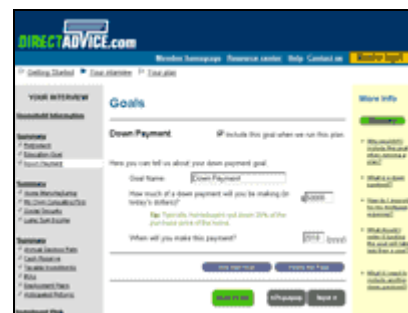
## Design

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Potential localization efforts with regard to design issues include Color and Grouping, Icons and Graphics, Spacing and Layout, and Fonts. Each of these is described in detail in the following sections.

### Color and Grouping

DirectAdvice.com uses color on both Interview and Plan pages as an aid to site navigation (see *Interaction: Navigation*) by grouping like items together. The primary navigation is made available on or near the blue banner at the top of the page. The table of contents is made available in the light gray area at the left-hand side of the page. Supplementary information such as a glossary and FAQ are present in a light yellow section on the right-hand side of the page. The content area is shown in the center, on a white background. Buttons, headers, and links can be shown in varying shades of blue, green, or gray.



Sample Interview Page

DirectAdvice.com's color choices were advocated by an outside marketing firm for their ability to communicate a professional and stable presence in the financial industry. Blue is often associated with intellect, reflection (water), truth, fidelity, and constancy. Green can be associated with negative ideas such as envy, but also with positive connotations surrounding nature, growth, and life. While gray is generally viewed as a neutral color, yellow can signify cowardice, light, faith, or goodness ([Dictionary of Symbolism](#)). Taking into account their symbolic meanings, ability to compliment each other on a computer screen and group together major portions of the site, these appear to be favorable color choices for a domestic market. However, it is important to investigate whether use of these colors would produce the same benefits for Japanese users.

In a study sponsored by [ColorDream.net](#), 117 Japanese people were surveyed about their preferences for certain colors. For "merchandise" (if we consider online products in this category), those surveyed chose black, navy blue, white, beige, light gray, charcoal gray, and shades of brown as favorable colors. Men preferred "cool" colors such as blues and greens, while women tended to prefer "hot" colors such as pinks and reds. If men are a primary audience for the DirectAdvice.com's localized site (see *Interaction: Target Audience*), it appears as though the current color scheme would also be acceptable in Japan.

## Icons and Graphics

DirectAdvice.com makes little use of icons or graphics in their domestic design, so this should not be a localization issue for the "members only" portion of the site.

## Spacing and Layout

When textual content is translated (see *Language: Translation*), spacing can become a design issue. This is especially true for DirectAdvice.com, since the domestic design divides the page real estate into four areas (three of them small) and uses small buttons containing text for navigation (see *Interaction: Navigation*). The table of contents and other links to important information may no longer fit in the designated areas when shown in Japanese. Because readability is generally enhanced by adequate white space in the design, the template for all Interview and Plan pages probably should be re-evaluated. Note that modification to this area of the design may also affect the *Color and Grouping* issues previously described.

## Fonts

According to Connolly, the fonts that are available to display text vary by the language in which it is written ([del Galdo and Nielsen, 33](#)). If one has ever taken the time to examine a Japanese character, he or she will note the fine detail that goes into the rendering of each one. Designers need to be careful of the fonts they select to be sure they can maintain the integrity of each Japanese character, since the elimination of one stroke could potentially alter the meaning.

Moreover, the characters in each word are likely to require more space on a page, but are uniform in their height and width and do not necessarily need to be separated by white space (see *Spacing and Layout*) (del Galdo and Nielsen, 111). This suggests that although Japanese fonts can cause certain design restrictions, they also have characteristics that can also be helpful to interface designers.

Due to length constraints, describing technical issues such as configuring a web browser to display Japanese fonts are considered beyond the scope of this paper.

## ***Language***

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Localization efforts related to language issues include Translation, Direction, Tone and Formality, Metaphors, Puns, and Other Cultural References, Currency, Financial Concepts and Terminology, and Date Formats and Calendars. Each of these is described in detail in the following sections.

### **Translation**

One of the first language issues that must be taken into account when localizing the DirectAdvice.com site for Japanese users is the translation of text, which can be much more difficult than translation into another Latin-based language such as Spanish. Not only will a translator have to take into account sentence structure, vocabulary, and cultural references (see *Metaphors, Puns, and Other Cultural References*), but they will also be required to use an entirely different symbol system ([Japanese Translation Network](#)). In addition to its own character set, the Japanese language also utilizes characters from other languages such as Chinese. This can make translation efforts quite complex, given that there are many thousands of Chinese characters alone (del Galdo and Nielson, 111).

In her article on improving translation and localization efforts for Medtronic, Inc., Walmer indicates, “text in most European languages expands 25%-30% from English” ([Technical Communication](#)). Although there appears to be a lack of information about such expansion specifically for Japanese text, this author imagines that the pictorial nature of Japanese characters might increase this number further, potentially affecting spacing and layout (see *Design: Spacing and Layout*).

### **Direction**

Domestic users may believe that reading from left to right, top to bottom is a universal aspect of language, but it is important to note that not all languages work this way. Although this format is now acceptable for written Japanese (del Galdo and Nielsen, 215), taking this factor into account may increase the benefits of the localization effort. Illustrating a “we care” attitude toward Japanese users by going this extra mile could result in greater acceptance of the site and in turn, increase subscriptions to DirectAdvice.com’s service.

## Tone and Formality

DirectAdvice.com wants users of their service to feel comfortable taking an active role in managing their finances and in revealing confidential information about their current situation. Designers even envisioned their users sitting across the table from a friend or family member who happened to be more knowledgeable about such topics, and engaging in a casual and friendly dialog. They attempted to communicate this feeling through the interface design in many ways, but most importantly in the informal, matter-of-fact tone of their language. For example, the first question in the Interview asks for the member's name. In subsequent pages, text may read something like: "Good news Jen! It looks like you're already doing a good job saving for retirement."

In "[Impact of Confucianism on East Asia](#)", Yum states that an important part of communication in Japan relies upon gender, status, age, etc. Such factors affect the formality, the tone, and how the listener is addressed in face-to-face communication, although it is not clear how this research could be used when communicating via the Internet. Identification of a target audience's demographic information (see [Interaction: Target Audience](#)) could provide some insight into how the text could be designed for a "typical user", but such techniques can also be limiting. Since this is a major aspect of DirectAdvice.com's service, the tone and formality of the language also needs to be addressed in more detail during the localization process.

## Metaphors, Puns, and Other Cultural References

To help users understand the complex financial information being presented and reinvent a softer, gentler image for the financial planning consultant, DirectAdvice.com's content is littered with metaphors, puns, and other cultural references. Metaphors often refer to what the writers felt were "commonplace" items, events, and processes that are not likely to apply across the globe. Puns and other plays on words are used to "lighten" the mood and make the user feel more comfortable about their ignorance of financial topics. When the language is translated (see [Translation](#)) it is almost guaranteed that such techniques would be ineffective, and they could even be confusing or offensive. If such comparisons and wordplay are to be employed in a localized version of the site (assuming that such techniques are still acceptable within the Japanese culture), they will require redefinition for Japan.

## Currency

Information about a user's current financial situation and goals are collected in today's U.S. dollars and are shown using the dollar sign (\$). Naturally, all references to the dollar will require conversion to the Japanese Yen, which is represented by the ¥ sign. At the time of this writing, one U.S. dollar is equivalent to 106.927 Japanese Yen ([Oanda.com: The Currency Site](#)). Apart from design and language issues, this exchange rate will also affect the underlying calculations completed on the back-end of the DirectAdvice.com financial planning application.

## Financial Concepts and Terminology

Since DirectAdvice.com offers their financial planning service primarily to domestic markets, it contains numerous concepts related to U.S. financial and government institutions. These concepts are referenced by specific terminology (sometimes referred to as “jargon”). For example, bonds, mutual funds, annuities, 401(k), IRAs, and social security are terms used to communicate U.S.-established concepts that are unlikely to be applicable in Japan, although they may have similar institutions in place. Therefore, a localization effort would require an expert in the area of Japanese finance and investing to make DirectAdvice.com’s service applicable to Japan.

## Date Formats and Calendars

Some input fields the user might encounter during the Interview process request dates in the format MM-DD-YYYY, using the Gregorian calendar (year). Examples of this can be seen regarding household members’ birth dates (for retirement calculations) and income stop/start dates. However, it is important to consider that not all areas of the world use this format, and some might not even use the same calendar.

In Japan, dates are commonly represented as YYYY-MM-DD. Although the argument could be made for having the Japanese user simply readjust to the domestic format, there are quite a few reasons why this is unreasonable. Most importantly, the Japanese format already corresponds to the ISO 8601 International Date Format being advocated for use in both printed and online text ([Japan Association of Translators \(JAT\)](#)). Secondary reasons for using this format include:

- Ease of string parsing and comparisons within the application,
- A constant length, which alleviates some spacing design issues (see *Design: Spacing and Layout*), and
- The format is common in many other countries and would therefore be helpful to other localization efforts ([International Date Format Campaign](#)).

Use of the Gregorian calendar for any government-related documentation is unconstitutional in Japanese society because it is based on the birth of a religious figure (Jesus Christ). Because many financial concepts and institutions are associated with the government, it is probably wise for DirectAdvice.com to keep this in mind. In Japan, dates for such materials must use the calendar system known as “Gengo”. The Gengo calendar is based upon the name of the emperor and the years he has ruled (called an “era”). For this reason, ISO 8601 also allows date representations to include one of the four “imperial eras” ([Meiji](#), [Taisho](#), [Showa](#), or [Heisei](#)), causing the same date to be written as EYY-MM-DD, where “E” is the first letter in the name of the era ([Japanorama](#)).

## ***Interaction***

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Localization efforts related to interaction issues include Navigation, Target Audience, Beliefs Regarding Finances, Data Entry, Error Handling, and Workspace Privacy, to name just a few. Each of these is described in detail in the following sections.

### **Navigation**

Navigation throughout the DirectAdvice.com's Interview and Plan pages is achieved using a task panel layout. Primary navigation (switching between the Interview, Plan, and Resource Information) is available at the top of the page. The links on the left-hand side are arranged in a hierarchical table of contents according to sections and sub-sections. Alternatively, users can also step through the pages within each section using the "Previous" and "Next" buttons found at the bottom of each page. Navigation to the glossary or help topics is available from buttons or links on the right-hand side of the page; these generally open another window that the user can close when they are finished. To take advantage of the non-linear format of the web (and perhaps make even the domestic interface more confusing), hyperlinks to other sections of the Interview and Plan are also available within the main content area.

Because Japanese finance topics probably differ dramatically from those found in the U.S. (see *Language: Financial Concepts and Terminology*), this structure will require careful evaluation. Sections and sub-sections, their order and hierarchical structure should be established to ensure that the needs of the Japanese user are met. Associations among financial topics can aid in determining basic navigation through the site, while studies into user task flow can illustrate whether or not the selected navigation structure is effective.

### **Target Audience**

The way a Japanese person will interact with DirectAdvice.com depends upon its ability to target (or speak appropriately to) a specific audience. For example, recent demographic data on domestic users illustrates that both males and females utilize DirectAdvice.com's financial planning service in mostly equal numbers, and that they are between 25 and 55 years old.

The marketing group at DirectAdvice.com would be wise to do a study of Japanese people to see who is most likely to use their service and how. For example, women in Japan generally handle the household finances and are responsible for allocating funds for their children's education (*TST's Guide to Japan*). Although it requires extensive study, catering to a female audience in the design (see *Design: Color and Grouping*) and use of language for the localized site may positively impact success of the interaction.

## Beliefs Regarding Finances

This entire discussion of DirectAdvice.com in Japan brings to light another, much larger aspect of the localization process. Would a self-service web site about financial planning even mean anything to users in Japan? Do the Japanese have the same ideas about money, financial advice, and investing as those developed by the American culture? Do families in Japan focus on saving their money like we do? What are their financial goals? Would they want to use an online service as opposed to visiting a live financial planner? Most likely, the Japanese have ideas on these topics that are much different from an American's view.

As a simple example of these cultural beliefs, one can consider the difference between business relationships that exist within the U.S. versus those in Japan. In their paper, Ito and Nakakoji describe how trust and personal relationships between business partners are highly valued in Japanese culture (del Galdo and Nielson, 120-121). If a financial advisor can be considered a business partner, why would a person in Japan use a financial planning web site instead of taking the opportunity to form another relationship with a real person? In the domestic arena, a marketing professional at DirectAdvice.com might say, "Well, you can use our service to 'double check' the advice you received from your financial advisor, because they might be advocating certain funds for which they receive a commission" (i.e. providing non-objective advice). Such a concept would be completely foreign to a Japanese user, who might never distrust the advice they received because it may be damaging to the relationship.

## Data Entry

During the Interview process, DirectAdvice.com presents a series of form pages to the user. These pages consist of text fields, pull-down menus, radio buttons, etc. Users are expected to supply information using either the keyboard or mouse. Although no research has been located, I imagine that a Japanese keyboard would allow users to input data using the characters in their own language.

Interestingly, Japanese people tend to examine instructions carefully before attempting to use a product, try to avoid making mistakes (see *Error Handling*), and dislike the "trial-and-error" technique utilized by so many American users (del Galdo and Nielson, 114-119). As is, the DirectAdvice.com Interview pages provide little indication of what the user should do to use the service properly. For example, all fields are required to display the next page, but there is no explicit statement of this fact. The instructions that a user in Japan would find on the site would be extremely limited, and would not provide a comprehensive explanation about how the service really works. Perhaps a tutorial or detailed user's guide should be a part of this localization effort.

## Error Handling

If a domestic user makes a mistake during the Interview process (fails to fill in a required field, is out of range of the acceptable number, etc.), the page reloads with a message at the top. This message is shown in bold red text

and indicates that an error was detected on the page. When the user scrolls down the page, a solid red bar surrounds the field causing the problem.

As described in *Data Entry*, Japanese users will do their best to prevent making mistakes. If a mistake is made (which is likely if nothing is done to improve the preliminary instructions), a user in Japan is likely to feel badly about their error. They may attribute this failure to their lack of effort or ability to understand the application instead of to the interface design (del Galdo and Nielsen, 118-119). Companies do not want to release a product that makes its users feel poorly about themselves so again, DirectAdvice.com should examine alternative ways to decrease the likelihood of user error.

## Workspace Privacy

In the U.S., most users have their own workspace in which their computer is located. Whether at work or in the home, a user's space is primarily their own and most often not shared with others. This privacy can have a positive affect on the user's interaction with DirectAdvice.com because they need not be concerned about others seeing the sensitive financial information they provide during the Interview.

In other cultures, however, "cubes" do not exist. Rather, offices are open spaces where employees' computers are widely visible and may be shared with others (TST's Guide To Japan). In this case, DirectAdvice.com can try to design the interface to make the Japanese user feel comfortable all they like, but unless they are outside the workplace, they may be unlikely to use the service. This aspect has other implications for technical access as well, which will not be discussed here.

## Conclusion

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Even surface level investigation into a few of the design, language, and interaction issues described within this paper has uncovered numerous resources on each topic (which could all turn into their own dissertations!). It appears as though at least some U.S.-based companies and organizations have discovered the benefits of localization for global markets and are "doing something" to meet the demands of much broader audiences. In the future, it is likely that either web site localization guidelines for each culture will appear, or that an increasing number of international standards will emerge to alleviate these issues. In either case, there is much work to do and much to learn about this area of interface design.

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