

# **Clients of payday loan companies have a feeling of misplaced trust because of the companies use of online gamification**

Research 3 - Digital Debt - Payday Loans

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## Abstract

This is a research about payday loans, payday loans are high-cost small loans averaging \$350 that usually must be repaid in a single payment after two weeks and they are designed to create a long-term debt trap.

With this research we want to show that the different design elements such as color, interaction and gamification can have an effect on the user. The colors can have an impact on the customers behavior. Slider bars make it easy to choose a (bigger) amount. There is no personal contact needed, so nobody needs to know it. Payday loan companies make it possible to visit their website on your smartphone, so you can always access it and lend money. But it's also easy to get hooked to it.

We looked for design principles that could potentially solve these issues and make it less dangerous that clients of these payday loan companies end up in a spiral of debt. We ended with 4 different ones. They contain the topics; designs that payday borrowing companies use on their website is not serious enough when it comes to borrowing money, the psychology of color increases website conversion...

Then we went looking for a prototype that takes all these topics into account. Our prototype makes it possible to remove all the layout of payday loan companies on their website, to make people borrow (more) money. There is also an option that allows you to quickly contact volunteer financial experts to ask a question about payday loans.

# Introduction

Digital debt is everywhere, in this research assignment. We've been tasked to create a paper about digital debt. The subjects are people who spiraled into debt/got out by using different digital payday loans.

In this assignment, we gained a dataset containing different interviews. Some interviews consisted of people who used or are using payday loans, others are of people who provide services for people who used or are using payday loans.

These people talk about why they lent this money, how they got it, why they used it, what their experience with the payday loans applications was and all the other details regarding this digital way of loaning. Many of the respondents talk about the privacy that different payday loan companies gave them, how accessible the websites were, how they were easy to use and the different ways these applications worked. They also talk about the different adverts and dirty tricks these said companies use to lure and hold customers in their grasp, even if these customers are in debt or don't have the means to pay for these loans.

In this research paper, we will analyze the different data, try to gain an insight on this specific data by doing primary and secondary research. After gaining an insight, we will try to set up different design principles that respond to our insight. These design principles will help us create a design prototype. This design prototype should answer and solve some of the problems that we and the respondents have encountered.

# Background

## Payday Loans

Payday loans. High-cost small loans averaging \$350 that usually must be repaid in a single payment after two weeks are designed to create a long-term debt trap. Whether they receive the loans online, in storefronts, or through banks, the vast majority of borrowers cannot both repay the loan and cover all their basic living expenses until their next payday. As a result, they typically take out multiple loans within a short timeframe, paying repeated fees to do so. Payday loans create a debt treadmill that makes struggling families worse off than they were before they received a payday loan. (Montezemolo, 2013, p. 2)

### The reasons of taking a payday loan

There is limited information on why people take a payday loan. Payday lenders claim that most of their customers have a shortage of money in their bank account and they have urgent expenses. Such a situation can originate because of an unintended expense, a lower income for a period of time, or because of bad buying habits. (Caskey, 2001, p. 5)

There are several reasons why people want to lent money from payday loan companies. 47% of the people mentioned that their recent loans were for an unintended expense. While 19% of the people mentioned that they had a lower income for a period of time and 12% was for an intended expense, something that they planned. The remaining 23% was for other reasons. (Elliehausen and Lawrence, 2001).

People borrow from payday lenders because it is the best short-run option, and they value the speed and ease of the loan transaction. (Caskey 2001, p. 11)

### Defining our problem space definition

Are people who use digital payday loans affected by the way the platform looks and interacts when it comes to the use of these specific payday loans?

## Misplaced trust and the use of online gamification

The thing we noticed the most was that people were influenced by how easy it is to take a payday loan. The companies that offer payday loans created a website that had striking colors and were very simple to use, they use sliders to choose an amount (instead of having people fill in the amount themselves), they made it possible with your smartphone, there was no personal contact needed to take a payday loan... This is how we came to our first insight:

- Payday loan companies use online strategies like gamification and others to persuade customers to take out a loan, for example by using sliders and bright colors.

We worked further from this point, because people are unconsciously influenced by it without realizing it. These payday loan companies make different design and usability choices so that the people who are taking payday loans are not thinking that it is a big deal. In this way they give their visitors false confidence by misleading them with a beautiful striking website, while the purpose of this is to make the visitor take a payday loan. From that way of thinking we got our second insight:

- Payday loan companies misuse their clients placed trust with different schemes and tactics to ensure their loyalty and lending.

We put these insights together because customers have a feeling of misplaced trust. This misplaced trust is gained by online strategies like gamification that the payday loan companies use on their websites. We were able to conclude a summarizing insight:

- **Clients of payday loan companies have a feeling of misplaced trust because of the companies use of online gamification and other strategies to keep them hooked.**

## Gaining misplaced trust

*"[...] The use of government Web sites may lead to positive attitudes toward e-government, which, in turn, may encourage improved trust or confidence in government generally. [...]"*

(Morgeson, Van Amburg & Mithas, 2010, p. 3) From this research into the use of governmental websites in America, we learn that people who visit those websites gain confidence in government in general. So that they gain the trust of the visitors based on what their website looks like. From this we establish that this government uses misplaced trust. Misplaced trust is misleading the customer so that you can sell them something. In this case it is not the intention to sell the visitor something, but just to let the visitor have more confidence in the government. We can see the same pattern of behavior when looking to our user group and our payday loans.

## Designing for conversion

When we look online, we can see that UX and UI of website and applications is greatly impacting their performance. This is no different with payday loan applications. These applications use different techniques to enhance their conversion. Color schemes, game like elements, simple looks, are all examples of what a payday loan applications looks to make it effective.

## Game-like elements

One aspect that occurred several times and we noticed while reading interviews was that payday lender websites often use sliders. With a slider you can set a value by moving an indicator. The following quotes are some of the examples where you can see that people were indeed influenced by it.

*"Because with this [the slider] it's literally a bar, it's just a little bar, in your head, it's nothing, it's not real money." (P10)*

*"[...] And, basically, I think I borrowed a little bit more as well, just [laughter]... but I didn't type it in. I just used the slider. It was just quick, you know, and it was easier." (P9)*

One says he didn't feel like he was borrowing real money because the sliders make it look so easy. The second claims that he borrowed a bit more because of those sliders. They got the chance to type the amount in, but still use the slider to choose an amount.

*"No, I didn't type the amount into the box. I suppose you could do but the sliders were there so I used them. [...]" (P20)*

Payday lenders deliberately use, for example, sliders to make people borrow (possibly more) money from them and then charge high interest on it. From the following quotes you can also see that they make these sliders large and striking. They take into account fonts, sizes, colors...

*"[...] I'm pretty sure [the sliders] were slightly bigger so almost took up the whole screen, other than the bit where it calculates it for you." (P20)*

*"[...] I mean they are completely different font and size and all that kind of stuff to this thing [the slider] which is right in your face so..." (P20)*

The person in interview P20 says that she noticed that sliders were displayed in large and that the calculated amount is smaller. (Juho ,H. Jonna, K. Harri, S. , 2014)

## Use of other techniques

From the following quote we see that visitors are carried away by a free first payday loan given by some payday lenders.

*"Short-term due date. Most borrowers cannot repay their payday loan principal within a two-week period—let alone the principal plus a fee. In fact, some payday lenders offer a "free" first payday loan with no fee, 2 knowing that borrowers who cannot afford to repay the principal in two weeks will incur many repeat borrowings and fees in subsequent pay periods." (Montezemolo, 2013, p. 2)*

People take advantage of that free option and are then impressed by how accessible and easy these websites are. If they come into a situation where they need money quickly, they think back to how easy and impersonal taking a payday loan was and use it again. This time with a high interest rate. That's how people get hooked.

## The use of gamification in payday loan applications

Gamification is the use of game-like elements in a non-gaming context. These techniques can offer the user an effect of instant or non-instant gratification to make the user feel good and feel content about the action they are doing/have just done. In our context, gamification is being used as a technique to make important choices and interactions, like the use of sliders to pick a certain amount of money or selecting the amount of days to pay of your loan, seem like a less important choice than it is. Payday loan application use this same technique to enhance the conversion their website/app makes. (Hamari, Koivisto, & Sarsa, 2014)



## Color psychology

When looking at the design of different payday loan applications. We can see that use of color is a strong influencer when it comes to making decisions online. Color psychology has a big impact on your behavior. Different colors are used in marketing and branding for specific reasons. On the website Wonga (a payday loan company) they use a lot of blue. Blue is proven to be a color of rest, intelligence, communication, trust, efficiency, logic and openness. While red is the color for danger and mistakes. (Mehta & Zhu, 2009; Labrecque & Milne, 2012). Because of the blue colors that Wonga uses they give you a feeling of trust and peace.

# Equipment and methodology

## Equipment (what we used)

We used a primary data set that was conducted in the North East of England. There were 14+ interviews (12 in-person, 2 via telephone) with people who had experience with payday loans via digital interaction and 4 people who work in charity organizations around the space. The respondents consisted of 13 males and 5 females. 2 of the respondents were unemployed and they were all White British. The recorded interviews have been converted into text. (Appendix 1 & 2)

## Methodology (how we worked)

To start off we had to do a thematic analysis of these interviews. Because interviews are a form of qualitative data, thematic analysis is a great way to manage and gain a better understanding of the content.

We read all of the interviews for a first time while taking notes of things that seemed interesting / stood out. to get a better understanding and search for a deeper meaning implied within the qualitative data. Second time around we came up with codes. It was important to not look for certain things while making the codes, because otherwise you will come up with completely similar codes. We ended with 51 codes from all the interviews. After we all gathered the codes, we made post-its to have a clear view of what we have. We discussed which codes made a connection and if there were certain themes evolving, to each other and started to group them into clusters. These different clusters are divided by a couple of different codes. We documented our working method. (Appendix 3)

## Results

In this part of the paper we talk about the clusters we made from the thematic analyses. We ended with 51 codes. We discussed which codes made a connection and if there were certain themes that stood out. After that we started to group them into clusters. These are the 4 final clusters.

### Clusters:

- Spiral of debt
- Bad circumstances
- Company Strategy
- Digital interactions

### Spiral of debt

People take loans and sometimes have no means or capability to pay these off. People get in debt by not paying these off. This cluster revolves around the respondent's descent into debt by not having the means to pay back these payday loans, when paying off the loans became a problem and the consequences of using these payday loans.

- When it became an issue
- Getting out of the spiral
- The spiral of debt
- Debt
- Cons payday loans
- Beginning of debt
- Consequences of loaning

### Differences within this cluster:

- Beginning of debt
- Ending of debt

### Interviewee quotes that fit into this cluster:

"So I got the amount of money from the payday loans and never saw that money again. So I had to pay off all the loans myself after months and months of trying to juggle my finances."

(P8)

“If you’re going to have problems repaying it, then it’s a very easy way to get into a lot of debt, very quickly. Like I’ve just mentioned, the affordability checks aren’t always up to scratch, in my opinion, so a lot of people will be getting approved for these loans – even today, I would say, a lot of people will be getting approved for these loans, which they can’t afford.” (P27)

## **Bad circumstances**

People take loans when they are in bad circumstances, you’re in a bad state mentally or your family members health is not alright. In this cluster, people talk about when they took loans and how many money they lent. They also sometimes talk about personal problems leading to taking these payday loans.

- Feelings
- Jobs/work
- Reasons for getting a payday loan
- Injury
- Reasons of why user used payday loans
- Amounts/reasons for loan
- Reasons why/argument
- Savings/personal money
- Stress and anxiety

## **Differences within this cluster:**

- Financial
- Social

## **Interviewee quotes that fit into this cluster:**

“So I was seeing this guy who basically stole a lot of money from me. He promised to pay it back, but in the meantime could I get it through payday loans and then by the end of that week he would pay it back.” (P8)

“July 2012 when I had my accident. I was off for the initial six months. It was the first year I was okay.” (P9)

## Company strategy

The companies show a lot of strategies to get the trust of their clients, but this isn't always justified, they sometimes use dirty tricks to lure clients and hold them. This cluster talks about the relationships between the company and the clients. It also contains what the behavior is of the company when they interact with the client and why the company offers their clients so much privacy.

- Relationship between company and client
- Relationship with the bank
- Difference between bank and internet
- Dirty tricks
- Privacy
- Behaviour of the company
- Privacy, discretion and respect
- Interact with the companies

### Differences within this cluster:

- Ethical
- Unethical

### Interviewee quotes that fit into this cluster:

"I would want someone knocking at my door either on a weekly basis to get payments. I'm a private person, I know I'm sat here talking to you about it but like it's important to have some privacy." (P19)

"There was one, I've used Wonga, which is probably the most well-known one. I have used one which I believe was called Payday UK and also one which goes by Mr Lender." (P20)

## Digital interactions

Payday loans are mostly taken digitally in this day and age. People use them online on their computers or smartphone. In this cluster we talk about the gamification of these applications and why the simplicity and design are playing a very big factor in gaining clients and keeping them. From the use of sliders to posting customized adverts.

- Simple gamification
- Technology apps and websites

- Payday loan adverts
- Usage of the payday website
- Website use
- Using the phone
- Easy process
- Digital interactions
- How easy and fast

#### **Differences within this cluster:**

- Easy to use
- Gaining trust

#### **Interviewee quotes that fit into this cluster:**

“The small text. To me, I hate reading small text anyway and I don't do legal jargon and stuff to do with banks so none of that, the small text... yes, I can see it on the screen but I just glance over it because I'm like, "It's boring, it's money." They're talking about interest rates and that sort of thing. It just seems boring. ” (P8)

“I can't remember a lot about the last one to be honest, erm whether it was an app or just a mini website, you know how you sometimes get a mini version of a desktop website. I think it was more likely that than an app. I don't think I've ever downloaded an app. ” (P20)

## Prototype

Payday loan user's bad experiences often originate in the design of the payday loan websites. These are often misleading because of certain strategies like gamification. The process of getting a payday loan is made very simple. They attract you with striking colors and they make you use sliders to choose an amount.

A solution is to change the design of the payday loan websites. That is why we created a prototype that makes the site more formal, serious and reduces the gamification so the people won't easily lend money just with one switch button. We acknowledged that the respondents in the primary research all lend money via digital platforms and they found it too simple. Our prototype will include a chat section where you can ask for help and have a conversation before you lend money. (Prototype document, 2020)

## Discussion

Payday loan user's bad experiences often originate in the design and usability of the payday loan applications, these can be found on web and smartphone applications. These are often misleading because of certain strategies like gamification. Gamification is the use of game like elements and mechanics in a non-gaming surrounding, this can be very addictive. In our context we can specifically speak of the instant gratification that is involved during gamification. Gamification often causes the individuals to not understand the severe situation the payday loans can often put them in. Using Sliders, clickable flashy icons, and all sorts of game like mechanics cause the payday loans to feel like a less serious thing than it is and give them a feeling of gratification after seeing different kind of animations or hearing pleasant sounds. The process of getting a payday loan is made very simple and very interactive, causing you to keep coming back and not realizing the impact of your choices.

"Because with this [the slider] it's literally a bar, it's just a little bar, in your head, it's nothing, it's not real money." (P10)

"[...] And, basically, I think I borrowed a little bit more as well, just [laughter]... but I didn't type it in. I just used the slider. It was just quick, you know, and it was easier." (P9)

"No, I didn't type the amount into the box. I suppose you could do but the sliders were there so I used them. [...]" (P20)

"[...] I'm pretty sure [the sliders] were slightly bigger so almost took up the whole screen, other than the bit where it calculates it for you." (P20)

"[...] I mean they are completely different font and size and all that kind of stuff to this thing [the slider] which is right in your face so..." (P20)

These quotes are from people who have used or are currently using payday loan applications with elements like gamification or misleading design. Our insight is based on the use of misleading design and strategies of payday loans. Our design principles will be focusing on changing the design and reshaping it in a way that the use of these payday loan applications are formal, easy to use and easy to read, so that crucial information like the amount of money and days of repayment are not subject to gamification, but that these are seen as important decisions that the user has to think about.

Our idea of a solution could be a wrapper on your internet browser. This wrapper provides our user with a choice to enable a "get serious mode". This serious mode could be an option for the users of the payday loan application. When this mode is turned on, the look of the website/app will change according to the situation, for example; when the user wants to lend money, they can turn on the wrapper which disables gamification and distracting design elements to increase the understanding of the severity of the situation. An additional solution could be a chat box which gives the user the option to contact verified people who help



make choices without influencing them and helping them manage their financial situation. But this is less relevant to our insight so we will make this optional. These are just some quick drafts and can be prone to change. We will create a design principle for each problem we have encountered surrounding our insight. These will be discussed in the following section below.

## Design Principles involving our Insight

In this part, we will be providing a couple of design principles concerning our insight:

- The design that payday loan companies use on their website does not suggest that lending money is a serious ordeal.
- The design and gamification of online payday loans misleads and manipulates clients.
- There is no personal contact, so people don't realize that they are taking out a payday loan.
- Lack of attention with the Terms of Services page.
- The psychology of color increases the website conversions

## The design that payday loan companies use on their website does not suggest that lending money is a serious ordeal.

A lot of respondents note that the payday loan website had a fun appearance that made them like to use it. The design however didn't look formal or serious, which is alarming in a context as serious as lending money. Because of the bright colors used in some of the website you get a sense of false comfort and you don't think about the financial consequences. Lending money from a payday loan company is quite risky and we should be informed by this.

*"They were really easy to follow and they were quite colorful I think to grab your attention. The amount of money that they would loan you was in big letters so obviously that was more appealing to people I think, who'd want to access them. Then I found everything else that was the boring, interest, how many days I've got to pay it back was all in smaller print." (P8)*

*"Again, with Wonga they're bright. They draw your attention to that rather than to anything else. I mean like the black text, you don't really pay much attention to it. With Wonga, it's in that white box, how much cash do you want? Oh right, yes. How much do you want to have it for? Whereas further down, the little white text at the bottom, you don't really pay attention to it because they make the top so busy." (P8)*

The website design of payday loan companies should be more formal and not look as innocent as it does now.

- The design should be less colourful otherwise it could turn out to be too inviting.
- There's still room for basic design elements but not too much.
- The websites should use formal fonts and colours in their design.

Examples: If you look at most banking and accountancy websites, they use a basic design. It's mostly a website with a white background, one accent color and mild design elements.

### **Why this will be helpful to people in a reflective way**

This type of designing will allow the safe and thoughtful use of payday loan applications to convince users that lending money is a serious ordeal, by making sure that information is shown and clearly explained. This way, people will use payday loan applications with more

caution. An innovative way of implementing this design principles could be a wrapper that eliminates useless design and shows crucial information only, so that the user is not misled by it's design.

Not all users would be bothered by turning on the wrapper, but this is optional and would only decrease the risk of losing to much money.

(Brookes, & Harvey , 2017)

(Gray, Kou, Battles, Hoggatt, & Toombs, 2018)

(Bösch, Erb, Kargl, Kopp & Pfattheicher, 2016)

## The design and gamification of online payday loans misleads and manipulates clients.

Many people use payday loans as an online service. Through their smartphone, tablet or even computer. These services are often designed in such a way that they can be misleading or not be taken seriously.

*“Oh definitely. It was almost like playing a game. The way the apps are set up are very much like playing a game. It was like if I press this, if I pay back on this day, if I slide this up to here, if I take out that much and I pay back then, that’s what I’ll owe. Look at the calendar, when does that fall on? I’ll move that up a bit, bring that down.” (P7)*

Design the services in such a way that users realize they have an impact and should be taken seriously.

- The services should remain easy to use and should inform users about their severity.
- This could help users not take the services lightly.
- Users liked the easy-to-go services and we would like it to remain that way.

Therefore, designing the services in such a way that their intent and goal is clear—which could be further described on the application itself—could be of great value. Here we do not just want people to stop using payday loans, but reshape and recreate the design and form of these services so that users of the service are clearly informed about the usage and consequences of lending money while still keeping the service visually correct and easy to use.

Examples: Payment on different sites requires a CAPTCHA, this kind of design could be used to verify the user’s choice, granting him info and insight in what is about to happen. Or an add-on which removes all gamification elements and transforms them into plain text.

### **Why this will be helpful to people in a reflective way**

Remove any gamification by using an addon, so that users will not be misled by the use of playful practices to lend money, by example the use of sliders to pick an amount of money should be reshaped and redesigned to make sure they seem like they are serious and have a big impact. This will be helpful to people by making sure they know what they are getting into. Using the CAPTCHA on confirmation when lending money is also a double check and could be used as a reminder to people that they are lending money and will need to pay this back with interest.

(Juho, Jonna & Harri, 2014)

(Yamakami, 2013)

There is no personal contact, so people don't realize that they are taking out a payday loan.

People take out payday loans because you can easily do it online. They can do it without “shameful” personal contact. Which means no (telephone) conversation with someone from the bank.

*“You start your process online, and then it’s all done – I don’t think I’ve spoken to anybody; they do it all online, they’re great. So, you feel like ‘I’m dealing with this, it’s great; it’s getting sorted’ but you don’t feel like you’re the idiot in the class, because you’ve got yourself into this situation.” (P16)*

*“I don’t like people to know. So talking to someone, telling them that you need to lend money and stuff, it was hard at the time to do it. It was harder to do it over the phone than it was online. Obviously, it was that personal element where you’re talking to someone.” (P32)*

Design the services in such a way that users see that it is an easy way to borrow money, but it also has many disadvantages.

→ Bring in something of personal contact through a chat system (possibly chatbot), so that people still feel that they are sitting in front of someone who offers you a loan.

→ As they register, ask for a phone number. If people use payday loans on a regular basis, call people to see if they can pay it back. If not, being able to offer help on time.

Therefore, while people are taking out their payday loan, something may be required that requires them to have personal contact with the payday loan company. By using a popup box or chat window to speak to verified helpers.

### **Why this will be helpful to people in a reflective way**

Adding an option to speak to verified helpers which are able to offer knowledge and disclaimers about the payday loans will enforce the impact of lending money being a serious risk. Not many people will use this, but this would still be helpful for the people who want more information about the subject. This could be a chat box popup or just a call chat on the website itself. Some people don't like others knowing of their use of the payday loan application, that is why we would also make this optional. The user can always choose to contact someone but isn't required too.

(Acquisti, Adjerid, Balebako, Brandimarte, Cranor, Komanduri & Wang, 2017)

## Lack of attention with the Terms of Services page.

Many people skip the terms of conditions page because they don't have the patience for it to read it. These pages or pop ups are often designed in such a way they don't want you to read it.

*"So basically, we went on there and we had to go through quite a lot, like, quite a big result, a big page of terms and conditions. And I think, again, I'm kicking myself now, obviously, not reading and not understanding interest rates, all that sort of thing. But I think all the information's just put in and because they're that big, it's like, it's all, just think, "Oh, I'll just pass them by." (P10)*

Design the terms of conditions page in such a way people notice the consequences right away. It is one of the most important things that they need to see right away.

→ Don't make big pages with lots of reading work. Order them make it easy to read.

→ Put the most important things from the conditions page first before you can lend money. Maybe highlight them or put them so they notice them right away.

→ After they choose how much money they want give them a little pop up like "are you sure?" with the consequences.

Therefore, Designing the terms of conditions page in such a way that the customers know where they up against. That they take effort to read them and know the consequences right away instead of scrolling fast thru the big reading work and press "accept" with no clue what their up against.

How this could be designed in the future: Put the important one's right where you can see them before you lend money and get yourself in debt.

## Why this will be helpful to people in a reflective way

Adding disclaimers where the important ones are shown directly instead of needing to scroll to a lot of text could provide the user with a quick way of gaining important information. The users would know what could/would happens when reading this in a glimpse. There is a high possibility that the terms of services popup is still skipped, that is why we would make it that



the most important rules are always displayed. Maybe in a way that they are scrolled through horizontally, just that they remain visible at all times even if not read.

(Rayner, Schotter, Masson, Potter & Treiman, 2016)

## The psychology of color increases the website conversion

Colors can psychology affects human behavior especially when it comes to loans, they feel more secure with a relaxing color than an aggressive color.

*(R) “You know, like blue is a positive, kind of, relaxing color, isn’t it? It’s not associated with anything bad. But maybe they could say, “Well, we don’t want red on because that’s bad, and we’re not going to lend to anybody who can’t afford it.”*

Design the terms of conditions page in such a way people feel safe so they can open up more financially. It’s an important step in your design.

→ Color is a tricky thing. You have to use it in the right way, at the right time, with the right audience, and for the right purpose.

→ Blue is one of the most-used colors, with good reason. A lot of people like blue.

- It has a color of trust, peace, order and loyalty.
- Blue says “Relax, believe and trust me. have confidence in what I am saying.”
- It calls to mind feelings of calmness and serenity.

→ Use of white space is a powerful design feature. It makes everything more professional and reliable, for example the most popular websites are basically all white.

Therefore, think carefully about how you present the colors as this can affect human behavior and decision making.

Example: When you browse a payday loan website with a yellow color it represents more of a warning color. So people will feel more financially uncomfortable.

## Why this will be helpful to people in a reflective way

Thinking about color in design of the payday loans and making sure that they are not influencing the user in a bad matter should be really important. Using formal, calm colors that don’t manipulate the user could help the person make thoughtful choices. (Rider, R. M. ,2010)

## Conclusion

After our long journey through payday loans, we were finally able to draw various conclusions. First of all, people are well manipulated by the structure and layout of a site. For example colors can psychology affects human behavior, they feel more secure with blue because it gives a feeling of trust. While red is a color that stands for mistakes and danger.

They make the layout so user-friendly that you feel attracted to take out a loan. One aspect here is the use of sliders. It is of course more pleasant to swipe a slider to the left than type the amount of money yourself.

Payday loans are loans that are mostly done online. So there is only an interaction between you and the computer. There is no personal contact with a person, and that is attractive for some people. It's easy if you don't have to prepare a conversation with someone and it can be done over and over again. People do not feel ashamed because there is no personal contact so that is certainly a big factor.

You have the option to take out payday loans using your smartphone or computer. People already find this very easy, but payday loan companies focus on how they put forms on their website. They pay attention to which colors they will use and how they show everything to their visitors to convince them to borrow (more) money from them.

After these findings, we have thought about a prototype that takes care of all these things. Our prototype concept is a build-in browser plugin that detects when a site uses financial traffic, for example making transactions, gambling online or using payday loans. It also detects whether a website has a high financial risk, medium, or low. And when it detects you have the option to 'take it serious', that deletes all colors, special fonts, sliders become input fields... It also has a second option 'ask for help' where you can chat with a volunteer to ask anything about loans anonymously.

## Appendices

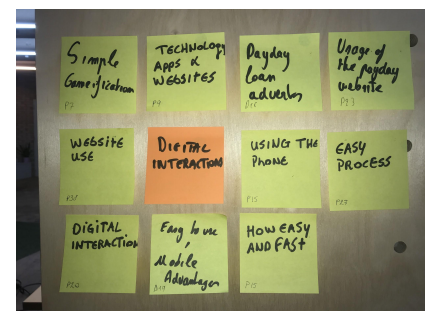
Appendix 1.

ID	Age	Gender	Ethnicity	Employment status	Type of interview
P6	35-44	M	White British	Employed	In-person
P7	25-34	F	White British	Employed	In-person
P8	18-24	F	White British	Employed	In-person
P9	25-34	M	White British	Employed	In-person
P10	25-34	M	White British	Employed	In-person
P15	35-44	M	White British	Unemployed	In-person
P16	45-54	F	White British	Employed	In-person
P19	25-34	M	White British	Employed	In-person
P20	45-54	M	White British	Employed	In-person
P23	18-24	M	White British	Employed	In-person
P27	45-54	M	White British	Employed	Telephone
P28	55-64	M	White British	Employed	In-person
P32	25-34	M	White British	Employed	In-person
P38	35-44	F	White British	Unemployed	Telephone

## Appendix 2.

ID	Age	Gender	Sector	Text file name
1	25-34	M	Third sector advice	Charity 1
4	45-54	M	Third sector advice	Charity 4
5	25-34	F	Third sector research	Charity 5
6	45-54	M	Third sector research	Charity 6

## Appendix 3.



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