

# Affinity Sort – Lab Session – Simply Usability – Eye Tracking (Talking Shop contract) 6-04-16

## What we did

Users were asked to interact with two versions of the GOV.UK Budgeting Loan Pages, whilst their eyes were tracked and they were recorded.

We alternated which version was presented first and second to control for the first version influencing the second.

This was the first eye tracking session undertaken by Budgeting Loan service and was run slightly differently to normal lab sessions so they eye tracking and heat mapping were more accurate.

- Sessions were run to try and get natural behavior
- Avoid influencing users normal eye scanning patterns
- Users were not asked to think aloud in this part of the session but were asked about their experience later

## Who was there

9 observers were attended in the morning and 6 in the afternoon. A user researcher and an eye tracking specialist conducted the sessions with the research subjects in the lab. These were in a remote room with video (including the eye tracking) and audio feeds from the lab.

## We Saw:

Users were selected for their likely unfamiliarity with the information on the pages, to control for prior knowledge skewing the results. We wanted to understand how well information was understood by people with no prior knowledge.

We saw 8 Users – range of digital confidence/ability from just above AD to very confident. 3 full time employed, one self employed, one part time employed, 2 students. All were:

- Frequent internet users, who used smartphones to access the internet. Some users also used a second and sometimes third device type (tablet, desktop and tablet).
- Familiar with GOV.UK website and had used it to undertake research, find information or use services.

## What we found out

These insights will be supplemented by analysis of eye tracking and heat maps from lab session.

## General observations

- Users picked up and understood elements that were relevant to their circumstances/concerns
- Universally **understood** and **recalled** were

- Different **loan amounts** for **single, couples and people with children** amount of loan available
- **Duration of loan repayment**
- How savings and social fund debt affected loan eligibility
- Universally **misunderstood** and **not easily recalled** was **benefit eligibility**
- All users preferred the version they had seen last, regardless of which version it was. We concluded that AB testing with the same subject in the same session is not a robust approach, because of this effect.
- All thought the information was clear, well laid out and easy to navigate and all thought they had understood what was on the pages (but actually had not)
- People have very different ways of reading a page but this did not seem to influence the accuracy of understanding/misunderstanding
  - Older or less confident users tended to read word for word
  - Younger or more confident users tended to skim read quickly

### **All users**

- Had poor understanding of eligibility through benefit entitlement
- Said the information was clear, well laid out and easy to read
- Would have stopped reading the pages at the point they thought they had enough information to make a decision on if they wanted or could apply for a loan

### **Most users**

- Thought they were eligible and could apply for a loan (but actually could not)
- Did not expand links for further information
- Picked up on and could remember details about Amount; single, couple and children; Repayment duration.
- Did not use the top page links to navigate (only the Next/Previous at page end)

### **Some users**

- Would use links to find information that was relevant to them if they needed more info or had decided a loan wasn't for them
- Would rather use Google search to find additional information
- Had pre-existing strong views about taking out a loan and
- How a budgeting loan might affect their wider financial position (impacts on credit worthiness & ability to repay)
- Did not see the information below the Apply Button on the GDS current content version
- Got caught in a navigation loop

- Used a mixture of top links and Next/Previous buttons to navigate
- Used only the top links to navigate

## Heat Map Analysis

Composite [Heat Map Images](#) & [Heat Map videos](#) have been created from the individual eye-tracking videos. Table 2 provides page-by-page comparison summary of GDS version and new Eligibility Version and includes the Heat Map image files.

### Heat Map interpretation

The colours show what the user group read and the length of time they dwelled on particular areas.

- Red – long dwell
- Yellow – medium dwell
- Green – short dwell.
- **Videos** show how the user group read the page in real time
- **Images** are the final frame of the video and give a final snapshot the areas that were read on the page (final frame of the video)

### Heat Map Analysis Summary

Table 1 shows the trigger words and phrases that users focused most on most that are common to both versions. (These are highlighted in yellow in the table 2).

- Areas where the user group focused most in the heat map tended to be the areas of the page that users remembered most when interviewed.
- There was significant difference between the way the user group read the call to action page (Apply Now or Check your Eligibility):
  - The current GDS version content had light coverage and after focusing on the heading, users started to focus on the *Apply now* button early.
  - Users read the new Eligibility version methodically from top to bottom with good coverage of all the content before focusing on the *Check your Eligibility* button.



UR demonstrated that people do not take in all the information they need first time and that their understanding and retention improves with a second reading.



That user spend longer reading the new Eligibility version is positive in itself but that they would then have a second chance to view the information (and actively respond to it) if they decided to check their edibility suggests the new version may improve the award to nil decision ratio.



Table 1 - Common Trigger words or phrases	Focus	
	Red	Yellow
*Monetary Amounts* £100, £1000, £2000		
apply		
bank		
can apply		
costs		
could get		
eligibility		
help		
income		
loan		
loans		
must		
pay for		
Rent in		
Traveling		
you		
you or your		
you'll		
you'll get		
You're		
your		


## Heat Map Analysis – Table 2

Red = strong focus; Yellow only = heightened focus; Dense Green or Green/Yellow = focus [No. = relative size of that colour blob largest (1) to smallest]

GDS Current	Focus summary, keywords & clicks	Eligibility Version	Focus summary and keywords
<p>1 How it works</p>	 <p>GDS 1 How it works clicks and legend.jpg</p> <p>Overall page coverage but skewed to nav links and first two paragraphs.</p> <p><b>Red</b> - on top nav links 1-3 centred on “<b>eligibility</b> for people on benefits”.</p> <p><b>Dense green/yellow</b> - How it works, 1<sup>st</sup> para. - “Budgeting Loans”, “Essential Things” [link], “<b>£100</b>”. 2<sup>nd</sup> paragraph – “You <b>can apply</b>” &amp; “benefits” [link], “26 weeks”, “<b>Income related</b>” [link].</p>	<p>1 How it works</p>	 <p>Eligibility 1 How it works.jpg</p> <p>Overall page coverage inc title</p> <p><b>Red –</b></p> <ol style="list-style-type: none"> <li>1) “How it...(works)” &amp; “...<b>can apply</b>”</li> <li>2) “e.g. a <b>bank</b> (account)”</li> <li>3) “what <b>you’ll (get)</b> [top nav link]</li> <li>4) “budgeting” &amp; “smallest” &amp; “account”</li> <li>5) “Next – what you <b>could get</b> [button]”</li> <li>6) “furniture or household” &amp; “clothing”(centre)</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) “<b>loan</b> is interest (free)” &amp; “amount you can borrow is <b>£100</b>”</li> <li>2) “Check you eligibility” [top nav link]</li> <li>3) “<b>travelling</b>”&amp; “<b>costs</b> linked to (getting a new job)”</li> <li>4) “costs linked to...” (moving house)</li> <li>5) “<b>loans</b> to <b>help (pay for)</b>”</li> <li>6) “<b>loans</b> are usually paid (into your)”</li> <li>7) “you’ll have to agree” &amp; “...loans within 104 weeks”.</li> </ol>

GDS Current	Focus summary, keywords & clicks	Eligibility Version	Focus summary and keywords
2 Eligibility for people on benefits	 <p>GDS 2 Eligibility for people on bens clicks</p> <p>Good overall page coverage (Green)</p> <p><b>Red -</b></p> <ol style="list-style-type: none"> <li>1) top links 1,2,3, centred on “<b>eligibility</b>...”</li> <li>2) “To qualify” &amp; “of these benefits” &amp; “Income (support)”</li> <li>3) “<b>What can..</b>”</li> <li>4) “...<b>pay for</b>...”</li> <li>5) top links 4&amp;5</li> <li>6) “<b>must</b>”</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) “...<b>you or your</b>...(partner)”</li> <li>2) “<b>You’re</b> on...(UC)” &amp; “Budgeting”</li> <li>3) “<b>Rent in</b>” &amp; “<b>removal</b>” &amp; “<b>traveling</b>”</li> <li>4) Previous 5 Next</li> </ol>	3 Check your eligibility	 <p>Eligibility 3 Check your eligibility clicks.j</p> <p>Overall good page coverage.</p> <p><b>Red –</b></p> <ol style="list-style-type: none"> <li>1) Check your <b>eligibility</b> [button]</li> <li>2) “you <b>must need</b> more(than £100)”</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) “<b>must (need)</b>..” &amp; “<b>must (have)</b>...” &amp; “allowance” &amp; “<b>must</b> (not owe)...”</li> <li>2) “<b>income</b>-based” &amp; “support allowance”</li> <li>3) “e.g. a strike”</li> <li>4) “other ways <b>to apply</b>” &amp; “<b>can apply</b>”</li> </ol>

GDS Current	Focus summary, keywords & clicks	Eligibility Version	Focus summary and keywords
<p>3 What you'll get</p>	 <p>GDS 3 What you'll get clicks and legend.</p> <p>Good overall coverage.</p> <p><b>Red -</b></p> <ol style="list-style-type: none"> <li>1) "you'll get" &amp; "£348" (centre) &amp; "£464".</li> <li>2) "How you'll" (be paid) &amp; "Loans (are)"</li> <li>3) "Crisis" (loans) (link)</li> <li>4) 'What you'll get" (nav link).</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) "...paid into your..."</li> <li>2) "£1,000"</li> <li>3) "single" &amp; "part of" (a couple) &amp; "have children"</li> <li>4) "e.g. a bank"</li> <li>5) Next</li> <li>6) Prev</li> </ol> <p>Users clicked on next, top navs and Prev.</p>	<p>2 What you could get</p>	 <p>Eligibility 2 What you could get clicks and le</p> <p>Overall coverage but notable offset from left of page.</p> <p><b>Red –</b></p> <ol style="list-style-type: none"> <li>1) "you're (single) &amp; "you're (part of a couple)" &amp; "you have (children)".</li> <li>2) "(pay) the loan back"</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) "(you) could get"</li> <li>2) "(owe) money to"</li> </ol> <p><b>Dense green/yellow –</b></p> <ol style="list-style-type: none"> <li>1) "£2000 if you or your partner are"</li> </ol>

GDS Current	Focus summary, keywords & clicks	Eligibility Version	Focus summary and keywords
4 How to apply	 <p>GDS 4 How to apply clicks and legend.jpg</p> <p>Selective coverage biased to <b>Apply</b> button and above. Top right nav ignored. Some coverage of first para below Apply button.</p> <p><b>Red</b> – “Before you start”</p> <p><b>Yellow only -</b></p> <ol style="list-style-type: none"> <li>1) “<b>How to...</b>” (<b>apply</b>) &amp; “<b>apply</b>”</li> <li>2) (other) “<b>help</b>” &amp; “<b>you</b>” (can get) [Top nav link]</li> <li>3) “<b>your</b> regular” (debt) &amp; “<b>need</b> details” &amp; “charges or <b>food</b>”.</li> <li>4) <b>Apply</b> Now [button]</li> </ol> <p>Below Apply button (which was below the page fold on the users screen unless they scrolled) was virtually ignored.</p>		



GDS Current	Focus summary, keywords & clicks	Eligibility Version	Focus summary and keywords
<p>5 Other help you can get</p>	<div data-bbox="349 220 412 288"></div> <p>GDS 5 Other help you can get clicks and</p> <p>Leopard spot coverage across most of page mainly on content.</p> <p><b>Red -</b></p> <ol style="list-style-type: none"> <li>1) “Discretionary” [link]</li> <li>2) “Jobcentre”</li> <li>3) “Advance”</li> <li>4) “from...(your local council) [link]</li> <li>5) “Scotland”</li> </ol> <p><b>Yellow only –</b></p> <ol style="list-style-type: none"> <li>1) “Other (help...)”</li> <li>2) “Community”</li> <li>3) “previous [button]”</li> <li>4) “may”; “get”; “other”; “kinds”</li> </ol> <p><b>Green/Yellow –</b> “You can’t get a crisis”</p>		

## Insights / Challenges

- 1) People selectively read pages by focusing on common key words or phrases and retain/recall information based on their focus and people pick up additional information if they are given a chance to read the content again.
  - Design and content: Can trigger words and phrases help improve readability of content and retention of information.
  - BA: Does inclusion of an eligibility section improve the completion rate, average completion time and award to decision ratio?
- 2) People do not understand benefit entitlement sufficiently to make a correct decision about eligibility
  - Design and content challenge: How can the content enable unfamiliar users to notice, take note of and retain benefit eligibility info?
  - UR/BA challenge: Explore impact on users of not understanding benefit entitlement, if the eligibility flow is included and ineligible claimants then go on to use this.
  - UR challenge: How can we test different versions with benefit claimants and first time users in a way that generates reliable results?
  - UR/BA challenge: Where can we access ESA claimants and first time claimants in particular
- 3) Most people don't use on page links to find other information
  - Design content - Explore ways to increase links usage
  - Design/content challenge – Explore ways to ensure, people who use search find accurate information

## Eye Tracking Lab

Eye tracking lab sessions:

- 4) Need to be run differently from normal lab sessions to not skew eye tracking results and make the most of the technology:
  - UR challenge – explore how AB testing can be conducted to get natural behavior and not generate the “preferred the last version” effect
  - UR challenge – explore how session can be run so users are not influenced during intro, consent giving, task introduction
  - UR challenge – explore how technology (e.g. re-runs of video) can gather information from user about what they were thinking, feeling as they went through pages (instead of thinking aloud, which skews eye tracking and natural behavior).
  - UR/BA challenge – explore how representative populations can be recruited for tests (e.g. people not on benefit searching on behalf of someone else, people on benefit who've not applied/aware of BL, previous applicants etc.)
  - UR challenge – explore mobile eye tracking and natural use patterns for people using mobile devices

