Apply for a Budgeting Loan user research session - 8 June 2016

Talking Shop usability lab, Salford

Users were asked to complete the full customer journey including GOV.UK screens and shown variations of an online offer page (full offer, partial offer and nil decision). Most users accessed the internet through either a smartphone or a tablet, some users accessed on a laptop

Most users transactions online included banking, shopping, job searches and social media.

Most users had heard go GOV.UK and some users had used services on GOV UK before.

Most users were unaware of a Budgeting Loan service. Some users had heard of Budgeting Loans and one user had applied for a paper version Budgeting Loan before.

We saw:
8 users - 4 women 4 men, aged 26 to 48 in an equal distribution across the age bands. They were claiming Income Related Employment Support Allowance, Income Based Jobseeker's Allowance and 1 user was claiming Income Support.

GOV.UK screens

1. Some users misinterpreted the examples table and misinterpreted "Your weekly benefit" as the loan amount (1)
2. Most users found the content in the table helpful for working out how much they might have to repay
3. One user commented that this screen was clear, this user also had a good understanding of how the loans worked
4. One person commented that £16 to £36 repayment was a lot to pay back each week
5. Some people asked why the maximum repayment period was written as 104 weeks rather than 2 years (2)
6. One user mentioned that they liked the loan categories list and that clothing was included
7. One user wasn't sure what UK travelling costs included (3)
8. One user misunderstood what a loan could pay for (e.g. thought it covered paying off a car loan)

9. One person thought that we should bold amounts of money to make them stand out
10. One user didn't understand what "children" was defined as (16 or 18?) (4)
11. Most users found the "how it works" page clear and concise
12. One user wasn't sure that the loan was repaid out of their weekly benefit (5)
13. One user commented that there was no information about what the consequences if the loan didn't get paid back (6)
14. One user who had previously had a Budgeting Loan skipped over the GOV.UK pages and straight to apply
15. One user was unsure of what a loan could pay for (they thought it could cover food)
16. One user thought the wording on benefit eligibility "jumped out", commented that the service will probably get abused

Eligibility checker (general)

- All users understood why they were knocked out if they were ineligible
- All eligible users understood why they were eligible
- Some users didn't understand the Social Debt eligibility question and were unsure what was meant by debt to the Social Fund (7)
- The two users that were claiming JSA were able to complete the new JSA flow OK (8)
- One user didn't understand the above £100 loan question, they input less than even though they wanted to borrow £300
- One user commented that it was unfair that they could not get a Budgeting Loan because they were on contribution based ESA
- One user commented that it was unfair that the loan was only open after 26 weeks on a income based benefit
- One user was getting income support in addition to their primary benefit which caused some slight confusion, they commented that only one benefit should be selected
- One user wasn't sure if their partner also needed to be on benefit for them to apply for a loan (9)
- One user mentioned Personal Independence Payment (PIP) and whether they would be eligible if they were claiming PIP
- One user struggled with eligibility if their partner works (more info needed)
- One user wasn't sure what they owed to Social Fund (SF) and would phone to find out
- One user knew they were on JSA IB because they were asked this by their dentist (10)

Eligibility flow - ESA questions

- One person wasn't sure whether ESA or IS was their primary benefit
- One user said they would need to double check the ESA group she was in following their WCA (but had this information on a letter)

- One user wasn't what the Work Capability Assessment referred to (or if they'd had one) (11)
- Some users weren't sure if they were on income based/related or contributory benefit (12)
- One user was confused what ESA group they were in but did know their ESA type (12)

Eligibility flow - JSA questions

- One user understood the eligibility questions around how much work they had done
- One user understood the JSA questions and why they didn't pass eligibility
- One user could not remember which type of JSA they were on
- One user understood the previous earnings question

Debt - General

- Some users would need to check the amount of debt they have before completing this question (13)
- Some users thought the debt questions were clear and went through them quickly (14)
- One user assumed debt was taken into consideration when making an application
- One user wanted to keep an eye on their loan repayments and their debt.

Debt - Credit/Store cards

- All users who had a store or credit card, understood what to include (15)
- Some of these users were uncertain how much they had remaining and would need to check (13)
- One user would guess their monthly credit card liability

Debt Outstanding Loans

- One user misunderstood not including mortgage as a loan
- One user understood not to include a mortgage in their outstanding loans
- One user had to borrow from a Pay-Day loan company for some clothes, even though they knew they would "pay back double!"
- One user was hesitant to answer the question on outstanding loans

Debt Rental Purchases

- Some users were unclear what is meant by "Rent to own" but did understand the question after reading the hint text

- Some users hesitated before answering the question - don't like thinking about their debts
- (16)

Debt - Do you owe any money to your landlord

- No users had any issues with the question

Personal details/Partner details

- Most users did not include a space between both parts of a postcode (one user includes a space) (17)
- One user didn't understand why they'd been asked about their partner/previous partners and found questions about partners irrelevant and inappropriate (18)

Contact details & prefs

- All users were happy to supply their mobile number
- Most users would want to receive an offer by email
- Some users would want to receive an offer by both email and letter
- One users would want to receive offer and notifications by post
- One user would expect an email for their offer but would want a letter
- One user questioned why there was a 'care of' address in the contact details screen
- One user didn't complete their address, no reason given
- One user would have reservations around email security (phishing, etc)
- One user didn't complete their email address properly, only input the @yahoo.co.uk

(19)

Savings

- One user didn't know the amount of the savings they had but would look this up if they were using the service at home
- One user was unsure of whether a help to buy ISA counted as Savings and should be included, since the money was "locked in" and not accessible (20)
- One user commented that there was no space to include notes on the Savings page and said they would be scared if they put the wrong information in (21)
- One user found it difficult reading the "Do you own a property you don't live in", didn't get the word "don't"

Declaration

- Most users were happy with the Declaration page

- Some users would want to know their loan repayments before submitting their application (22)
- Some users wanted a summary of the information they'd entered and the opportunity to change it before submitting the form (they were concerned about getting something wrong and getting into trouble) (23)
- One user still wanted to speak to someone at the Declaration page just in case they had missed anything
- One user missed the hint text about the loan offer
- One user expanded the loan categories list to double check they were taking the loan out for the right reason
- One user wanted information about alternative ways to pay and options to pay the loan off early "if I got a job" (24)
- One user would have like to see Terms and Conditions included on the Declaration page (25)

What happens next

- Most users thought that 12 days was a long time to wait for a Decision/offer or expected an online application to be dealt with quicker (26)
- One user thought 2 weeks was "perfect" to wait for a decision, their expectation was that it would take about 3 weeks (26)
- One user thought the other help you can get links were good
- One user thought that when they received the application received message that was the end of the service, there would be no more questions

Loan offer

- Most user found the offer screens clear (27)
- All users didn't expand how the loan was calculated link (28)
- One user thought they should accept the offer as they had applied for it, even though it was a partial offer
- One user would want a full explanation if they received a nil offer
- One user thought that applicants may not accept an offer which was less than they applied for
- Some users would want a telephone number to contact if they received a nil offer
- One user thought that if they revived a partial offer they would spend it on something else instead of the time they were applying for the loan for
- One user would hope that the telehone number on the offer letter would not be a premium rate number

Loan amount applied for

- Some users would only apply for the amount they needed
- Some user would apply for the maximum amount
- Some users found it unclear for the loan amounts, they would forget the amount as soon as they clicked continue
- One user would apply for more than they needed because they were used to living in debt
- One user said they would be tempted to apply for more than they needed if they were in a desperate situation
- One user said they would only apply for the amount they needed as they didn't want to get into too much debt

Loan repayment

- One user thought it would be too expensive to pay back the loan
- Some users would like to see more detail around paying back the loan early (29)
- One user would want to see more information if you can't pay back the loan (30)
- One user would want to see more detail around what happens if you come off benefit
- One user said they wanted to be able to pay the loan back as soon as possible to help them manage their money

General usability

- All users found the service easy to use
- If a user changes their answer to a question, sometimes a page refresh is needed due to a bug with the prototyping kit (31)
- One user used the mouse to highlight text to read it
- One user read everything very carefully
- One user commented that the dynamic date was helpful

Support

- Some users would want a web chat support available (32)
- Some users would want a text help (FAQ?) service available (32)
- Some users would want a telephony help service available (32)

Other observations

- What are the valid entries in the loan amounts and money fields (eg. 300, 300.00, £300, £300.00 etc) (33)
- All users said they found the service easy, quick and straightforward to understand and to use
    - "Simple, even my mum, who's not the best with computers, could do this online" (from a user in their 40's)
    - "Very straightforward to complete and I'm not computer literate"
- One user wanted a way of logging in to see all their details and payments (suggested a GOV.UK App)
- One user thought the service didn't specify if the loan needed to be for a specific item
- One user liked that it clearly stated that the loan was interest free (and liked that there was such a service for benefit claimants)
- Most users picked up that the loan was interest free
- One user said that answering the questions made her think through her worries and challenges, "basically need to get a job."
- One user had concerns about online security and didn't put confidential data like bank details online

Accessibility

- One user was partially sighted but found the service easy to read and easy to use
- One user was colour blind and thought it would be helpful if key information was in bold or highlighted in a colour blind friendly way
- One user's first language was Welsh but they used the service easy to read and use

Insights / Challenges

1. Some users misinterpreted the examples table and misinterpreted "Your weekly benefit" as the loan amount - the data was helpful though
1. Design - improve the table for benefit payment and loan deduction to make it clearer the amount is not what they are borrowing

2. Some people asked why the maximum repayment period was written as 104 weeks rather than 2 years
2. BA/Design - research into the 104 weeks can changed to months/years for better understandability (I think this should be raised in the chat Michala is having with lawyers, since this would be my first port of call. What do you think?)

3. One user wasn't sure what UK travelling costs included
3. Design - Explore re-wording the travelling costs so that users understand the rules around loan reason

4. One user didn't understand what "children" was defined as (16 or 18?)
4. BA - Research into definition of children for BL/Benefit eligibility (done - definition from current paper form - popped into Slack for consideration)

5. One user wasn't sure that the loan was repaid out of their weekly benefit
5. Design - explore the possibility of having some kind of 're-cap' during the application process (might be suited to the declaration page)

6. One user commented that there was no information about what the consequences if the loan didn't get paid back
6. BA - research into Terms and Conditions for loan applicants/Design - insert T&C text to confirm what the applicants are agreeing to when sending their application (BA info sent to Design with suggestion - do you need anymore info?)

7. Some users didn't understand the Social Debt eligibility question and were unsure what was meant by debt to the Social Fund
7. Research - How big of an issue is this? Is there reason to change the content of the Social Fund eligibility question for better understandability for users?

8. The two users that were claiming JSA were able to complete the new JSA flow OK
8. Design - new JSA Eligibility flow seems to be working well, we can test this further and bring the same question format into the ESA eligibility flow

9. One user wasn't sure if their partner also needed to be on benefit for them to apply for a loan
9. UR challenge - see if this happens again and if it's an issue. (Trello card raised)

10. One user knew they were on JSA IB because they were asked this by their dentist
10. BA - research into the other entitlements JSA/ESA IB gives a user over JSA/ESA Conts (Trello card raised)

11. One user wasn't what the Work Capability Assessment referred to (or if they'd had one)
11. Design - this would suggest copying the JSA work questions to the ESA eligibility flow would improve understandability (Trello card raised for sprint 14)

12. Some users weren't sure if they were on income based/related or contributory benefit
12. Design - further work needed to give a better understanding of the difference between Income Related and Contribution based benefits

13. Some users would need to check their debt details before completing this question

13. Design - add/emphasise text on previous screens to get information together about debt before starting your application

14. Some users thought the debt questions were clear and went through them quickly
14. Design - debt questions seem to be working well

15. All users who had a store or credit card, understood what to include
15. Design - Store/Credit card question is working well and users understand the question

16. Debt outstanding loans, rent to own questions
16. Debt questions - keep observations in future UR sessions to keep on eye on any future comments on these questions

17. Most users did not include a space between both parts of a postcode (one user includes a space)
17. BA/Design - research and implement validation around the input for postcodes entries

18. One user didn't understand why they'd been asked about their partner/previous partners and found questions about partners irrelevant and inappropriate
18. UR - note this comment to be aware of any future issues which may appear around asking for partner details (Trello Card Raised)

19. Contact details and preferences
19. All users would need an option of receiving digital or paper communications

20. One user was unsure of whether a help to buy ISA counted as Savings and should be included, since the money was "locked in" and not accessible
20. BA - research into the rules on savings including ISA's (Trello card raised)

21. One user commented that there was no space to include notes on the Savings page and said they would be scared if they put the wrong information in
21. Design/UR - explore adding adding notes text box to the savings questions and whether this would provide them more confidence to users when answering the question

22. Some users would want to know their loan repayments before submitting their application
22. BA/Design - is there API, calculation which could be included to show the repayments of the loan at this stage of the journey? (No, Debt Management Platform may offer this functionality but it's in Discovery, Michala is engaged with this, we've got a feature card raised on Trello)

23. Some users wanted a summary of the information they'd entered and the opportunity to change it before submitting the form (they were concerned about getting something wrong and getting into trouble)

23. Design - design and introduce a summary/check you answers screen to the journey (Card raised in Trello product backlog)

24. One user wanted information about alternative ways to pay and options to pay the loan off early "if I got a job"
24. BA - Research into different ways to pay off the loan if the user starts work (Done, have information on current process, it's mainly focussed on a Debt Recovery scenario, again this may feed into the Debt Recovery Platform Work, perhaps a link that allows claimants to go into a portal that links with that platform and has options to set up repayments)

25. One user would have like to see Terms and Conditions included on the Declaration page
25. BA/Design - explore the T&C's and if there could be a version which could be built into the service to give users more confidence before hitting submit (information sent to Richard - do you need more information, is this a duplicate of insight challenge 6?)

26. Some Users thought that the time for processing the application was long, one the thought the processing time was perfect
26. BA - current processing time seems to be acceptable, could this be improved before service enters public beta and a digital offer would be sent out? (No scope to do this at present. National Backlog of 30,000 claims when target is 15,000. Operations are concerned that if this is not cleared by Oct, it will become a permanent backlog. Our public Beta and the faster processing times for online claims are seen as part of the answer to getting the backlog down.)

27. Most users found the offer screens clear
27. Design - first draft of the offer screens had good response, look at how the screens can be enhanced to provide information relevant to the offer e.g. loan calculation, offer options

28. All users didn't expand how the loan was calculated link
28. Design - the information under this link is replicated earlier in the service, enhancements for this information have included in previous insight

29. Some users would like to see more detail around paying back the loan early
29. Design - insight to be used into the re-design of the offer letters for both digital and paper versions. Show calculations of how the offer is worked out.

30. One user would want to see more information if you can't pay back the loan
30. BA/Design - research design content to explain rules around early payment of loan if possible? (not looking good, basically users can repay early but we and they would be using guidance and mechanisms that are set up for a Debt Recovery scenario. When claimants leave benefit or change benefit, we either set up a new repayment from the changed benefit, or if they've gone into work generally wait for about 2 weeks before transfering to Debt Management, this is because for DWP its easier to recover from Benefit and people sometimes go on and off benefit regularly. When they go to Debt Management, customers are contacted to find alternate

ways to pay, if when DM get it they're back on benefit, it passees back to Social Fund Repayment. If the partner's still on beneift, we'll recover from there benefit instead. I''ve got a chat with Gaynor to discuss further but she's supplied info, it's in the email to Richard).

31. If a user changes their answer to a question, sometimes a page refresh is needed due to a bug with the prototyping kit
31. Design/Dev - To make UR leader aware that if an answer if changed during a usability session the page requires refreshing

32. Support - general.
32. BA/Design - explore, research and incorporate online support to prototype. What support is standard and what support could be included to meet users needs? Is there a robust telephony support and what are the options for online support for customers. (Telephony line is in place right now. That's the Contact Centre Information (CCI) data that Graham's analysing now. Need to be a bit careful with call volumes going up. For Assisted Digital customers, we have initial agreement to use the Social Fund Helpline to support them, this is the work I'm doing on Telephony Offer. Also, we are linked with Steve Bangay (Frank Kitson's team) who are looking at Web Chat technology. User Research with AD users suggests this is a more popular option with users. Ann started steering the questions to ask about Web Chat in the last UR, seemed positive. Citizen's Advice B also have a very good experience with Web Chat, we're linked to their National AD lead. We're hoping to use this Tech if it comes into DWP as a result of Franks work - Later this year?)

33. What are the valid entries in the loan amounts and money fields (eg. 300, 300.00, £300, £300.00 etc)
33. BA/Design - research into validation for this input field, meet the user needs as well as ensuring the output is still appropriate for processors