Apply for a Budgeting Loan accessibility research sessions - 25 May 2016

25/05/16 at 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). All users accessed the Internet through either a smartphone or a tablet.
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.

We saw:

8 users - 4 women 4 men, aged 21 to 55 in an equal distribution across the age bands (20's, 30's etc.). They were claiming Employment Support Allowance, Jobseeker's Allowance and 1 user was claiming Disability Living Allowance.

GOV UK screens

- Most users read the information on the GOV.UK screens without any problems
- Most users found the information clear and concise
- Some users were unclear they had to click the "Start Eligibility" button they thought they had checked their eligibility by reading the page
- Some users clicked straight to the Check your Eligibility page
- Some users wanted to know if they were eligible before knowing how much they could apply for (referring to the order of the pages)
- Some users navigated using top links
- Some users navigated using bottom links (pagination)
- One user asked why white goods wasn't listed under reasons for a loan
- One user wanted an 'Apply now' button on the first GOV.UK page

Comment [1]: Content design challenge

Comment [2]: UR Challenge

Comment [3]: Content/UR challenge

Eligibility checker

- All users didn't fully understand the reasoning for them not being eligible
- All users who answered the question around benefit type, didn't know the difference between income-based and contributions-based
- Most users would go back and change their answers if they weren't eligible
- Some users found the Eligibility section clear and easy to answer
- Some users didn't know which ESA activity group they were in

Comment [4]: Content/UR challenge

Comment [5]: Content, BA & UR challenge

Comment [6]: BA Content Design Challenge

- Some users didn't understand why they weren't eligible after they said they'd been on a benefit for less than 6 months (the prototype we tested had the text "you don't get one of the qualifying benefits")
- Some users didn't know how long they had been on benefit
- Some users would contact Jobcentre Plus to discuss their eligibility
- One user was unsure whether they had worked more than 16 hours or less than 16 hours (they had worked exactly 16 hours) - JSA question
- One user worked out they wouldn't be eligible because they knew they had been not been claiming for 26 weeks/6 months
- One user asked why we ask about Industrial Action - "If you're in JSA, you wouldn't be involved in a walkout"
- One user thought the Social Fund debt question was easy and a quick answer
- One user would like to see a list of reasons for loan when they've passed the Eligibility Checker
- One user would leave the service if they weren't eligible
- One user would contact Local Council if they weren't eligible for a Budgeting Loan
- One user would get their wife to complete the application if they weren't eligible
- One user mis-read the Work Related group, thought it said "Work Relative'

Comment [7]: Challenge - explore hypothesis with highlighting gov.uk benefits content very clearly

Comment [8]: Insight

Comment [9]: BA Challenge 16 Hours UR see how people understand those questions and respond to them

Debt - General

Comment [10]: BA Web Ops Analytics challenge to do AB testing with current order against RP, SC & OLs sequence

- Most users had no issues when answering the Debt questions
- Most users understood why the debt questions were asked
- Some users thought that the application felt similar to applications for similar loans

Debt - Credit/Store Cards

- Most users understood the credit/store card question
- Some users entered how much they pay back each month/the total left to pay without any issues
- Some users said that they would need details of the debt before they could answer

Debt - Outstanding Loans

- One user found this page simple as they know loan amount 'off by heart'.
- Some users thought the loans page, i.e. what is included, was not as clear
- Consider adding mortgages aren't included in loans in the help text
- Some users understood 'rent to own' question and why it was asked

Comment [11]: BA Challenge to clarify rent to own and mortgage

Debt - Rental Purchases

- One user queried if a mortgage was 'rent to own' and this caused a great deal of debate
- One user suggested including the word 'finance' on the rent to own page

Comment [12]: BA challenge to clarify mortgage

Comment [13]: Content challenge - Maybe worth seeing if this word could be included

Debt - Do you owe any money to your landlord?

- One user liked that this question was asked and thought it was not typically on loan applications.
- The same user thought this was a good question to assess whether the claimant could afford to pay back

Contact details and preferences

- Most users expected to be contacted by email or text
- Most users were unsure about providing their mobile number on websites in general (for fear their number would be shared with 3rd parties and they'd start getting bombarded with calls), but were more trusting with the government
- Most users were unsure of whether DWP would share their mobile number with a third party
- Most users would not enter a mobile number in an optional field
- Some users would not answer a withheld number
- Some users would answer a withheld number if they had had a text from DWP first to let them know they would be contacting them and the number used would be withheld
- Some users prefer other options to mobile number such as email
- One user commented that he didn't like talking to people on the phone
- One user mentioned that a postcode lookup system would be good and that it's becoming something that he expects
- One user commented that they'd probably ignore calls from a withheld number

Comment [14]: BA Challenge investigate email use to send link in text or email

Comment [15]: Design content & UR how can we reassure users their number won't be shared with 3rd parties

Comment [16]: Design challenge - explore different communication offer options

Comment [17]: BA challenge - feature card

Application section (general)

- All users found the application clear and straightforward to go through
- All users expected a weekly repayment amount to be part of the application so they could decide whether to apply or not
- Most users want the option to include an email address in their application
- Some users did not pick up that repayments are made from their benefits
- One user said they would ring the Jobcentre after submitting their application

Comment [18]: BA Challenge to confirm max amount deductible from benefit each week

Comment [19]: UR/Content explore some examples for the 'How it works' page

Comment [20]: Ask Rich

Declaration

- Most users would want a preview of their BL repayments before clicking submit
- Most users thought the Declaration page was clear and informative
- Most users would want more T&C's on the Declaration page before they hit submit, feel they don't know enough about it
- Some users thought the What Happens Next would be better before the Declaration page in the customer journey
- Some users thought that because they had applied online they should receive their decision/offer online
- One user would like to see some repayment options

Comment [21]: BA to check we have this as a feature on the backlog

Comment [22]: Design and Content Challenge - how do we remove user uncertainty about the finality of the application and let them know that they can decline an offer

Comment [23]: Hypo - telling them that they can accept or reject

Comment [24]: verify the hypo about users who apply online expect and online offer

- One user would like to see information around paying back the loan earlier if they started employment
- One user was concerned that benefit could be stopped if they made a mistake
- One user asked if there was any interest to pay on the loan
- One user was unsure whether to submit his application because he was not sure whether he was committing himself to a repayment that he may not be able to afford
- One user didn't understand that the loan gets taken from their benefit until after they had submitted an application and seen the 'What happens next page'

Comment [25]: BAs to check that we have a feature in the backlog regarding paying back the loan

Comment [26]: BAs to confirm the current repayment options for loans

Comment [27]: Design and content challenge - How do we ensure users are fully informed and comfortable to submit their application?

What happens next

- One user wanted to know that they would be contacted if their was an issue

Offer - Length of time

- Most users thought 12 days was too long to wait for a decision
- Some users though that the 12 days before receiving a decision/offer was ok
- Some users thought there should be a time range for a decision to come within (e.g. 7 to 12 days)
- Some users would expect an instant decision
- Some users would expect a decision within 24 hours to 2 days
- All users thought that 12 days was a long time to wait for a decision
- One user suggested a timescale i.e. You will get a decision within 7 - 12 days
- Some users expected an instant decision
- Some users would like a decision on the same day or within 48 hours
- Some users could not understand why it would take so long to make a decision
- One user understood why it would take 12 days but would still like a quicker decision

Comment [28]: BAs to assess scope to reduce decision time.
BA, Content Design and UR to assess whether min date would be good
Content Design Dev challenge - would dynamic date be better

Loan Offer

- Some users expected to see calculations on how the partial offer was calculated, i.e. to say 'Based on your outgoings £xxx, you will get £xxx.
- Most users expected the reasons why they received a nil decision or not the full amount to be tailored to their personal circumstances.
- Some users were disappointed with the reduced offer and did not understand why it was reduced
- One user would contact the Jobcentre to query why they got the reduced amount
- Some users understood the loan offer page and liked the information shown
- One user wouldn't want their personal information shown on calculations

Comment [29]: BAs challenge to explore options for connectivity between systems to auto calculate loan offer and to surface risks of so doing.
BAs to provide team with high-level connectivity diagram of systems
BAs to share Robotics Slide deck and set up meeting with Faye and team if this could be feasible within timescales and costs

Comment [30]: BAs to investigate the spooling of SFCS letters to see if its possible to pick up the info we need auotatically

Loan Amount/Applied for

- Some users would apply for the maximum amount to see what they could get
- Some users would apply for a larger sum as they would expect their requested sum to be reduced
- Some users would only apply for what they needed

Comment [31]: BA Challenge to investigate with Ed capturing loan amount entered

- One user added the £ sign to the loan amount box
- Some users would apply for the maximum they could get - “I put £348 to see if I could get more than £300”

Comment [32]: BA/Dev challenge to confirm validation on field

Loan repayment

- Most users understood that the loan repayments would be taken from benefits and understood why
- Most users like the breakdown as they could see exactly what they were paying out
- Most users expected to see this information before they clicked the apply button
- Some users would like to see some repayment options
- Some users would like a discussion around how much they have to pay back each week rather than having to accept the terms
- One user would like the option to repay the debt quicker
- One user would like to clear the debt in full if they get a job
- One user didn’t understand how/why it would be deducted from their benefits

Comment [33]: Log in backlog as insight

Comment [34]: Check feature is in backlog

Offer

Comment [35]: BAs to confirm loan expiry date with policy

1. All users found the notification of offer or refusal screens clear
2. Most people would prefer an email with a link to the offer
3. Most users were disappointed if they got a reduced amount or were declined
4. Some users did not spot the link that told them how the offer was "calculated" - didn’t spot the expandable link
5. Some people would prefer a letter (for the offer)
6. Some users want the Nil Decision notification to be tailored to what they put on their application
7. Some users would "leave it" if they were declined or got a reduced amount
8. Some users would contact the Jobcentre if they were declined to "find a way round the problem"
9. Some users found the links to other sources of help useful on the refusal (offer) screen

- One user commented they’d be happy to log in to see their offer using their NINO - “would have to be secure”
- One user who expanded the link for “How your loan has been calculated” expected more content on how the offer was calculated
- One user §uiiuiiisaid the information was broken down clearly
- One user was disappointed that they’d have to send a letter to appeal the offer “Everything else was online”
- One user didn’t understand the reduced Jobseeker’s payment properly, thought taking £50 a week off her

Comment [36]: Content/UR challenge

Comment [37]: BA - check how comes out

Comment [38]: Design challenge - letting users know how long the offer is open til

Comment [39]: Check in the backlog on a feature card

Offer part - Nil Decision

- Most users would write to Jobcentre Plus (JCP) to ask why their application had been refused

Comment [40]: check is in backlog as a feature card

- Most users understood the content and had no issues
- One user thought that writing to JCP would be a waste of time

General usability

- All users thought the application was clear, informative and easy to use
- Most users found the questions easy and just the right amount
- Most users found the style of pages easy to use
- Most users read the screen thoroughly
- Most users thought they would be able to complete the service on their personal devices (smartphones, tablets)
- Some users didn't read the screens properly
- Some users thought applicants with low digital skills would be able to complete the service
- Some users used the back button to navigate to previous screens
- One user thought there were a lot questions being asked
- One user thought the service looked a bit "bland"
- One user was uncertain about what would happen if they used the back button

Signposting

- One user commented: "Is the Discretionary Assistance Fund in Wales only available in Wales"
- One user who rejected their offer said they liked the links to other help at the bottom

Comment [41]: UR BA challenge to feed into signposting work

Support

- One user commented that they'd like to see FAQs on the "How it works" page
- One user said they'd like the ability to use webchat or talk to someone

Other observations

- One user commented: "If you have no fixed address, you shouldn't be able to get a Budgeting Loan"

Insights / Challenges

1. Some users thought they had checked their eligibility by reading the GOV.UK eligibility content or did not make the link between checking eligibility and (potentially) going on to make an online application.
1. Design and content - How can users be helped to understand the purpose of the eligibility checker and its fit with making an online application?

2. Some users wanted to have the information about eligibility first and would navigate around the sections out of order using top and bottom links (and potenially missing bits of GOV.UK info).
2. UR Challenge - What ordering of the GOV.UK makes most sense to most users and what is thier navigation behaviour?

3. One user asked why “White Goods” wasn’t listed under categories
3. UR/Design Content Challenge - Does “White Goods” improve user understanding of what a loan can pay for?

4. All users didn’t fully understand the reasoning behind why they weren’t eligible after they had checked their eligibility
4. Design/Content challenge - How can we ensure users understand (and accept) a result that tell them they are not eligible
4. Design/Content - Explore the hypothesis that highlighting the GOV.UK qualifiying benefit content will increase understading
4. UR Challenge - What content gives the best understanding for a not eligible result?

5. All users answering about benefit type did not understand whether they were getting Income based/related or contribution based benefit
5. Design, Content & BA challenge - Is there another way to get the information without asking about benefit type?

6. Some users didn’t know which ESA activity group they were in
6. Design, Content & BA challenge - Is there another way to get the information without asking about activity group?

7. Some users didn’t understand what to include/exclude on some of the debt (money you owe) pages.
7. Content, Design & BA challenge - Explore hypothesis that changing the order of pages from the current Credit/Store cards, Outstanding Loans, Rental Purchases will improve user understanding of what to include

8. Some users did not know whether to include a mortgage as a loan and vehicle rental as rent to own
8. BA challenge - confirm what can be included in each category
8. Design content challenge - Find ways of improving messaging and user comprehension
8. Design content/UR challenge - explore hypothesis that the “finance’ will be better understood by users

9. Most users were unsure about whether DWP would share their mobile number with third parties and most would not include a mobile in an optional field for fear it would be shared.

9. Design & Content challenge - how can users be reassured that their number will not be shared with 3rd parties

10. Some users would not answer a call from a withheld number if they did not know it was from DWP and some preferred to be contacted other options such as email.
10. Design, content and BA challenge - what communication options are available and how can the be used to improve contact with user about their Budgeting Loan

11. Some users expected a post code look-up
11. BA challenge - check that a feature card is in the backlog (cleared - feature in backlog)

12. All users expected to know how much they might need to repay each week as part of the application process
12. BA Challenge - confirm the maximum amount deductible from benefit each week (cleared - BLs are repayed at 5%, 10% and 12% depending on SF debt and other commitments. Guidance has a max allowable of 20% just questioning that with OED/Policy)
12. Design & Content - explore the hypothesis that including maximum weekly repayment rate and some examples on How it Works page would decrease user uncertainty and decision making about affordability

13. Most users wanted to be able to review their answers before submitting their application
13. BA Challenge - check there is a feature card in the backlog (Cleared - there's an existing card in the backlog)

14. Most users wanted more information on what they were committing to before they clicked submit
14. Design and Content challenge - how can we remove user uncertainty about the terms of the loan and the fact they will get an offer that they can accept or decline (if they're offered a loan)

15. Some users thought that because they'd applied online they'd get an online offer
15. Content Design - Verify the hypothesis that users applying online expect offer online

16. Some users wanted options for clearing the loan early if they went into work
16. BA Challenge - Confirm there's a feature card in backlog (Cleared - existing card in the backlog)
16. BA Challenge - Explore the options for early repayment of BLs within the existing process and feed information to team (raised as Trello Task)

17. Some users didn't know if there was interest on the loan
17. Content design - how can we ensure users are fully informed about the terms of the loan

18. Most users thought 12 days was a long time to wait to get a decision and some wondered what the minimum was.
18. BA challenge - explore scope for a reduction in decision times and minimum periods (raised as Trello card)
18. Content design/UR - explore using minimum periods and use of dynamic date instead of “days’

19. Some users expected to see calculations on how a partial loan offer had been arrived at e.g. based on your outgoings of x we’ve offered you x.
19. BAs challenge to explore options for connectivity between systems to auto calculate loan offer and to surface risks of so doing. (raised on Trello)
19. BAs to provide team with high-level connectivity diagram of systems (raised on Trello)
19. BAs to share Robotics Slide deck and set up meeting with Faye and team if this could be feasible within timescales and costs
19. BAs check there’s a feature card in backlog - (Cleared - card raised)

20. Some users would apply for maximum amount they could get whilst others would apply for just what they needed
20. BA challenge - how can we track what real user behaviour is?

21. Some users include a £ sign in loan amount box
21. BA - check validation on the field.

22. Some users did not spot the link that told them how the offer was calculated (the expandable link)
22. Design and content challenge/UR- Explore making the calculation information more visible on the page

23. Some users want the Nil Decision notification to be tailored to what they had put into their application (e.g. if they applied for more than £100 they don’t want mention of “because you applied for less than £100 to be a reason for declining the loan listed)
    23. BAs to confirm whether a loan offer letter is tailored or generic

24. Some users would “leave it” if they were declined or got a reduced amount
24. BAs to check if there is a time limit on the offer staying open to accept
24. Design content - include any time limit in notification page

    25. Most users would write to JCP to ask why their application had been refused
    25. BAs check there is a feature in the backlog for online review request (cleared - Trello card raised)

    26. One user was disappointed that they’d have to send a letter to appeal the offer/declination when “everything else was online”

26. BAs check there is a feature in the backlog for online review request (cleared - Trello card raised)

27. One asked “is the Discretionary Assistance Fund in Wales only available in Wales
27. Design content/UR - How do most users understand this and does it need to be made clearer?

28. One user who rejected their offer said they like the links to other help at the bottom
28. UR & BA Challenges - feed the work that is being done around signposting into the design and content of this page (Trello card Epic raised in backlog)