

Apply for a Budgeting Loan usability session - 19th July 2016

19/07/16 - at Talking Shop usability lab, Salford

Users were asked to complete the full customer journey including GOV.UK screens. Most users accessed the Internet through either a computer/laptop or smartphone, some users accessed the internet through a tablet. Most users transactions online shopping, job searches and social media. They also used the internet for gaming, watching TV/video. No users completed any online banking. All users had heard of GOV.UK and used services on GOV UK before, such Jobsearches, Car Tax renewal, information on benefits and claiming Jobseekers Allowance online.

We saw:

8 users - 5 male 3 female, age ranges 27 - 56, 7 of the users were claiming Employment Support Allowance 1 user was claiming Jobseeker's Allowance.

Card sort insights

GOV UK screens

- Most users thought the GOV.UK pages were clear and easy to understand
- Some users found the GOV.UK screens hard to read, too much information on them
- Some users would want to see some information on the Budgeting Loan process around time scales for processing and payment
- Some users didn't read the GOV.UK screens properly
- information on benefits and loan repayments
- One user struggled with using the mouse. He doubled clicked and missed a page.
- One user thought that bullet points were buttons/links.
- One user would want to see a dynamic loan amount which changed dependent on their answers
- One user didn't understand the reference to Universal Credit

GOV UK - How it works

- Some users thought that travelling expenses were related to jobs, either for interviews or for job hunting
- Some users commented on the fact that the loan was interest free
- One user thought they could buy a bicycle with a Budgeting Loan to travel to a job
- One user didn't know what was covered by travelling expenses at all
- One user thought that travelling expenses included attending funerals
- One user made a comment that "People are going to love this instead of Pay-Day loans if they're not paying interest".
- One user thought the text should say "must" pay back the loan

Repayment table

- Half of users understood the table correctly
- Some users questioned the frequency of the amounts (monthly, fortnightly or monthly)
- Some users thought the repayment table was clear and understood it correctly
- One user would telephone the DWP to clarify what their repayments would be
- One user would want more detail in the repayment table
- One user thought the repayment amounts were too high
- One user thought it would be better to say the repayment table is a guideline

GOV UK - What you could get

- Some users thought that children meant up to 18 but in full time education
- Some users thought that children meant living at home under 16
- One user thought that children just meant any age child, "just children"
- One user asked if the loan amount changed if there was more than child?
- One user thought that the £812 amount was for a partner and children
- One user questioned the legality of a partner and what in what sense is meant by a partner
- One user commented that they didn't know if the max loan amount was for single parent or couple with children
- One user thought the wording was 'weird' for couple

GOV UK - Check your eligibility and apply

- Most users thought they eligible after reading the information on the GOV UK screen
- One user wouldn't expect to see a confirmation page here as she had only read information about eligibility
- One user knew they wouldn't be eligible as they had been claiming benefit for 8 weeks

Was there anything else the users would like to see before applying for a Budgeting Loan?

- How long would the process take
- Want to know how much they would be paying back

Eligibility - Benefits

- All users had no problem with the removal of partner from the eligibility benefit question
- Most users selected that they had a Budgeting Loan before
- Most users knew how long they had been claiming benefit
- Most users were able to work through the subsequent questions on partner and work
- One user was confused about the Budgeting Loan before question and if your circumstance had changed since your last Budgeting Loan, "In what way changed? I would call them."
- One user would ring the Jobcentre to check whether they had had a BL before
- One user wasn't eligible and was presented the exit page, they would then leave the service and contact Jobcentre to see if there was anything else they might be eligible for
- One user didn't know how long they had been claiming and would call to find out
- One user asked if voluntary work would be taken into account, would want to this on the help function
- One user thought the definition of work was unclear
- One user thought it was difficult to recall dates when they worked

Eligibility - Decision screen

- All users understood their eligibility after reading the eligibility screen
- Most users were eligible after answering the eligibility questions
- One user thought there was a lot of information on the screen, and the 4 bullets reiterated the decision on eligibility. This also gave them a chance to check their answers and change them if they had made a mistake
- One user understood why they weren't eligible from reading the information on the exit screen

Debt question - Credit card/store card

- Most users were able to answer this question
- One user clicked yes but didn't know if they had debt, they would contact Money Advice Service (MAS) for advice
- One user said that they would not put this information if it meant that they would not get a loan

Debt question - Loans

- Most users were able to answer this question correctly
- Some users had a loan and knew their monthly repayments
- One user knew the monthly payments but not the settlement figure, they would have to look for it
- Some users asked whether this included Student Loans

Debt question - Rental purchases

- Most users answered this question ok without any problems
- One user hesitated and read the help/hint text
- One user hadn't heard of the term 'rent to own'

Debt question - Owe landlord

- Most users answered this question correctly with no problems
- One user said they pay their landlord direct from their benefit
- One user knew these questions were about affordability and thought it would be good to mention this when asking the questions

Contact preferences

- Most user would prefer to be contacted by email
- Some users would prefer to be contacted by letter
- Some users would want to be contacted by both letter and email
- Some user would choose the quickest option for contact
- One user thought that everything is email nowadays
- One user would want a telephone option in the list
- One user thought that a letter wouldn't have any security risk

Savings question

- Most users had no problems answering the Savings question
- One user had savings over the threshold for his circumstance (check on video to confirm, user ?)
- One user thought they would be eligible even though they were over threshold
- One user said they may modify their answer to the savings question to ensure they get a loan

Declaration

- Most users (2 thirds), clicked the link to expand the list of loan reasons
- All users who clicked the link were comfortable with agreeing to submit their application
- One user the bold text on this page stands out, it felt like scare tactics
- Some users would want a Check Your Answers page before they submit application
- One user would like the word 'Agree' in bold
- One user thought the section 'you don't have to accept the loan' was unnecessary
- One user expected to enter the reason for their loan

What happens next

- Some users thought 12 days was ok to wait for a decision
- Some users thought 12 days was too long to wait for a decision
- Some users liked having the date shown as to when they receive their decision
- Some users thought the information on this page was good
- Some users would want a notification of timescales further up front in the application
- Some users would expect an immediate response to their application
- One user would want to put what they want their loan for (eg, fridge)
- One user would want to see how much they could borrow at this page
- One user thought that most people wouldn't know that their National Insurance Number would be the reference for their application
- One user wasn't aware that they didn't have to accept the loan offer
- One user would call to check that their application had been received

Help function

- Most users would find a telephone number and call for help if there was no option
- Some users commented that they saw the help function appear
- Some users did not notice the help function as they answered the questions quickly so they did not appear
- Some users would expect text relating to the question they were on and a phone number
- Some users would expect to see FAQ/written bullet points in help function
- Some users would expect to use a web chat function
- One user would expect to see a range of contact options for help - web chat or a telephone number
- One user would use google if they could find an answer to their question
- One user would like to see a warning if they are trying to move on without answering a question

General observations

- Some users didn't put a space when entering their postcode
 - Some users entered their Date Of Birth as DD/MM/YYYY
 - One user entered their Date Of Birth as D/M/YYYY
 - One user put a space in their email address
 - One user put their own details into the partner screen
 - One user thought that if they clicked the back link they would expect to see their answers they input
 - One user would want see more information about the questions
 - One users would expect to supply receipts for the what they had spent the loan
 - One user asked if they should have put their personal details (name) with capitals
 - One user was confused about account (bank account?) details
 - One user thought the validation was really good, they liked how the error was highlighted in red
 - One user would want to be contacted by a phone call when they input their mobile number
 - One user was not worried about inputting their mobile number
 - One user thought that a notification by text was more popular and quicker
 - One user never mentioned the option of adding their mobile number, by entered it anyway (user 1)
 - One user clicked to give feedback on the link
 - One user would want to be given a review date (user 2)
 - One user commented 'I wouldn't want to get into more debt unless I need to'
 - One user commented 'why would you apply for a loan offer and not accept the offer you don't want it?'
 - One user commented that they'd like an 'all your answers' page (check your answers)
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User insights from rewatching videos

What does 'travelling costs' mean?

User 1 - Get to a job, buy a bike to get to a job

User 2 - Travel to a job interview

User 3 - Funeral, illness, serious family matter (wouldn't be related to a job because that's the next item on the list)

User 4 - Not asked / answered

User 5 - Not sure what this means

User 6 - Not for holidays, job hunting

User 7 - Not asked / answered

User 8 - Not asked / answered

Conclusion - perhaps this could be made clearer [1]

Did the user understand the loan was interest free?

User 1 - Yes

User 2 - Not mentioned

User 3 - Not mentioned

User 4 - Yes

User 5 - Not mentioned

User 6 - Yes

User 7 - Not asked / answered

User 8 - Not asked / answered

Conclusion - doesn't seem to be a problem, but would be good to check [2]

Did the user understand how much they'd pay back via their benefit?

User 1 - Yes - understood the table and was able to communicate them back to the interviewer

User 2 - Yes - very clear

User 3 - Yes - commented that the table might not be clear to everyone - benefits are not round numbers - £77 for JSA etc

User 4 - Yes

User 5 - Not sure, got confused by the amounts in the table - would phone up to clarify as couldn't afford £36 but could afford £15

User 6 - Understood the layout, but thought it referred to a weekly amount

User 7 - Understood the layout, but thought it referred to a weekly amount

User 8 - Yes

Conclusion - still some confusion [3]

Does the user think they're eligible?

User 1 - Yes because on ESA for 6 months + (they were eligible)

User 2 - No (they were right)

User 3 - Not asked / answered

User 4 - Not asked / answered

User 5 - Not asked / answered

User 6 - Not asked / answered

User 7 - Yes, read gov.uk content

User 8 - Yes, seems clear

Conclusion - doesn't seem like this is a problem at the moment

Is there anything else the user would want to know before applying for the loan?

User 1 - No

User 2 - No

User 3 - No

User 4 - Not asked / answered

User 5 - Yes - how long the process takes 'for example, the claim can take up to 4 weeks to process'

User 6 - No

User 7 - Timescale - how long you'll have to wait to get your Budgeting Loan

User 8 - Not asked / answered

Conclusion - needs more research [4]

What do we mean by 'children'?

User 1 - Under 16

User 2 - Under 18, in education

User 3 - Under 16 or possibly up to 18 in full-time education

User 4 - Not asked / answered

User 5 - At least one child under 16, living at home full-time

User 6 - Under 16, asked whether children means more than one?

User 7 - Under 16

User 8 - Not asked / answered

Conclusion - users don't understand the term 'children' in the same way [5]

Have you had a budgeting loan before?

User 1 - Thought they probably had but that was a few years ago

User 2 - Not asked / answered

User 3 - Didn't know

User 4 - No

User 5 - Yes

User 6 - Yes, but answered 'No' for the sake of the test

User 7 - Yes

User 8 - No

Conclusion - Two users were unsure about this question [6]

Benefit questions

User 1 - No partner, had to answer the flow questions - needed to think about the answer to the 'Did you work between April...' question but was ok, answered 'No' and got straight through

User 2 - Selected 'more than 12 months' so went straight through

User 3 - No partner and knew hadn't worked within the dates so went straight through

User 4 - No partner and knew hadn't worked within the dates so went straight through

User 5 - Have your benefits changed in what way? Unsure of how to answer this

User 6 - Hesitated on the 'Who's your Employment and Support Allowance claim for?' question, had to ask about this

User 7 - Ignored the question about circumstances changing. Didn't have a partner and hadn't worked so went straight through. Knew the answer to working between the dates.

User 8 - Had the question 'did you work between...' and wasn't sure - Didn't know whether it included voluntary work.

Conclusion - some issues to address [7] [8] [9]

Did the user know how long they'd been getting benefit?

User 1 - Yes

User 2 - Yes

User 3 - Yes

User 4 - Yes

User 5 - Yes

User 6 - Yes

User 7 - Yes

User 8 - Yes

Conclusion - All users knew whether they'd been on benefit for 6 months or more

Debt questions

User 1 - answered all ok (had no outstanding debt) - mentioned 'hire purchase'

User 2 - able to answer loan question straight away, didn't owe any other money

User 3 - Understood questions, owed money on credit card but didn't pay anything back

User 4 - Answered all questions ok - no debt

User 5 - Answered questions ok, hadn't heard of 'rent-to-own', but understood after reading the description

User 6 - Answered all questions ok - understood the term 'rental purchases'

User 7 - Went through these very quickly, no debt

User 8 - Would hesitate to type in debt as would expect it to have a negative impact on his eligibility. Wasn't sure whether to put a college loan in, but decided on doing so. Was fine with all the other questions.

Conclusion - questions are working fairly well, refinements might be needed [\[10\]](#) [\[11\]](#) [\[12\]](#)

Savings questions

User 1 - answered ok - no savings

User 2 - answered ok - no savings

User 3 - answered ok - no savings

User 4 - answered ok - no savings

User 5 - answered ok - no savings

User 6 - answered ok - no savings

User 7 - answered ok - no savings

User 8 - had savings of £2000, entered them but commented that this would probably have a negative impact on his eligibility [\[13\]](#) [\[14\]](#)

Help function

User 1 - didn't need it or comment on it

User 2 - didn't need it or comment on it

User 3 - commented on it, likes that it appears after a few seconds. Would expect to see a dropdown list of questions that relate to the page and a universal telephone number and webchat if that's available

User 4 - didn't need it or comment on it

User 5 - would expect to see it all the time, would expect a definition of what's on the page in a bullet list and a phone number

User 6 - Noticed the help pop-up, thought it would more for general advice (citizens advice help paying back debt etc)

User 7 - Thought it should be there, thought it should explain the question or give you a number to ring. If someone doesn't understand the question, they can get help about what it means

User 8 - Would click the link if unsure of a question, but due to previous experience would expect the service to be quite poor (a page that wasn't helpful) and would then probably try Google

[15]

Eligibility work questions (we showed these in a new tab if the user hadn't come to them in the flow)

User 1 - Not asked / answered

User 2 - no problems

User 3 - Not asked / answered

User 4 - Not asked / answered

User 5 - no problems, didn't work during that period

User 6 - Not asked / answered

User 7 - Not asked / answered

User 8 - Not asked / answered

Contact options

User 1 - email as can keep it on his device (said post is a thing of the past)

User 2 - email - 'everything's email now'

User 3 - would expect to see telephone as a contact method

User 4 - would want to know which option is quicker

User 5 - would choose letter

User 6 - email

User 7 - letter and email

User 8 - letter - their personal preference

[16]

Insights/Challenges

1. Some users don't understand what we mean by the term 'traveling costs within the UK'
 1. BA - understand what we mean by 'travelling costs in the UK'. Content - see if we can make this clearer.
2. Unclear if most users understand that the loan is interest free at the moment
 2. User research - we could ask a specific question in the next round of testing to get more insight
3. Some users aren't clear how much they'd pay back via their benefit
 3. Design/content - Explore more options for presenting this information, making clearer the frequency of the payments (weekly, fortnightly or monthly repayments). Also explore allowing the user to enter the amount of benefit they receive.
4. Some users want to know how long it will take to receive a loan before applying
 4. User research - investigate this further
5. Users don't understand the term 'children' in the same way
 5. Design/content - change this to 'if you claim child benefit' on the 'What you could get' page
6. Some users aren't sure whether they've had a Budgeting Loan before
 6. Design - we could add a 'don't know' option and monitor its use in the next round of user research
7. Some users aren't sure what is meant by 'Have your benefits changed since your last Budgeting Loan?'
 7. Content - See if we can improve wording here ('Have you moved to a different benefit since your last Budgeting Loan?')
8. Some users are unsure whether to include voluntary work in their answer to the question 'Did you work between 6 April 2013 and 5 April 2015?'
 8. Design/content - improve the question to make it clearer and see how this performs
9. One user didn't know if their benefit claim is for just them or them and their partner
 9. User research - ask users if they know this so we can see if it's an issue
10. One user thought that entering their debt would have a negative impact on their eligibility
 10. User research - find out why people think we ask the debt question (it might turn out that some users don't enter debt because they think it'll negatively impact their offer when actually it could reduce their instalments)

11. Some users might not know the term 'rent to own' but understand 'hire purchase'

11. As users are getting through without any problems, we'll keep this as it is for now

12. One user was unsure whether to include student debt as a loan

12. BA - clarify whether this is classed as debt, User research - see if users would expect to enter student debt

13. One user thought that entering savings would might have a negative impact on his eligibility

13. User research - see why users think we ask this question

14. Users can enter they have a high amount of savings, but we still let them apply

14. BA - see how many people have savings above the threshold

15. Most users didn't need the help function, we had some useful comments

15. Design - try a different version of the format and link so the DWP Online Helpdesk number with a 'Help using this service' link

16. One user said that they'd like to know which contact option is the quickest

16. User research - find out if speed of reply would affect the contact preference that a user chooses