

## Affinity Sort - Lab Session - Talking Shop 12.2.16

Users were asked to complete the full transaction including the GOV.UK pages. We were asking for overall feedback, whether the pages made sense, whether the users understood why questions were being asked and observing whether they were inputting the correct information on each page. We had 9 observers, including 4 Apply for a Budgeting Loan team members.

We Saw:

**6 Users** - claiming either Income Support or Employment Support Allowance (Income Based) as their primary benefit - some users were also claiming additional benefits such as Child Benefit, Child Tax Credits and Disability Living Allowance/Personal Independence Payments.

Users we saw:

- **Male 30's** - computer literate and prefers to use a smartphone when going online. Mainly uses social media and betting apps - He will go to the library and use their computers if it is something more 'official' he is doing online. Has previous experience with applying for a Budgeting Loan - took 6 weeks to receive payment. Claiming ESA - struggles with completing paperwork due to disability, can only write a few sentences - prefers to use the phone
- **Female 30's** - Not confident using online, will use her phone and laptop when she is doing anything online. Mainly uses social media and some online shopping but requires support when doing this (through her brother's partner) Claiming Income Support, Child Benefit and Child Tax Credits
- **Female 20's** - Not very confident online, mainly uses her phone, does have access to a laptop. Uses online for social media, job searching and emails, has tried to venture further when online (online shopping) but struggled with this. If she requires support online she will go to her Mum. Has experience of using government websites, Universal Job match - didn't like it and doesn't find it very easy to use. Has previous experience of applying for a Budgeting Loan - applied for £1000 and was offered £500. Claiming Income Support
- **Female 30's** - Confident online, uses laptop and smartphone. Does online shopping, social media, streaming and emails, relies heavily on the internet to do her shopping as registered disabled. If support is required then she will ask her Son. Has applied for a Budgeting Loan previously - applies every year for a loan, phones to have an application posted out, while she is on the phone she will check her outstanding debt and apply for the max she can. Claiming Employment Support Allowance, Disability Living Allowance, Child Benefit and Child Tax Credits
- **Male 60's** - Fairly confident online, uses his laptop. Uses the internet for Social Media and online shopping. If support is required online then he will ask his daughter. Has previously used GOV.UK for passport renewal and driving licence renewal. Unaware that emergency financial support can be provided by government. Claiming ESA. Arrived late so completed the whole session within 20 minutes.
- **Female 40's** - Fairly confident online, uses laptop only. Does online shopping and social media. Has previously used the council website to apply for Housing Benefit. Has previously applied for Budgeting Loan - tried to print the PDF online but pages were missing. Claiming Employment Support Allowance, Personal Independence Payments and Housing Benefit.

## GOV.UK Pages

- ☐ Some users clicked straight to 'Apply' page rather than scrolling to the bottom of the page to see the 'Next' button
- ☐ Some users read all the information on these pages

- ☐ Some users would like more information around repayments

## **Eligibility**

- ☐ Some users understood they were on Income Based benefit
- ☐ Some users
- ☐ Some users were unsure of the difference between IB and CB
- ☐ Some users would like an explanation of the differences between CB and IB

## **Partner**

- No issues on this page

## **Partner Detail Gather**

- No issues on this page

## **Previous Partner**

- No issues on this page

## **Child Benefit**

- No issues on this page

## **Loan amount**

- ☐ One user thought the amounts she saw on this page included her already outstanding debts - assuming she would definitely be offered whatever she input
- ☐ Some users said they would always apply for the highest they can get
- ☐ Most users thought having the amounts dynamic was a good thing
- ☐ Some users input more/less than they were eligible for

## **Debt Repayment**

- ☐ Some users are unsure why we only ask for specific debts
- ☐ Some users are unsure what is meant by 'Debt'
- ☐ Some users are unsure of their total debt owed
- ☐ Some users understand debt and would complete this correctly
- ☐ Some users don't know the frequency of their debt repayments

## **Personal Details**

- Some users use an 'Auto-fill' feature
- Some users enter Miss/Mr/Ms in the name field

## **Contact Details**

- Some users were confused as to whether to enter their address or not - hint text confusion
- Some users were unsure why they were entering a mobile number

- Some users were aware of text updates and thought this was a good idea
- All users entered their address and postcode in lower case

## **Declaration**

- Some users would like to be able to review their answers
- Some users expanded the 'Reason for a loan' link
- Most users understood this page
- Some users expected an email confirmation

## **What Happens Next**

- Most users were concerned that because we hadn't gathered their NINO that we would pay the loan to someone else of that name
- Some users would like an email to confirm it has been received
- Some users would call up to check the application has been received
- Most users thought 12 days was too long in comparison to high street lenders
- All users found the information clear and easy to understand
- Some users didn't click 'Finish'

## **General Comments**

- Most users completed the transaction within 5 minutes
- Most users would 'Google' search contact details for DWP if they needed help
- Most users have previously applied for a Budgeting Loan
- Some people thought that the transaction was too easy for something that is to do with money
- Some users would expect to see details of how and where they can get support or help to complete the application

## **Insights / Challenges**

- 1) Some users aren't reading all of the GOV.UK pages due to not seeing the 'Next' button
- 1) Design/Content - Look at moving the 'Next' button or making it stand out more
- 2) Some customers don't understand what element of benefit they receive e.g Contribution Based or Income Based
- 2) Content/Design - Make it easier for the user to understand what benefit they are claiming
- 3) Some users thought that what was showing on the loan amount page was their specific borrowing capacity
- 3) Content/Design - Included hint text
- 4) Some users are unsure why we don't include normal day to day living expenses
- 4) Content/Design - Include help text to explain why we only gather specific debt details
- 5) Some users don't know their total outstanding debt
- 5) BA Challenge - Can we remove the total debt owed box? Is this needed for processors?

- 6) Some users didn't understand why we specifically ask for a mobile number
- 6) Design - Hint text to be more prominent
- 7) Some users thought the address gather was only for people who had no fixed address
- 7) Design/Content - Move hint text / add a separate input for NFA users
- 8) Most users were concerned that we don't gather a NINO, so how do we confirm that this is them
- 8) Content - Explain why we don't gather NINO and that this can still be traced