

Apply for a Budgeting Loan user research

21 September 2016

Session testing with mobile devices at The Talking Shop

Specific areas we were looking at

GOV.UK screens

- Did they understand how much they'd pay back via their benefit?
- Did they know it's interest free?
- Do they think they're eligible? Why do they think this?
- How much do they think they're entitled to?
- Anything else they want to know before applying? If yes, how would they find this out?

Benefits

- If the user selects between 3 and 6 months, are they able to answer the previous partner question?
- Employment and Support Allowance and Jobseeker's Allowance - what does the user do if they don't know the answer to the Income-based / Contribution-based question?

Savings

- Does the user have any savings?
- Why do they think we ask for information about their savings?

Debt

- Are they able to answer the question 'Do you owe more than £1,500 for Budgeting Loans or Crisis Loans?' - What do they do if they don't know?
- Why do they think we ask for information about their debt?
- Have they ever had a court fine? Would they enter this as debt?
- Does the user have any trouble answering the rental purchases question?

- Does the user have any student loan debt? If so, did they enter this?

Personal info

- Is the user able to enter their National Insurance number?
- Which contact method did the user choose?
- Why did they choose this method?
- Would the user answer a call from a withheld number?

‘Send your application’

- Is the user comfortable pressing the green button? Do they feel like they need any other information?

What happens next

- Is the user happy with the information on this screen, is there anything else they need to know?

Help function

- Did the user click on this link?
- Why / why not?
- What did they expect to see?

Other

- What does the user think the ‘Social Fund’ is?
- Would the user consider applying for a Budgeting Loan in their current situation? Why?

Service down error page

- Did the user understand the content?
 - What would they do if they saw this page?
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Observations

Devices used

- 1 - Samsung S4 Mini
- 2 - iPad (not sure which generation)
- 3 - iPhone 4
- 4 - (didn't show)
- 5 - Small Samsung tablet
- 6 - Samsung Galaxy S7 Edge

About the user

- 1 - Uses computer most of the time, especially for this type of transaction. Uses internet and apps on phone (email, banking, shopping etc). Claiming income-based Employment Support Allowance. Hoping to return to work soon, but not ready yet. Trusts sites/companies they've heard of from a security standpoint.
- 2 - Claiming Pension Credit for just over a year. Uses internet for email, shopping and Facebook. Used GOV.UK to look up pension information. Ex-partner had windows laptop but didn't find that very user-friendly - now has an iPad.
- 3 - Only been on JSA for 4 weeks (hopefully now has a job).
- 5 - Uses internet for social media and research, doesn't class themselves as savvy. Wasn't using a device he'd normally choose and therefore had some issues reading text (was using a small tablet, would normally use a laptop). Used GOV.UK service for driving licence stuff when hiring a car. Not entirely happy online, but feels it's the way things are generally moving.
- 6 - Prefers completing forms online over paper forms. Never looked at GOV.UK before. Doesn't have a tablet or laptop (uses son's). Asks son for help when needs it. Doesn't shop or bank online. Would like to, but not confident. "I do the minimum - Facebook, email and Google searches".

Scenario

Users were given a scenario to use involving the purchase of a washing machine and were usually able to work out the amount they would have to repay using the weekly and fortnightly options. Comments were mostly favourable to the effect that the deductions looked affordable.

Awareness/Gov UK pages

With one exception, none of the 5 participants had heard of Budgeting Loans and there was a degree of pleasant surprise that the government should be offering this sort of service. One person said she would now consider applying for a loan.

1 - Not heard of Social Fund or Budgeting Loans before, but can guess the purpose. There were times in the past where this type of thing would have helped them, didn't realise you could get these.

2 - Vaguely recalls the name when asked about 'Social Fund Budgeting Loans' Hasn't applied before.

3 - No, but would associate 'Budgeting Loan' with Wonga, QuickQuid etc.

5 - Has heard of them before, applied years ago. Had an offer but wasn't what they asked for so didn't proceed.

6 - Not heard of Budgeting Loans before - thinks in terms of benefit advance / loan.

Amount applied for

1 - Would only apply for what was needed, not the max.

2 - Would apply for max amount so they had more if they needed it.

3 - Wouldn't apply for full amount allowed, would work out what they'd need.

5 - Would apply for max amount as it would give them more options to shop around.

6 - Would only apply for what was needed, not the max. Though the limits helpful as it makes sense for debt management.

GOV.UK screens

A couple of users spotted that it was interest free whilst others needed prompting. With one exception participants welcomed this and expected that “interest free” would be the case.

1 - User spotted the loan was interest free, this is what they'd expect. They were prompted to see what the loan could be used for and were surprised to see clothing and footwear on the list. Surprised can owe up to £1,500 to the Social Fund - would have thought you could only have one loan at a time. “I tend to cut to the chase if I know what I want, I wouldn't read all the details.”

2 - User was pleasantly surprised that the loan is interest free - thought that a gov loan would be low interest. They thought the bullet points on the “How it works” screen were links. They couldn't see the ‘Next’ button without scrolling and were unsure what to do.

3 - The user was surprised the Government offered a loan scheme they hadn't heard of it before, assumed the loan was interest free and reading it confirmed their assumption. The didn't immediately locate the ‘Next’ button.

5 - User commented “Do I have to read all this first?” when they saw the first GOV.UK screen, they said the main thing they would want to know is what I could get and how I get it. They navigated between the pages using the links at the top of the pages. They struggled locating the start button.

6 - The user hadn't heard of Budgeting Loans before, they thought they were a good thing, they were presently surprised by the loan and the amounts you could get. The hadn't heard of Crisis Loans and asked the difference between them and Budgeting Loans. They noticed the loan was interest free. They would want a list of things they would need to complete the application, up front.

Repayment table

1 - User found the repayments table encouraging, they switched between the weekly and fortnightly tabs at the top of the table.

2 - The user knew her weekly benefit payment and found the table helpful for a quick calculation. Encouraged by this information.

3 - User found the repayment table good and understood the benefit rates.

5 - The user struggled a little with repayments table, the text was small for them and they took a while to read what it was saying. They initially thought the table showed loan amounts rather than benefits payments, when they understood that they struggled to work out their

payments. Didn't see the fortnightly tab to start with. They thought the table could give more information for what they needed.

6 - The user found the table useful, it made sense and would be able to understand how much would be deducted from their benefit in repayments.

How much you can apply for

Users coped pretty well with this section and were able to input what they considered a suitable amount once they had answered the partner and Child Benefit questions.

One user put in the maximum amount even though she knew that she required less than this for her purchase. Her reasoning was that she would use the remainder to get something else "from the list" that she had first seen on the GOV.UK page.

Benefits

Most users coped well with this page and mostly recognised right away which benefit was the correct one for them. There was also a recognition that ESA and JSA had to be income-related rather than contribution-based.

One user however suggested they might have to go and look for relevant paperwork to check what he was on and it would therefore have been helpful had this been flagged up before he started the application.

Only one user clicked "between 3 and 6 months" and then "no" for the previous partner question and went to the disallowed page. She was not surprised by this and had in fact been fully expecting it since she remembered the over 6 month eligibility criteria from the Gov UK page.

1 - Knew that they were on Income-based. This was made clear to them when they applied and by his doctor as he's in the ESA support group. Thinks the info under 'don't know' is helpful - says most websites don't explain 'don't know' or N/A'

2 - No problems, on Pension Credit and knew how long

3 - Understood his benefit and knew how long he'd been on it (less than 3 months)

5 - User would check their paperwork to see which type of benefit they were on.

6 - Knew she wasn't eligible as had spotted this on the GOV.UK pages - 'under 6 months'. Would struggle to remember the exact length of time been on benefit, but can identify the option to choose - 3 to 6 months. Understood why we ask about the previous partner on the next question.

Savings

Users seemed to understand the need for this question, recognising that an applicant's savings might impact on the amount of loan granted or even whether they would qualify at all. All clicked "no" and this appeared to be a genuine answer in their personal circumstances.

1 - Used to try and catch people out - might discourage people who have savings. Think the government would probably have a way of checking. "If I did have savings I wouldn't be coming to you"

2 - Thinks savings question is to determine if they can have a loan. Would carry on as has nothing to lose. Not sure whether the government would check savings or not.

3 - Doesn't really get why there's a savings question, thinks people wouldn't have any. Would carry on with application if he has savings.

5 - Thought they wouldn't get a loan if has savings of more than £1000

6 - Good understanding of why this question is asked - "if you had money you should use that instead". Thinks wouldn't get a loan if has savings.

Owe more than £1500?

Again, users generally thought they understood the rationale behind this question which was that we would be looking to assess their capability of repaying any loan that might be granted. They thought this was very standard and to be expected.

One user expressed surprise however that there was still a chance that you could be approved for a loan if you owed say more than £1000 but less than £1500.

Debt - general

Users once more appeared to understand completely the rationale behind this line of questioning, recognising that it was assessing their ability to repay any potential loan and that this would ultimately impact whether or not they were given a loan.

With the exception of one user they all ticked no to each of the options.

The other user was very frank about these questions and acknowledged that she had some degree of debt by ticking "yes" to most of the questions. However, she said that she would almost certainly paint a rosier picture than it actually was as otherwise she knew from experience that she wouldn't qualify! For example, on the outstanding loans she said that she had actually paid nothing for the last instalment but would almost certainly put in say

£10 (which in fact she did). She then repeated this pattern for other questions. She said that she felt safe in doing this as the reality was (in her experience) that there was little chance of this being checked.

One user also commented that the “your landlord” phraseology seemed illogical for people who didn’t in fact have a landlord (though it didn’t hinder his progress in the application).

1 - Thought that we asked about debt to understand if they can pay it back, thought that rent would be the main priority.

3 - Thinks debt question is to understand type of person applying and understand financial status. Understands the questions are there to help understand how much you can repay.

5 - Understands debt questions. Expects these type of questions. Thinks people would know they've got an outstanding social fund loan. Thinks you wouldn't get a loan if you've already got too much social fund debt.

6 - Would stop the application if needed to get information and consider just giving up. Would consider that they wouldn't be eligible if they entered any credit card debt - misconceptions about why we ask for outgoings due to dealing with payday loan companies. Unsure of what to do if she has debt but isn't making monthly repayments - concerned if she put 0 she wouldn't get a loan. “I'd fudge my answers so I'd appear financially viable to get the loan.

Debt - speedbump page

Users didn't really comment that there was no question as such to answer here but simply a statement of what was to come. It seemed to be a logical progression from the £1500 question and chimed with the expectation that their capacity to repay would be scrutinised.

1 - Read this and said 'OK, cool'

2 - Spent time on page reading, didn't comment

3 - Read this page

5 - Read page - “They are going to take into consideration what your outgoings are”

6 - Gathers that they will need to enter their outgoings and will need financial paperwork. Would get details of outgoings at this stage.

Money owed to landlord

2 - “but I'm not a tenant” would say they don't owe any money though, so would answer correctly. The wording implies that I rent.

Hire purchases

1 - Not familiar with the term 'hire purchase' but understood the question

3 - Understood this question

Credit cards / store cards

2 - Questioned the question. Decided that they didn't owe any until the payment date. Does it involve credit cards I pay off every month? I don't owe money in the sense of "oh I owe too much"

Personal information

One user was a bit concerned about what patterns would be accepted in the date of birth box but accepted that this would probably be resolved in the final version once appropriate validations had been built in.

Contact method

Users chose a mix of contact methods on this occasion though most wanted an e mail at some stage, even though they might want a letter as a follow up.

Most users were also open to giving their mobile number, acknowledging that text updates were useful and something they had experienced elsewhere with Jobcentre Plus and doctors, dentists that sort of thing, in other words very standard. Only one user rejected this idea as they saw it as possibly leading to "suspicious activity" once their number had been submitted. This user clearly failed to read the contextual help that offered reassurance that it wouldn't be used for other things.

1 - Email & letter, wants email for speed, letter for physical copy

2 - Email and letter - wants physical letter about decision (changed answer from just email to email and letter)

3 - Email

5 - Preference would be phone, second choice is letter

6 - Email

National Insurance number

Users were pretty united on the need for the inclusion of the NI No with one person commenting “how else?” In other words the NI No was seen as the most reliable way for DWP to check that they were genuine.

Some users knew their NI No without having to check though some acknowledged that it might be something they would need to go away and look for.

1 - Would expect to give a NINO and is comfortable with that

2 - Would need to go away and check, happy to provide as believes to will allow government to check her benefit. Commented that it'd be good to know I need this at the beginning.

3 - Happy to provide, knows NINO

5- Doesn't know NINO without looking it up - would know where to find it

6 - Would expect a NINO “how else would they check which benefits I'm on?”. Knew NINO, questioned the input format - “does it need to be all caps?”

Mobile number

1 - Wouldn't enter number - uncomfortable giving this out

2 - Would enter number

3 - Wouldn't enter number - would be suspicious about sales calls

5 - Would enter mobile number

6 - Would enter mobile number

Send application

Most users showed little or no adverse reaction to the declaration, once more reflecting that it was pretty standard stuff.

2. “There's nothing telling me how long I'd have to wait for the loan before I apply”

3 - Declaration - “just one of those things, isn't it”

6 - Happy that offer comes separately, and that she doesn't have to have it

What happens next

Again, users were quite comfortable with this page and in fact the specific date for a decision won some plaudits with users stating that this offered more reassurance than saying xx number of weeks which was a bit vague.

2 - Likes getting an exact date rather than 2 - 3 weeks

6 - Happy with offer timescale “that quick? That’s good”

Error page (service down)

This mock-up was shown to a couple of users who thought it was comprehensible.

One user thought that it would be frustrating if this happened when you were say three quarters through the application and you lost all your data and had to start again from scratch.

1 - Not shown

2 - “I’d feel frustrated” - if saw this message half way through the application

3 - Not shown

5 - Understood error message - would expect when tried again to go back to the same point. Thinks it’s to do with a problem their end. Would expect application data to be saved.

Help function

Users generally did not see the help link on the right hand side until actually prompted by the user researcher. That said, the participants were able to complete the application (albeit in lab conditions) without the need for help.

When asked what they would do in a “real situation” if they needed help it was a general mixture of:-

- Family and friends
- Google
- Phone up

When asked about which number they would phone to get help it was at this point it became clear that they had not seen the link.

1 - User didn't see the help link, if they needed help they would want to phone someone. Didn't need any help completing the session

2 - User didn't see the help link, if they needed any help they would go back to the information on the GOV UK pages. Thought the help should be made bigger and coloured red

3 - User didn't see the help link. If they got stuck they would use Google

5 - User didn't see the help link. If they need help they would find a telephone number for Jobcentre Plus from a letter they had received and phone that. Didn't need any help completing the session

6 - User noticed the help link and asked if they could click it? They thought the help would hve details of what you need to hand before applying. They said that if they were struggling with the online application they would ring and and get a paper one instead.

General / misc observations

1 - Used GOV.UK before, but not a fan 'slow and clunky'. Didn't know you could get money for this stuff - would have been useful over the last 2 years.

2 - Didn't know if the government checks credit rating or not.

3 - Would also want money for clothes for new job, would go back to GOV.UK screen to make sure clothes was allowed on the list after seeing amount that they can apply for.

6 - Surprised she wasn't asked what she wanted the loan for. Not asked me what I want the loan for, I'd just say yes and I could use it for anything. "If you asked for receipts, I could just get one from a friend who'd bought a washing machine". Would want save and resume if she's got to go away and find financial information. Not eligible, would speak to local council, but "wouldn't hold out hope". Entered DOB as DD/M/YYYY. Likes DOB input style - no scrolling. Children living with you - Unsure of how to put in number (01).

Comments after using the service

1 - Would do this instead of payday loans, interest free is great. Thought his mum would find it easier than other forms he helps her with.

2 - Easy to use and straightforward. I'll remember the service and I'd tell other people who're in a spot of bother.

3 - If in a Job Centre, would probably choose to complete form online as quicker to process (assumed same questions would be asked).

5 - Quite straightforward.

6 - I'd rather do this than a payday loan.

Insights and challenges

- The prototype functioned ok on all devices used. No layout or technical issues were observed.
- The name 'Budgeting Loan' seems appropriate to most users.
- Users are understanding that the loan is interest free.
- One user was hesitant to get into the detail of potential repayments at this stage since they did not know whether they might be eligible. This was because they were going through the pages in strict order though at least one user said that in reality they would cut to the chase and go straight to "apply now."

User research - consider some more testing on the page ordering.

- Most users are finding the repayment table useful and understand how their benefits will be affected. One user struggled with the table, but this was mainly due to his vision and the text being small on his device.
- It seems like the approach to the 'don't know' answers (with the inline messaging) is performing ok, but more user research should be done as only one user selected this answer.

User research - continue to test our approach to the 'don't know' answers.

- Now that we've removed the 'You're eligible...' screen, we need to ensure that users know what they'll need to have to hand before they begin the application. This will include details about the user's regular debt repayments and their National Insurance number.

Content / design - Ensure users know that they need their National Insurance number and details about their debts to hand before they start the application.

- Savings - users understand that entering savings above the threshold will probably mean they won't get a loan.
- Users are reading the debt speedbump page, but it doesn't seem that all users properly understand that entering some debt will result in lower repayments.

Content - explore making this messaging clearer. Richard suggested something a bit

like this 'Your answers to the following questions will be used to calculate a rate of repayments that you can afford.'

- Debt repayment - One user questioned what they should enter if they don't currently pay back anything on a debt, but still owe money. After thinking about this, they entered '0' for the amount they pay back, which is correct.
User research - Keep an eye on this and see if it comes up again.
- Money owed to landlord - "but I'm not a tenant"
Content / design - Speak to Mel about the comment to get her opinion.
- Contact method - we know that there's a good proportion of users who want a letter as well as an email
Content / design - Consider the wording of the third option to say 'Email with a letter confirmation' or similar, as it wouldn't make sense to have an offer in both mediums
- No users found the 'Send your application' page scary. Bringing in some of the content from the 'What happens next' pages seems to have helped with this.
- Help function - No users spotted the help function or needed help.
Design - Continue to explore placement and format of the help function and look at how other services are incorporating this.
- Service down messaging. This prompted some brief discussions after the session about save and return functionality but this would really only be a serious consideration if the analytics in public beta showed real problems in drop off rates and other key metrics.
Analytics - This is something to monitor when in Live Beta.