

Affinity Sort - Lab Session - Talking Shop 9.3.16

Users were asked to complete the full transaction including the GOV.UK pages. Users were asked to bring their own portable device, we tested 4 iPhone and 1 Motorola device. We had 3 observers, all from the Apply for a Budgeting Loan Service.

We also tested the new Eligibility Checker Flow with 4 users.

We Saw:

5 Users - claiming Employment Support Allowance, Income Support and Jobseekers Allowance.

GOV.UK Pages

- ☐ Some users mentioned that the content was too 'text heavy'
- ☐ Most users didn't know whether they were claiming Income Based Benefit or Contribution Based Benefit
- ☐ All users said they would like to have a loan repayment calculator up front before starting their application

Before You Start

- Some users would like to know whether they could afford to take the loan out before applying

Eligibility

- ☐ All users like the 'Eligibility Flow' but there were no stand out preferences

Partner

- No issues

Partner Detail Gather

- No issues on this page

Previous Partner

- Some users would like to know what the relevance of '6 months' is

Child Benefit

- No issues on this page

Loan amount

- ☐ Most users would input more than they needed to apply for

Debt Repayment

- ☐ Most users would know what to input
- ☐ Some users were unclear what to include
- ☐ Some users would only include any 'official' debts

Personal Details

- Some users use an 'Auto-fill' feature

Contact Details

- Some users were confused as to whether to enter their address or not - hint text confusion
- Some users would like a postcode finder

Declaration

- Some users think we need to make it clearer that this is now going to be submitted
- Some users would like the potential sanction information clearer
- Some users found the page to be too 'text heavy'
- Some users were unclear that the 'Reasons for a Loan' is a hyperlink
- Some users would expect to have to provide receipts

What Happens Next

- Some users would like a loan repayment details table to be shown
- Some users thought 12 days was too long to wait
- Some users found the postal process 'too old fashioned'
- Some users were confused around repayment frequency - they get paid fortnightly but we mention weekly repayments

General Comments

- Some users would prefer a 'Number Keypad' when they are inputting a number
- Some users would like a review page
- Some users like the clear headings on each page
- Only one user mentioned they would expect to have to input their NINO
- Some users use an auto complete feature
- Some users were already aware of budgeting loans
- One user didn't apply previously as the length of the paper form put her off
- Some users would like to be contact via email
- All users found the service easy to use

Insights / Challenges

1) When you go back in the transaction the information already input isn't held

1) Dev Challenge - Explore retaining data

2) Some users are still unclear about what to include in 'Debt Repayment'

2) UR/BA Challenge - Explore with Policy around what is included within this as a department.
Conduct more User Research around the 'Debt'

3) Some users don't expect to wait for a letter through the post

3) Design/Front End Challenge - Explore Offer

4) When using 'Tab' on the 'Debt Repayment' page if you tab from 'How much...' then it will take you straight to 'How much do you owe in total' - skipping the frequency radio buttons.

4) Dev Challenge - Explore how to fix this

5) No issues when completing the service on a mobile device - tested on iOS and Android