Case studies and Projects for Morses Club PLC.

Contents

Empowering MCL Employees with PAM for Efficient Customer Application Checks
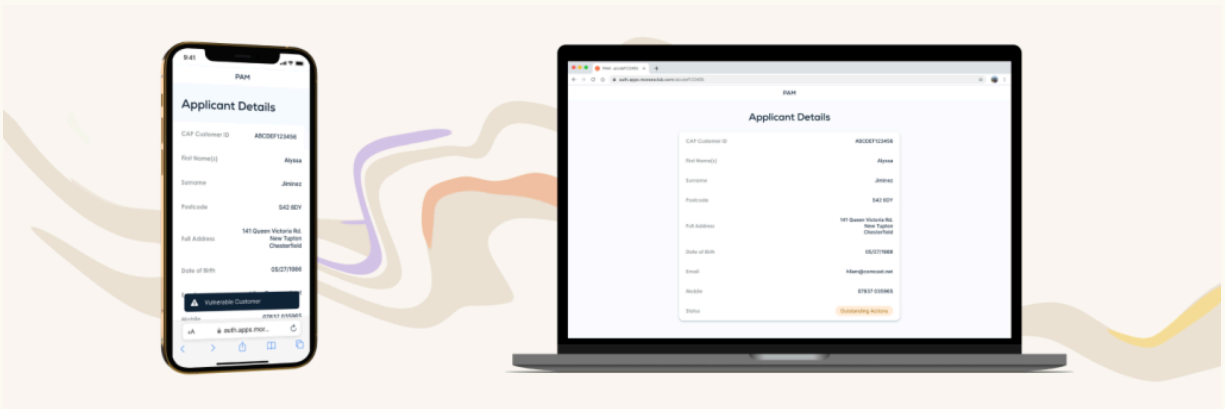
Internal tool created for Morses Club, with intent to replace external tools for additional customer application checks. Its implementation resulted in a 75% increase in acquisition journey leads while reducing dependency on third-party tools, leading to cost savings for the business.

View Full Prototype →

Details

| Scope	Full-time work, creation of new internal tool
Role	Concept, research, UX & UI design
Tools	Figma, Figjam, user feedback

Problem

Previously, the customer application-checking process was fragmented, time-consuming and limited to specific managerial levels. This resulted in an unnecessarily prolonged and inconvenient journey for the customer.

Key Question

How can we reduce form-fatigue while still essentially keeping the same number of questions that we had before?

Proposed Solution

We proposed to create a unified process, enabling all necessary internal staff to conduct customer check-ins through streamlined question-and-answer forms. The aim was to simplify the process for increased accessibility and efficiency.

Old Flow

Proposed New Flow
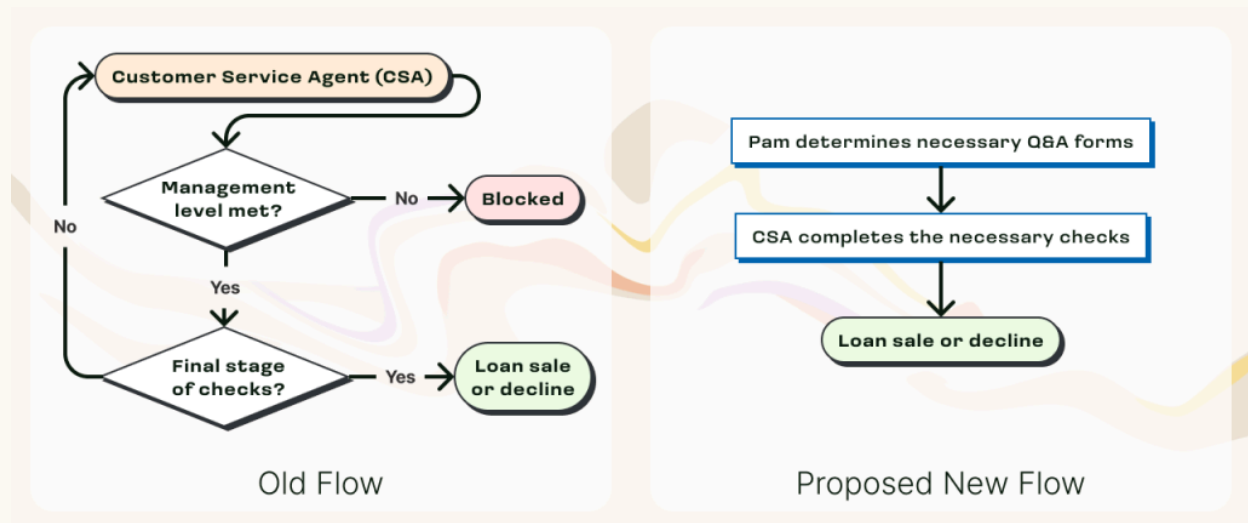
Research

Investigated the original MAP solution architecture to determine what features could be kept as is and what could be improved, cut or conglomerated.

Conducted Figjam-based Q&A sessions with Morses employees to prioritise essential customer information and features. This collaborative approach ensured alignment with user needs, enhancing the efficiency of feature prioritisation and ensuring a user-centric design focus.

MAP → PAM Analyisis

MAP Complaints		
Technical	**Limited**	**Repetitive**
MAP always loses signal buffering	In MAP, you are only able to load two territories at a time. This is time consuming when collecting from multiple territories	When processing a customer journey, you always have to go from the start instead of where you left off
MAP is too slow		
MAP is slow to load	If you type a note in MAP, you cant view the full thing, only the headline	MAP is unable to use more than 2 territories at a time before you have to come out and log back in
MAP drains battery life quickly		In MAP, sometimes on completing the loan, it freezes and you have to start the whole process from scratch
Innacurate	In MAP, it is difficult/ annoying to only be able to search for a customer by surname instead of first name and surname	In MAP, it is difficult;annoying to not be able to complete a CCV on the tablet	Scripts are useful at the start, but become less useful once the agent knows what they are doing
If a note is added from CAP, the CSA may not actually see it in MAP		With the notes, you can only see the last 6 notes	
MAP is outdated	In MAP, it is difficult/ annoying when you are unable to view more than 5 notes		

PAM Wants	
Consumer Duty Emphasis	**Direct Involvement with Customer**
"We do responsible lending checks for those flagged as existing, we review credit files and speak to the customer with the questions required and then move onto the next steps"	"... we would have the responsible lending action in the app, you would answer questions like you are asking today and then it would take back the decisioning ..."
"Do you do [responsible lending checks] on every customer?"	Most likely to use MAP for: Marking customer as vulnerable
"99%"	
"Income [checks] is probably the biggest [responsible lending check] for us"	Most likely to use MAP for: Noting arrears attempts
Audit of agents, when they note, etc. will be	

PAM Wants — Direct Involvement with Customer (right columns):

Most likely to use MAP for: Issuing loans

Most likely to use MAP for: Collections - cash and card

Most likely to use MAP for: Noting customers accounts

"a guide for the CSA to be able to troubleshoot with an applicant that needs it"

Most likely to use MAP for: Loan issue

Most likely to use MAP for: Completing PSAs

Most likely to use MAP for: Customer balances

Most likely to use MAP for: Changing Payment frequencies

In MAP, it is difficult/ annoying when you are not able to unlock customers' portal access

"We are currently defining what each role type does ... might be something we give to seniors"

"So if we could look through the MAP journey and have like a 'remember to tell the customer x at this point' i.e. making sure

"From a line manager POV ... we ... see the progress of the CSAs and how they are handling the applicants, but not all of them are

Ideation

Developed two initial web-tool designs – a single-page solution and a multi-page solution. The single-page solution was determined to be too overwhelming, so we opted for navigation between multiple pages to answer the necessary forms.

Implemented iterative enhancements until all necessary features were incorporated. This iterative process allowed for continuous improvement, ensuring the final design included all essential features while refining usability and functionality based on users' feedback and their evolving needs.

Multi-Page Solution

Single-Page Solution

Visual Development

As an internal tool, the design did not require the same "flash" as that of the website. Simplicity was the aim from the start. The reduced need for strong branding was acknowledged, but there was still a desire to align with Morses' colours.

Orange took on a primary role here, rather than its usual use as a secondary colour. This helped to maintain alignment with the brand, whilst differentiating it from what we would present to customers.

Consulting with employees throughout ensured strict prioritisation of necessary information and actions, enhancing clarity and usability within the interface.
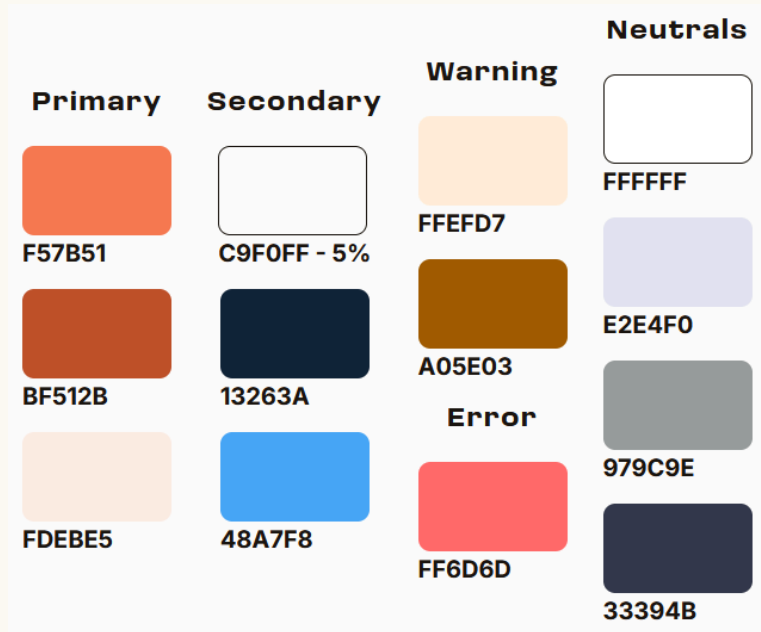
Primary

F57B51

BF512B

FDEBE5

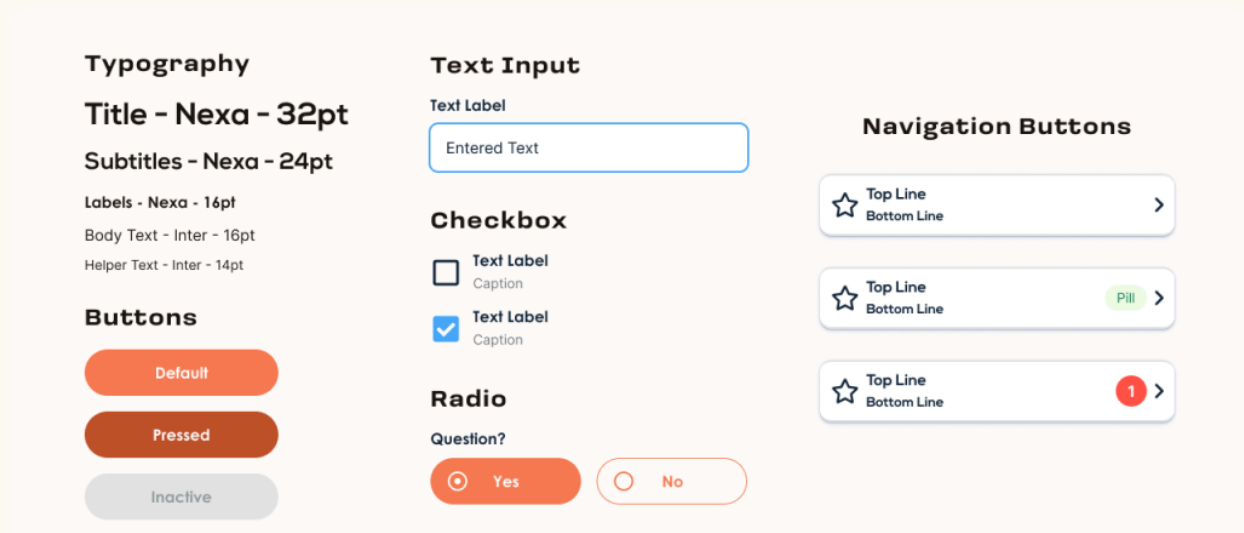**Secondary**

C9F0FF - 5%

13263A

48A7F8

Warning

FFEFD7

A05E03

Error

FF6D6D

Neutrals

FFFFFF

E2E4F0

979C9E

33394B

Component Library

Established a Figma Component Library post-wireframe development, housing reusable elements for consistency and scalability across current and future designs.

This approach streamlined implementation for programmers and QA testers by ensuring cohesion across current and future designs. The library's creation promoted design consistency, easting implementation and facilitating efficient testing and development without extensive oversight.

Typography

Title - Nexa - 32pt

Subtitles - Nexa - 24pt

Labels - Nexa - 16pt

Body Text - Inter - 16pt

Helper Text - Inter - 14pt

Buttons

Default

Pressed

Inactive

Text Input

Text Label

Entered Text

Checkbox

Text Label
Caption

Text Label
Caption

Radio

Question?

Yes   No

Navigation Buttons

Top Line
Bottom Line

Top Line
Bottom Line   Pill

Top Line
Bottom Line   1

Please Note: This is condensed. This does not cover the full extent of the library.

Conclusions

PAM empowered MCL employees to aid customers with applications and bolstered risk investigation, ensuring alignment with Consumer Duty and FCA guidelines. Its implementation resulted in a 75% increase in acquisition journey leads while reducing dependency on third-party tools, leading to cost savings for the business.

View Full Prototype →

Screens

PAM

Applicant Details

CAP Customer ID	ABCDEF123456
First Name(s)	Alyssa
Surname	Jiminez
Postcode	S42 6DY
Full Address	141 Queen Victoria Rd. New Tupton Chesterfield
Date of Birth	05/27/1986
Email	hllam@comcast.net
Mobile	07837 035965
Status	Outstanding Actions

Outstanding Actions

Responsible Lending ›

Underwriting CRA Review ›

Income Validation ›

Housing Benefit & Council Tax Proof ›

Vulnerability ›

CIFAS ›

Fraud Review ›

Applicant

Mark Customer as Vulnerable

Pass to Fraud

Application

Cancel Application

Decline Application

Homepage - Mobile and Desktop

9:41

PAM

Applicant Details

CAP Customer ID	ABCDEF123456
First Name(s)	Alyssa
Surname	Jiminez
Postcode	S42 6DY
Full Address	141 Queen Victoria Rd. New Tupton Chesterfield
Date of Birth	05/27/1986

⚠ Vulnerable Customer

Mobile   07837 035965

🔒 auth.apps.mor…

Vulnerable Customer Toast

Cancel Application?

What is the reason for cancelling the application?

Select reason ⌄

Notes

Write customer notes here...

Cancel Application

Return to Homepage

🔒 auth.apps.mor...

Cancel Application?

What is the reason for cancelling the application?

Select reason ⌄

Applicant as obtained credit from another source

Applicant no longer requires the loan

Applicant found better loan options elsewhere

Offered loan amount does not meet applicant's needs

Application process has taken too long

Applicant does not want a loan from Morses Club

Notes

Write customer notes here...

🔒 auth.apps.mor...

Cancel Application

Decline Application?

What is the reason for declining the application?

Select reason ⌄

Has the customer's application been approved?

○ Yes   ○ No

Notes

Write customer notes here...

⊘ **Decline Application**

Return to Homepage

🔒 auth.apps.mor...

Decline Application?

What is the reason for declining the application?

Select reason ⌄

Applicant failed CIFAS review

Applicant failed fraud review

The loan is not suitable for the applicant

Applicant indicated that taking the loan will cause them financial difficulty

Applicant indicated they have provided inaccurate information on the application

Applicant indicated they have no intention of repaying the loan

Applicant has displayed rude or aggressive behaviour

Applicant declined to provide additional information

Has the customer's application been approved?

🔒 auth.apps.mor...

Decline Application

PAM

CRA Review

Borrowing

Reasons for credit applications over the last 6 months?

Select ⌄

You must select an answer

Reasons for borrowing over last 6 months? (Including MCL)

Select ⌄

You must select an answer

Do you use Buy Now Pay Later?

◯ Yes   ◯ No

You must select an answer

Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Select ⌄

You must select an answer

Are repayments being made to clear the arrears?

◯ Yes   ◯ No

You must select an answer

Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

◯ Yes   ◯ No

You must select an answer

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

◯ Yes   ◯ No

You must select an answer

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

◯ Yes   ◯ No

You must select an answer

Notes

Write customer notes here...

☑ Mark customer as Vulnerable

Submit CRA Review

Responsible Lending

Borrowing

Reasons for credit applications over the last 6 months?

Select

Reasons for borrowing over last 6 months? (Including MCL)

Select

Do you use Buy Now Pay Later?

Yes   No

Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Select

Are repayments being made to clear the arrears?

Yes   No

Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

Yes   No

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

Yes   No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

Yes   No

Notes

Write customer notes here...

☑ Mark customer as Vulnerable

Submit Responsible Lending

PAM

Underwriting CRA Review

TransUnion ID	123456
Requested Amount	£Amount
Income & Expenditure	**Show ▶**

Borrowing

Reasons for credit applications over the last 6 months?

Select ⌄

Reasons for borrowing over last 6 months? (Including MCL)

Select ⌄

Do you use Buy Now Pay Later?

○ Yes   ○ No

Historical & Current Issues

Why did you default on [INSERT PRODUCT]?

Select ⌄

Are repayments being made to clear the arrears?

○ Yes   ○ No

Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?

○ Yes   ○ No

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?

○ Yes   ○ No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?

○ Yes   ○ No

Notes

Write customer notes here...

☑ Mark customer as Vulnerable

⊘ Decline Application

🔒 auth.apps.mor...

Income and Expenditure 💾 Save & Close

Income	Cancel	Save

Employment Income
per month
£ XXXX.XX

Benefits Income
per month
£ XXXX.XX

Child Benefits
per month
£ XXXX.XX

Housing Benefits
per month
£ XXXX.XX

Pension Income
per month
£ XXXX.XX

Other Income
per month
£ XXXX.XX

Total Income After Tax
per month
£Amount

Expenditure Edit

Mortgage
per month
£Amount

Morses Club Loans
per month
£Amount

Loans
per month
£Amount

Home Credit
per month
£Amount

Credit Cards
per month
£Amount

Other Credit
per month
£Amount

Rent/Property Maintenance
per month
£Amount

Council Tax
per month
£Amount

Utilities, Phone, TV & Internet
per month
£Amount

Groceries
per month
£Amount

Childcare
per month
£Amount

Recreation & Leisure
per month
£Amount

Insurance
per month
£Amount

Travel
per month
£Amount

Total Expenditure
per month
£Amount

AA 🔒 auth.apps.mor...

PAM - abcdef123456   +

auth.apps.morsesclub.com/abcdef123456

PAM

Underwriting CRA Review

TransUnion ID	123456
Requested Amount	£Amount
Expenses Proof	Show
Pre Referral Answers	Show
Income and Expenditure	Hide ▶

Borrowing

Reasons for credit applications over the last 6 months?
Select ▾

Reasons for borrowing over last 6 months? (Including MCL)
Select ▾

Do you use Buy Now Pay Later?
◯ Yes   ◯ No

Historical & Current Issues

Why did you default on [INSERT PRODUCT]?
Select ▾

Are repayments being made to clear the arrears?
◯ Yes   ◯ No

Sustainability

Do you rely on your credit cards/overdraft to pay for regular household bills or groceries?
◯ Yes   ◯ No

Has your financial situation improved sufficiently to allow you to meet the repayments for this loan and all your other financial commitments?
◯ Yes   ◯ No

Do you anticipate any change to your circumstances over the next 12 months, that could impact your ability to meet repayments?
◯ Yes   ◯ No

Notes

Write customer notes here...

☑ Mark customer as Vulnerable

⚠ Decline Application

Submit Underwriting CRA Review

Income and Expenditure ✕ Close

Income Edit

Employment Income
per month
£Amount

Benefits Income
per month
£Amount

Child Benefits
per month
£Amount

Housing Benefits
per month
£Amount

Pension Income
per month
£Amount

Other Income
per month
£Amount

Total Income After Tax
per month
£Amount

Expenditure Edit

Mortgage
per month
£Amount

Morses Club Loans
per month
£Amount

Loans
per month
£Amount

Home Credit
per month
£Amount

Credit Cards
per month
£Amount

Other Credit
per month
£Amount

Rent/Property Maintenance
per month
£Amount

Council Tax
per month
£Amount

Utilities, Phone, TV & Internet
per month
£Amount

Groceries
per month
£Amount

Childcare
per month
£Amount

Recreation & Leisure
per month
£Amount

Insurance
per month
£Amount

Travel
per month
£Amount

Total Expenditure
per month
£Amount

Underwriting Income and Expenditure Review

Income Validation

PAM

Housing Benefit & Council Tax Proof

Housing Benefits Proof

Is the proof of income received valid?

(⦿) Yes   (○) No

Type of Proof of Income received

Select type ▼

How much does the customer pay?

£   00.00

Council Tax Proof

Is the proof of income received valid?

(⦿) Yes   (○) No

Type of Proof of Income received

Select type ▼

How much does the customer pay?

£   00.00

Notes

Write customer notes here...

Is the Customer Vulnerable?

(○) Yes   (○) No

Submit Housing Benefit & Council Tax

---

auth.apps.mor...

PAM - abcdef123456

auth.apps.morsesclub.com/abcdef123456

PAM

Housing Benefit & Council Tax Proof

Housing Benefits Proof

Is the proof of income received valid?

(⦿) Yes   (○) No

Type of Proof of Income received

Select type ▼

How much does the customer pay?

£   00.00

Council Tax Proof

Is the proof of income received valid?

(⦿) Yes   (○) No

Type of Proof of Income received

Select type ▼

How much does the customer pay?

£   00.00

Notes

Write customer notes here...

Is the Customer Vulnerable?

(○) Yes   (○) No

Submit Housing Benefit & Council Tax

Housing Benefit and Council Tax Proof

PAM

Vulnerability

Reason: Action Triggered

What condition does the customer suffer from that makes them potentially vulnerable?

Select condition ⌄

Are you confident the customer is able to make a fully informed lending decision?

○ Yes   ○ No

Is there a potential for the customers Vulnerability to change?

○ Yes   ○ No

Does anyone else manage the customers finances for them?

○ Yes   ○ No

Does the customer receive, or are they due to receive, any specialist care (for example, from a healthcare professional) due to their vulnerability?

○ Yes   ○ No

Can the customer communicate clearly with us?

○ Yes   ○ No

Does the customer understand the Terms & Conditions of the loan?

○ Yes   ○ No

Privacy Notice

Please read out the Privacy Notice statement to the customer.

Notes

Write customer notes here...

Submit Vulnerability

🔒 auth.apps.mor...

PAM

Vulnerability

Reason: Action Triggered

What condition does the customer suffer from that makes them potentially vulnerable?

Select condition ⌄

Are you confident the customer is able to make a fully informed lending decision?

○ Yes   ○ No

Is there a potential for the customers Vulnerability to change?

○ Yes   ○ No

Does anyone else manage the customers finances for them?

○ Yes   ○ No

Does the customer receive, or are they due to receive, any specialist care (for example, from a healthcare professional) due to their vulnerability?

○ Yes   ○ No

Can the customer communicate clearly with us?

○ Yes   ○ No

Does the customer understand the Terms & Conditions of the loan?

○ Yes   ○ No

Privacy Notice

Please read out the Privacy Notice statement to the customer.

Notes

Write customer notes here...

Submit Vulnerability

Vulnerable Customer Review

PAM

CIFAS Review

MCL Application ID	123456789012
CIFAS ID	123456
Requested Amount	£Amount

Select CIFAS Review Category

Select category ⌄

Select CIFAS Case Type

Select case type ⌄

Select reason for review

Select reason ⌄

Approved

◯ Yes | ◯ No

Fraud?

◯ Yes | ◯ No

Suspected?

◯ Yes | ◯ No

Credit Risk?

◯ Yes | ◯ No

Notes

Write customer notes here...

Submit CIFAS Review

auth.apps.mor...

PAM

CIFAS Review

TransUnion ID	123456789012
CIFAS ID	123456
Requested Amount	£Amount

Select CIFAS Review Category

Select category ⌄

Select CIFAS Case Type

Select case type ⌄

Select reason for review

Select reason ⌄

Approved?

◯ Yes | ◯ No

Fraud?

◯ Yes | ◯ No

Suspected?

◯ Yes | ◯ No

Credit Risk?

◯ Yes | ◯ No

Notes

Write customer notes here...

Submit CIFAS Review

CIFAS Review
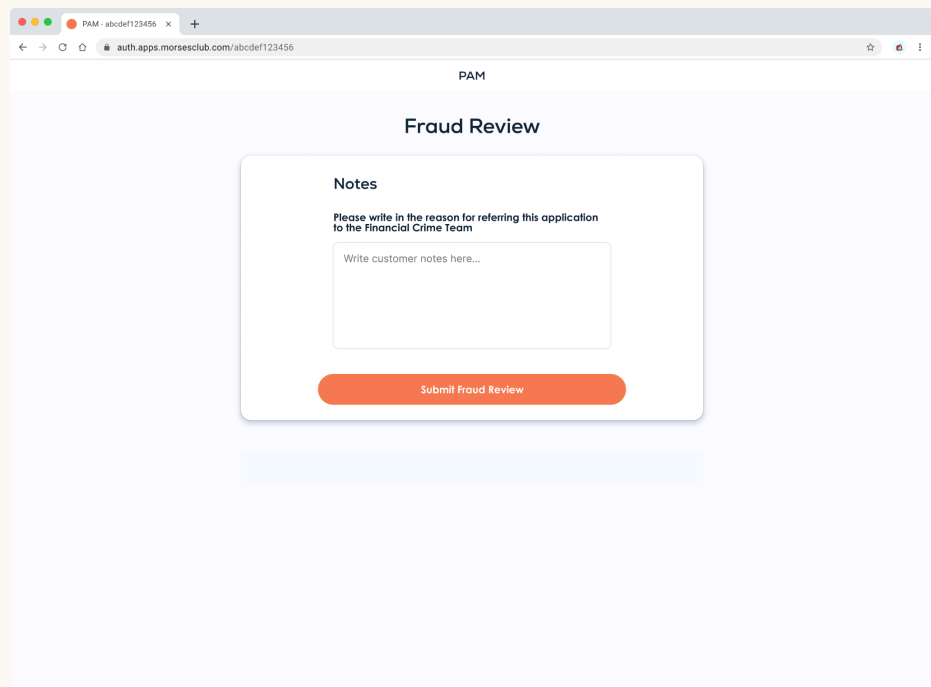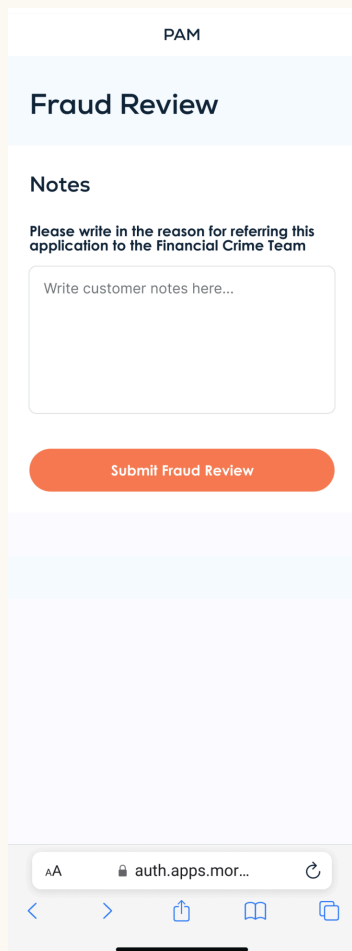
Fraud Review

Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**

Morses Club Finance Portal: Enhanced Design for Managing Data, Payments, and Loans
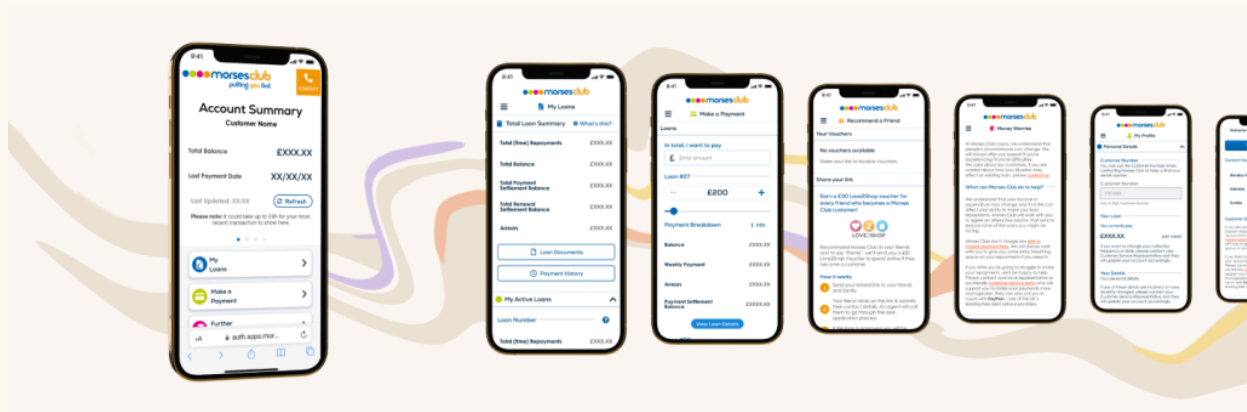
Account dashboard for finance applications, payments, loan details and personal data management. Created for Morses Club - a loan company that provided non-standard credit options.

View Full Prototype →   View All Screens →

Context

Morses Club PLC was a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services.

Details

Scope	Full-time work, improvement on existing product
Role	Concept, research, UX & UI design
Tools	Figma, Figjam, Hotjar

Problem

The customer portal served as a vital hub for users to manage personal data, apply for finance, make payments, and access loan information. However, the platform design was outdated, and modifying it previously depended heavily on third party development.

The portal suffered from an outdated design that underutilised available screen space; lacking modern features and clear functionality. It also lacked crucial visual cues such as icons, badges and distinct button shapes, compromising its usability and clarity of purpose for users.
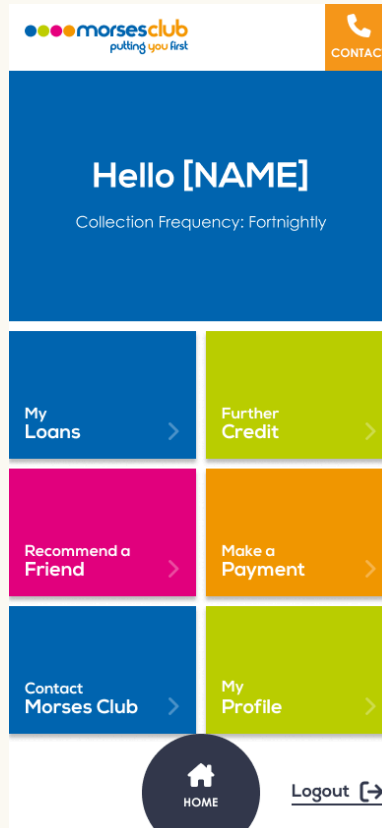
Old Portal Design

Key Question

How do we make the shift towards a more function-focussed portal without stripping it of the brand's personality?

Proposed Solution

Removing the non-functional "hero" banner and reducing the bright colours to declutter the visual layout while assigning meaning and recognition to the retained colours.

On-screen actions would be re-ordered based on user and business priorities. Icons and badges would be introduced with the aim of guiding customers towards frequently used and essential features.

The layout would also be newly optimised for mobile.

Research

Competitor Research

Balance presented upfront

Withdrawal and payments prioritised

Icons used throughout to aid navigation

Essential user info is front and center

Neutral interface with pops of colour to emphasise actions

Smaller greeting, but still stylish

Actions feature notifications

Suggestions relevant to user needs

*Recreated from a screenshot for the sake of clarity

Drafty*

Zopa

Upon comparison with our direct and indirect competitors, it became apparent that our portal fell short of customer expectations.

As Is: Product Analysis

Greeting takes up a lot of valuable screen space

Colourful interface fits the brand, but can be overwhelming

Buttons are large, but lack space for the type of notifications we need

Brightest colour does not direct attention to payments

No icons to emphasise actions

While our portal had an inefficient "Hello" banner, competitors utilised their headers to deliver relevant product news and display customer balances, providing more valuable information.

Coloured buttons, while aligning with the brand, lacked clarity due to the absence of icons, vague action titles, and shared colours across unrelated features. This would pose challenges for users with impaired colour vision and situations requiring black-and-white displays, impeding action identification and page distinction.

Ideation
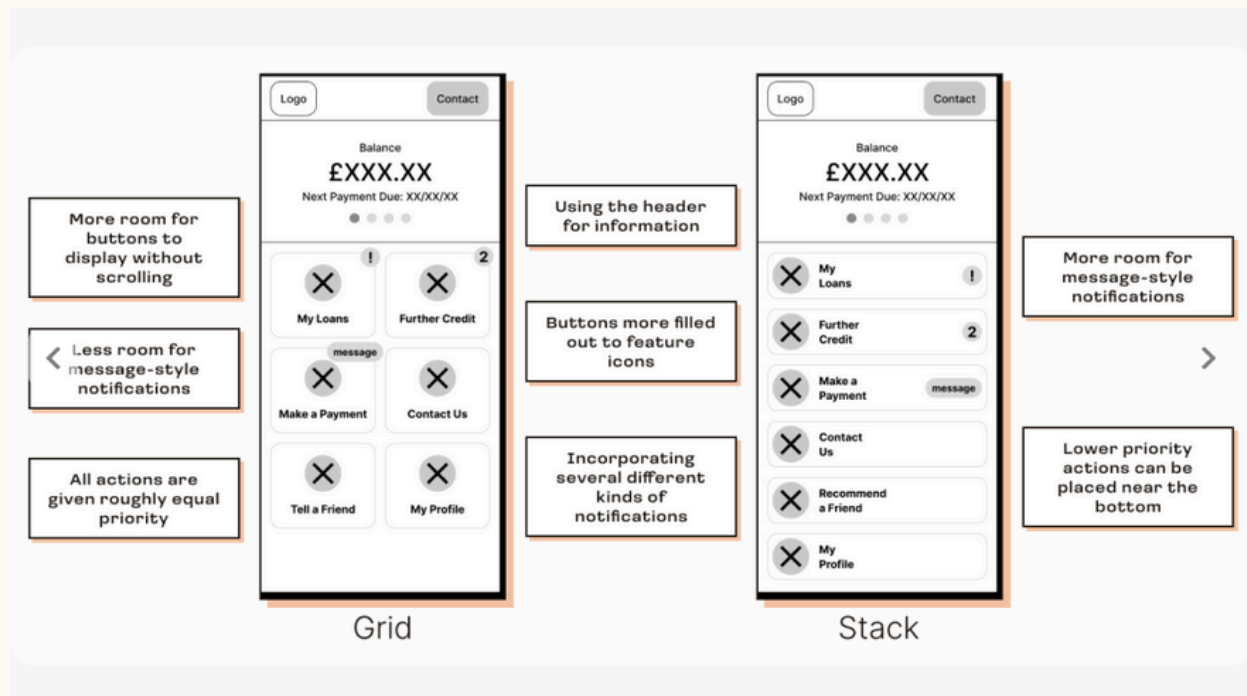
Lo-fi wireframes of proposed page layouts

After creating the initial Figma design sketches, I collaborated with the Portal team, leveraging their experience with direct customer interaction. This collaboration spanned several weeks and involved multiple feedback sessions. Valuable insights emerged from this iterative process, indicating that customers would benefit from condensed announcements in a smaller header.
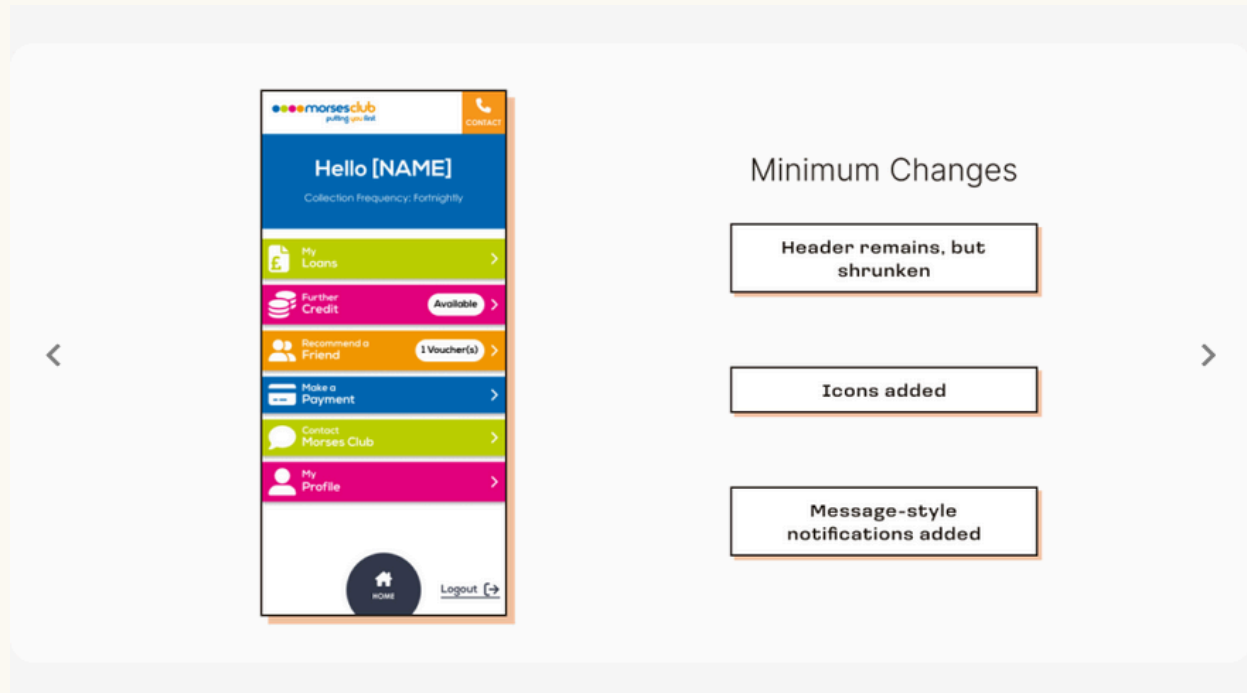
Minimum viable changes - what could be done immediately

Additionally, it was identified that prominently displaying customer number, balance, and customer service agent contact details on the initial home screen would provide easy access to vital information typically required when reaching out to us for assistance.
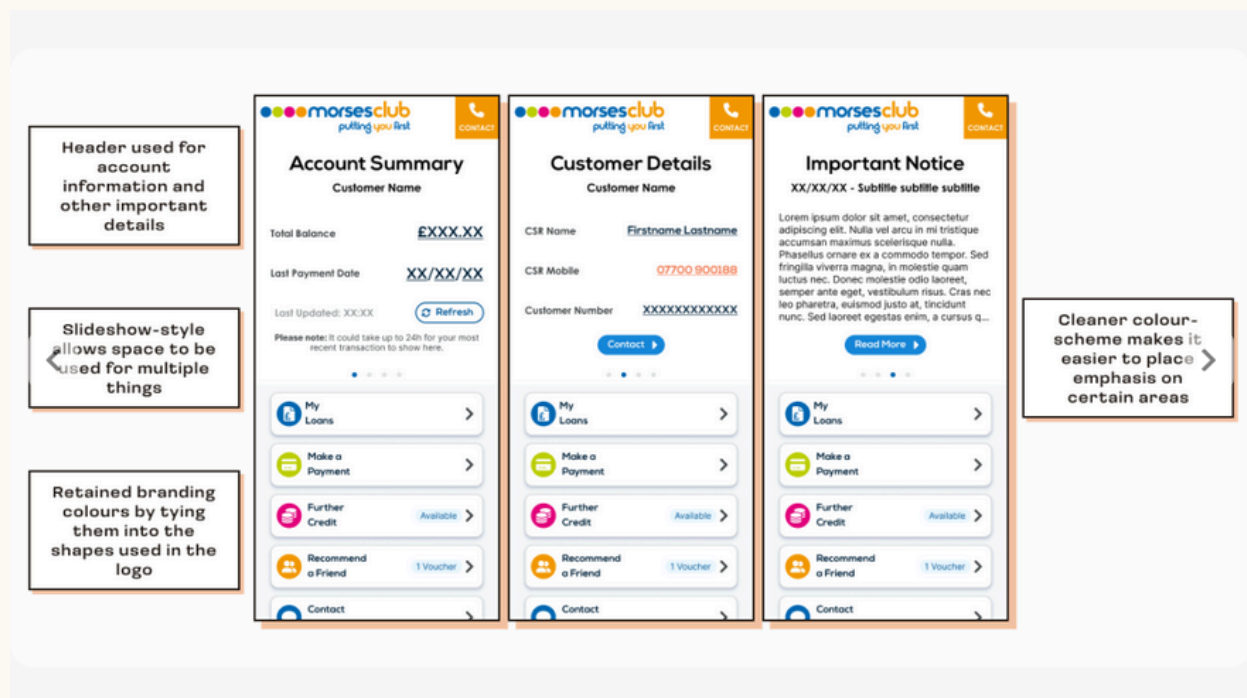
Visual Development

Third-party icons were utilised to expedite the process, and where required, custom vector icons were created for specific user needs, enhancing user comprehension and navigation through visual cues.

These icons, integrated into coloured spheres following the logo design, reinstated brand identity without compromising clarity.

Vital details such as announcements and customer information were deliberately presented in black-and-white high-contrast, ensuring enhanced readability and ease of location for users.
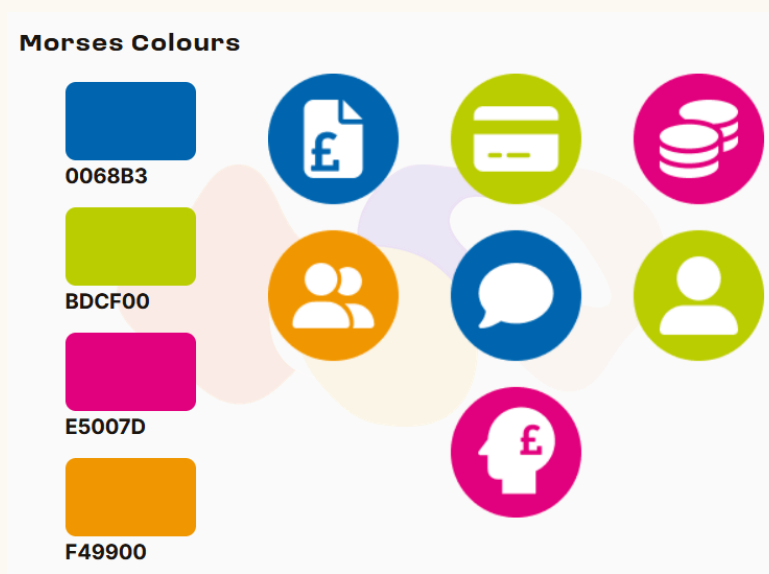
Component Library

Established a Figma Component Library post-wireframe development, housing reusable elements for consistency and scalability across current and future designs.

This approach streamlined implementation for programmers and QA testers by ensuring cohesion across current and future designs. The creation of this library promoted design consistency, easing implementation and facilitating efficient testing and development without extensive oversight.
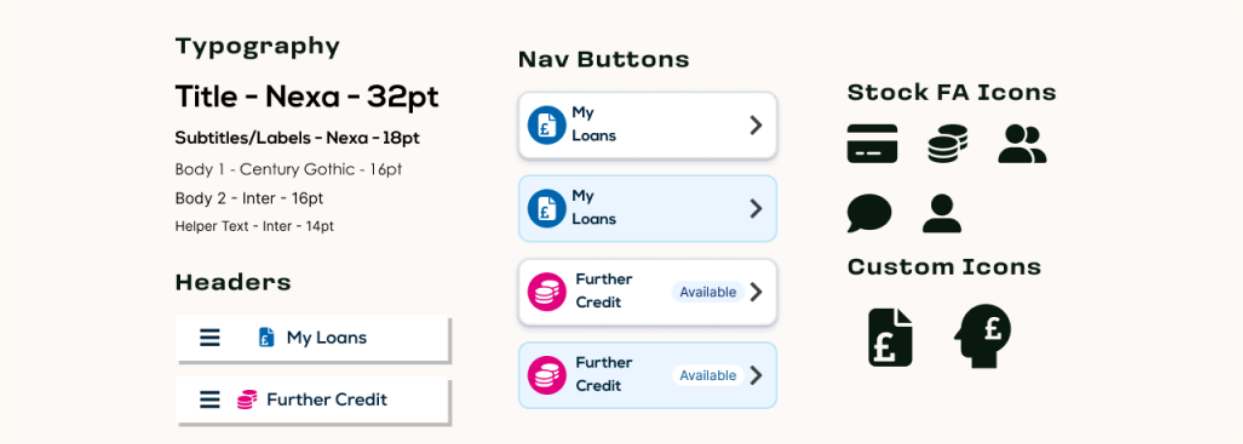
Please Note: *This is condensed. This does not cover the full extent of the library.*

Conclusions

Streamlining the portal design gave the site better clarity of purpose and Morses experienced a drop in calls and complaints about the customer portal.
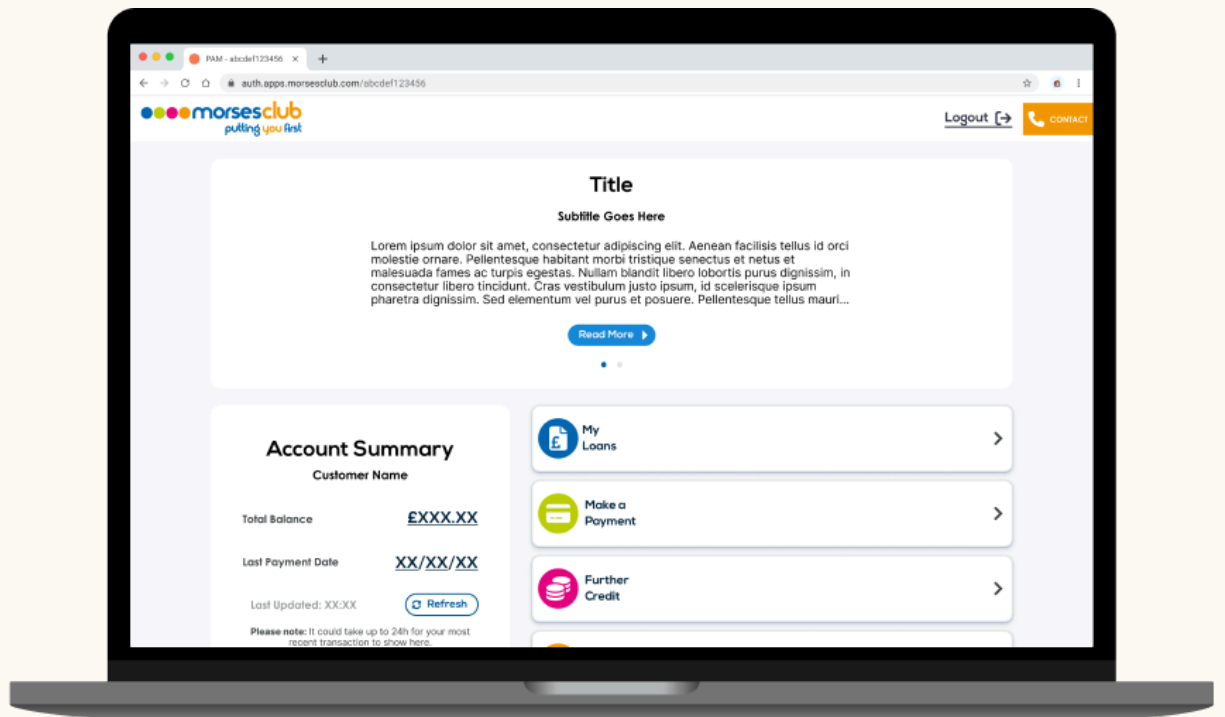
Account Summary & Customer Details kept separate from other slides on desktop to make better use of screen space

View Full Prototype →

Screens

Screen 1 — Account Summary

9:41

morsesclub
putting you first

CONTACT

Account Summary
Customer Name

Total Balance **£XXX.XX**

Last Payment Date **XX/XX/XX**

Last Updated: XX:XX **⟳ Refresh**

Please note: It could take up to 24h for your most recent transaction to show here.

My Loans >

Make a Payment >

Further

🔒 auth.apps.mor...

Screen 2 — My Loans

9:41

morsesclub

☰ 📄 My Loans

🛍 Total Loan Summary   ❓ What's this?

Total (time) Repayments	£XXX.XX
Total Balance	£XXX.XX
Total Payment Settlement Balance	£XXX.XX
Total Renewal Settlement Balance	£XXX.XX
Arrears	£XXX.XX

📄 Loan Documents

🕐 Payment History

My Active Loans ⌃

🔒 auth.apps.mor...

Screen 3 — Make a Payment

9:41

morsesclub

☰ 💳 Make a Payment

Loans

In total, I want to pay

£ Enter amount

Loan #27

− **£200** +

Payment Breakdown   ℹ Info

Balance	£XXX.XX
Weekly Payment	£XXX.XX
Arrears	£XXX.XX

🔒 auth.apps.mor...

Screen 4 — My Profile

9:41

☰ 👤 My Profile

We will contact you via these details depending on your marketing preferences. Your Customer Service Representative may also use these details to get in touch with you.

Email

abc123@gmail.com

Change My Email

Mobile Phone Number

07700 900846

Change My Mobile Number

Landline Phone Number (Optional)

0141 496 0561

Edit My Landline Number

🔒 auth.apps.mor...

Screen 5 — Contact Morses Club

9:41

☰ 💬 Contact Morses Club

✉ Send us an Email ⌃

What does your enquiry concern?

Select Enquiry ⌄

Enter your comments

Send

✏ Write to us ⌃

🔒 auth.apps.mor...

Screen 6 — Money Worries

9:41

morsesclub

☰ 🧠 Money Worries

At Morses Club Loans, we understand that people's circumstances can change. We will always offer you support if you're experiencing financial difficulties. We care about our customers. If you are worried about how your situation may affect an existing loan, please **contact us**

What can Morses Club do to help?

We understand that your income or expenditure may change and that this can affect your ability to make your loan repayments. Morses Club will work with you to agree an alternative solution that aims to reduce some of the worry you might be facing.

Morses Club don't charge any **late or missed payment fees**. We will always work with you to give you some extra breathing space on your repayments if you need it.

If you think you're going to struggle to make your repayments, we'll be happy to help. Please contact your local representative or our friendly **customer service team** who will

🔒 auth.apps.mor...

Testimonials

> Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

> During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**

Creating a More Flexible Customer Loan Application Journey for Morses Club
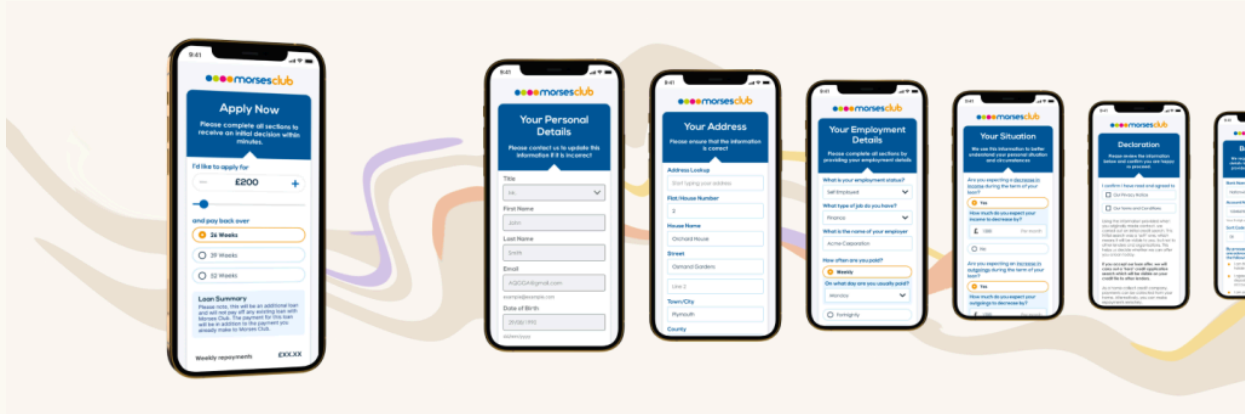
An online customer loan application journey, created to give customers a more convenient way of determining their lending eligibility. Created for Morses Club - a loan company that provided non-standard credit options.

View Full Prototype →

Context

Morses Club PLC was a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services.

Details

Scope	Full-time work, creation of a new product from scratch
Role	Concept, Research, UX & UI design
Tools	Figma, Hotjar

Problem
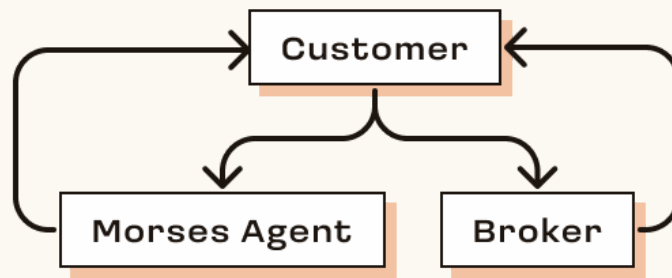
Originally, the MCL loan sale journey was built to serve customers in the home only. Due to operational challenges like the Covid-19 pandemic, the journey needed to be changed to meet the resulting shift in customer behaviour towards remote & digital services.

The journey could be lengthy, with customers becoming fatigued with repeating their info between the broker and their customer service agent.

The technology being used at the time also created a dependency on various third parties, which came at a high cost.

Key Question

How can we make the application process more convenient for existing and repeat customers?

Proposed Solution
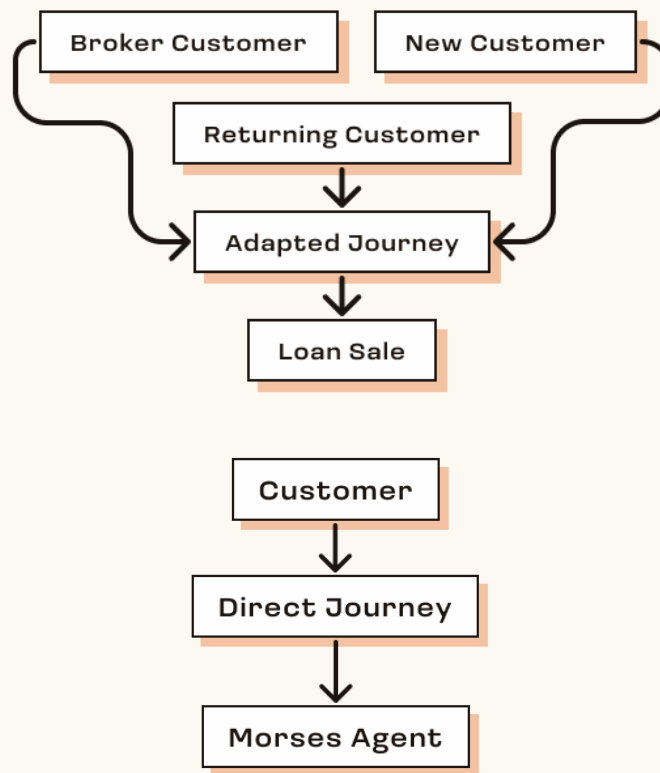
The new journey needed to be adaptable based on how the customer was applying, whether that be via a broker, through us directly as a new customer, or returning from our customer portal.

This new journey would be designed and developed in-house reducing dependency on third parties.

Research

In the absence of concrete customer data, relying on established UX best practices was the most pragmatic approach for our research. Leveraging tried-and-tested methodologies enabled us to guarantee a strong foundation for our design decisions.

Ideation

Initial wireframes were shaped by research into best practices. Wireframes were then shown to product employees across the business to help flesh out the questions we would need to ask customers.

After first release, the journey was expanded on using customer feedback and HotJar recording sessions to identify and improve on problem areas.

Visual Development

Morses Club as it was when this project began, made use of 4 bright colours throughout it's branding: blue, orange, pink and green. While this was effective in creating a stand-out website, carrying all of them over into this long form risked visually overloading the customer.

In the past, Morses heavily utilised the orange and blue colours in their branding (green and pink coming in more recently). Combined with them being complementary to one another, it felt most appropriate to use these on the form.

Component Library

Established a Figma Component Library post-wireframe development, housing reusable elements for consistency and scalability across current and future designs.

This approach streamlined implementation for programmers and QA testers by ensuring cohesion across current and future designs. The library's creation promoted design consistency, easting implementation and facilitating efficient testing and development without extensive oversight.

Typography

Title - Nexa - 32pt

Subtitles - Century Gothic - 18pt

Labels - Nexa - 18pt

Body Copy - Century Gothic - 16pt

Helper Text - Inter - 14pt

Buttons

Default

Pressed

Inactive

Logos

morsesclub
putting you first

Checkbox

☐ Unchecked

☑ Checked

Radio

○ Deselected

◉ Selected

Colours

Neutrals

FFFFFF

F7F9FA

E3E5E5

404446

Primary

00599A

C1E8FC

00223B

Linear Gradient

Secondary

F49900

Please Note: *This is condensed. This does not cover the full extent of the library.*

Conclusions

The move to this digital journey enabled our customers to determine their loan eligibility without having to rely on our opening hours, or a customer service agent being available.

Moving to an internally managed design allowed us to reduce our dependence on third party suppliers, making it faster and more cost effective to change based on customer feedback.

Internally managing the journey's design also meant that it would be easier to capture user behaviour data and use that to drive future changes, such as the Income and Expenditure Changes.

Screens - Returning Customer Journey

Screen 1:

9:41

morsesclub

Getting your details ready

Please wait while we review your information and confirm the next steps.

Please do not exit this page.

Screen 2:

9:41

morsesclub

Good news, you're eligible to renew!

Due to your current outstanding account balance, you are eligible to apply for a renewal loan.

Select a loan to renew

Borrowed Amount	Left to Pay
£RBX.XX	£LPX.XX
£RBX.XX	£LPX.XX

You are applying to renew the above loan for an amount of

£XXX.XX

We'll get you to choose the exact amount later in the application.

Amount you receive will be less than the amount borrowed.

Screen 3:

9:41

You are applying to renew the above loan for an amount of

£XXX.XX

We'll get you to choose the exact amount later in the application.

Amount you receive will be less than the amount borrowed.

Your new loan will be partially used to settle the remaining balance on your current loan. Therefore, you will receive a reduced amount into your account.

Start Application >

Representative Example
£400 loan repayable over 39 weeks at £20.42 per week. Rate of interest 132% p.a. fixes; Representative 615.70% APR, Total amount payable is £796

Next Steps

Tell us a little about you

Screen 4:

9:41

morsesclub

Your Personal Details

Please contact us to update this information if it is incorrect

Title
Mr,

First Name
John

Last Name
Smith

Email
AQGGA@gmail,com
example@example.com

Date of Birth
29/08/1990
dd/mm/yyyy

Screen 5:

9:41

Mr,

First Name
John

Last Name
Smith

Email
AQGGA@gmail,com
example@example.com

Date of Birth
29/08/1990
dd/mm/yyyy

Please complete the remaining sections

Mobile Phone Number
07700 900 532

What is the purpose of your loan?
Select Purpose

Continue

Screen 6:

9:41

example@example.com

Date of Birth
29/08/1990
dd/mm/yyyy

Please complete the remaining sections

Mobile Phone Number
07700 900 532

What is the purpose of your loan?
Select Purpose

Vehicle Purchase
Vehicle Repairs
Home Improvements
Unexpected Bills
Education
Business Expense

Continue >

Screen 1

First Name

John

Last Name

Smith

Email

AQGGA@gmail,com

example@example.com

Date of Birth

29/08/1990

dd/mm/yyyy

Please complete the remaining sections

Mobile Phone Number

07700 900 532

What is the purpose of your loan?

Vehicle Purchase

Continue

Screen 2

morsesclub

Your Address

Please ensure that the information is correct

Address Lookup

Start typing your address

Flat/House Number

2

House Name

Orchard House

Street

Osmand Gardens

Line 2

Town/City

Plymouth

County

Screen 3

Postcode

PL7 1AA

Format: AAA AAA

Address Details

Please complete the remaining sections

Residence Type

Select Residence Type

Living with Parents
Council/Housing Association
Private Tenant
Home Owner

Property Type

Select Property Size

Continue

Screen 4

Postcode

PL7 1AA

Format: AAA AAA

Address Details

Please complete the remaining sections

Residence Type

Living with Parents

Property Type

Select Property Size

Studio
1 Bedroom
2 Bedroom
3 Bedroom
4+ Bedroom

Continue

Screen 5

Line 2

Town/City

Plymouth

County

Devon

Postcode

PL7 1AA

Format: AAA AAA

Address Details

Please complete the remaining sections

Residence Type

Living with Parents

Property Type

Studio

Continue

Screen 6

morsesclub

Your Employment Details

Please complete all sections by providing your employment details

What is your employment status?

Select Employment Status

What type of job do you have?

Select Job Type

What is the name of your employer?

How often are you paid?

○ Weekly

○ Fortnightly

○ Monthly

We will try to align your repayments with your pay-date

Screen 1

9:41

morsesclub

Your Employment Details

Please complete all sections by providing your employment details

What is your employment status?

Select Employment Status ⌄

Full Time

Part Time

Homemaker

Temporary Employment

Self Employed

Receiving Pension

What type of job do you have?

Select Job Type ⌄

What is the name of your employer?

Screen 2

9:41

morsesclub

Your Employment Details

Please complete all sections by providing your employment details

What is your employment status?

Full Time ⌄

What type of job do you have?

Select Job Type ⌄

Construction

Education

Finance

Health

Leisure/Culture

Local Government

What is the name of your employer?

Screen 3

9:41

morsesclub

Your Employment Details

Please complete all sections by providing your employment details

What is your employment status?

Full Time ⌄

What type of job do you have?

Construction ⌄

What is the name of your employer?

Employer Name

How often are you paid?

○ Weekly

○ Fortnightly

○ Monthly

We will try to align your repayments with your pay-date

Screen 4

9:41

What type of job do you have?

Construction ⌄

What is the name of your employer?

Employer Name

How often are you paid?

◉ Weekly

On what day are you usually paid?

Monday ⌄

○ Fortnightly

○ Monthly

We will try to align your repayments with your pay-date

How are you paid?

◉ Cash/Cheque In Hand

○ Direct into Bank

Continue ❯

Screen 5

9:41

morsesclub

Income & Outgoings

Please complete all sections by providing your income & outgoings

Monthly Income   £0 ⌃

Please confirm your monthly personal income. This should be **your income (after tax)** not your total household income.

Employment Income ⓘ

£ Enter Monthly Amount

Per month

Benefits Income ⓘ

£ Enter Monthly Amount

Per month

Child Benefits ⓘ

£ Enter Monthly Amount

Per month

Screen 6

9:41

Child Benefits ⓘ

£ XXX

Per month

Housing Benefits ⓘ

£ XXX

Per month

Pension Income ⓘ

£ XXX

Per month

Other Income ⓘ

£ XXX

Per month

Based on the info above, we calculate your **Monthly Income after tax** to be:

£XXX   per month

Outgoings   £0 ⌄

Disposable Income   £XXX

Screen 1

Outgoings £YYY ⌃

Please enter your monthly outgoings information, including any regular outgoings.

For any joint expenses you may have with another person, **please only include your share.**

Credit Expenses

Mortgage ⓘ
£ XXX
Per month

Morses Club Loans ⓘ
£ Enter Monthly Amount
Per month

Other Loans ⓘ
£ Enter Monthly Amount
Per month

Home Credit ⓘ
£ Enter Monthly Amount
Per month

Screen 2

Mortgage ⓘ
£ XXX
Per month

Morses Club Loans ⓘ
£ XXX
Per month

Other Loans ⓘ
£ XXX
Per month

Home Credit ⓘ
£ Enter Monthly Amount
Per month

Credit Cards ⓘ
£ Enter Monthly Amount
Per month

Other Credit ⓘ
£ Enter Monthly Amount
Per month

Screen 3

Other Credit ⓘ
£ XXX
Per month

Bills

Rent/Property Maintenance ⓘ
£ XXX
Per month

Council Tax ⓘ
£ XXX
Per month

Utilities, Phone, TV & Internet ⓘ
£ Enter Monthly Amount
Per month

Living

Groceries ⓘ
£ Enter Monthly Amount
Per month

Childcare ⓘ
£

Screen 4

Living

Groceries ⓘ
£ XXX
Per month

Childcare ⓘ
£ XXX
Per month

Recreation and Leisure ⓘ
£ XXX
Per month

Other Living Expenses ⓘ
£ Enter Monthly Amount
Per month

Insurance & Travel

Insurance ⓘ
£ Enter Monthly Amount
Per month

Travel ⓘ

Screen 5

Per month

Other Living Expenses ⓘ
£ XXX
Per month

Insurance & Travel

Insurance ⓘ
£ XXX
Per month

Travel ⓘ
£ XXX
Per month

Based on the info above, we calculate your **Monthly Outgoings** to be:

£YYY   per month

Disposable Income   £ZZZ

We calculate your **Disposable Income** to be:

£ZZZ   per month

Screen 6

Insurance & Travel

Insurance ⓘ
£ XXX
Per month

Travel ⓘ
£ XXX
Per month

Based on the info above, we calculate your **Monthly Outgoings** to be:

£YYY   per month

Disposable Income   £ZZZ

We calculate your **Disposable Income** to be:

£ZZZ   per month

This is the amount of income you have left to spend each month after paying all outgoings

[Continue >]

Screen 1

●●●●morsesclub

Your Situation

We use this information to better understand your personal circumstances

Are you expecting a <u>decrease in income</u> during the term of your loan?

○ Yes

○ No

Are you expecting an <u>increase in outgoings</u> during the term of your loan?

○ Yes

○ No

How many adults live in your household?

○ 1

○ 2+

Screen 2

●●●●morsesclub

Your Situation

We use this information to better understand your personal circumstances

Are you expecting a <u>decrease in income</u> during the term of your loan?

⦿ Yes

How much do you expect your income to decrease by?

£   XXX   Per month

○ No

Are you expecting an <u>increase in outgoings</u> during the term of your loan?

○ Yes

○ No

How many adults live in your

Screen 3

Are you expecting an <u>increase in outgoings</u> during the term of your loan?

⦿ Yes

How much do you expect your outgoings to decrease by?

£   Per month

○ No

How many adults live in your household?

○ 1

○ 2+

How many children (16 & under) live in your household?

○ 0

○ 1

○ 2+

Do you own a car?

Screen 4

How many adults live in your household?

⦿ 1

○ 2+

How many children (16 & under) live in your household?

⦿ 0

○ 1

○ 2+

Do you own a car?

⦿ Yes

○ No

Are you engaged with any 3rd party such as Citizens Advice (CAB) or a Debt Management Company (DMC) about your debts?

○ Yes

○ No

Screen 5

Are you engaged with any 3rd party such as Citizens Advice (CAB) or a Debt Management Company (DMC) about your debts?

○ Yes

⦿ No

Have you entered or are you entering into a Bankruptcy/Sequestration/Debt Relief Order (DRO) or an Individual Voluntary Agreement (IVA)?

○ Yes

⦿ No

Do any of the below statements regarding your circumstances apply to you?

• I rely on credit to repay my priority debts

• I have a physical or mental health condition that impacts my ability to manage my finances

• I have a learning disability that impacts my ability to manage my finances

• I have a substance abuse problem/addiction (e.g. alcohol or

Screen 6

⦿ No

Do any of the below statements regarding your circumstances apply to you?

• I rely on credit to repay my priority debts

• I have a physical or mental health condition that impacts my ability to manage my finances

• I have a learning disability that impacts my ability to manage my finances

• I have a substance abuse problem/addiction (e.g. alcohol or drugs)

• I have a gambling problem/addiction

• I have a terminal illness

○ Yes I am experiencing one or more of the above

⦿ No, none of the above statements apply to me

Is there anything else that may affect your ability to manage your loan or communicate with us?

○ Yes

debts

- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/ addiction
- I have a terminal illness

○ Yes I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may affect your ability to manage your loan or communicate with us?

○ Yes

◉ No

Continue →

●●●● morsesclub

Bank Details

We require your bank account details to fund your loan, please provide the information below.

Bank Name

Select your bank ⌄

Account Number

Your 8-digit account number

Sort Code

[ ] — [ ] — [ ]

By proceeding to the next step, you are acknowledging and confirming the following:

- I am the authorised account holder of this bank account.
- I agree to the funds being deposited into this specific bank account.
- I am aware that Morses Club will not take payments from this bank

---

details to fund your loan, please provide the information below.

Bank Name

Barclays ⌄

Account Number

XXXXXXXX

Your 8-digit account number

Sort Code

00 — 00 — 00

By proceeding to the next step, you are acknowledging and confirming the following:

- I am the authorised account holder of this bank account.
- I agree to the funds being deposited into this specific bank account.
- I am aware that Morses Club will not take payments from this bank account without my instruction or consent.

Continue →

●●●● morsesclub

Declaration

Please review the information below and confirm you are happy ro proceed.

I confirm I have read and agreed to

☐ Our Privacy Notice

☐ Our Terms and Conditions

Using the information provided when you originally made contact, we carried out an initial credit search. This initial search was a 'soft' one, which means it will be visible to you, but not to other lenders and organisations. This helps us decide whether we can offer you a loan today.

If you accept our loan offer, we will carry out a 'hard' credit application search which will be visible on your credit file to other lenders.

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

●●●● morsesclub

Our Privacy Notice ✕ Close

Why do we have a Privacy Notice?

We have developed this notice because we want you to feel confident about the privacy and security of your personal information and because we would like to explain how we will use and process it. Morses Club PLC ("we", "us", "our") is your controller and abides by applicable data protection laws.

When we refer to "personal information" in this Privacy Notice, we mean information which identifies you as an individual (whether on its own or in connection with other information that we hold about you). For example, your name, address, email address, phone numbers, and perhaps some less obvious details like a list of payments you already make. We hold, use and share data about you in your capacity as a consumer for the

I Agree

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

●●●● morsesclub

Our Privacy Notice ✕ Close

and/or apply for, and are accepted for, a loan and as part of the other services that might be included as part of this process.

Last Title

Praesent eleifend, magna non vehicula dignissim, nisi risus aliquam lacus, id tempus tellus sem id urna. Interdum et malesuada fames ac ante ipsum primis in faucibus. Nullam consectetur tincidunt metus, non vulputate velit hendrerit ut. In nec justo lacus. Vestibulum nisi nisi, semper non molestie tincidunt, luctus sit amet massa. Phasellus porta id sem placerat auctor. Duis ut mi ac nisi vulputate malesuada.

I Agree

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Screen 1

●●●●morsesclub

Declaration

Please review the information below and confirm you are happy ro proceed.

I confirm I have read and agreed to

☑ Our Privacy Notice

☐ Our Terms and Conditions

Using the information provided when you originally made contact, we carried out an initial credit search. This initial search was a 'soft' one, which means it will be visible to you, but not to other lenders and organisations. This helps us decide whether we can offer you a loan today.

If you accept our loan offer, we will carry out a 'hard' credit application search which will be visible on your credit file to other lenders.

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Screen 2

●●●●morsesclub

Terms & Conditions   ✕ Close

Introduction

This website is operated and provided by Morses Club PLC("we", "us", "our"). Our company registration number is 06793980.
By using our website, you agree to all of the terms and conditions as set out below ("Terms of Use") which will govern your use of our website. These Terms of Use are effective from 10/04/2017. We may change these Terms of Use from time to time by updating this page. We will not necessarily bring changes or updates to your attention so please revisit this page periodically to re-read these Terms of Use and to ensure you are aware of any changes. Your use of the website after a change has been made constitutes your acceptance of the amended Terms of Use.

I Agree

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Screen 3

●●●●morsesclub

Terms & Conditions   ✕ Close

aware of any changes. Your use of the website after a change has been made constitutes your acceptance of the amended Terms of Use.

Last Title

Praesent eleifend, magna non vehicula dignissim, nisi risus aliquam lacus, id tempus tellus sem id urna. Interdum et malesuada fames ac ante ipsum primis in faucibus. Nullam consectetur tincidunt metus, non vulputate velit hendrerit ut. In nec justo lacus. Vestibulum nisi nisi, semper non molestie tincidunt, luctus sit amet massa. Phasellus porta id sem placerat auctor. Duis ut mi ac nisi vulputate malesuada.

I Agree

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Screen 4

●●●●morsesclub

Declaration

Please review the information below and confirm you are happy ro proceed.

I confirm I have read and agreed to

☑ Our Privacy Notice

☑ Our Terms and Conditions

Using the information provided when you originally made contact, we carried out an initial credit search. This initial search was a 'soft' one, which means it will be visible to you, but not to other lenders and organisations. This helps us decide whether we can offer you a loan today.

If you accept our loan offer, we will carry out a 'hard' credit application search which will be visible on your credit file to other lenders.

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Screen 5

you a loan today.

If you accept our loan offer, we will carry out a 'hard' credit application search which will be visible on your credit file to other lenders.

As a home collect credit company, payments can be collected from your home. Alternatively, you can make repayments remotely.

Please tick below to agree to this and click 'Submit My Application' to continue. Once you have done this you will not be able to amend your details.

Please note: the loan amount or term offered may be different to what you have applied for.

If you have any questions regarding the loan you are applying for, or need help with your application, please visit our **FAQs** or **Contact Us.**

Finalising my loan

I agree to discuss my application and personal loan requirements with Morses Club.

☑ I agree

Submit my application   ›

Screen 6

●●●●morsesclub

Making a Decision

Please wait while we review your information and confirm the next steps.

Please do not exit this page.

Screens condensed.

Testimonials

> Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

> During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**

Reducing Form-Fatigue with Strategic Income & Outgoings Page Enhancements
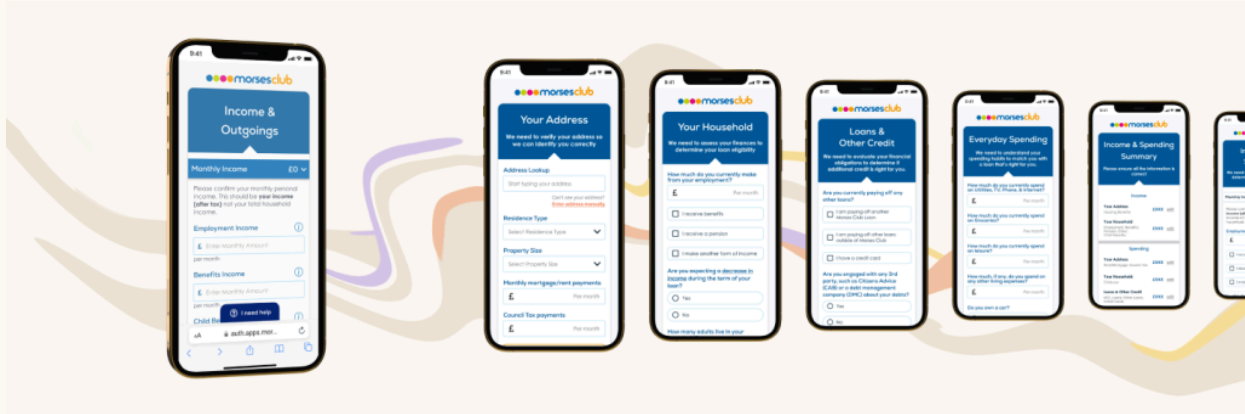
Tackling pain points within the "Income and Outgoings" portion of the digital customer journey. Created for Morses Club - a loan company that provided non-standard credit options.

Context

Morses Club PLC was a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services.

Details

Scope	Full time work, improvements on existing product
Role	Concept, Research, UX/UI Design
Tools	Figma, Figjam, Hotjar

Problem

Having no existing customer data to rely on meant that the initial design for the digital customer journey had a degree of freedom and exploration in its design. However, it also meant that the initial Income and Expenditure page design was primarily driven by business interests and compliance guidelines, rather than being more tailored to fit Morses' actual user base.

The Income and Expenditure section of our online form faced poor customer reception. Customers could not figure out the purpose of the disposable income calculation, or why certain inputs were required from them. This was not aided by the length of the page, which was much longer than other pages in the form.

Key Question

How can we reduce form-fatigue while still essentially keeping the same number of questions that we had before?

Proposed Solution

Rather than sticking with a single page, we opted to take the I&E inputs and spread them across our existing form pages. Relevant I&E questions would be grouped with other existing questions in a similar vein. For example: mortgage and rent payment questions would be placed next to address and household questions.

To Be
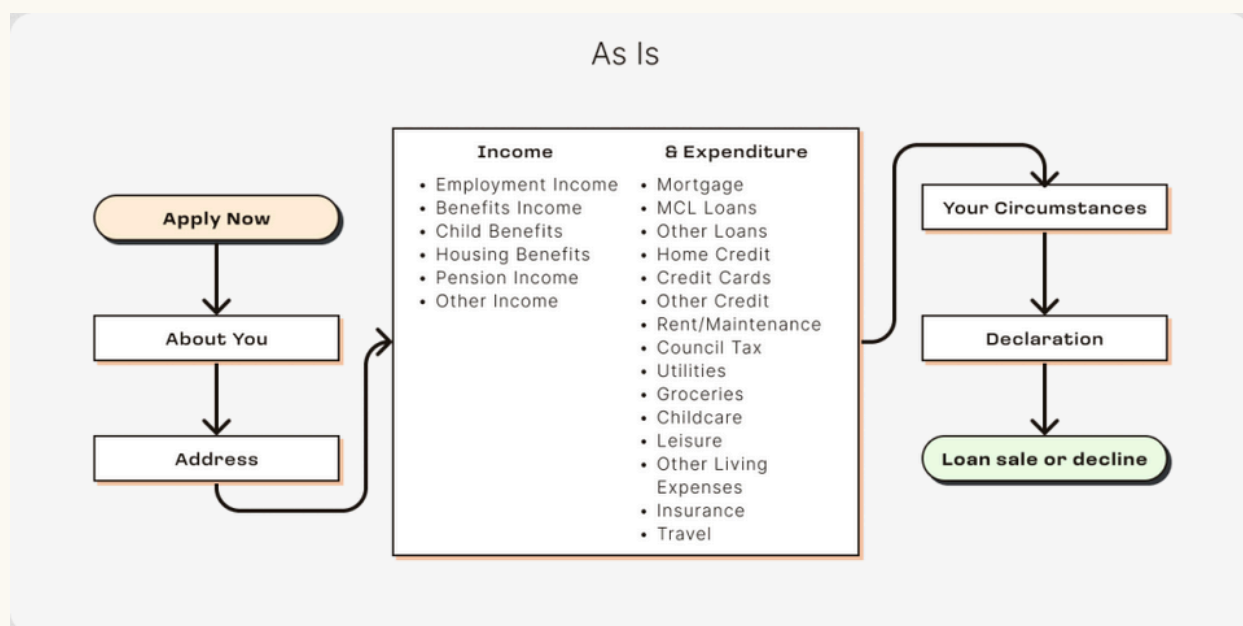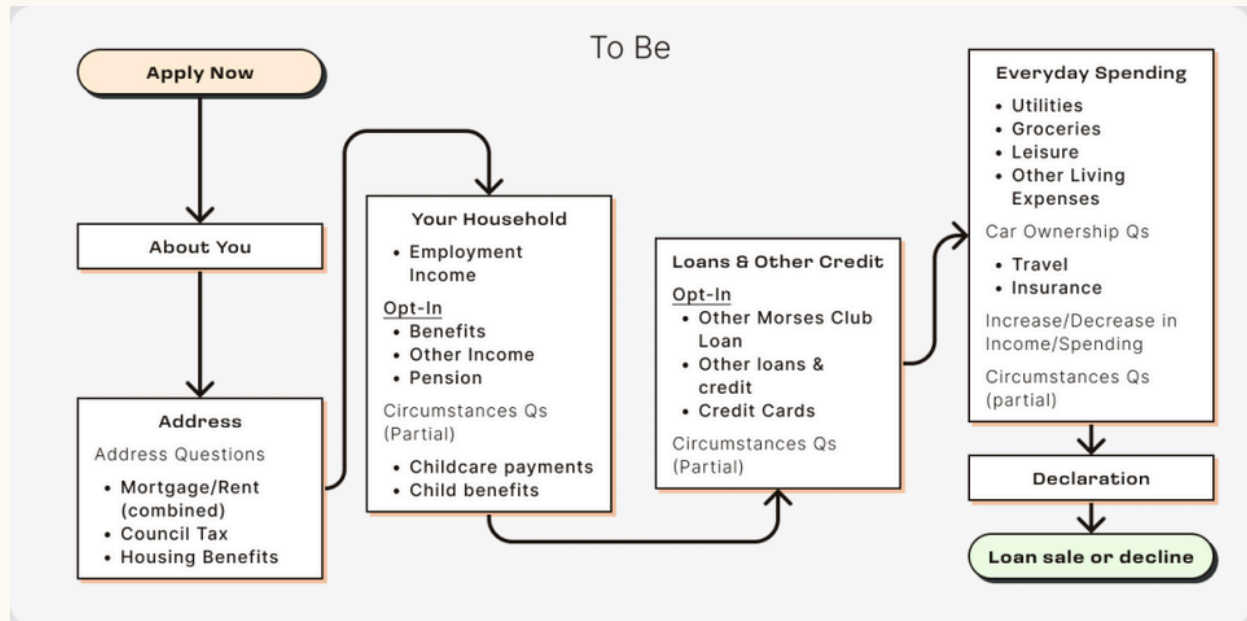
Research

To gain a clearer understanding of where we stood among our competitors in terms of I&E questions, other online lenders were examined. The majority of them had significantly shorter I&E sections, with some of the longer variants splitting the questions across the rest of the form, and others providing a summary detailing the monetary amounts entered by the user.

HotJar analysis helped to determine which areas of the form were most likely to be filled incorrectly. It also revealed that users failed to make use of the tooltips most of the time. What was notable however, was that when a customer did manage to use the tooltips, they would go on to use them for most inputs on the form.

This made two things apparent:

- Customers did not know the majority of their I&E input data off the top of their head, and were either filling them in incorrectly, or not at all
- Customers needed to be shown more information to feel like they could comfortably answer our questions.

Research Presentation

Why do customers hate filling in forms?*

Forms are too long (74.3%)

- "Too many pages, time consuming."
- "Too many open-ended questions."
- "Too lengthy and I believe they have most of the information in their databases."

Multiple forms asking for same info (68.6%)

- "The number of times you will have to specify your full name, IC & address"

Forms are too invasive (60%)

- "In this day and age, giving out personal information is always unsettling. You'll never know what it will be used for."
- "More details required than necessary, so more time spent for nothing."

Ambiguous nature (extra)

Based on responses to an open-ended question, it was found that the ambiguous nature of questions and a lack of guidance given on attachments, were frustrating.

- "The forms have questions which are rather open-ended/ambiguous and have **no info button to explain what the question really requires.**"
- "There is **no guidance on what certain documents should look like,** i.e muka depan passport. Is this in reference to the front red cover of the passport, or the first page that has my face?"

*https://www.lavaprotocols.com/the-cloud-blog/2019/01/30/why-people-hate-filling-up-forms

Ambiguous Nature

Problem: Parts of the form are being filled with a single digit

Home Credit	50%		Other Credit	38%
Travel	46%		Recreation & Leisure	36%
Insurance	46%		Utilities, Phone, TV, Internet	36%
Council Tax	44%		Credit Cards	34%
Pension Income	44%		Other Living Outgoings	34%

Of 50 HotJar examples, these were the top fields that were filled with only a single digit.

Why does that indicate anything is wrong?

The average amount we would expect to see in these fields*

Field	Weekly	Monthly
Travel (Transport)	£81	£351
Insurance	£23	£100
Council Tax	£32	£139
Recreation & Leisure (Recreation and culture)	£44	£189
Utilities, Phone, TV, Internet (Utilities + Communications and TV/Video services)	£92	£400
Credit Cards**	£80	£321

*https://www.nimblefins.co.uk/average-uk-household-budget#nogo

**https://www.finder.com/uk/credit-card-statistics#:~:text=The%20average%20monthly%20spend%20for,stable%20over%20the%20last%20year.

Users aren't seeing all the info they might need

of 50 HotJar examples reviewed, not many users actually used the tooltips

Did the user open at least one tooltip?

Yes
16%

No
84%
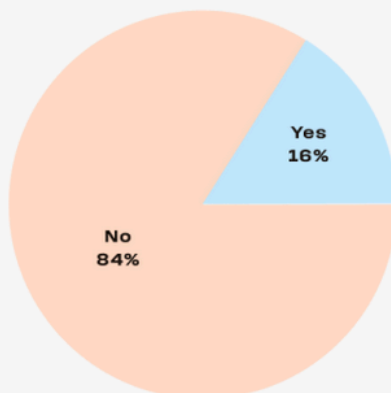
Partial Solution: Auto Tooltips

The customer will be able to see the full extent of the info we can give them, without needing to click away from the input.

Only one tooltip should show at a time. When focus is no longer on the input box it belongs to, the tooltip should disappear.

We can guarantee the customer will see the information in the tooltip, without overloading the screen with walls of text.

Only as effective as the text within. We should aim to provide examples of each finance type, or where to find these numbers.

We should try to keep the copy as short as possible.

Progressive Disclosure

Resolving issues with length & too much information

Check to reveal

Fields that depend on the customer having a certain type of income or expenditure can be hidden behind checkboxes

This should stop customers from feeling like they have to fill out that field with a "0" and instead they can just ignore that checkbox

This should significantly reduce page length

Add Section

When kept entirely on one page, even with the dropdown format, our I&E sections were too big. This was too much information for our customers to process at once.

Hiding sections behind a button that makes them appear puts how much is seen at a given time in the customers hands.

This also reduces the initial page length to a more manageable size. The customer will only have one input to fill at the beginning.

☑ I receive benefits

Benefits Income

£   Per month

Child Benefits (if any)

£   Per month

☐ I receive benefits

＋ Add Credit Expenses

Ideation

Following data examination, a strategic choice was made to develop two distinct and innovative UX solutions, each presenting a radical departure from each other.

Pure Progressive disclosure

morsesclub

Income and Spending

We need to assess your finances to determine your loan eligibility

Monthly Income

Please confirm your **monthly personal income (after tax)**. Don't include the income of anyone else in your household.

Employment Income

£	Per month

☐ I receive benefits

☐ I receive a pension

☐ I make another form of income

Monthly Spending

For any expenses that you share with another person, please only include the amount that **you** pay.

+ Add Credit Expenses

+ Add Bills

+ Add Living Expenses

+ Add Insurance & Travel Expenses

Summary

Income	**£XXX**
Spending	**£XXX**
Money Left	**£XXX**

I confirm I have provided accurate financial information

Initially, only the employment input would be shown to the user. Additional fields remain hidden until interaction with a checkbox or button triggers their display. This strategy aimed to create a more concise and approachable initial page and percent aimless scrolling through similar fields for a more focussed experience.

View Demo →

Interspersed

Income and expenditure inquiries would be grouped with related questions. For example: housing benefits and rent payment questions would be situated alongside address-related questions. This arrangement aimed to deter question skipping, and ensure that customers were in the appropriate mindset to provide accurate responses.

morsesclub

Your Address

We need to verify your address so we can identify you correctly

Address Lookup

Start typing your address

Flat/House Number

19

House Name

Earls House

Street

Fountain Street

Town/City

Casedale

County

Candleshire

Postcode

A12 B34

Format: AAA AAA

Residence Type

Private Tenant

Property Size

Studio

Monthly mortgage/rent payments

£   Per month

Council Tax payments

£   Per month

How much do you receive in housing benefits? (if any)

£   Per month

Continue

View Demo →

Micro-Solutions

Before the development of the two larger solutions, we prioritised the development of micro-solutions such as progressive disclosure and automatic tooltips. We did this to target specific pain-points in a shorter time before overhauling the whole page.

An "I need help" button was also implemented to facilitate direct customer contact for assistance with completing the page. This feature aimed to support users with the existing page, and served as a driving force for future user research and iterative improvements to enhance the pages' usability.
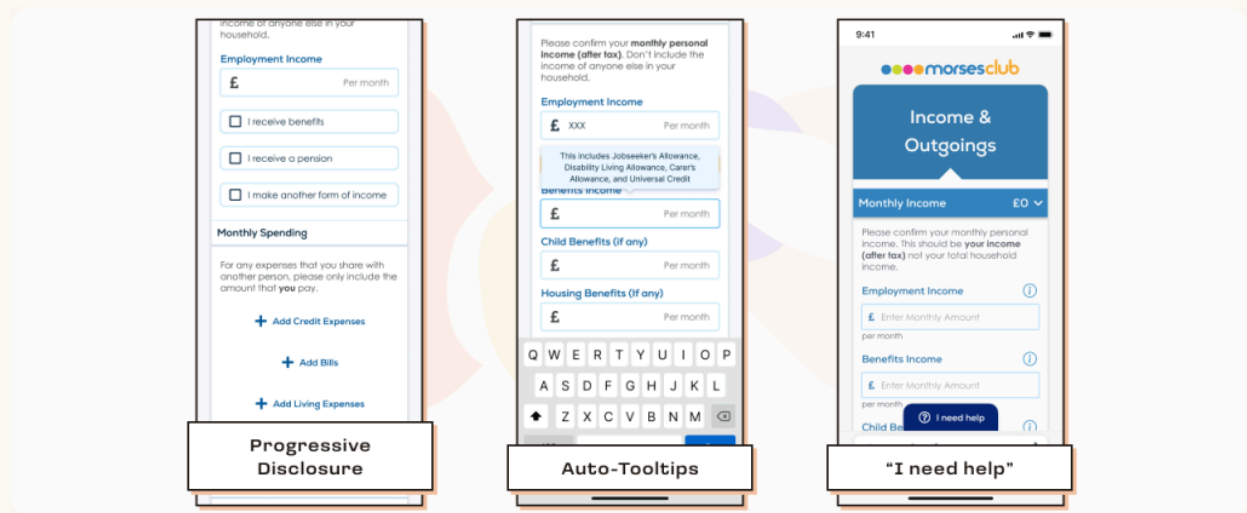
Development

Opting for the "Interspersed" solution diversified the page layout, reducing the risk of visual overload that the original Income and Expenditure (I&E) page carried. By breaking up the page across several existing pages, we reduced the monotony that was previously there when the user had to scroll through every I&E question at once.

Replacing manual tooltip icon buttons with an automated process that makes additional information appear when the user clicks on the actual input reduces visual clutter. This enabled us to ask more elaborate questions where needed.

Implementing progressive disclosure allowed us to conceal non-applicable or optional questions, streamlining the user interaction for increased efficiency.

Conclusions

Embracing the Interspersed solution ensured that users had ample time to review and consider their answers, contributing to improved accuracy. Further research and feedback revealed the necessity for a "Summary" page, aggregating all I&E inputs from the form, offering customers a final opportunity to rectify errors before proceeding.

Screens

Final Demo with Summary

9:41

●●●●●morsesclub

Apply Now
Calculate your loan
Existing customers can log in here

I'd like to apply for

— £200 +

and pay back over

◉ 26 Weeks

○ 39 Weeks

○ 52 Weeks

Loan Summary

Weekly repayments	£XX.XX
Total to repay	£XXX.XX
Interest rate	XX.XX%
APR	XXX.XX%
Interest	£XXX.XX

Representative Example
£400 loan repayable over 39 weeks at £20.41 per week. Rate of interest 132% p.a. fixed; Representative 615.70% APR. Total amount payable is £796

Start Application ›

9:41

●●●●●morsesclub

Your Personal Details
Please complete all sections by providing your details

Title

Mr, ⌄

First Name

John

Last Name

Smith

Email

AQGGA@gmail,com

example@example.com

Date of Birth

29/08/1990

dd/mm/yyyy

Please complete the remaining sections

Mobile Phone Number

07700 900 532

What is the purpose of your loan?

Vehicle Purchase ⌄

Continue ›

9:41

●●●●●morsesclub

Your Address
We need to verify your address so we can identify you correctly

Address Lookup

Start typing your address

Flat/House Number

19

House Name

Earls House

Street

Fountain Street

Town/City

Casedale

County

Candleshire

Postcode

A12 B34

Format: AAA AAA

Residence Type

Private Tenant ⌄

~~Property Size~~

The regular monthly amount you pay to live in your home.
This may also include cleaning or other property maintenance fees.

Monthly mortgage/rent payments

£ XXX   Per month

Council Tax payments

£   Per month

☐ I receive housing benefits

Continue ›

Screen 1

morsesclub

Your Address
We need to verify your address so we can identify you correctly

Address Lookup
`Start typing your address`

Flat/House Number
`19`

House Name
`Earls House`

Street
`Fountain Street`
`            `

Town/City
`Casedale`

County
`Candleshire`

Postcode
`A12 B34`
Format: AAA AAA

Residence Type
`Private Tenant` ▾

Property Size
`Studio` ▾

Monthly mortgage/rent payments

> Check your council tax statement. If you are unable to find your bill for an amount, you can contact your local council directly.

Council Tax payments

£ XXX   Per month

☐ I receive housing benefits

Continue ❯

Screen 2

morsesclub

Your Address
We need to verify your address so we can identify you correctly

Address Lookup
`Start typing your address`

Flat/House Number
`19`

House Name
`Earls House`

Street
`Fountain Street`
`            `

Town/City
`Casedale`

County
`Candleshire`

Postcode
`A12 B34`
Format: AAA AAA

Residence Type
`Private Tenant` ▾

Property Size
`Studio` ▾

Monthly mortgage/rent payments

£ XXX   Per month

Council Tax payments

£ XXX   Per month

☑ **I receive housing benefits**

How much do you receive in housing benefits?

£   Per month

Continue ❯

Screen 3

morsesclub

Your Address
We need to verify your address so we can identify you correctly

Address Lookup
`Start typing your address`

Flat/House Number
`19`

House Name
`Earls House`

Street
`Fountain Street`
`            `

Town/City
`Casedale`

County
`Candleshire`

Postcode
`A12 B34`
Format: AAA AAA

Residence Type
`Private Tenant` ▾

Property Size
`Studio` ▾

Monthly mortgage/rent payments

£ XXX   Per month

Council Tax payments

£ XXX   Per month

> Your local council can provide you with a benefit claim summary, or you can check your most recent bank statement

£ XXX   Per month

Continue ❯

Screen 1:

Your Household

We need to assess your finances to determine your loan eligibility

You may find this number on your most recent payslip

from your employment?

£   XXX   Per month

☐ I receive benefits

☐ I receive a pension

☐ I make another form of income

Are you expecting a <u>decrease in income</u> during the term of your loan?

◯ Yes

● No

How many adults live in your household?

● 1

◯ 2 or more

How many children (16 & under) live in your household?

● 0

◯ 1

◯ 2 or more

How much do you pay for childcare, if any?

£   Per month

How much do you receive in child benefits, if any?

£   Per month

Continue →

Screen 2:

Your Household

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£   XXX   Per month

☑ I receive benefits

How much do you receive from benefits?

£   Per month

☐ I receive a pension

☐ I make another form of income

Are you expecting a <u>decrease in income</u> during the term of your loan?

◯ Yes

● No

How many adults live in your household?

● 1

◯ 2 or more

How many children (16 & under) live in your household?

● 0

◯ 1

◯ 2 or more

How much do you pay for childcare, if any?

£   Per month

How much do you receive in child benefits, if any?

£   Per month

Continue →

Screen 3:

Your Household

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£   XXX   Per month

This includes Jobseeker's Allowance, Disability Living Allowance, Carer's Allowance, and Universal Credit

£   XXX   Per month

☐ I receive a pension

☐ I make another form of income

Are you expecting a <u>decrease in income</u> during the term of your loan?

◯ Yes

● No

How many adults live in your household?

● 1

◯ 2 or more

How many children (16 & under) live in your household?

● 0

◯ 1

◯ 2 or more

How much do you pay for childcare, if any?

£   Per month

How much do you receive in child benefits, if any?

£   Per month

Continue →

Screen 1

9:41

morsesclub

Your Household
We need to asess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX — Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX — Per month

☑ I receive a pension

How much do you receive from your pension?

£ — Per month

☐ I make another form of income

Are you expecting a decrease in income during the term of your loan?

○ Yes

◉ No

How many adults live in your household?

◉ 1

○ 2 or more

How many children (16 & under) live in your household?

◉ 0

○ 1

○ 2 or more

How much do you pay for childcare, if any?

£ — Per month

How much do you receive in child benefits, if any?

£ — Per month

Continue ›

Screen 2

9:41

morsesclub

Your Household
We need to asess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX — Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX — Per month

☑ I receive a pension
This includes State Pensions and Workplace Pensions

£ XXX — Per month

☐ I make another form of income

Are you expecting a decrease in income during the term of your loan?

○ Yes

◉ No

How many adults live in your household?

◉ 1

○ 2 or more

How many children (16 & under) live in your household?

◉ 0

○ 1

○ 2 or more

How much do you pay for childcare, if any?

£ — Per month

How much do you receive in child benefits, if any?

£ — Per month

Continue ›

Screen 3

9:41

morsesclub

Your Household
We need to asess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX — Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX — Per month

☑ I receive a pension

How much do you receive from your pension?

£ XXX — Per month

☑ I make another form of income

How much do you make from this other form of income?

£ — Per month

Are you expecting a decrease in income during the term of your loan?

○ Yes

◉ No

How many adults live in your household?

◉ 1

○ 2 or more

How many children (16 & under) live in your household?

◉ 0

○ 1

○ 2 or more

How much do you pay for childcare, if any?

£ — Per month

How much do you receive in child benefits, if any?

£ — Per month

Continue ›

Screen 1

morsesclub

Your Household

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX | Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX | Per month

☑ I receive a pension

How much do you receive from your pension?

£ XXX | Per month

> This may include earnings from investments, freelance work, gifts, or any other income source not already covered

£ XXX | Per month

Are you expecting a decrease in income during the term of your loan?

◯ Yes

◉ No

How many adults live in your household?

◉ 1

◯ 2 or more

How many children (16 & under) live in your household?

◉ 0

◯ 1

◯ 2 or more

How much do you pay for childcare, if any?

£ | Per month

How much do you receive in child benefits, if any?

£ | Per month

Continue ⟩

Screen 2

morsesclub

Your Household

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX | Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX | Per month

☑ I receive a pension

How much do you receive from your pension?

£ XXX | Per month

☑ I make another form of income

How much do you make from this other form of income?

£ XXX | Per month

Are you expecting a decrease in income during the term of your loan?

◯ Yes

◉ No

How many adults live in your household?

◉ 1

◯ 2 or more

How many children (16 & under) live in your household?

◉ 0

◯ 1

> This may include payments to nurseries, childminders, after-school or holiday clubs, playgroups & educational support

£ XXX | Per month

How much do you receive in child benefits, if any?

£ | Per month

Continue ⟩

Screen 3

morsesclub

Your Household

We need to assess your finances to determine your loan eligibility

How much do you currently make from your employment?

£ XXX | Per month

☑ I receive benefits

How much do you receive from benefits?

£ XXX | Per month

☑ I receive a pension

How much do you receive from your pension?

£ XXX | Per month

☑ I make another form of income

How much do you make from this other form of income?

£ XXX | Per month

Are you expecting a decrease in income during the term of your loan?

◯ Yes

◉ No

How many adults live in your household?

◉ 1

◯ 2 or more

How many children (16 & under) live in your household?

◉ 0

◯ 1

◯ 2 or more

How much do you pay for childcare, if any?

> This includes child benefit and child tax credit. You can check the amount you receive with your government online account

£ XXX | Per month

Continue ⟩

Screen 1

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ ____ Per month

☐ I am paying off other loans outside of Morses Club

☐ I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

Screen 2

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

This includes any other loan you are currently paying off from Morses Club

£ XXX Per month

☐ I am paying off other loans outside of Morses Club

☐ I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

Screen 3

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX Per month

☑ I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ ____ Per month

☐ I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

Screen 1

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX   Per month

☑ I am paying off other loans

This includes personal loans, car loans, student loans, payday loans, business loans, debt consolidation loans, etc.

£ XXX   Per month

☐ I have a credit card

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

Screen 2

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX   Per month

☑ I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ XXX   Per month

☑ I have a credit card

How much on average are you spending via your credit card?

£   Per month

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

Screen 3

morses club

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX   Per month

☑ I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ XXX   Per month

☑ I have a credit card

You can find this through your card providers online banking system or app.

£ XXX   Per month

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)
- or an Individual Voluntary Agreement?

○ Yes

◉ No

Continue ›

●●●●morsesclub

Loans & Other Credit

We need to evaluate your financial obligations to determine if additional credit is right for you.

Are you currently paying off any other loans?

☑ I am paying off another Morses Club Loan

How much are you paying for your Morses Club Loan?

£ XXX   Per month

☑ I am paying off other loans outside of Morses Club

How much, if any, are you paying towards other loans or credit?

£ XXX   Per month

☑ I have a credit card

How much on average are you spending via your credit card?

£ XXX   Per month

Are you engaged with any 3rd party, such as Citizens Advice (CAB) or a debt management company (DMC) about your debts?

○ Yes

◉ No

Have you entered, or are you entering into a:
- Bankruptcy
- Sequestration
- Debt Relief Order (DRO)

●●●●morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£   Per month

How much do you currently spend on Groceries?

£   Per month

How much do you currently spend on leisure?

£   Per month

How much, if any, do you spend on any other living expenses?

£   Per month

Do you own a car?

○ Yes

◉ No

How much do you currently spend on travel?

£   Per month

How much do you currently spend on insurance?

£   Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/ addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

●●●●morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

This includes your electricity bill, water bill, gas bill, etc.

on Utilities, TV, Phone, & Internet?

£ XXX   Per month

How much do you currently spend on Groceries?

£   Per month

How much do you currently spend on leisure?

£   Per month

How much, if any, do you spend on any other living expenses?

£   Per month

Do you own a car?

○ Yes

◉ No

How much do you currently spend on travel?

£   Per month

How much do you currently spend on insurance?

£   Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/ addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

Screen 2 (middle):

9:41

morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX — Per month

How much do you currently spend on Groceries?

This includes spending on entertainment, eating out, hobbies, and non-essential items

on leisure?

£ XXX — Per month

How much, if any, do you spend on any other living expenses?

£ — Per month

Do you own a car?

○ Yes

◉ No

How much do you currently spend on travel?

£ — Per month

How much do you currently spend on insurance?

£ — Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/ addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

Screen 3 (right):

9:41

morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX — Per month

How much do you currently spend on Groceries?

£ XXX — Per month

How much do you currently spend on leisure?

This means any other spending we haven't previously mentioned. It may include spending on clothing, healthcare, pet expenses, etc.

any other living expenses?

£ XXX — Per month

Do you own a car?

○ Yes

◉ No

How much do you currently spend on travel?

£ — Per month

How much do you currently spend on insurance?

£ — Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/ addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

Screen 1

●●●●morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX | Per month

How much do you currently spend on Groceries?

£ XXX | Per month

How much do you currently spend on leisure?

£ XXX | Per month

How much, if any, do you spend on any other living expenses?

£ XXX | Per month

Do you own a car?

○ Yes

○ No

> The amount you usually spend on transport. Includes petrol, taxi fees, bus tickets, etc.

£ XXX | Per month

How much do you currently spend on insurance?

£ | Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

Screen 2

●●●●morsesclub

Everyday Spending

We need to understand your spending habits to match you with a loan that's right for you.

How much do you currently spend on Utilities, TV, Phone, & Internet?

£ XXX | Per month

How much do you currently spend on Groceries?

£ XXX | Per month

How much do you currently spend on leisure?

£ XXX | Per month

How much, if any, do you spend on any other living expenses?

£ XXX | Per month

Do you own a car?

○ Yes

◉ No

How much do you currently spend on travel?

£ XXX | Per month

> Including health, car, home, life, pet, travel, and any other insurance costs.

£ XXX | Per month

Are you expecting an increase in outgoings during the term of your loan?

○ Yes

◉ No

Do any of the below statements regarding your circumstances apply to you?

- I rely on credit to repay my priority debts
- I have a physical or mental health condition that impacts my ability to manage my finances
- I have a learning disability that impacts my ability to manage my finances
- I have a substance abuse problem/addiction (e.g. alcohol or drugs)
- I have a gambling problem/addiction
- I have a terminal illness

○ Yes, I am experiencing one or more of the above

◉ No, none of the above statements apply to me

Is there anything else that may

Screen 3

●●●●morsesclub

Income & Spending Summary

Please ensure all the information is correct

Income

Your Address
Housing Benefits | £XXX | edit

Your Household
Employment; Benefits; Pension; Other; Child Benefits | £XXX | edit

Spending

Your Address
Rent/Mortgage; Council Tax | £XXX | edit

Your Household
Childcare | £XXX | edit

Loans & Other Credit
MCL Loans; Other Loans; Credit Cards | £XXX | edit

Everyday Spending
Utilities; Groceries; Leisure Other; Travel; Insurance | £XXX | edit

Income	**£XXX**
Spending	**£XXX**
Money Left	**£XXX**

Editable Summary

Screen 1

morsesclub

Income & Spending Summary

Please ensure all the information is correct

Income

Your Address
Housing Benefits £XXX edit

Your Household
Employment; Benefits;
Pension; Other;
Child Benefits £XXX edit

Spending

Your Address
Rent/Mortgage; Council Tax £XXX edit

Your Household
Childcare £XXX edit

Loans & Other Credit
MCL Loans; Other Loans;
Credit Cards £XXX edit

Everyday Spending
Utilities; Groceries; Leisure
Other; Travel; Insurance £XXX edit

Income £XXX

Spending £XXX

Money Left £XXX

☐ I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.

Continue >

Screen 2

morsesclub

Income & Spending Summary

Please ensure all the information is correct

Income

Your Address
Housing Benefits £XXX edit

Your Household
Employment; Benefits;
Pension; Other;
Child Benefits £XXX edit

Spending

Your Address
Rent/Mortgage; Council Tax £XXX edit

Your Household
Childcare £XXX edit

Loans & Other Credit
MCL Loans; Other Loans;
Credit Cards £XXX edit

Everyday Spending
Utilities; Groceries; Leisure
Other; Travel; Insurance £XXX edit

Income £XXX

Spending £XXX

Money Left £XXX

☐ I confirm I have provided accurate financial information and considered potential future income and outgoings in determining my ability to repay.

Continue >

Screen 1

Postcode

A12 B34

Format: AAA AAA

Residence Type

Private Tenant ⌄

Property Size

Studio ⌄

Monthly mortgage/rent payments

£   XXX   Per month

Council Tax payments

£   XXX   Per month

☑ **I receive housing benefits**

How much do you receive in housing benefits?

£   XXX   Per month

Continue ❯

Screen 2

Postcode

A12 B34

Format: AAA AAA

Residence Type

Private Tenant ⌄

Property Size

> The regular monthly amount you pay to live in your home.
> This may also include cleaning or other property maintenance fees.

Monthly mortgage/rent payments

£   YYY   Per month

Council Tax payments

£   XXX   Per month

☑ **I receive housing benefits**

How much do you receive in housing benefits?

£   XXX   Per month

Continue ❯

Screen 3

Postcode

A12 B34

Format: AAA AAA

Residence Type

Private Tenant ⌄

Property Size

Studio ⌄

Monthly mortgage/rent payments

£   YYY   Per month

Council Tax payments

£   XXX   Per month

☑ **I receive housing benefits**

How much do you receive in housing benefits?

£   XXX   Per month

Continue ❯

Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

> During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**

Design Systems and Customer Journeys: UI/UX Groundwork for Dot Dot Loans
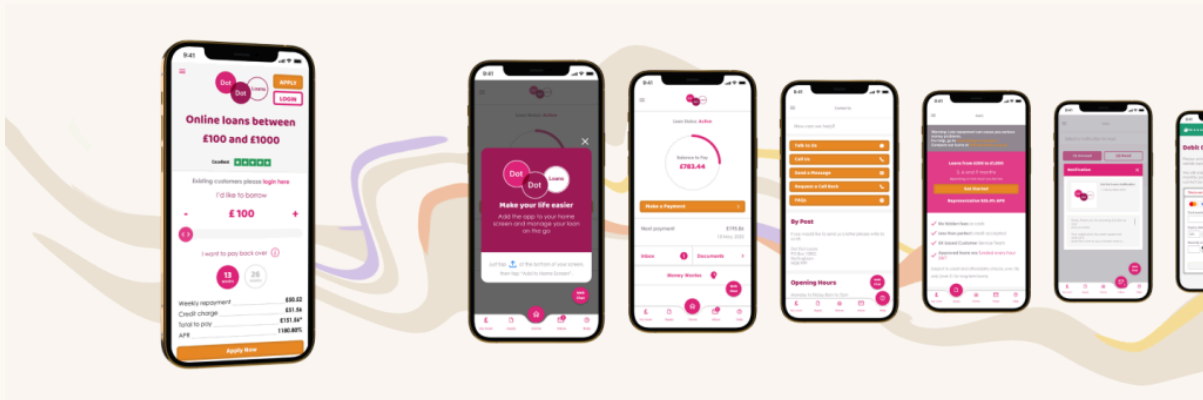
A collection of UI and UX features created for Dot Dot Loans - a company that provided short-term, online loans.

View Customer Journey Demos →　　**View Repayment Plan Tool Prototypes →**　　**View Maintenance Feature Prototypes →**

Context

Dot Dot Loans were a subsidiary of Morses Club PLC a UK consumer finance company that offered a variety of loan products including home collected credit and online lending. Dot Dot Loans provided online loans between £100 and £1000. The company entered administration on November 17, 2023, and is no longer offering new loans.

At the time of this project, Morses were making a push to move the majority of their services to digital and improve the usability of their existing digital lending services. They had a few screens already prepared on Figma representing the Dot Dot Loans brand, but not much more.

The majority of this work comes from the beginning of my time with Morses Club.

Details

Scope	Full-time work, improvement on existing product
Role	Concept, Research, UX & UI design
Tools	Figma, HotJar

# Design System & Interactive Journey

Problem

Morses were looking to expand the Dot Dot Loans product, but had no way of quickly prototyping out new features. At the time, they were relying on a third-party company to build out the DDL website. This meant that testing out new features, or even just getting an example of how they would look could sometimes take weeks. They needed a way to test out new features more quickly and a way to provide the third-party with a clearer reference point, so that there would be less need for revisions.

Solution

The design system was built out with the intention of enabling faster prototyping of new features. It was created in Figma, based on assets from the existing Dot Dot Loans

website and portal. Interactive components were modelled on existing interactions on the site.
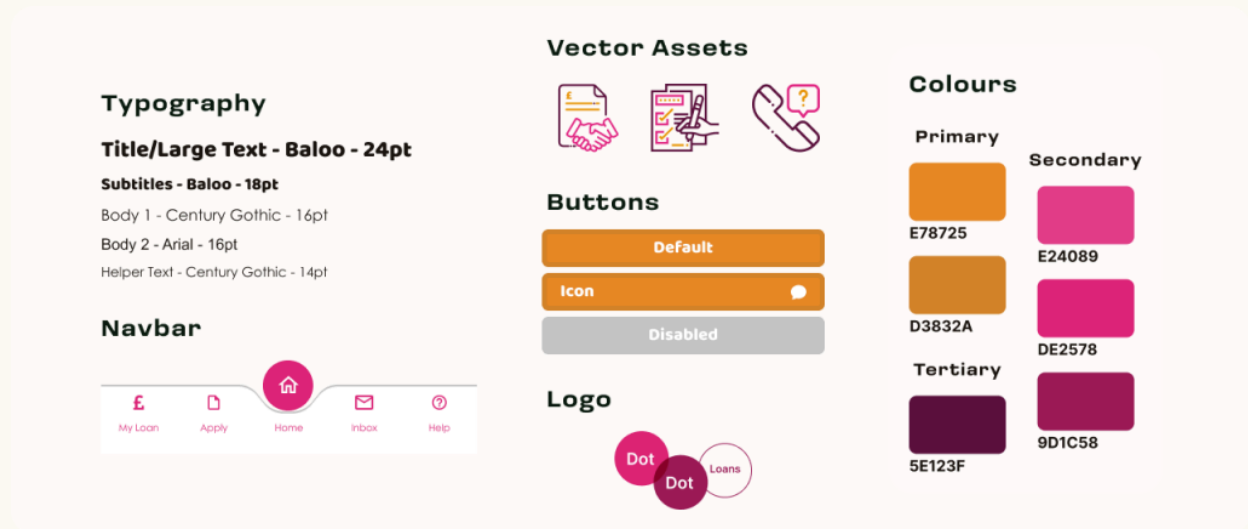
Condensed look at the DDL design system.

The design system was then used to build out screens for the existing customer portal and sales journeys available on Dot Dot Loans. The primary intent of this was to create a baseline to test new customer interactions on.

The secondary intent of this was to create more up to date employee training for customer agents, which could show them the most up to date screens that a customer would be working with. This was done by creating interactive figma demos based on the customer journeys.
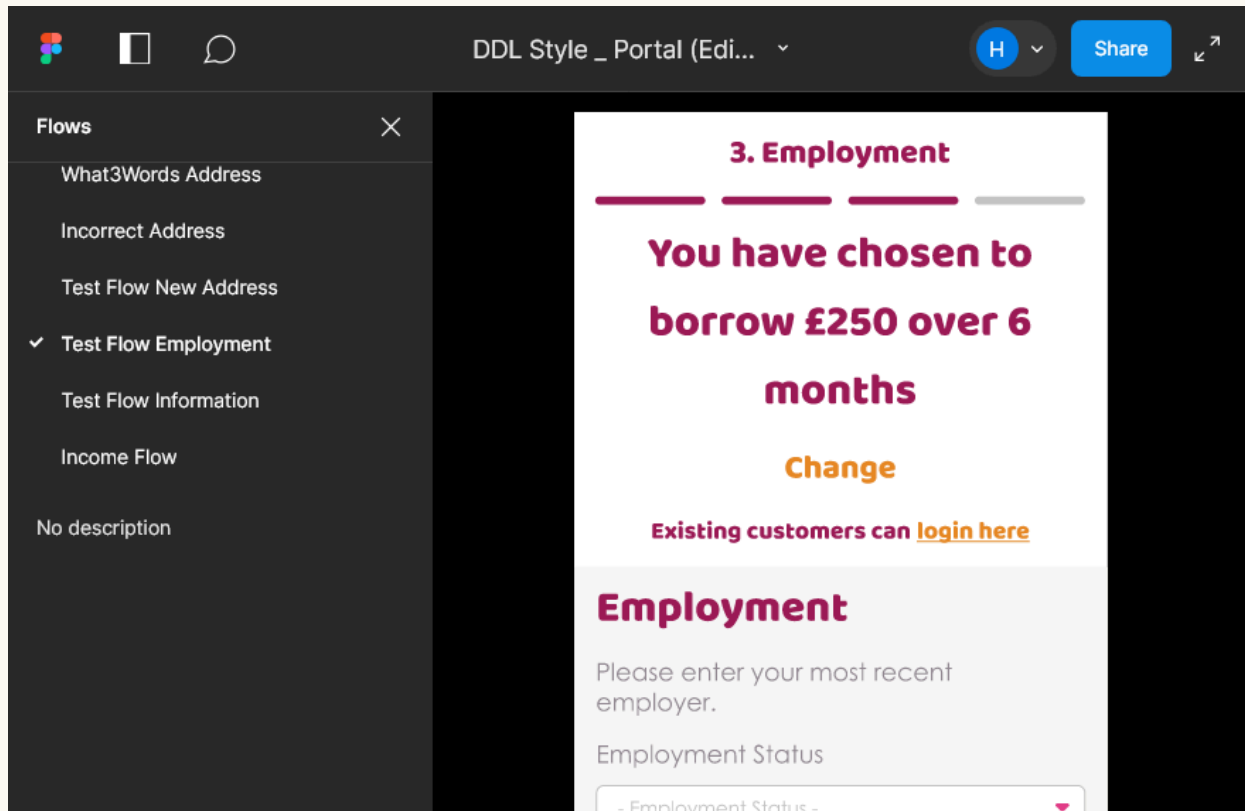
Example of the many demos created to test new features & help with employee training.
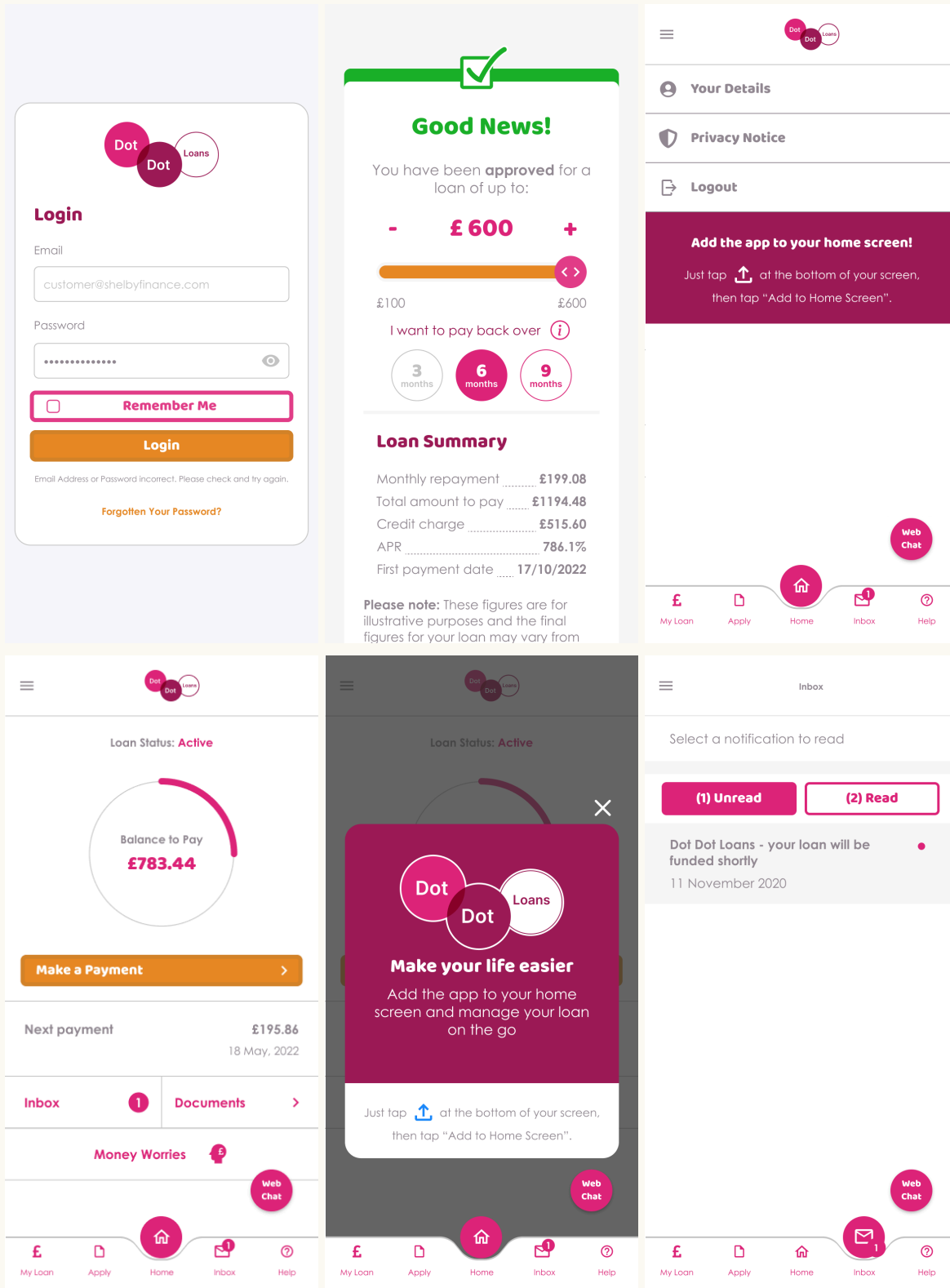
Impact

Building out the design system helped to maintain the consistency of visual elements across future designs. It also allowed for much faster prototyping of and iteration on new features. This increased overall confidence in new features before they were sent to the third-party to be implemented.

Recreating the customer journey allowed us to properly visualise and understand how users navigate through the website, leading to more informed decisions about what features could be added, moved, etc. Providing the third-party with clear, interactive reference also meant that less revisions needed to be made to the final product. This saved Morses both time and money.

The demos also served as a good visual guide to our journey for new team members, and aided with training and onboarding. They reduced set-up time for employee training, as new employees could be provided with a link right to the demos and a password, rather than waiting on accounts to be set up by IT.
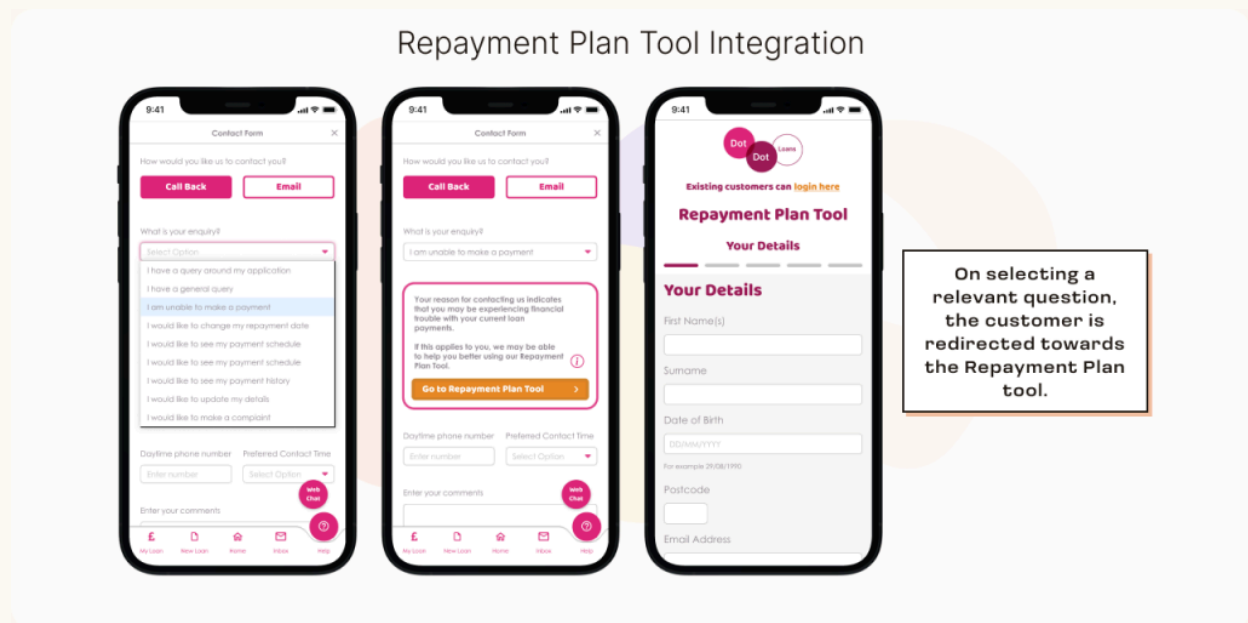
Screens

Login

Email

customer@shelbyfinance.com

Password

•••••••••••••••

Remember Me

Login

Email Address or Password incorrect. Please check and try again.

Forgotten Your Password?

Good News!

You have been **approved** for a loan of up to:

- **£ 600** **+**

£100 £600

I want to pay back over ⓘ

3 months

6 months

9 months

Loan Summary

Monthly repayment	£199.08
Total amount to pay	£1194.48
Credit charge	£515.60
APR	786.1%
First payment date	17/10/2022

Please note: These figures are for illustrative purposes and the final figures for your loan may vary from

---

≡

Your Details

Privacy Notice

Logout

Add the app to your home screen!

Just tap ⬆ at the bottom of your screen, then tap "Add to Home Screen".

Web Chat

£ My Loan | Apply | Home | Inbox | Help

Loan Status: Active

Balance to Pay

£783.44

Make a Payment ›

Next payment £195.86

18 May, 2022

Inbox 1 | Documents ›

Money Worries 🧠

Web Chat

£ My Loan | Apply | Home | Inbox | Help

Loan Status: Active

✕

Dot Dot Loans

Make your life easier

Add the app to your home screen and manage your loan on the go

Just tap ⬆ at the bottom of your screen, then tap "Add to Home Screen".

Web Chat

£ My Loan | Apply | Home | Inbox | Help

≡ Inbox

Select a notification to read

(1) Unread | **(2) Read**

Dot Dot Loans - your loan will be funded shortly •

11 November 2020

Web Chat

£ My Loan | Apply | Home | Inbox | Help

Small selection of the screens created.

Repayment Plan Tool

Designed a "Repayment Plan Tool" that would be seamlessly integrated into our contact form. Developed flows where user selects a query indicative of financial challenges i.e. "I am unable to make a payment". On selection, users are given the option to redirect to the Repayment Plan Tool.

This tool acted as an early intervention mechanism for users facing such difficulties and allowed them to independently access help even when a customer service agent was unavailable.

Repayment Plan Tool Integration

On selecting a relevant question, the customer is redirected towards the Repayment Plan tool.

Impact

The integration of this tool reduced the strain on DDL customer service agents, as it allowed customers to partially progress with creating a repayment plan without having to make any phone calls.

Screens

*Screens representing the form integration*

Maintenance Enhancements

Conducted comprehensive maintenance on the DDL main website and customer portal, prioritising user-centric design and addressing key usability concerns. Improvements were conceptualised based on direct customer feedback, and statistics from HotJar.

Notable enhancements include:

- Implementation of collapsible sections on the Terms & Conditions page for improved readability.
- Introduction of a dedicated "Money Worries" page and tab to assist financially unstable customers.

- Addition of "Add to Homescreen" notices within the portal to encourage users to bookmark the site on their mobile devices.

Maintenance Feature Integration

Privacy Notice | Money Worries | Add to Homescreen
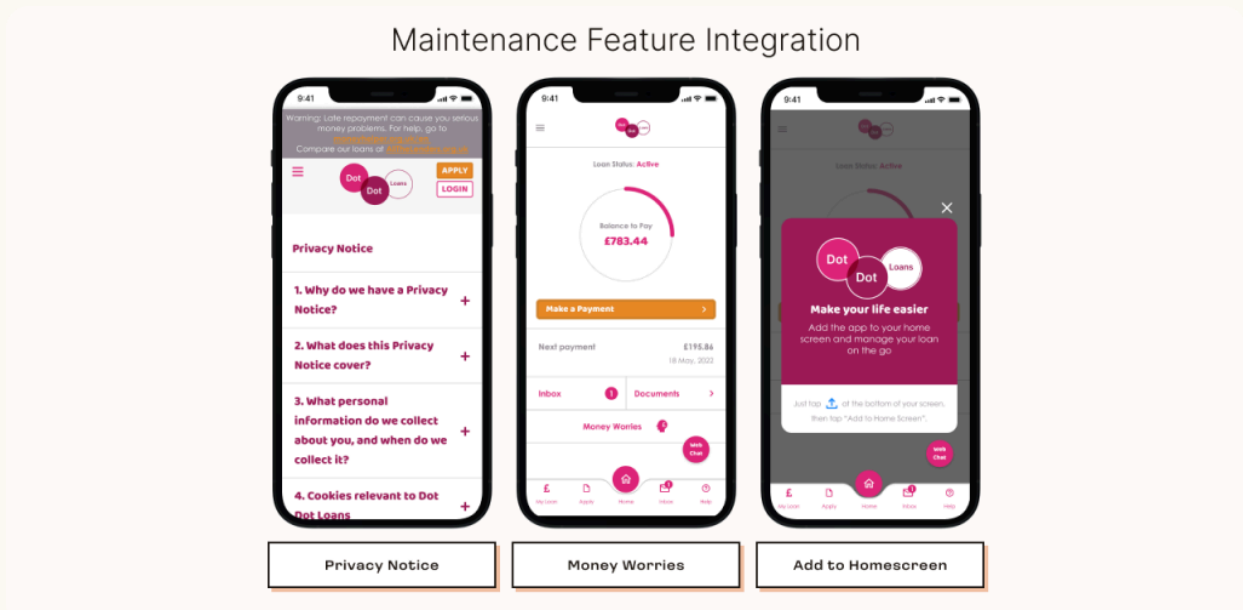
Impact

These maintenance enhancements strengthened trust in the brand by demonstrating continuous commitment to customers wellbeing and the implementation of their feedback.

View Maintenance Feature Prototypes →

Testimonials

Dorian has a remarkable ability to capture not only what you want but what you need through design. ... They can consistently back every design with customer data, competitor analysis or best practice so you know that every detail has been thoughtfully created in a way that keeps user experience at its heart.

- **Sidonie Lawrie, Head of Product at Nurtur.Tech, Former Digital CX Product Lead at Morses Club**

During our time together at Morses Club, Dorian consistently demonstrated a deep understanding of industry standards and trends in UI/UX design space. ... Dorian's talent, professionalism, and commitment to delivering top-notch work make them a valuable asset to any team.

- **Troy M, Business Analyst at CMAC Group, Former Business Analyst at Morses Club**