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.

View Final 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, improvements on existing product

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.

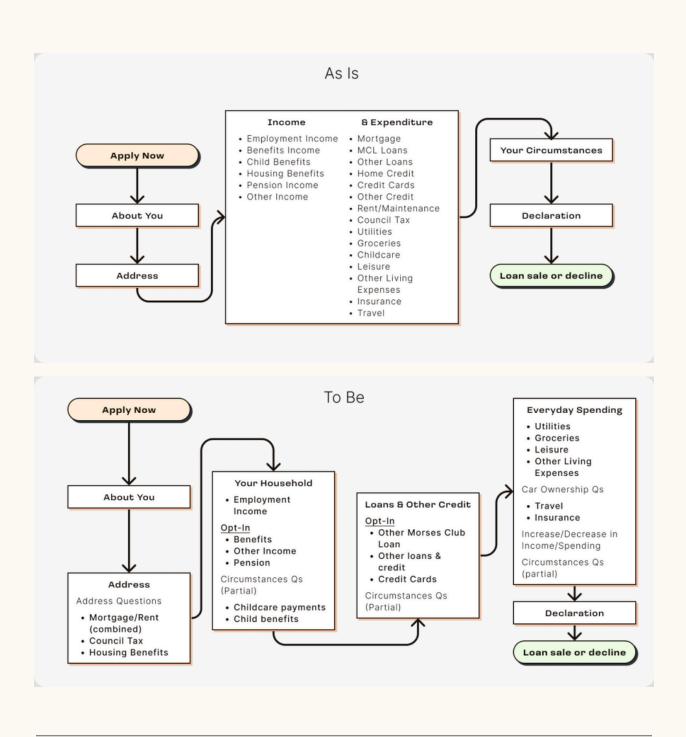
Key Question

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.

Role



Research

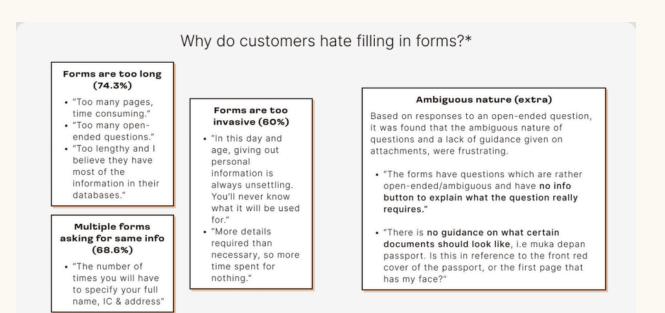
To gain a clearer understanding of where we stood among our competitors in terms of I&E questions, other online lenders were examined. The majority of them had significantly shorter I&E sections, with some of the longer variants splitting the questions across the rest of the form, and others providing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

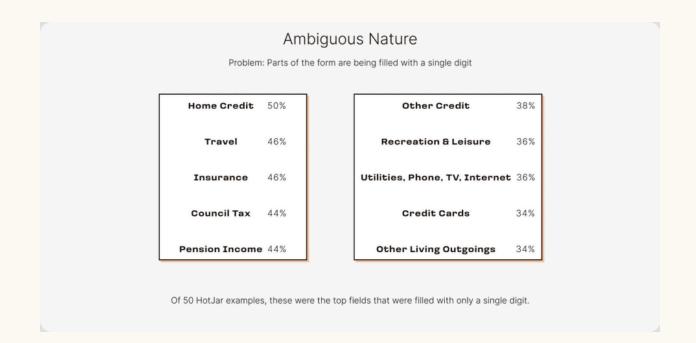
This made two things apparent:

- 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



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



Why does that indicate anything is wrong?

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

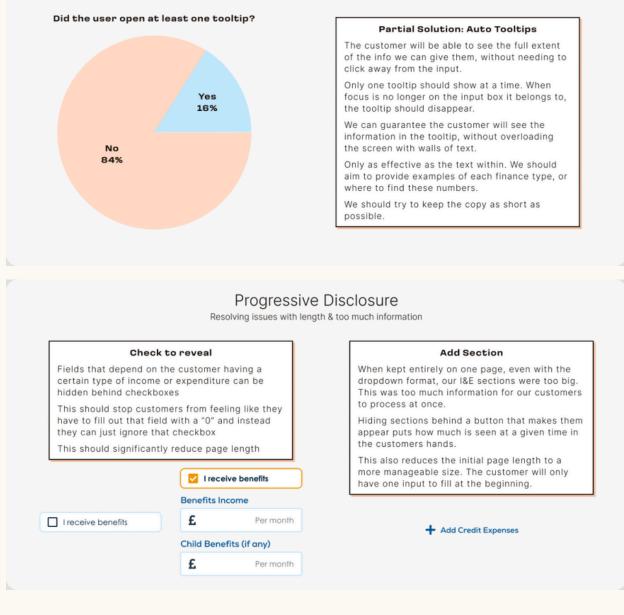
Field	Weekly	Monthly
Travel (Transport)	£81	£351
Insurance	£23	£100
Council Tax	£32	£139
Recreation & Leisure (Recreation and culture)	£44	£189
Utilities, Phone, TV, Internet (Utilities + Communications and TV/Video services)	£92	£400
Credit Cards**	£80	£321

*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



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

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Income of Spendi We need to assess yo determine your loo	ng our finances to
Monthly Income	
Please confirm your mor income (after tax) . Don' income of anyone else in household.	t include the
Employment Income	
£	Per month
I receive benefits	
I receive a pension	n
I make another for	rm of income
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For any expenses that you another person, please of amount that you pay.	only include the
🕂 Add Bi	lls
+ Add Living E	xpenses
+ Add Insurance & Tr	avel Expenses
Summary	
Income	£XXX
Spending	£XXX
Money Left	£XXX
I confirm I have pr	ovided

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.

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Town/City	
Casedale	
County	
Candleshire	
Postcode	
A12 B34	
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Residence Type	
Private Tenant	~
Property Size	
Studio	~
Monthly mortgage/r	ent payments
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Council Tax payment	S
£	Per month
How much do you re benefits? (if any)	ceive in housing
£	Per month

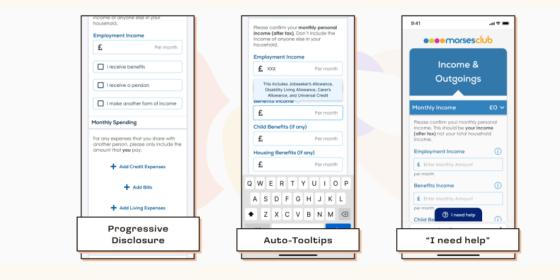
Some relevant "Outgoings" fields alongside the address fields. Note: Address fields disabled here for the purposes of highlighting the Outgoings.

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

The implementation of the new I&E structure resulted in an 18% increase in acquisition journey leads during its first week in use.

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

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O 39 Weeks				
O 52 Weeks				
Loan Summary				
Weekly repayments	£XX.XX			
Total to repay	£XXX.XX			
Interest rate	XX.XX%			
APR	XXX.XX%			
Interest	£XXX.XX			
Representative Exam £400 loan repayable ov at £20.41 per week. Rat 132% p.a. fixed; Repres 615.70% APR. Total amo is £796	er 39 weeks e of interest entative			

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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
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Please complete the remaining sections
Mobile Phone Number
07700 900 532
What is the purpose of your loan?
Vehicle Purchase
Continue >

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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
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Candleshire
Postcode
A12 B34
Format: AAA AAA
Residence Type
Private Tenant 🗸
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
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Loans & Other Cred	it	obligations t	uate your financial to determine if dit is right for you.	obligations	luate your financial to determine if dit is right for you.
We need to evaluate your obligations to determ additional credit is right	ine if	Are you currently other loans?	paying off any	Are you currentl other loans?	y paying off any
		I am paying Morses Club	off another Loan	I am paying Morses Club	off another Loan
Are you currently paying of other loans?	f any	How much are yo Morses Club Loar		How much are ye Morses Club Loa	ou paying for your n?
I am paying off another Morses Club Loan	r	£ xxx	Per month	£ xxx	Per month
How much are you paying f Morses Club Loan?	or your	I am paying outside of Ma	off other loans orses Club	I am paying outside of N	off other loans lorses Club
£ XXX Pe	er month	How much, if any, towards other loc		How much, if any towards other lo	
I am paying off other lo This includes personal loans, c student loans, payday loans, b loans, debt consolidation loan	ar loans, pusiness	£ XXX	Per month	£ XXX	Per month
	er month	How much on ave spending via your	erage are you		edit card is through your card banking system or app.
I have a credit card		£	Per month	£ xxx	Per month
Are you engaged with any a party, such as Citizens Advior a debt management com (DMC) about your debts?	ice (CAB)	Are you engaged party, such as Cit or a debt manage (DMC) about your	izens Advice (CAB) ment company	Are you engaged party, such as Ci or a debt manag (DMC) about you	tizens Advice (CAB) ement company
O No		• No		• No	
Have you entered, or are yo entering into a: • Bankruptcy • Sequestration • Debt Relief Order (DRO) • or an Individual Voluntar Agreement?)	Have you entered entering into a: • Bankruptcy • Sequestration • Debt Relief Or • or an Individua Agreement?	der (DRO)	Have you entere entering into a: • Bankruptcy • Sequestratio • Debt Relief O • or an Individu Agreement?	n rder (DRO)
O Yes		O Yes		O Yes	
O No		O No		O No	
Continue	>	Cor	ntinue 📏	co	ontinue

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	Everyday	Spending	Everyda	y Spendin
	spending habits	inderstand your to match you with s right for you.	spending habit	understand your is to match you w t's right for you.
	How much do you on Utilities, TV, P	u currently spend hone, & Internet?	ga	electricity bill, water b s bill, etc.
	£	Per month	£ XXX	Per mon
	How much do you on Groceries?	currently spend	How much do yo on Groceries?	ou currently spen
	£	Per month	£	Per mor
	How much do you on leisure?	currently spend	How much do yo on leisure?	ou currently spen
	£	Per month	£	Per mor
 \$ In.	How much, if any any other living e	, do you spend on xpenses?	How much, if an any other living o	y, do you spend c expenses?
• morsesclub	£	Per month	£	Per mor
Loans &	Do you own a car	?	Do you own a ca	r?
ther Credit	O Yes		O Yes	
to evaluate your financial gations to determine if	O No		O No	
nal credit is right for you.	How much do you on travel?	u currently spend	How much do yo on travel?	ou currently spen
urrently paying off any ns?	£	Per month	£	Per mor
n paying off another rses Club Loan	How much do you on insurance?	u currently spend	How much do yo on insurance?	ou currently spen
h are you paying for your	£	Per month	£	Per mor
ub Loan? Per month	Are you expectin outgoings during		outgoings during	ng an <u>increase in</u> 3 the term of you
am paying off other loans utside of Morses Club	loan?		loan?	
ch, if any, are you paying	• No			
other loans or credit?	Do any of the bel	ow statements	Do any of the be	low statements
	regarding your ci to you?	rcumstances apply	regarding your o to you?	ircumstances ap
nave a credit card	 I rely on credit debts 	to repay my priority	l rely on cred debts	lit to repay my pric
ch on average are you g via your credit card?		cal or mental health t impacts my ability y finances		sical or mental he at impacts my abil ny finances
X Per month	I have a learn impacts my a	ing disability that bility to manage my	I have a lean impacts my d	ning disability that ability to manage
engaged with any 3rd uch as Citizens Advice (CAB) t management company bout your debts?	finances I have a subst problem/addi drugs)	ance abuse iction (e.g. alcohol or		stance abuse diction (e.g. alcoh
es	 I have a gaml addiction 	bling problem/	l have a gan addiction	nbling problem/
	• I have a termi	nal illness	• I have a term	inal illness
ou entered, or are you	O Yes, I am exp more of the	periencing one or above	O Yes, I am ex more of the	xperiencing one o e above

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Everyday Spending	Everyo	day Spending	Everydd	ay Spending
We need to understand your ending habits to match you with a loan that's right for you.	spending ho	I to understand your abits to match you with that's right for you.	spending hab	o understand your its to match you with at's right for you.
ow much do you currently spend n Utilities, TV, Phone, & Internet?	How much de on Utilities, T	o you currently spend V, Phone, & Internet?	How much do y on Utilities, TV,	ou currently spend Phone, & Internet?
his includes spending on household items uch as cleaning products, food and drink,	£ XXX	Per month	£ XXX	Per month
etc.	How much de on Groceries	o you currently spend ?	How much do y on Groceries?	ou currently spend
XXX Per month		spending on entertainment, nobbies, and non-essential	£ XXX	Per month
v much do you currently spend eisure?	on leisure?	items	How much do y on leisure?	ou currently spend
Per month	£ ×××	Per month	previously me	other spending we haven't ntioned. It may include lothing, healthcare, pet
w much, if any, do you spend on other living expenses?		any, do you spend on ng expenses?	exp any other living	penses, etc. expenses?
Per month	£	Per month	£ XXX	Per month
ou own a car?	Do you own o	a car?	Do you own a c	ar?
) Yes	O Yes		O Yes	
bow much do you currently spend in travel? £ Per month	How much do on travel?	p you currently spend	How much do y on travel?	rou currently spend Per month
low much do you currently spend n insurance?	How much de	o you currently spend ?	How much do y on insurance?	ou currently spend
£ Per month	£	Per month	£	Per month
re you expecting an <u>increase in</u> <u>utgoings</u> during the term of your an?		ecting an <u>increase in</u> ring the term of your		ing an <u>increase in</u> ng the term of your
O Yes	O Yes		O Yes	
O No	O No		O No	
o any of the below statements egarding your circumstances apply o you?		e below statements ur circumstances apply		elow statements circumstances apply
I rely on credit to repay my priority debts	I rely on o debts	credit to repay my priority	I rely on cre debts	dit to repay my priority
I have a physical or mental health condition that impacts my ability to manage my finances	 condition 	physical or mental health that impacts my ability ge my finances	 condition th 	ysical or mental health nat impacts my ability my finances
I have a learning disability that impacts my ability to manage my finances		eaming disability that ny ability to manage my	I have a lea	ming disability that ability to manage my
l have a substance abuse problem/addiction (e.g. alcohol or drugs)		substance abuse 'addiction (e.g. alcohol or		ostance abuse ddiction (e.g. alcohol or
I have a gambling problem/ addiction		gambling problem/		mbling problem/
I have a terminal illness	I have a	terminal illness	 I have a terr 	minal illness
O Yes, I am experiencing one or more of the above	O Yes, I ar more of	m experiencing one or the above	O Yes, I am e more of th	experiencing one or he above
• No, none of the above statements apply to me		e of the above ents apply to me		of the above s apply to me

Is there anything else that may

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Everyday	Spending	Ever	yday Sj	pending					
We need to un spending habits to a loan that's i	o match you with	spendin	eed to under g habits to m oan that's righ	atch you with					
How much do you o on Utilities, TV, Pho	currently spend one, & Internet?	How muc on Utilitie	ch do you curr es, TV, Phone,	ently spend , & Internet?					
£ XXX	Per month	£ XXX	(Per month					
How much do you c on Groceries?	currently spend	How muc on Groce	th do you curr ries?	ently spend					
£ XXX	Per month	£ XXX	(Per month					
How much do you c on leisure?	currently spend	How muc on leisure	ch do you curr ∋?	ently spend					
£ XXX	Per month	£ ×××	(Per month					
How much, if any, d any other living exp			ch, if any, do y r living expens						
£ XXX	Per month	£ xxx	(Per month					
Do you own a car?		Do you o	wn a car?						
O Yes		O Yes							
The amount you transport. Includes p	petrol, taxi fees, bus	How muc on travel	th do you curr ?	rently spend		9:41			9:41
£ XXX How much do you c on insurance?	Per month			Per month e, life, pet, travel, ance costs.		Ir	Income & S Summe	Income & Spen Summary	Income & Spendi Summary
£	Per month	£ ×××	(Per month		Ple	Please ensure all the		Please ensure all the informat
Are you expecting o outgoings during th loan?		Are you o outgoing loan?	expecting an <u>i</u> s during the to	<u>ncrease in</u> erm of your			Income	Income	Income
O Yes		O Yes				Yo	Your Address	Your Address	Your Address
O No		• No					Housing Benefits	Housing Benefits	-
Do any of the belov regarding your circ to you?			f the below st g your circum	atements stances apply		Emj Pen	Your Household Employment; Benefits; Pension; Other; Child Benefits	Employment; Benefits; £ X Pension; Other;	Employment; Benefits; £XXX Pension; Other;
	o repay my priority			pay my priority			Spendin	Spending	Spending
I have a physica	al or mental health mpacts my ability finances	l hav • conc	-				Your Address Rent/Mortgage; Council Ta	Your Address Rent/Mortgage; Council Tax	£XXX
I have a learning		l hav	e a learning di Icts my ability t				Your Household Childcare	£	£XXX
I have a substar problem/addict	nce abuse tion (e.g. alcohol or	l hav • prob	e a substance lem/addiction	abuse (e.g. alcohol or		МС	Loans & Other Credit MCL Loans; Other Loans; Credit Cards	MCL Loans; Other Loans; £X	MCL Loans; Other Loans; £XXX
drugs) I have a gambli addiction	ng problem/		s) e a gambling ; ction	problem/		Util	Everyday Spending Utilities; Groceries; Leisure Other; Travel; Insurance	Utilities; Groceries; Leisure £X	Utilities; Groceries; Leisure £XXX
I have a termino	al illness	• I hav	e a terminal illr	ness		-	· · · · · · · · · · · · · · · · · · ·		
O Yes, I am expe more of the at	priencing one or	O Yes mo	, I am experier re of the abov	e		Inc	Income	Income	Income
• No, none of the statements ap			none of the al ements apply		S	p	pending	pending	pending
Is there anything el	se that may	ls thore of	invthing else t	that may	м		onev Left	onev left	onev Left

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	sclut	0	
Income & Spe Summai Please ensure all the in correct	ry		
Income			
Your Address Housing Benefits	£XXX	<u>edit</u>	
Your Household Employment; Benefits; Pension; Other; Child Benefits	£XXX	<u>edit</u>	
Spending			
Your Address Rent/Mortgage; Council Tax	£XXX	<u>edit</u>	
Your Household Childcare	£XXX	<u>edit</u>	
Loans & Other Credit MCL Loans; Other Loans; Credit Cards	£XXX	<u>edit</u>	
Everyday Spending Jtilities; Groceries; Leisure Dther; Travel; Insurance	£XXX	<u>edit</u>	
ncome	f	xxx	
Spending	£	XXX	

Editable Summary

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Income & Sp Summo	ending Iry	Income & Sp Summo	bending ary
Please ensure all the i correct	information is	Please ensure all the correct	information
Income		Income	
Your Address Housing Benefits	£XXX edit	Your Address Housing Benefits	£XXX eo
Your Household Employment; Benefits; Pension; Other; Child Benefits	£XXX edit	Your Household Employment; Benefits; Pension; Other; Child Benefits	£XXX ed
Spending		Spending	3
Your Address Rent/Mortgage; Council Tax	£XXX edit	Your Address Rent/Mortgage; Council Tax	EXXX ec
Your Household Childcare	£XXX edit	Your Household Childcare	£XXX eo
Loans & Other Credit MCL Loans; Other Loans; Credit Cards	£XXX edit	Loans & Other Credit MCL Loans; Other Loans; Credit Cards	£XXX ed
Everyday Spending Utilities; Groceries; Leisure Other; Travel; Insurance	£XXX edit	Everyday Spending Utilities; Groceries; Leisure Other; Travel; Insurance	£XXX ec
Income	£XXX	Income	£XX
Spending	£XXX	Spending	£XX
Money Left	£XXX	Money Left	£XX
I confirm I have pro accurate financial and considered po future income and in determining my repay.	information otential outgoings	I confirm I have pr accurate financia and considered p future income and in determining my repay.	l information otential d outgoings
Continue	>	Continue	>

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Postcode		Postcode		Postcode	
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ormat: AAA AAA		Format: AAA AAA		Format: AAA AAA	
esidence Type		Residence Type		Residence Type	
Private Tenant	\checkmark	Private Tenant	~	Private Tenant	~
Property Size		Property Size		Property Size	
Studio	~	in y	ly amount you pay to live our home. clude cleaning or other	Studio	~
Aonthly mortgage	/rent payments		servence fees.	Monthly mortgage	/rent payments
£ xxx	Per month	£ YYY	Per month	£ YYY	Per month
ouncil Tax payme	ents	Council Tax payr	nents	Council Tax payme	nts
£ ×××	Per month	£ XXX	Per month	£ XXX	Per month
V I receive hous	sing benefits	🔽 I receive ho	ousing benefits	I receive hous	ing benefits
low much do you enefits?	receive in housing	How much do yo benefits?	ou receive in housing	How much do you benefits?	receive in housing
£ XXX	Per month	£ XXX	Per month	£ ×××	Per month
Cont	tinue	с	ontinue	Cont	:inue 🔉

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Income & Sp Summa	ending	Income & Sp Summo Please ensure all the i	iry
Please ensure all the in correct	nformation is	correct	
Income		Income Your Address	
Your Address Housing Benefits	£YYY edit	Housing Benefits	£YYY <u>e</u>
Your Household Employment; Benefits;	£XXX edit	Your Household Employment; Benefits; Pension; Other;	£XXX e
Pension; Other; Child Benefits	EXXX eait	Child Benefits Spending	
Spending			
Your Address Rent/Mortgage; Council Tax	£YYY edit	Your Address Rent/Mortgage; Council Tax	£YYY 🤤
Your Household	£XXX edit	Your Household Childcare	£XXX 🧕
Loans & Other Credit MCL Loans: Other Loans:	£XXX edit	Loans & Other Credit MCL Loans; Other Loans; Credit Cards	£XXX e
Credit Cards Everyday Spending		Everyday Spending Utilities; Groceries; Leisure Other; Travel; Insurance	£XXX g
Utilities; Groceries; Leisure Other; Travel; Insurance	£XXX edit		
Income	£XXX	Income	£X
Spending	£XXX	Spending	£X
Money Left	£XXX	Money Left	£X
I confirm I have pro accurate financial and considered po future income and in determining my o repay.	vided nformation tential outgoings	I confirm I have pro accurate financial and considered po future income and in determining my repay.	informatior otential outgoings
Continue	>	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