# See Me Please UX Research for Services Australia. Applying for a rental with 100 point ID check

## Explanation note for this word document.

For context, this word document is provided as an alternative way of producing the insights to the standard glossy pack provided to Services Australia. This version allows screen reader users to access and navigate the same information.

Heading label 2 has been applied to mirror the flow of the official report. For example, the title of each page in the official report is reflected in a consistent heading label 2.

The official report includes a verbatim quote on every second page. These quotes have been included in this word document and mirror the same sequence. Heading label 3 has been applied to these quotes.

### **"The form itself was awful nothing was accessible about it and I would seek to change this immediately if this was my business."**

## Objective

To explore how government-issued identification could be improved within digital wallets. What is the sentiment regarding the security of sensitive personal information through the current 100-point ID check? What could be done to enhance citizens security and privacy?

## **“Having to share personal information, because services are inaccessible is demoralising. I don’t want to show my sister my bank statement ”**

## The scenario

Imagine you’re dealing with a highly competitive rental market in Australia. Due to high demand and limited supply, rental prices have soared, and securing a property is tough.

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You’re in an unfortunate situation where you need to move within the next two weeks.

Despite inspecting 10 properties, you haven’t been able to secure a lease due to high prices and intense competition.

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You’ve found an ideal property you’d like to lease. After inspecting it this morning along with many other interested parties, the real estate agent advised you to submit an application if you’re interested. They provided the application form.

### **“It would be great to have a world where people could have a higher level of trust. Verified credentials sound great”**

## Executive Summary

* The project included 18 testers
* 0 were unable to complete
* But Unlike previous tech studies, older participants were reluctant to join this app testing. This highlights significant barriers or apprehensions older adults have specifically with apps, suggesting a need for more accessible and confidence-boosting designs to engage this demographic.
* With the context of poor engagement from older testers, we only invited bilingual CALD testers. Even then, some CALD testers illustrated a lack of confidence with apps
* The testers included a diverse mix of individuals: 5 blind testers, 4 neurodivergent testers, 3 non-English speaking testers, 2 deaf testers, 2 testers with low vision, 1 physically disabled tester, and 1 tester older than 70. This variety ensured comprehensive insights across different accessibility needs and user experiences.
* The assistive technologies used by testers included screen readers, VoiceOver, magnification tools, color inversion, speech-to-text apps, interpretation and translation services, and bold font settings, with multiple testers often relying on more than one technology for accessibility.
* About 80% of participants use regularly use a digital wallet.
* About 90% of participants have a government issued app
* There was overwhelming love of the apple wallet

## Breakdown of cohort’s interest in verifiable credentials

* Max score positive/ green for blind testers. They want verifiable credentials
* About 20% low engagement for CALD testers
* Min score, zero interest for older testers
* Neurodivergent testers are middle of the road/ on the fence
* Like blind testers, Deaf testers represent max score- positive sentiment for access to verifiable credentials

### **“Yes! Even facial recognition would be so helpful for certain things like verifying my identity for large sums of money. ANZ bank requires a voice confirmation for transfers larger than $1000 which is discrimination against deaf people who can't use their voices. I find insurance companies can do better with verification process, it's often repetitive and takes between 5-10 mins each time that could be saved and economically profit better for all parties involved. I would really love it if organisations are even able to provide alternatives to phone calls for identification, almost every organisation requires this and the process itself is really awful and discriminates against me against my basic human right almost consistently. Perhaps a timed QR code identity card could be really helpful for in person contact like banks, ATMs, bars, airports, car license, pharmacies, etc. Just a photo pop up to show additional verification is fine. “**

## Participant demographics

**Age Groups**:

* **25-34**: 9 testers
* **35-44**: 6 testers
* **45-54**: 1 tester
* **65-74**: 1 tester

**Gender Mix**:

* **Male**: 6 testers
* **Female**: 11 testers

**Assistive Technology Preferences**:

* **Screen readers and VoiceOver**: Used by 7 testers
* **Magnification tools**: Used by 4 testers
* **Color inversion**: Used by 3 testers
* **Speech-to-text apps**: Used by 1 tester
* **Interpretation and translation services**: Used by 2 testers

## Sentiment of MyGov

* Testers logged into MyGov using either the MyGovID identity service, email and password, or could not remember their login method.
* The vast majority of frustrations related to the login experience
* Testers found it very easy to download
* Easy to log in
* Good enough to link to other services
* CALD testers experienced the greatest barrier using the MyGov app because it doesn’t translate.
* MyGov app narrates the pin for screen reader users

### **“the biggest issue I had is the lack of lunch to zoom which is almost universally available. The change of interface could be better aswell, previously it was a grid with images and buttons style setup, now it's a list with small writing. ”**

## Describe the purpose of the MyGov app

| The myGov app is used for official government documents and linked services all in one app, I personally use it majority with the NDIS and Centrelink functions |
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| Can access my ATO, Medicare, NDIS accounts |
| It is for accessing government online services like making NDIS claims, lodging income with centrelink etc |
| The MyGov App is to allow people to access government services in a more efficient way. Allowing people to lodge documents, access services and manage profiles without having to go to a location and lining up to do so. |
| id purposes on your phone instead of physical cards |
| The MyGov app is used for conveniently accessing some of the most important government services in one place, including: the Australian Taxation Office (ATO), Medicare, Centrelink and the National Disability Insurance Scheme (NDIS) and checking that all personal details are correct for ID verification documents. It is possible to access these services without linking them to MyGov, although you would need to login separately to each one. |
| It provides one place where you can access government records/services and interact with those services |
| The MyGov app is used to allow people to access the government services, allowing them to do different things such as view their tax, view Centrelink, view their job provider or view their health details. |
| Centralised app to lonk up with several government apps and securely recieve messages(documents. |
| MyGov app is a shortcut to other government app and it's purpose is to help me to navigate it easier. |
| To access linked government services such as Centrelink, ATO and NDIS. Although i had issues with accessing linked services. |
| To make things more accessible and aecure |
| The mygov app is a hub for all of your government services |
| To access all relevant services for individuals all in one spot rather than multiple pages/logins |
| Connect to other Government services |
| My gov is the government application that has all my everyday data and information. wherever I go, I can use it for identification purposes. |
| The mygov app is a service that connects a bunch of government services together for easy access. |
| I think it is like the hub that connects all my services like Medicare NDIS tax stuff |

## Snapshot of app sentiment

### Other government apps used

Most testers used centrelink and medicare, followed by NDIS and Service NSW. then MyGovID followed by translink, QLD rego and MyGov

### Other wallets

* 67% testers used apple wallet
* 13% used google wallet
* 7% used paypal
* 13% used none
* Testers loved the apple wallet
* Testers spoke favourably about the NDIS app
* 28% of testers avoid downloading new apps
* 89% testers used an apple phone

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## Blind tester insights

* Blind testers love the apple wallet and thought the MyGov app was good
* “The MyGov app is accessible with VoiceOver, but sometimes navigating through different sections can be a bit challenging."
* Using the MyGovID app to verify identity worked well, but creating the login was somewhat challenging.
* Apple Wallet is considered easy to use, especially for storing and accessing digital IDs, vaccination certificates, and payment methods.
* Apple wallet was praised for its accessibility.
* Signing in with MyGovID and connecting services can be problematic, with issues like the need for physical ID and PIN entry in public spaces being highlighted.

## Neurodivergent testers

* Nerodivergent testers thought MyGov was good and were indifferent about other wallets
* Neurodivergent testers showed a preference for physical wallets over digital wallets. This preference may stem from a higher comfort level with familiar, tangible methods of payment and identification.
* One tester explicitly mentioned a lack of understanding about digital wallets and is working on improving their skills with the help of a psychologist. This indicates that there might be a learning curve and a need for additional support when it comes to adopting new technologies.

## Deaf tester insights

* Deaf testers love the apple wallet and thought the MyGov app was very good
* One tester highlighted the overwhelming amount of information and the time taken to set up MyGov, indicating a need for more streamlined and user-friendly processes. Both testers indicated that once set up, the app serves as a useful shortcut to various government services, making navigation easier.
* There is a strong preference for more inclusive communication methods and content adaptations (e.g., Auslan translations, Easy English).

## CALD tester insights

* CALD testers thought the MyGov app was good. They didn’t seem to use other digital wallets.
* Non-English speaking testers faced significant challenges due to the lack of language support within the MyGov app. The inability to select their preferred language or access translations made it difficult to understand and navigate the app.
* One tester mentioned difficulties with entering codes and switching between apps, which was exacerbated by language barriers.
* While their average rating for the app is moderate, the absence of specific feedback on digital wallets suggests a need for more inclusive design and better support for multilingual users.
* Non-English speaking users may have varying levels of digital literacy, which can impact their confidence and willingness to engage in app-based testing. Apps may require more technical proficiency compared to other user testing projects

## Sentiment regarding verifiable credentials

* 89% Expressed a preference to share only attributes of their identity over copies of their identity documents
* 8 Testers emphasised the ease of use and convenience offered through verifiable credentials, particularly if it was in their apple wallet
* Value proposition recognised included, 1 security & privacy 2. convenience & accessibility 3. trust in technology
* 61% Valued the security benefits of sharing only necessary attributes instead of full identity artefacts
* More than 60% of testers preferred the term digital identity over other terms like verifiable credentials or verified record

## Understanding of verifiable credentials

| An official card with date of birth and maybe country you were born |
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| One stop ID in your pocket anytime, anywhere! |
| it means you share whether you are applicable or not rather than the actual detail that makes you eligible for something. |
| That my identiictn ha been verified and accepted |
| verifiable credentials are id documents that identify who you |
| The term "verifiable credentials" refers to a unique digital ID that you would be able to show in order to prove your identity without having to present individual documents which contain heaps of personal information that should always remain confidential. |
| Applying for a job comes to mind. For example, providing a Working With Childrens Check to get verified by an employer or an employer verifying that you actually went to the university you said you did on your resume. |
| I pass to show that the identification standards have been met without having to show the exact details of the required personal information. |
| Something that already had been verified by recognised offical source that is accepted by others. |
| Safe and easier to use |
| The ability to clarify my identity using pre-existing verified documents stored as part of a government website |
| I guess it just means you’ve been cussed out before and you are you. A reliable source has confirmed your identity, I guess |
| Not the original document but a verified and trusted copy of the original |
| Specific details of certain personal identification that can be identified by specific details of the document rather than needing the whole document. |
| Maybe age, number, visa? |
| I think it is very close to correct information, but not all of it. |
| I would assume there'd be a database that already has the important information stored. So when accessed they can ascertain the necessary information to confirm you are who you say. |
| Security and validation and reassurance |

## How would verifiable credentials enhance the security of your personal information

* Less things to carry
* A club only needs to verify age and that you match your photo.
* They don't need access to your licence number or other details on the card. It would minimise the amount of detail that has been put out there to be potentially misused or stolen.
* I would not need to fully disclosed all my info to enquiring parties for example transit officers don't need to see all my details on my travel pass they just need my name and photo to see that I'm the intended carrier of the card.
* Heaps. I don’t like having my documents stored or svaned for security reasons People who I don't want to have personal details such as security guards won't be able to gain this information from me.
* less chance of data breach it will give lessr4ik of myinformaon o my personal details out there.
* It would keep unnecessary information from being misused
* That would be amazing, I would feel a bit more secure in my identity not being used in scams or fraud, ie. If my wallet is stolen and there were no identity cards in it, just a bit of cash and coffee cards, then I would not need to turn my life upside down to change cards, order new car license, etc. it's all locked on my phone with a facial recognition or pin code

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# What benefits do you see in verifiable credentials

* As a blind person I’m prone to losing and misplacing things so having digital ID is really the way to go it is very stressful having to take documents and cards in hard copy I'm not sure.
* I don't have a driver's license and don't see an issue with showing my Photo ID.
* I think for me that comes down to ease of access. It also would be a better way of keeping your privacy.
* I think it would make me feel safer as I am worried about identity theft and being scammed.
* I am unsure of how well places like RSL clubs securely store my information. It is more for the security reasons, i think the more you take it seriously, people can't misuse it for their own purposes.
* I think it would be complicated, it is just easier to show a driver's licence.
* This would be beneficial as it minimises the exposure of induviduak details that can be misused or shared. Can minimise stress of having process to provide such detailed information.
* At the Catholic club and diggers club U feel isn't necessary Convenience, less stress and hopefully more security It’s unnecessary for venues to hold copies of my full ID.
* There are significant risks of data breaches etc. if only necessary details are recorded there is less chance of this occurring.

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## Distinction relating to terminology Please describe any difference you see in a 'verified record' verse 'digital identity'

| I don’t see any differences |
| --- |
| Record is a file, where as identity is more related to a person that may have information changing over time. |
| Digital ID sounds like it has more personal details than verified record |
| Digital identification sounds more specific to ID verfication. |
| verified record is a checked record |
| I think a verified record only refers to one ID document, whereas a digital identity could possibly include all your important government documents embedded into a QR code. I'm not entirely sure though and could be wrong. |
| When I see verified record I think of physical documents like a passport whereas when I see digital identity I think of digital based identity verification documents which may be easier to access and use. |
| Verified record seems it would show past details, whereas digital identity seems to be more about just details without the past use of the details. |
| Record i see it as ibformation records while I see digtal identity as proof of ID but in digtal form. |
| Verified record is more of checking who I am. Digital identity is more of confirming who I am. I think. |
| I see them as very similar or the same |
| One is identifying you as an individual and the other is just saying a document is real |
| A verified record to me seems like a trusted copy of a document, a digital identity sounds like a purely digital form of an ide it that may not be tied to real world assets. Like a videogame avatar |
| To me verified record means this has been cross checked and deemed a valid recorded whereas digital identity to me just represents a form of identification that can be accessed electronically rather than a physical copy. |
| I think verified record is some piece of information that has been verified by the authorities, while digital identity is an electronic form of ID, like an electronic passport or driver's licence. |
| I don't see much difference. Digital identity is the verified records that we record for any organization. |
| I think that digital identity just resonates more with the language used in today's age. |
| What about verified digital identity |