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UX Research

# MyGov & Digital Wallet A/B Testing

Objective

The objective of this A/B user testing is to evaluate the accessibility and usability of the MyGov government app compared to other digital wallets by engaging 'edge-case' citizens who rely on assistive technologies.

The goal is to determine:

1. How well the current MyGov app supports users with disabilities
2. Citizen sentiment regarding digital wallets for a new government identity product
3. Citizens' engagement with the concept of 'verifiable credentials'
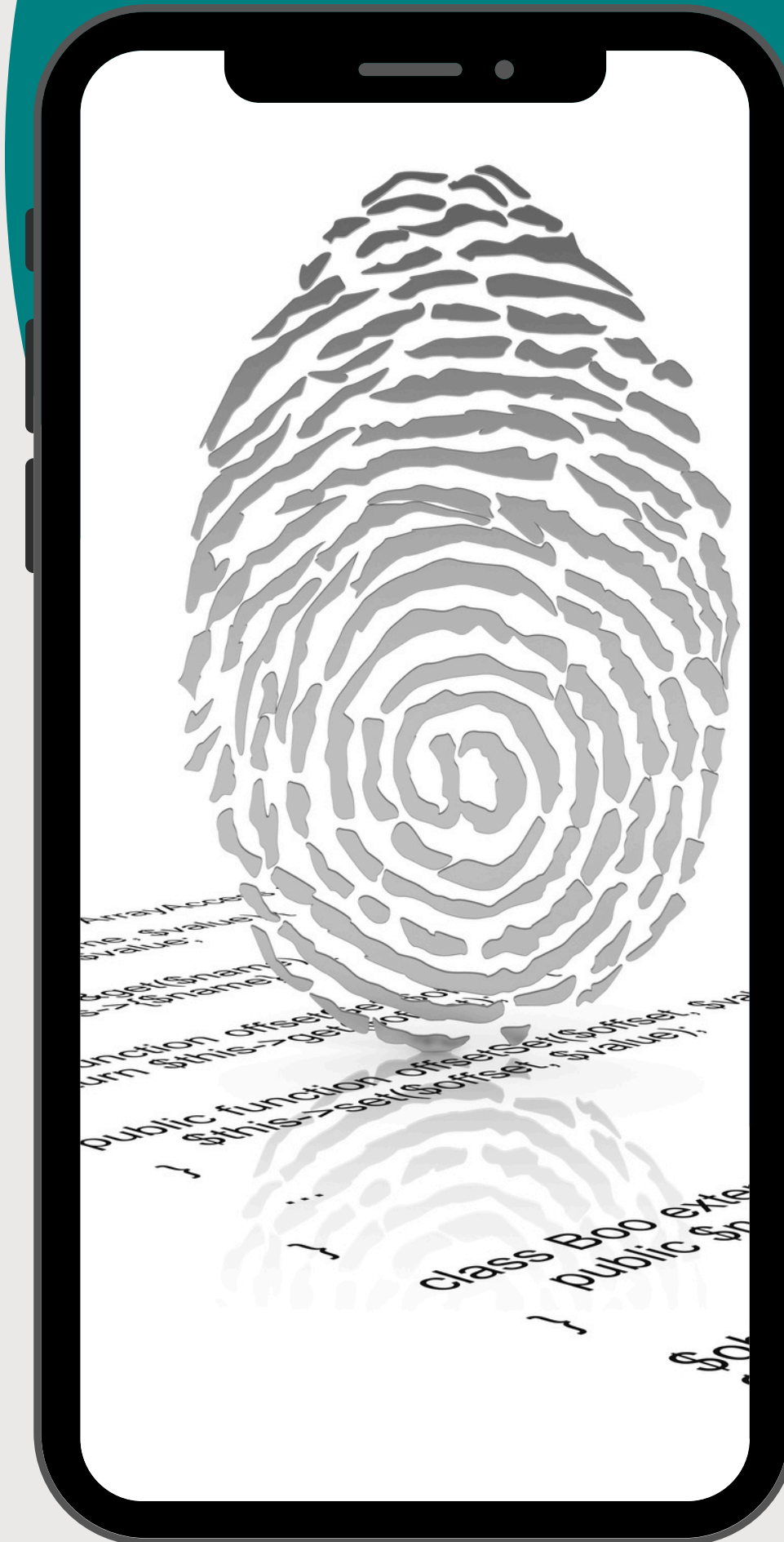
The headlines

There is a stark difference between cohorts in terms of interest and engagement with apps. Non-English speaking testers, older testers, and neurodivergent testers exhibit a noticeable reluctance to use digital wallets and apps in general.

A significant nuance is that the lack of ability to translate MyGov into other languages appears to be the biggest accessibility barrier, greatly impacting the widespread usability of the app for non-English speaking testers.

The most significant frustration with MyGov relates to the login experience.

Screen reader users are vulnerable using MyGov as it narrates their pincode.

There is an overwhelming preference to access services via Apple or Google wallets.

Testers understand and appreciate the value of verifiable credentials.
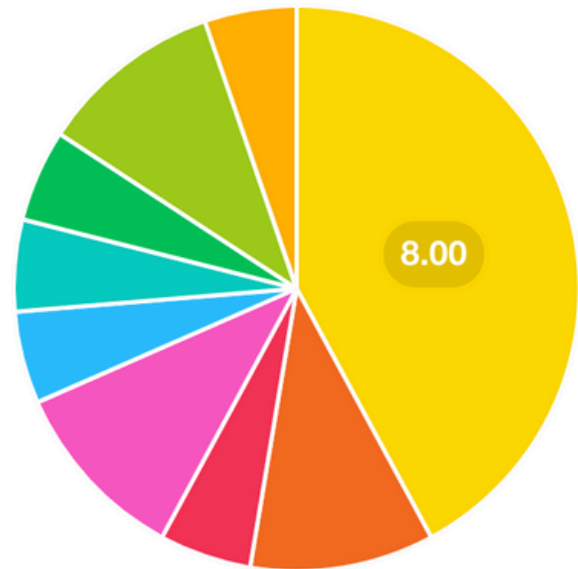
Executive Summary

Cohort

For 🟨 Blind, 🟧 Deaf, 🟥 Physically disabled, 🟪 Neurodivergent, 🟦 Deafblind, 🟩 Older than 70, 🟩 Low vision, 🟩 Non-English speaking, and 🟧 Mute
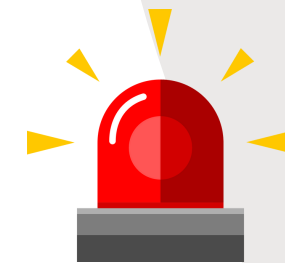
8.00

Assistive Tech

For 🟧 Not applicable, 🟧 Voice over, 🟥 Screen reader, 🟪 Magnification, 🟦 Interpretation, 🟦 Translation, 🟩 Colour inversion, 🟩 Speech to text app, 🟧 I couldn't translate the content into my first language, 🟧 Bold font, and 🟥 increased brightness

6.00

Regularly use a digital wallet

Have a government-issued app installed

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.
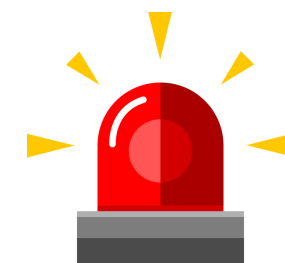
With the context of poor engagement from older testers, we only invited bilingual CALD testers. Even then, some CALD testers illustrated a lack of confidence with apps

Interest in verifiable credentials via a digital wallet
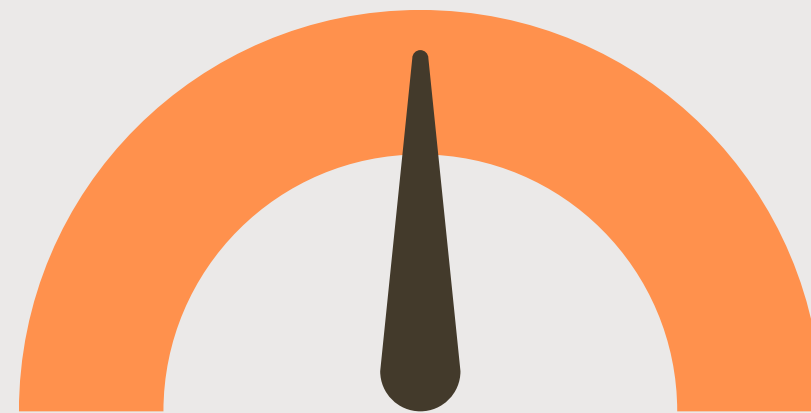
Blind testers
Desperately interested in a digital ID system (especially NSW testers who cannot access DDL)

CALD Testers
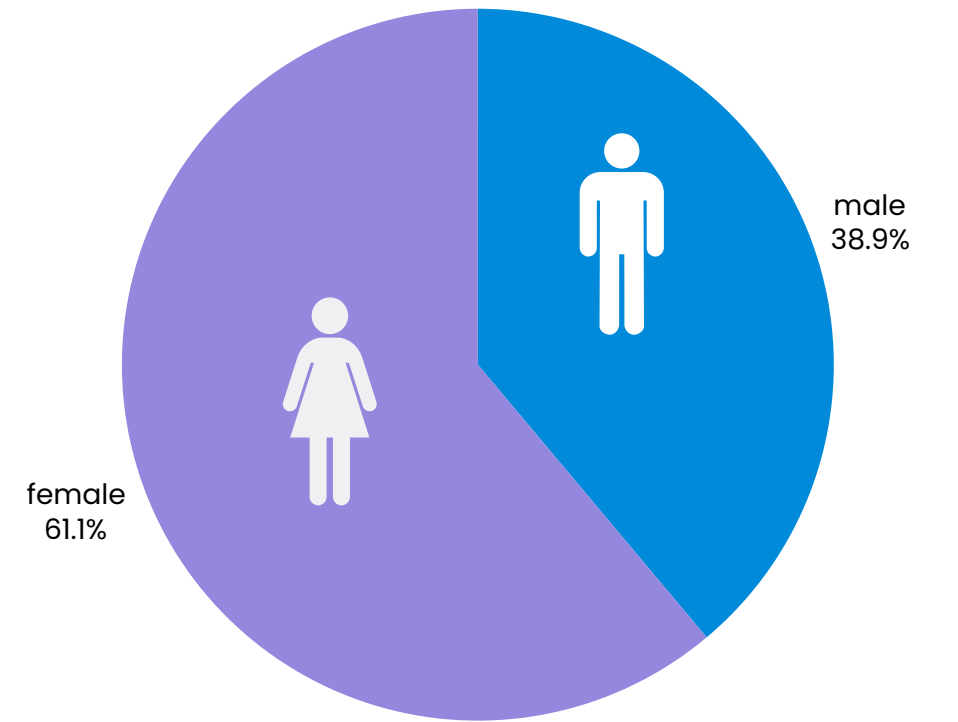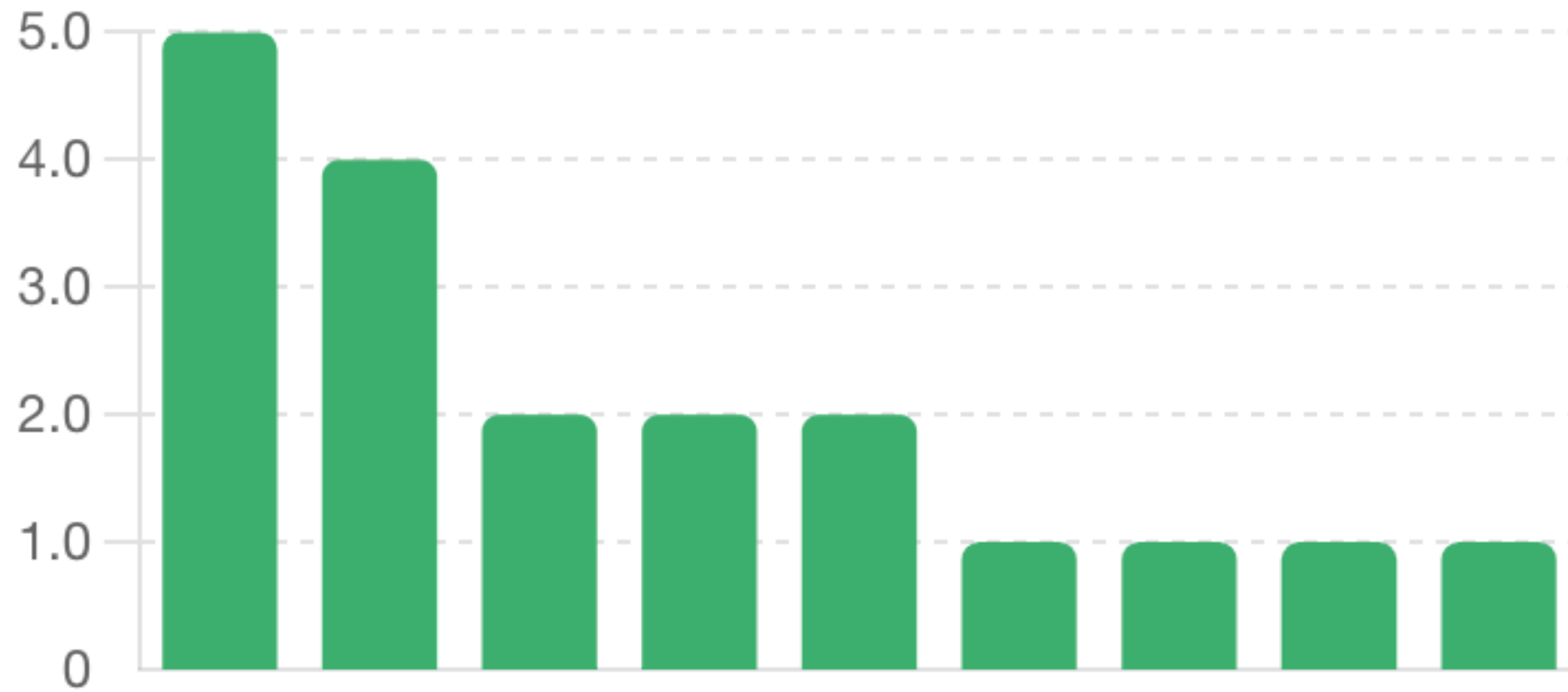
Older Testers

Neurodivergent testers

Deaf testers

"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
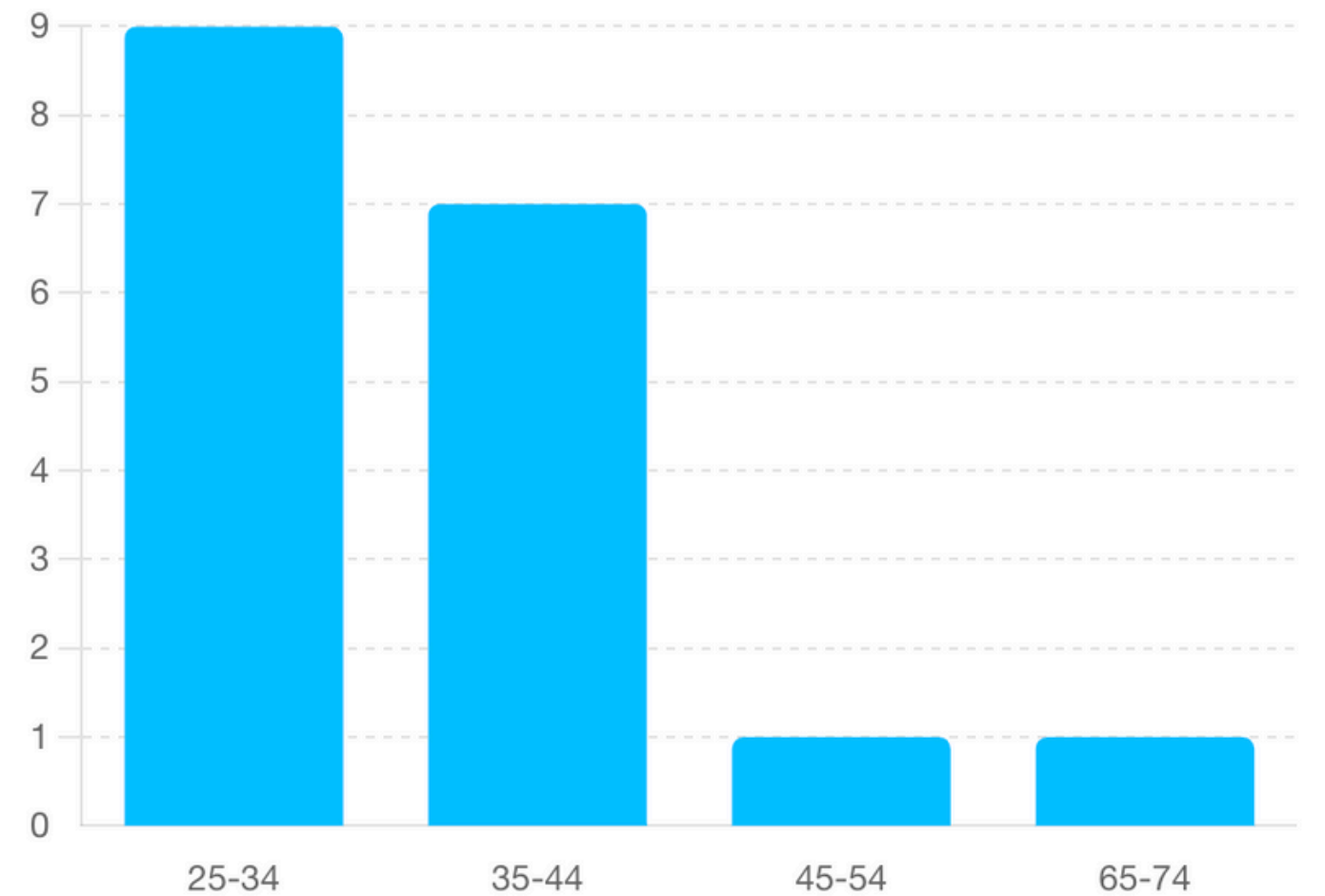
Snapshot of MyGov experience

MyGovID v email log in

For ▇ I used my email address to create the login,
▇ I can't remember, I just logged on, and
▇ I used the MyGovID app to verify my identity and log on

- 3.00
- 3.00
- 8.00
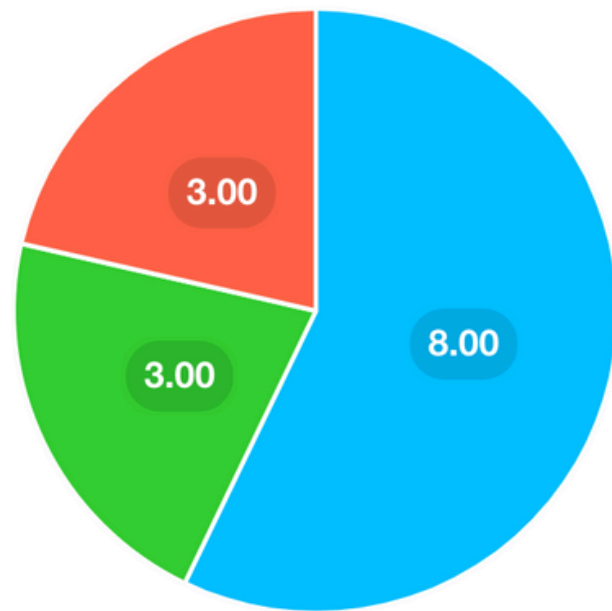
The vast majority of frustrations related to the login experience

LOG IN

CALD testers experienced most accessibility issues
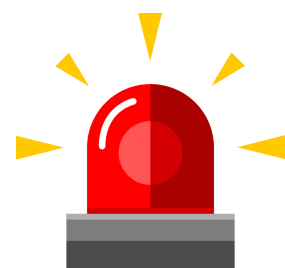
Lack of translation functionality had the greatest impact on CALD testers

MyGov app narrates the pin on a screen reader when logging in

How easy to download

How easy to log in

How easy to link to other services

"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

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

Snapshot of App Sentiment

Other government apps used

MyGovID

Service NSW

Translink

centrelink

Medicare

MyGov

NDIS

QLD Rego...

Other wallets

Paypal
6.7%

Google Wallet
13.3%

None
13.3%

28%
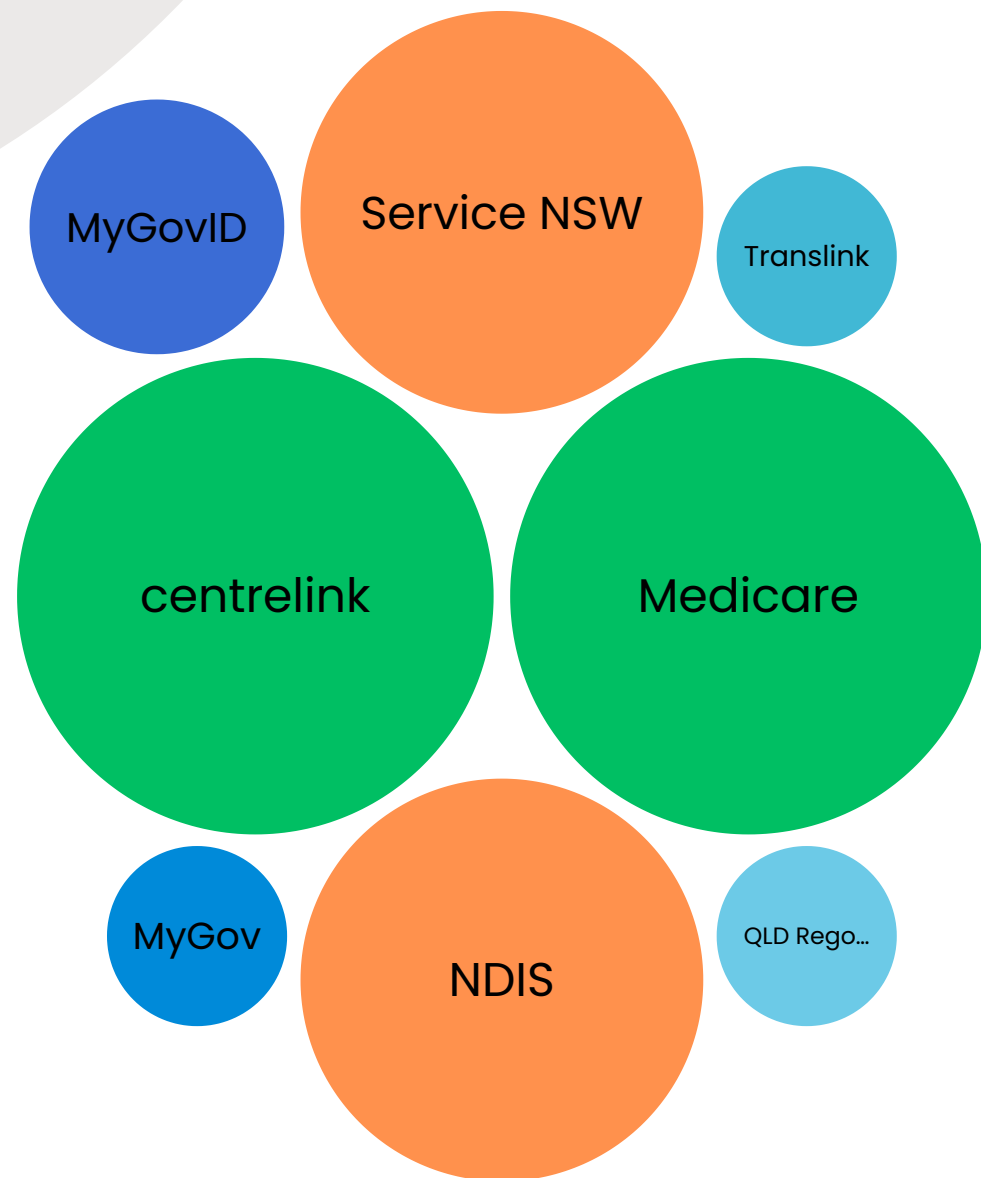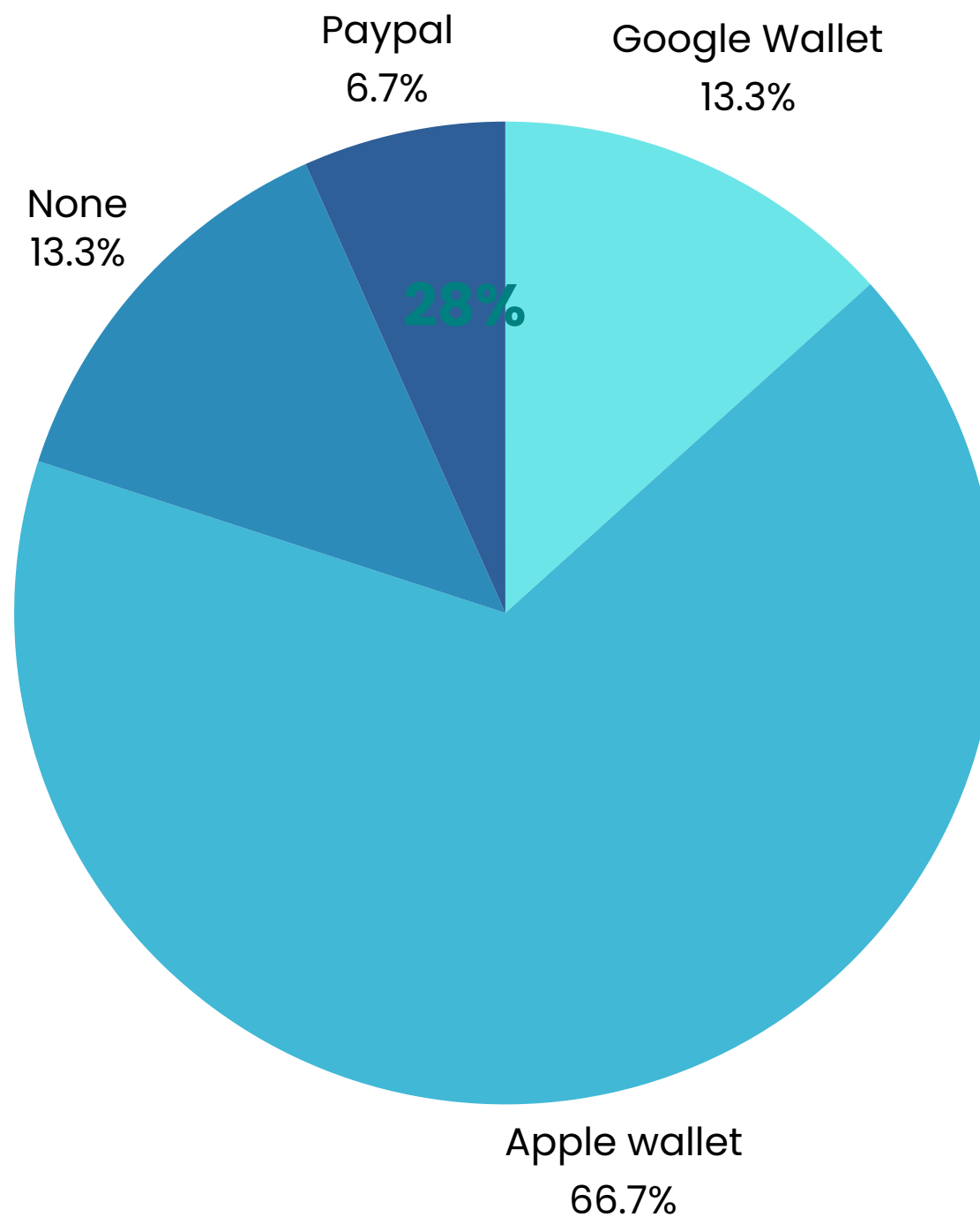
Apple wallet
66.7%

28%

Avoid downloading new apps

89%

used (and love) an apple device

There was widespread appreciation for the Apple Wallet. It was preferred for all services, especially from an accessibility perspective.

NDIS App

was spoken about favourably in terms of accessibility

Blind tester insights

"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.

Sentiment using MyGov

Sentiment using other digital wallets (apple)

MyGov app narrates the pin on a screen reader when logging in

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

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.

Sentiment using MyGov

Sentiment using other digital wallets (apple)

Deaf Testers

MyGov

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).

Sentiment using MyGov

Sentiment using other digital wallets (apple)

CALD testers

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 using MyGov

?

Limited usage of digital wallets

Low Vision Testers

MyGov

No specific challenges were mentioned regarding the app's accessibility, suggesting that MyGov's current accessibility features, such as colour inversion and magnification, were effective for their needs.

Sentiment using MyGov

Sentiment using other digital wallets (apple)

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

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

Preferred terminology

■ Digital identity   ■ Verifiable credential

■ Verified Record
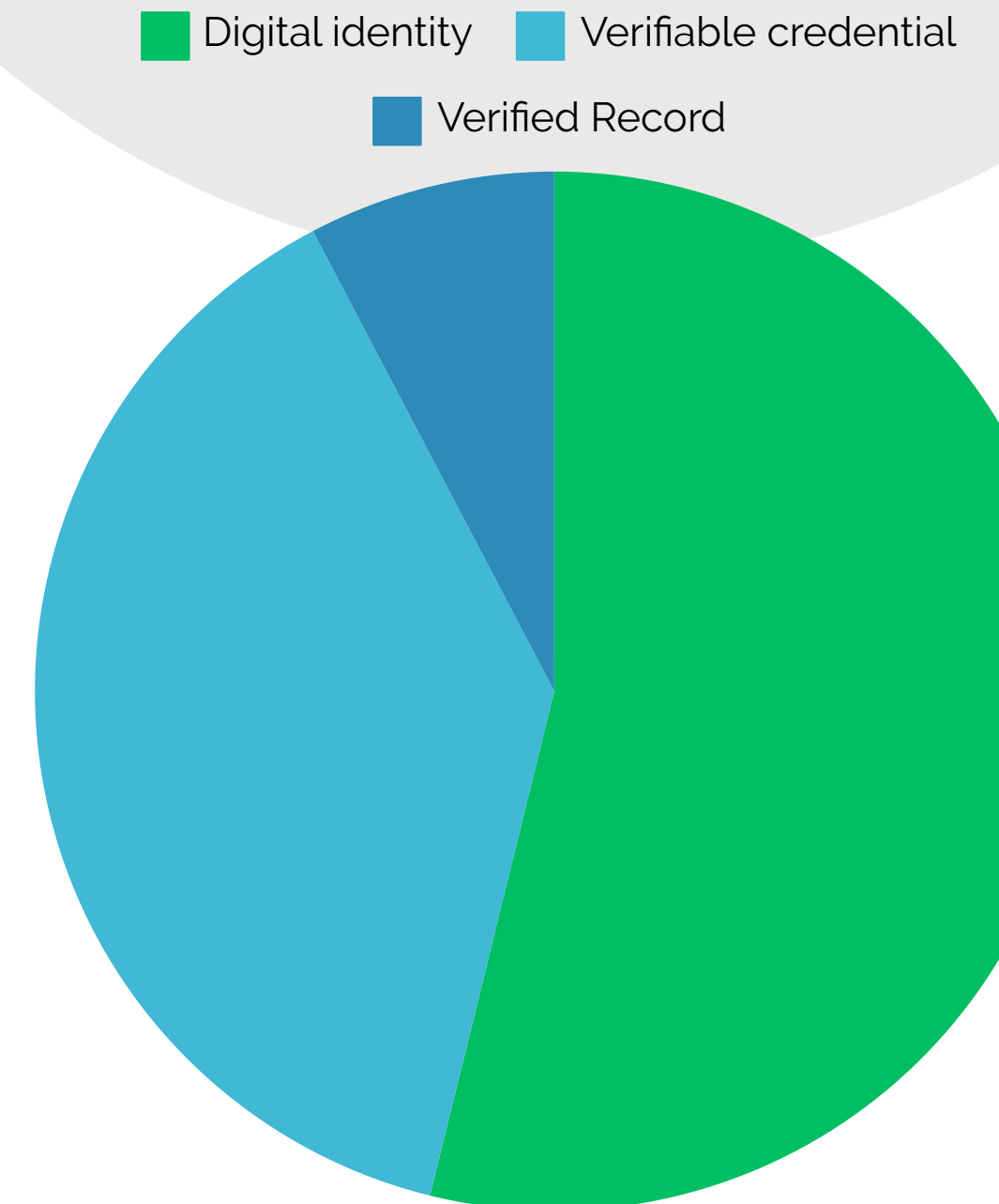
Understanding of verifiable credentials

Something that already had been verified by recognised offical source that is accepted by others.	An official card with date of birth and maybe country you were born
Safe and easier to use	One stop ID in your pocket anytime, anywhere!
The ability to clarify my identity using pre-existing verified documents stored as part of a government website	it means you share whether you are applicable or not rather than the actual detail that makes you eligible for something.
I guess it just means you've been cussed out before and you are you. A reliable source has confirmed your identity, I guess	That my identiictn ha been verified and accepted
Not the original document but a verified and trusted copy of the original	verifiable credentials are id documents that identify who you
Specific details of certain personal identification that can be identified by specific details of the document rather than needing the whole document.	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.
Maybe age, number, visa?	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 think it is very close to correct information, but not all of it.	I pass to show that the identification standards have been met without having to show the exact details of the required personal information.
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 VC 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.

What benefits do you see in VC?

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.

Distinction relating to terminology

Please describe any difference you see in a 'verified record' verse 'digital identity'

I don't see any differences	Verified record is more of checking who I am. Digital identity is more of confirming who I am. I think.
Record is a file, where as identity is more related to a person that may have information changing over time.	I see them as very similar or the same
Digital ID sounds like it has more personal details than verified record	One is identifying you as an individual and the other is just saying a document is real
Digital identification sounds more specific to ID verfication.	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
verified record is a checked record	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 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.	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.
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.	I don't see much difference. Digital identity is the verified records that we record for any organization.
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.	I think that digital identity just resonates more with the language used in today's age.
Record i see it as ibformation records while I see digtal identity as proof of ID but in digtal form.	What about verified digital identity