SEE ME
Please

UX Research

Applying for a rental with 100-point ID check

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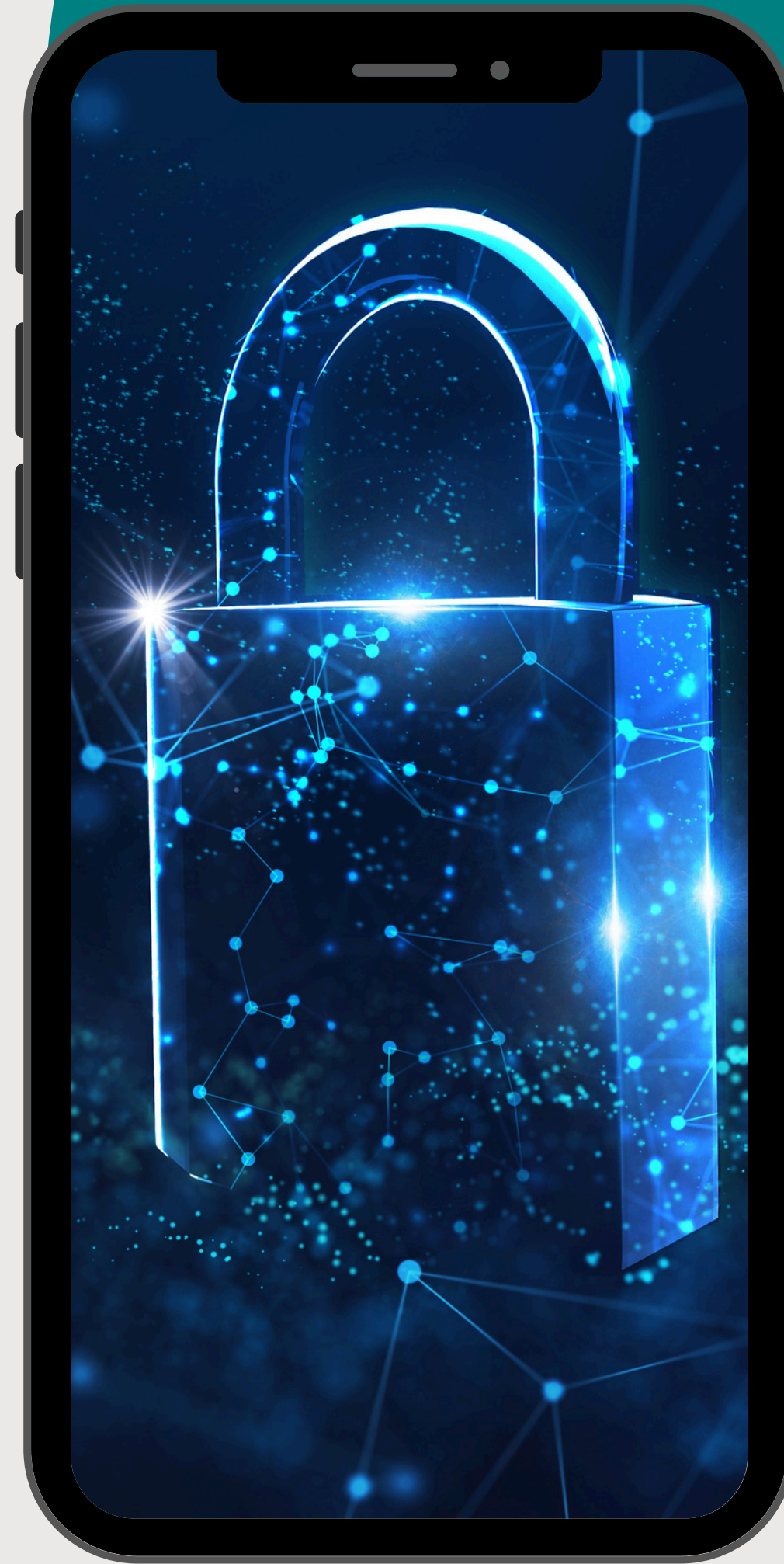
Objective

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.

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.

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"
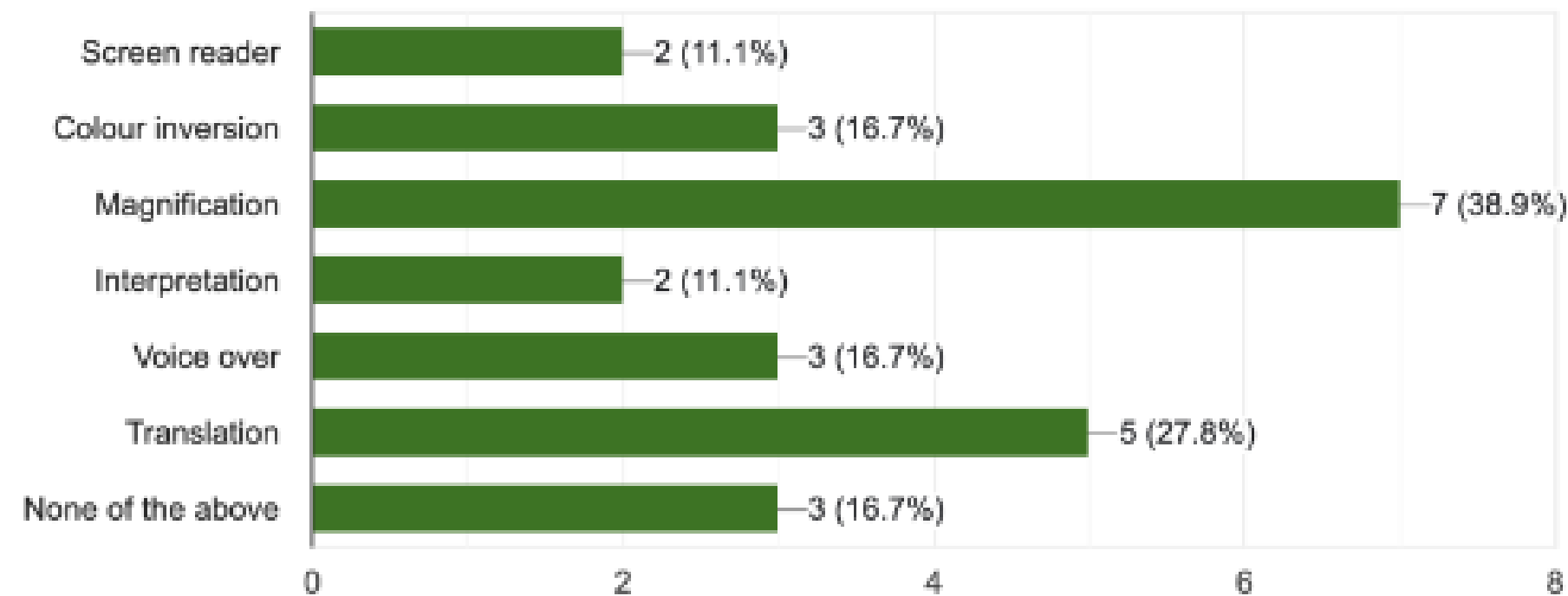
Executive Summary
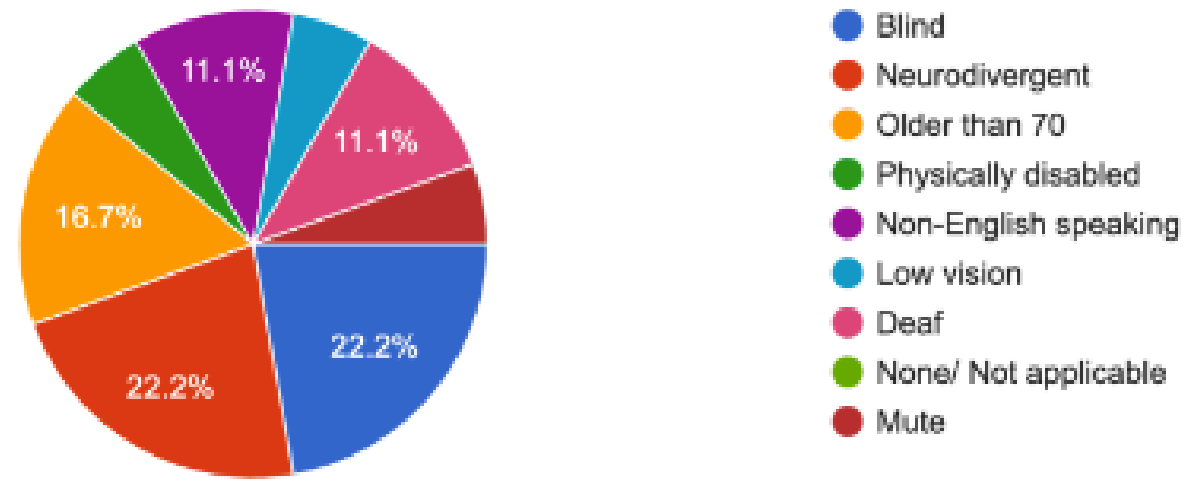
18 Participants

8 Testers felt confused about the ID requirements

5 Unable to complete

15 Testers felt regularly frustrated

Pie chart legend:
- Blind — 22.2%
- Neurodivergent — 22.2%
- Older than 70 — 16.7%
- Physically disabled
- Non-English speaking — 11.1%
- Low vision
- Deaf — 11.1%
- None/ Not applicable
- Mute

Bar chart:
- Screen reader: 2 (11.1%)
- Colour inversion: 3 (16.7%)
- Magnification: 7 (38.9%)
- Interpretation: 2 (11.1%)
- Voice over: 3 (16.7%)
- Translation: 5 (27.8%)
- None of the above: 3 (16.7%)

45 Average time to complete

"I fear my identity could be stolen and money be stolen from me (when emailed)"

Snapshot of User Experience sentiment

Average star rating (5)

⭐⭐⯨

Preference for digital

Almost all participants (with the exception of 4 testers) expressed a strong desire to transact digitally rather than the PDF form.

Lack of independence

In the simulated scenario, more than 70% of participants required assistance of someone else to complete a rental application. This resulted in participants sharing sensitive personal information including bank statements and identification more broadly even though they didn't want to.

Participants relied on family, friends, case workers, community members and offshore service providers to complete the form on their behalf.

67%

Encountered accessibility issues completing the simulated rental task

56%

Feel they have no choice but to share personal information

(10 out of 18) reported that they have been in positions where they needed to share personal information to complete necessary tasks or services due to the inaccessibility of the transaction

72%

Frequently feel disempowered

(13 out of 18) often feel disempowered to complete services themselves, highlighting a widespread issue with current service designs that do not adequately support autonomous transactions

"Use simple English or a pop up box video using sign language person "

Noting Auslan does not follow English, so reading and writing can be challenging

Snapshot of Security Sentiment

Trust

Respondents displayed mixed levels of trust in the services they use to protect their personal information.

Willingness to share is contextual

Users' willingness to share personal information significantly changes based on who is requesting it. This was a common sentiment among respondents, although specific quantitative data was not provided.

Verifiable credentials

83.3% (15 out of 18) of respondents believe that sharing verifiable credentials is more secure than sharing traditional documents

45%
Didn't read the privacy statement and advised they rarely do

45%
Feel at a disadvantage securing their personal information due to the inaccessibility of online services

70%
Reported their personal information has been compromised by a data breach

67%
Proactively turn on second factor authentication for their apps and services

35%
Share passwords, mostly because they feel it's necessary to access services

"If there is no trusted family around then i will seek anyone who is willing to help me.

# Industry trust

When it comes to sharing personal information

Insurance

News

Social Me...

Banking

Government

Medical services
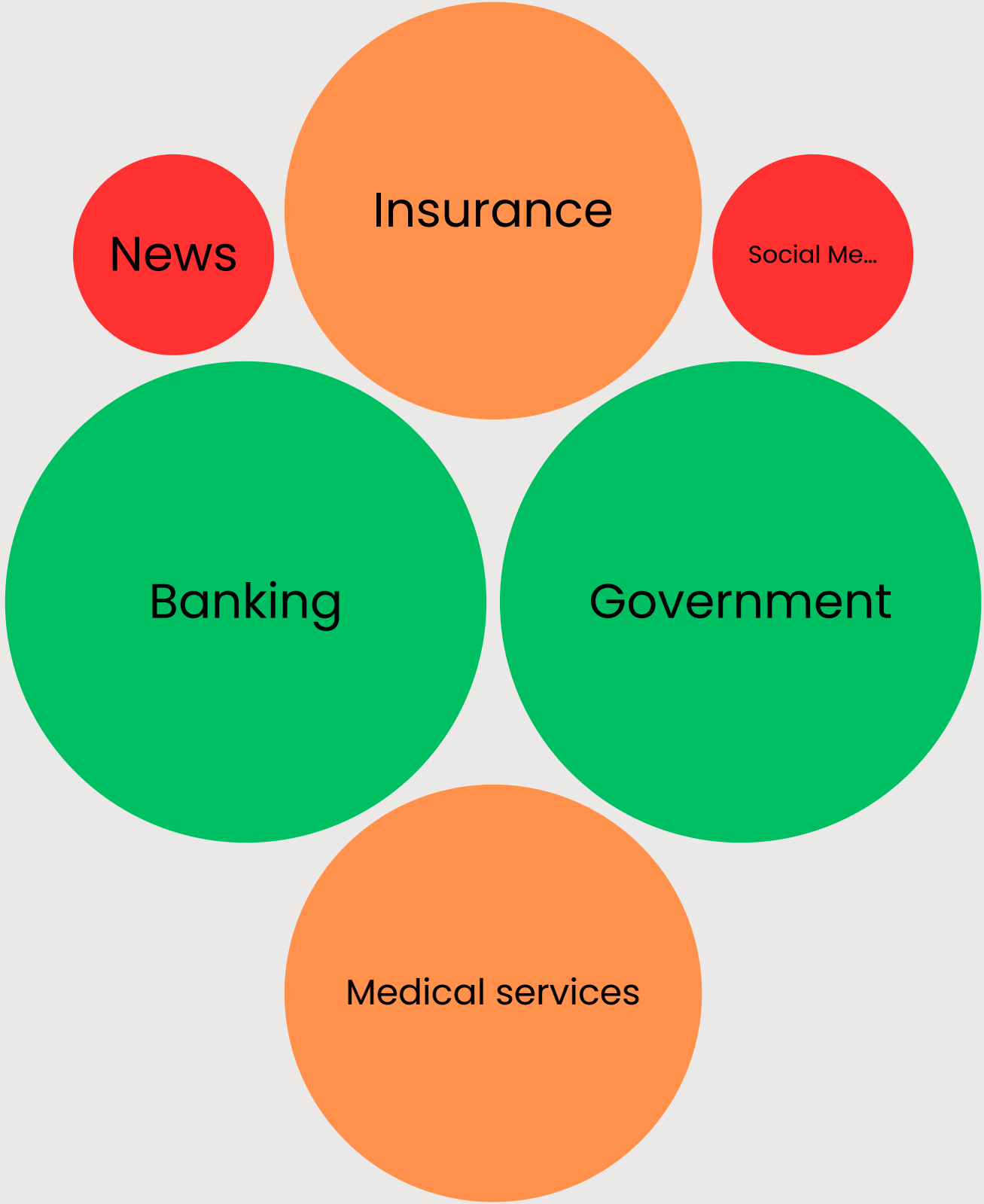
Have you shared more personal information that you feel is necessary?

No

Yes

Participant demographics

Assistive Technology	Count
Magnification	7
Translation	5
Colour Inversion	3
Voice Over	3
None of the Above	3
Interpretation	2
Screen Reader	2
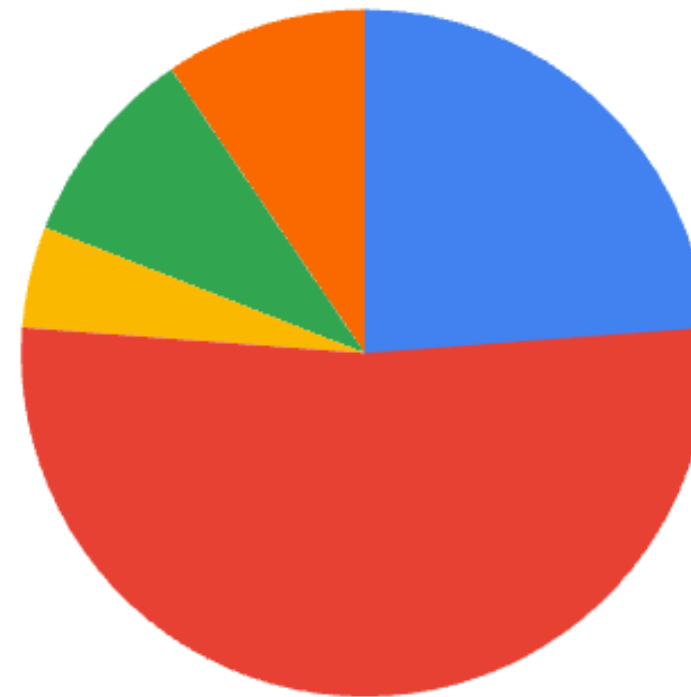
● Desktop ● Laptop ● Tablet ● Smartphone ● Other
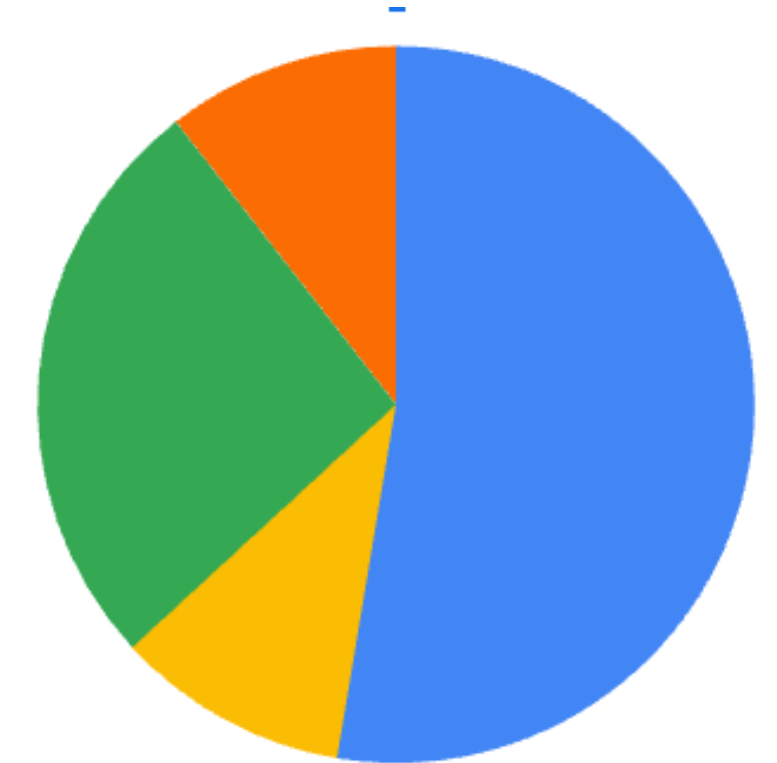
● Chrome ● Safari ● Edge ● Other

- Under 18 — 0 (0%)
- 18-24 — 1 (5.6%)
- 25-34 — 8 (44.4%)
- 35-44 — 5 (27.8%)
- 45-54 — 1 (5.6%)
- 55-64 — 0 (0%)
- 65-74 — 2 (11.1%)
- Older than 74 — 1 (5.6%)
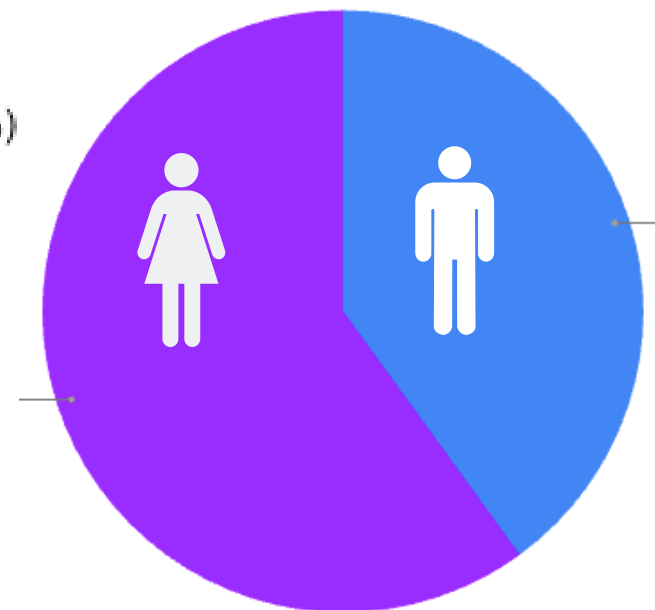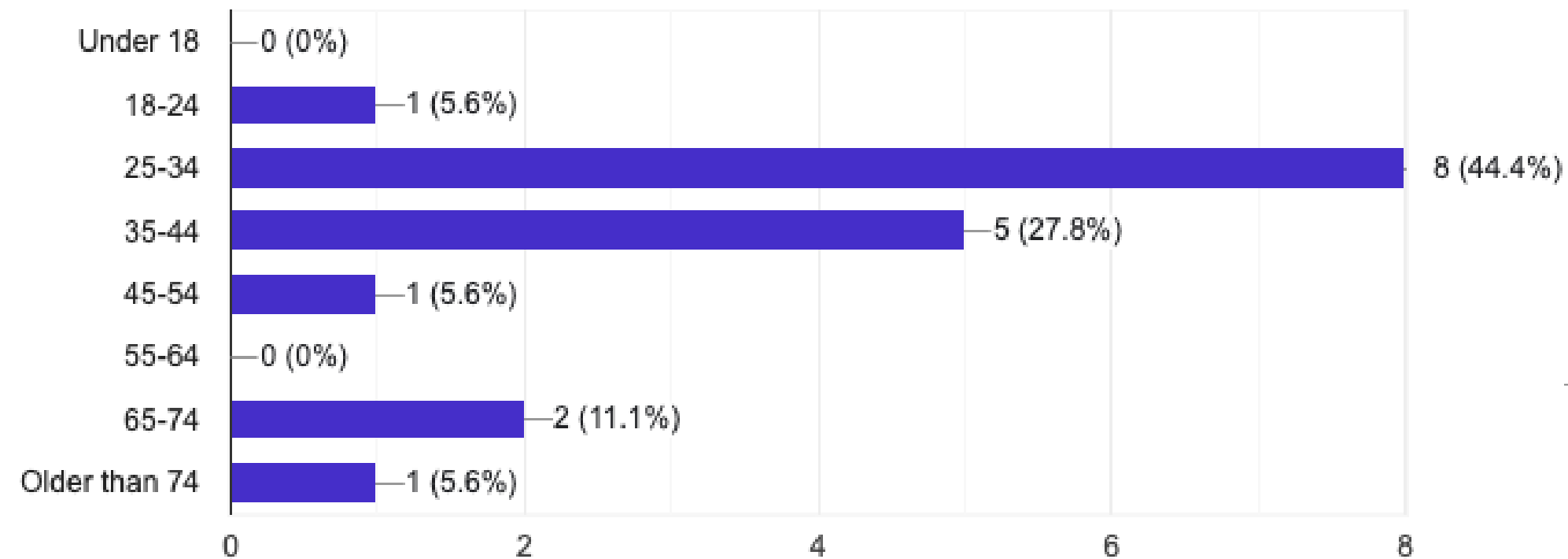
"I've found it difficult to share personal information on occasion. There have been identity checks with companies over the phone which is something I cannot do due to being mute."

Blind tester insights

Strong desire to transact digitally

Strong sentiment of frustration not being able to use digital services because they are inaccessible

All gave a 1 star rating, and couldn't complete independently

How informed do you feel on risks associated with sharing your personal information

How often do you need to ask for help when completing forms

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

How often have you had to share sensitive personal information unwillingly because services are inaccessible

"I need sighted assistance to complete forms often. not the majority of the time but often enough, I shouldn't have to show bank statements to a support worker"
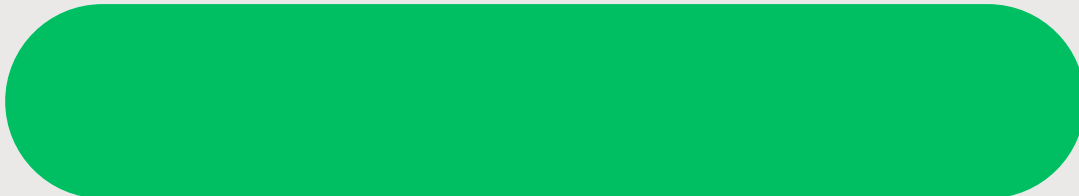
Older insights

Seemed most at ease with the PDF form and 100 point ID system. Far less frustrated than all other cohorts.

Far less concerned about the security of their personal information for a 100 point ID check

How easy was it to complete rental application & meet 100 points ID

How informed do you feel on risks associated with sharing your personal information

How often do you need to ask for help when completing forms

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

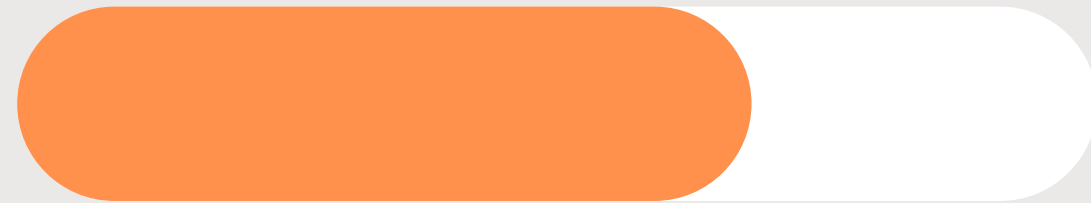**How often testers have had to share sensitive personal information unwillingly because services are inaccessible**

"the forms are full of jargon that I do not understand , its not straightforward, specific. It confuses me and is upsetting"
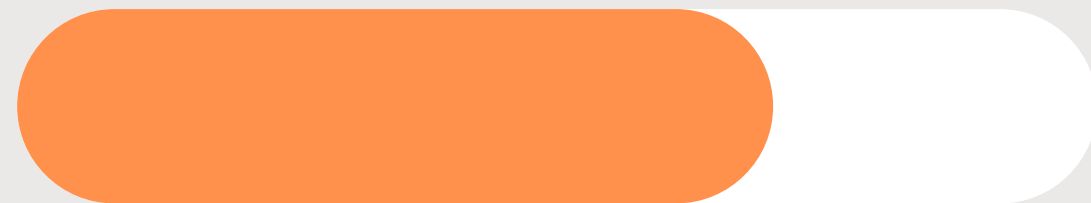
Neurodivergent

Many felt overwhelmed completing a form full of jargon with cluttered information.

Many were confused trying to understand how they could satisfy a 100 point ID check

How easy was it to complete rental application & meet 100 points ID

How informed do you feel on risks associated with sharing your personal information

How often do you need to ask for help when completing forms

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

How often have had to share sensitive personal information unwillingly because services are inaccessible

"My English not good, I do not understand many parts of the forms."

CALD Insights

All non-English speaking testers required support to understand the form and what was required.

All non-English testers were unfamiliar with the identification requirements associated with a 100 point ID check and required the support of someone else to provide the identification requirements.

How easy was it to complete rental application & meet 100 points ID

How informed do you feel on risks associated with sharing your personal information

How often do you need to ask for help when completing forms

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

How often testers have had to share sensitive personal information unwillingly because services are inaccessible

Note: This reflects the survey feedback but ALL non-English speaking testers relied on someone to complete the task.

Worryingly, those who supported the completion of this task also provided us with genuine bank statements, passports etc

"I would like them to take great care of my info though have no expectation that they will."

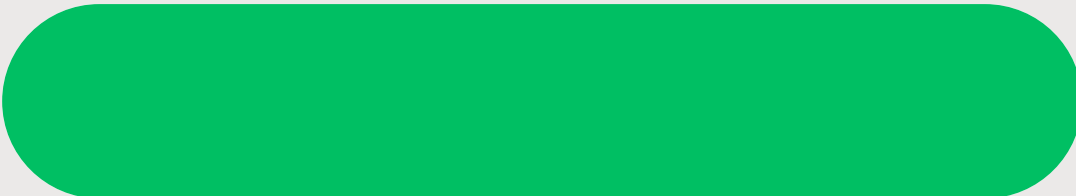(in the context of providing businesses with sensitive personal information)

Deaf tester insights

Only two testers, but each answered completely differently

How informed do you feel on risks associated with sharing your personal information

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

1 x 1 star v 1 x 5 star

How often do you need to ask for help when completing forms

How often have you had to share sensitive personal information unwillingly because services are inaccessible

"I'm actually very unsure of who would be able to access the information that I provide. Other than the real estate agent." (after emailing bank statements, address, DOB, Licence to a real estate agent)
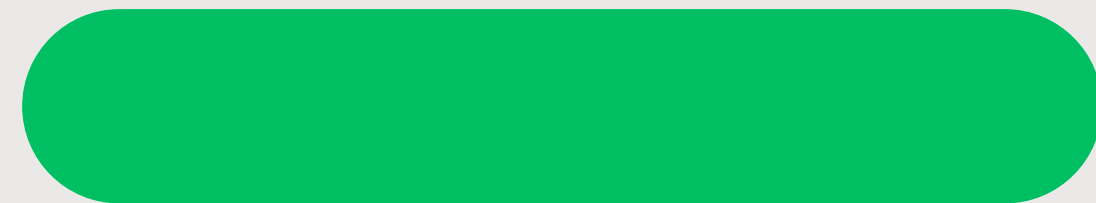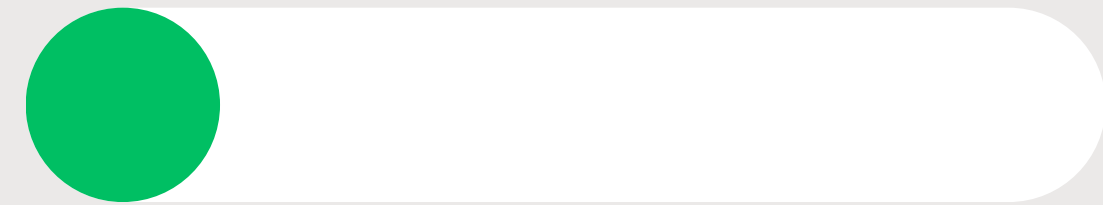
Other tester insights

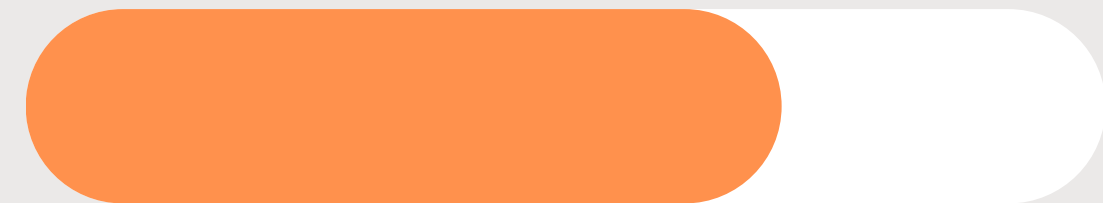Including people who are physically disabled, mute and with low vision

How informed do you feel on risks associated with sharing your personal information

Do you believe verifiable credentials is more secure than the traditional ways of sharing documents

How often do you need to ask for help when completing forms

How often have you had to share sensitive personal information unwillingly because services are inaccessible

"A new ID system would be tricky as verifiable credentials needs to be easily accessible and easy to do, I had huge problems with PayID, they couldn't fix my problem as no one took ownership of the mistake, not banks and not the company that created PayID"