

JUSTGIVING AND GOV.UK VERIFY: Exploring JustGiving information as part of the GOV.UK Verify process.

The findings of a Discovery Project

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Participants

JustGiving™



Cabinet Office

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Executive summary

JustGiving is a tech-for-good company that facilitates donations and fundraising for charities. In 2001, JustGiving launched as the first UK online fundraising platform and has grown to include a database of users which covers 89% of UK postcodes. This translates to over 6 million active users in the last 12 months (2015). Each user that transacts has achieved a certain standard of verification, with a proportion achieving a greater degree of verification.

As JustGiving continues to expand and offer new and innovative services in online and mobile fundraising, they are active in exploring new models of online identification. They are conscious of the need to maintain trust for both their donors and the fundraising community, particularly in regards to crowdfunding.

This OIX UK Discovery project looked to explore a potential relationship between JustGiving and GOV.UK Verify and how JustGiving users responded to that relationship where their information was concerned.

The first hypothesis explored the response of JustGiving users if information about their activity on JustGiving was used by a GOV.UK Verify Certified Company as part of the

verification process. The tolerance of people's perception of the use of this information was questioned. Specifically, it was information about their charitable donations and who they have donated to. None of the information used as part of this discovery was real. All examples were dummy details in place of 'personal data'.

Whilst a small sample of just 5 JustGiving users was taken through the user testing it was clear that in the context of registering to use a Government service, there was little concern over a relationship between JustGiving information and GOV.UK Verify. All participants were explicit that the use of the JustGiving information in the GOV.UK Verify process would not change their opinion of JustGiving or stop them using the fundraising platform in the future.

The second hypothesis explored the use of GOV.UK Verify during the onboarding process for users of JustGiving Crowdfunding, a new way people can use JustGiving to raise money for good causes, even if the causes are not registered charities. In crowdfunding, all funds raised are sent directly to the individual who raised them. JustGiving facilitate a level of trust by verifying the identity of the crowdfunder and safely storing their contact details. GOV.UK Verify offers online verification to the Government standards and is of interest to JustGiving. However the discovery project highlighted some specific user experience difficulties around the inclusion of GOV.UK verification within the journey tested which would potentially prevent users completing the Crowdfunding page setup.

Both hypotheses were tested under the OIX rules of being open and transparent and explored under the assumption that it could be useful to relying parties if successful.

- If the JustGiving information is useful to Certified Companies, that could form the basis of an agreement with Certified Companies to enable people to achieve Level of Assurance 2 to access online central Government services. The underlying data itself would not be shared with Certified Companies - only used as points of verification in accordance with the Cabinet Office Good Practice Guidelines 45.
- In the case of using GOV.UK Verify as part of the verification process when a user onboard to the JustGiving crowdfunding page - JustGiving is exploring cost effective and efficient routes to identity verification.

This paper will detail the project looking at it specifically from the point of view of the users - JustGiving customers.

It will recommend that the use of certain JustGiving information, as part of the GOV.UK Verify process for Certified Companies, is taken to an alpha project and the types of actual data available scrutinized in detail (subject to appropriate controls).

The use of GOV.UK Verify within the user journey of building a Crowdfunding page should be looked at again in a further discovery project to address the issues raised in this discovery.

2. The Hypothesis

The hypothesis was outlined and agreed by all parties ahead of the development of the discovery project:

A user is comfortable having JustGiving information used in the process of verification with GOV.UK Verify.

Having got a digital identity through GOV.UK Verify the user can promote trust of themselves as an online fundraiser for their intermediary and their donors.

2.1 Methodology

The project followed the OIX UK discovery process and looked specifically at the response of JustGiving users when information about their activity on JustGiving was used as part of the GOV.UK Verify process when they are accessing a central Government service. This was done in a sand pit environment and there was no technical build and no real information was used. The wireframes created were based on the current user journeys being used by both GOV.UK Verify and JustGiving at the time of January 2016. The project was designed to overtly explore users' opinions around privacy and data protection in general, as well as in relation to the specific tasks tested. The user feedback would therefore be useful in consideration of shaping any future UX design concerning JustGiving and [GOV.UK Verify](#).

The people recruited were all JustGiving users and were prepared at the beginning of their interview to have a general understanding of GOV.UK Verify, Certified Companies and the concept of a digital identity. This was done through a short discussion and ensuring each tester watched a short video about GOV.UK Verify.

The project was split into two distinct user journeys for each hypothesis.

2.2 User Journey one

The user intends to complete their car tax online. In this case the users use a laptop. They access GOV.UK and are asked to sign up to GOV.UK Verify before they can do their car tax.

As part of the normal process the user is told that, if they choose to take the test, information from JustGiving may be used as part of the verification process by a Certified Company. The user goes through the normal process, asserting their information for the Certified Company to verify.

Identity test

We're going to ask you some questions that only you should know the answers to.

This is to make sure someone else isn't pretending to be you by using your personal details or a copy of your passport or driving licence.

We get this information from your credit record. Everyone in the UK aged 18 and over has a credit record if they've had a credit account for longer than 6 months.

A credit record typically includes:

- bank accounts, loans and credit cards
- utility company accounts
- whether you're on the electoral register

By taking the identity test, you grant Post Office temporary access to your credit record.

Your credit score won't be affected.

During the test, we will also ask you questions about your charitable giving, based on information from JustGiving. By taking this test, you agree that:

- The Post Office will share your name and address with JustGiving
- JustGiving will share with the Post Office some information about your giving, such as causes or people supported.

Post Office will only use the information from JustGiving for the purpose of conducting the identity test.

[Take the identity test](#)

Image of text informing user of use of JustGiving information.

The user is then asked a Knowledge Based Verification (KBV) question which is the third and final part of the current GOV.UK Verification process. In this scenario one of the three questions was based on information from JustGiving. This was either a question about the last charity the user had donated to on the site, or asking about an individual the user had last donated to.

Identity test

This information is from your JustGiving account.

2. What was the last charity you've donated to on JustGiving?

British Heart foundation

Alzheimer's society

Marie Curie

Macmillan Cancer Support

Cancer Research UK

Breast Cancer Now

Continue

Identity test

This information is from your JustGiving account.

2. Select one or more friends you've supported on JustGiving

Marie A.

Jamie E.

Silvia H.

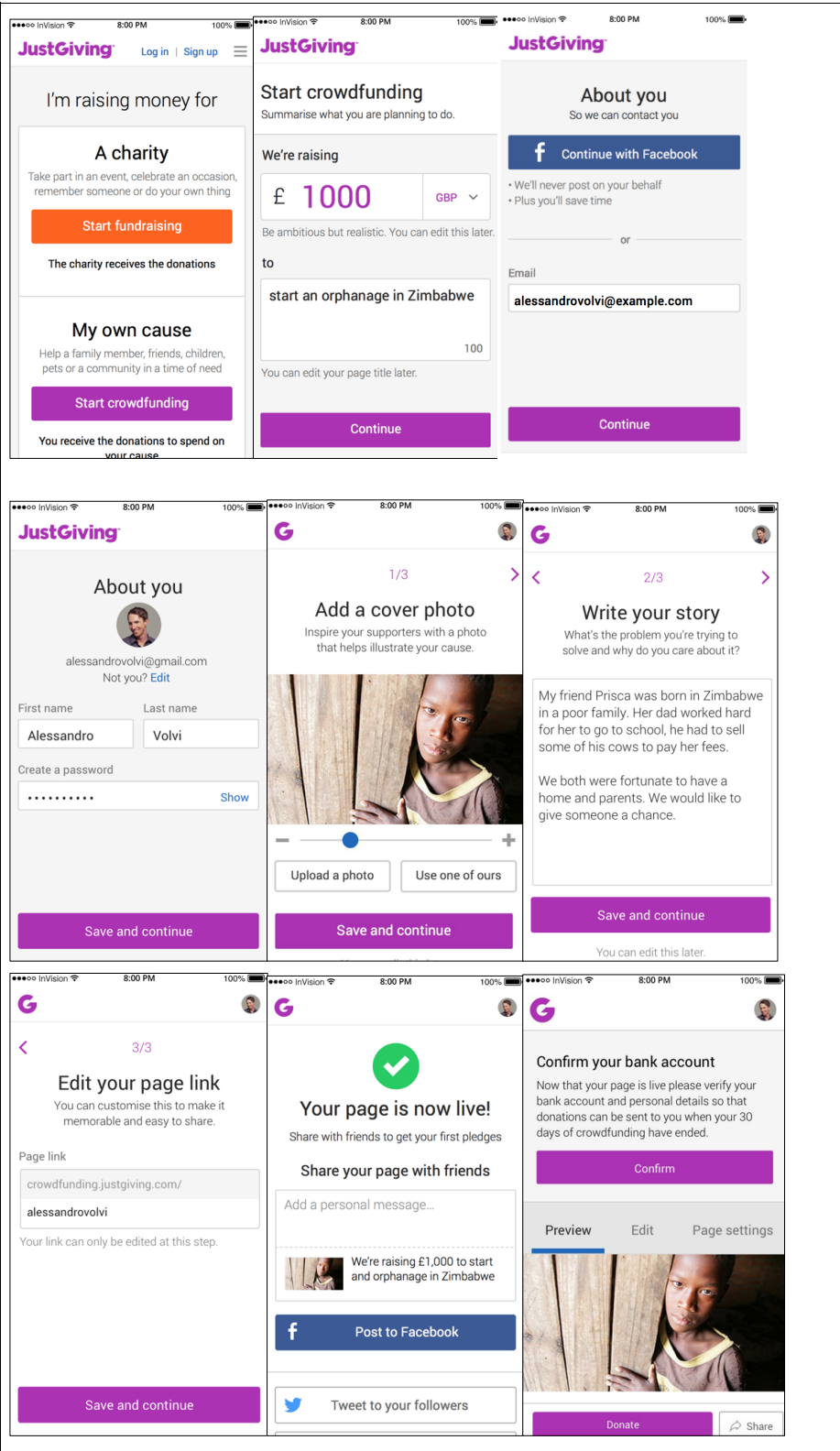
Helen J.

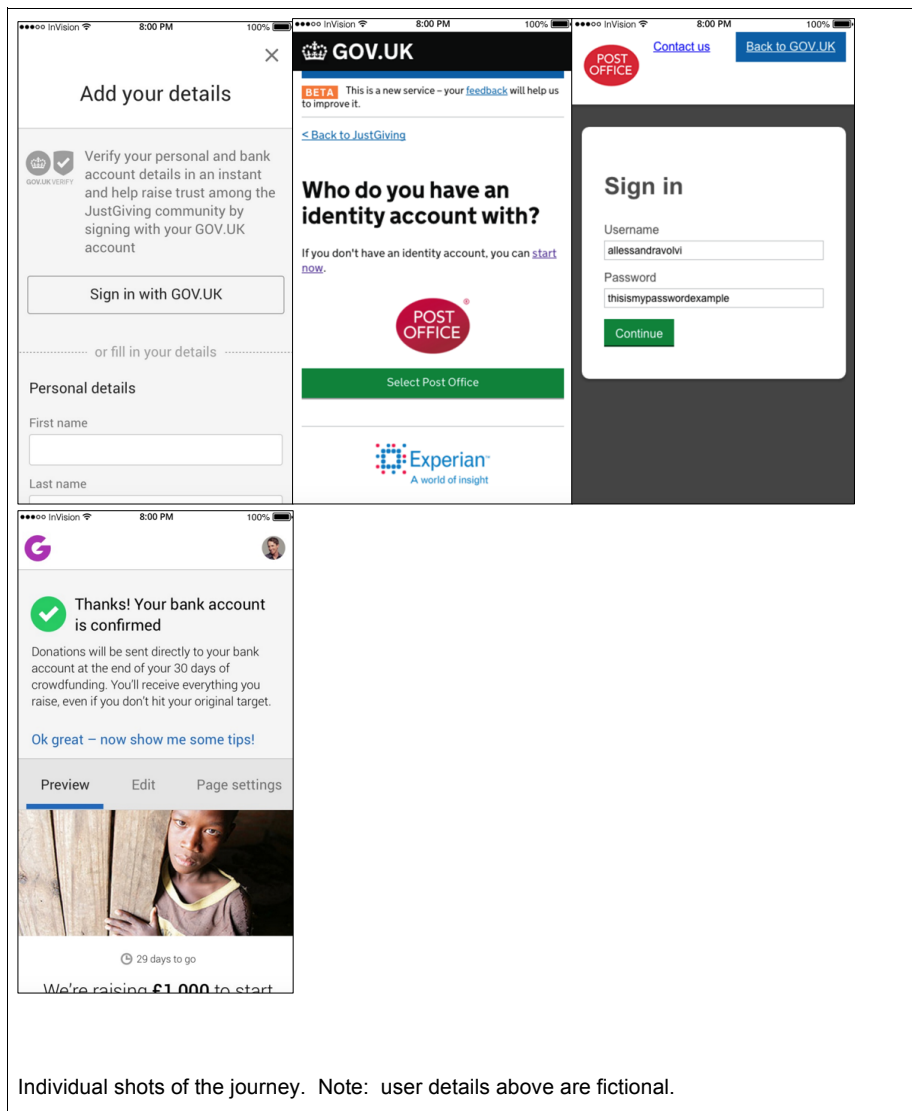
Continue

Images of KBV texts

2.3 User Journey two

The second journey was applied immediately after the first, meaning that the concept of a digital identity was fresh in the participant's mind. However this journey was conducted on a mobile phone. This journey explored the current JustGiving model of creating a Crowdfunding Page. Again, no real information was used during the test.





At the verification stage the user was given a choice of identifying themselves manually asserting personal details to JustGiving or use GOV.UK Verify. They were not forced to choose either route but are asked about their choice. This allowed the user research to ask the participants about their choices and explore the attraction around using a digital identity used from a Government source.

2.4 Recruitment

There were 5 participants who were recruited by JustGiving via their own channels. JustGiving has an accomplished user research team who regularly conduct testing within their offices.

All participants were real JustGiving users:

| | |
|--|--|
| Participant type Donor 2 Fundraiser 3 | JustGiving useage Frequent 3 Casual 2 |
| Age 20-29 2 30-39 1 40-49 2 | Gender Women 3 Men 2 |

2.5 Objectives

The objectives of the testing, within the context of the hypothesis were:

- Is JustGiving information useful in the GOV.UK Verify process?
- How do JustGiving users feel about JustGiving being part of the GOV.UK Verify process?
- Does GOV.UK verification improve the JustGiving crowdfunding on-boarding process?

3 Results

The results from the user testing should be considered only in their qualitative nature. There were only 5 participants and whilst they represent a cross section of JustGiving users, further exploration with a wider number of participants should always be considered.

3.1 The GOV.UK Verify process

None of the participants had used GOV.UK Verify previously. This hindered their overall understanding of the verification process and all users struggled to articulate why a third party, the Certified Company, was involved in the verification process (even after being shown a video). Only one third party brand was consistently recognised. It was subsequently selected by all participants.

3/5 users stated it felt like they were giving away a lot of information and would find it reassuring to know exactly why some information was being asked for (ie bank account details).

“You’re giving everything over - this is my entire life”

However they had no major concerns about having to verify their identity online and were generally aware of why it is necessary. All users mentioned online banking as an example for when they have had to verify their identity online to access a service. Benefits stated were protection from identity theft and not having to perform tasks offline which tend to involve long waiting times and higher effort. Minor concerns included how information is used and scam sites which phish for data.

3.2 Perception of JustGiving Information in the GOV.UK Verify process

The intro text is the first instance in the journey where participants are told that JustGiving information may be used as part of the verification process. This is explained alongside the potential of a Certified Company to also use credit file data.

3 users stated the length and layout of the text made the information more difficult to read and understand. The primary information users were looking for were:

- What they were going to be asked
- Where the information comes from
- How the information was going to be used
- Why JustGiving is involved

Users were all slightly surprised to see JustGiving donation history used in the GOV.UK Verify context. However, all 5 were ok to proceed.

“Does the government track all of my donations?”

“I wouldn’t expect my credit report to have that level of detail”

“Why is JustGiving getting involved with my drivers license?”

The sharing of information blurb flagged concern in some users of details being passed on for use other than the test.

3.3 JustGiving in Knowledge Based Verification Questions

Each user was given two JustGiving questions, to understand which would be easier for them to answer and how the question impacted on their relationship with JustGiving.

- Question 1 - which was the last charity they had donated to
- Question 2 - which individual they had last donated to

All users said they would struggle to remember which charity they last donated to and would likely have to visit their JustGiving account to review their history.

The fundraiser question was easier to answer with most saying they would likely recall their friend’s name.

It is important to point out that the JustGiving questions did not invoke privacy concerns in 4/5 users. However, one did feel the fundraiser question was invasive.

Two users noted that it would be relatively easy to find out the answer to the fundraiser question via publicly accessible sites with one subsequently questioning how secure it was.

All users stated the test would not have a negative effect on their attitude towards JustGiving, but just be slightly confused why they were involved.

“Makes you wonder why JustGiving is involved, what are their plans?”

“JustGiving has handed my info to the Post Office, I’m still curious”

“It felt a bit random, there’s no link”

Two users’ concerns were directed towards how government bodies know their donation information and did not understand it was coming directly from JustGiving.

2 users asked whether the questions would respect the user’s donation publication privacy preferences (ie if they chose to make the donation appear anonymous on JustGiving)

However, all users were asked on the likelihood, on a scale to 10, of completing the verification process. The results are positive with a high 9.2 likelihood to complete.

| | | | | | |
|-------------|-----|-----|-----|-----|-----|
| Participant | M42 | F25 | F26 | M49 | F33 |
| Rating | 10 | 9 | 8 | 10 | 9 |

The trust associated with the involved brands in conjunction with the necessity of the task overrode any concerns.

“I wouldn’t question it because it’s GOV.UK, it’s an official thing”

The results show, in a qualitative measure, that the hypothesis is correct and whilst participants may have additional questions, they are comfortable having JustGiving information used in the process of verification with GOV.UK Verify.

3.4 User perception of GOV.UK Verify in the JustGiving Crowdfunding page creation.

It is important to come back to the hypothesis and the objectives while analysing the results of the crowdfunding page testing.

The hypothesis was that with the use of the GOV.UK Verify digital identity the user can promote trust of themselves as an online fundraiser for their intermediary and their donors.

If we analyse the results simply against the hypothesis then the results are positive because there was an association of trust. However when taking the objective of testing whether GOV.UK verification improves the JustGiving crowdfunding on-boarding process then the results are not clear.

3.5 GOV.UK Verify Trust

Users saw a benefit in showing supporters that they are verified by GOV.UK, specifically to people outside of their known network. They would also be more likely to trust a crowdfunding page where the page owner is GOV.UK verified.

“Gives it a sense of legitimacy, government sanctioned almost”

“I would feel a lot more comfortable handing over my bank details”

“If you’re sending your money to somewhere where they tax your car it’s got to be legitimate”

3.6 Inserting GOV.UK Verify into the JustGiving crowdfunding onboarding process

In the majority of transactions tested to date, signing into GOV.UK Verify has been at the beginning of a journey - prior to the transaction page. This is to maximise the opportunity to utilise the data asserted with the digital identity, including name, address and date of birth. It means users do not have to repeatedly assert their data and can speed up an onboarding process. However the JustGiving crowdfunding onboarding journey has specific objectives which the GOV.UK Verify sign in could not satisfy and it was a risk to the completion of the user journey.

JustGiving is clear that the primary objective is for a user to complete the crowdfunding page first. Once this is done the user is more likely to complete a verification process either immediately or at a later date, as they will not be able to access the monies raised until they are verified.

Any perceived user benefit of using GOV.UK Verify would be dependent on the likelihood the user has and then remembers they have a GOV.UK Verify account.

For these reasons verification does not occur until later in the journey. This makes the GOV.UK Verify sign in process (this is asserting an email, password and 2 factor authentication pass code generated via mobile) seem cumbersome and overbearing when the participant has already gone through numerous steps to create the page.

Only 3/5 participants chose GOV.UK Verify as a preferred route to verify.

Reasons for GOV.UK Verify:

- To save “messaging about and having to put all your details in again”.

Reasons against:

- When bank account details were still required there wasn't enough benefit as submitting these details was a key concern
- Felt GOV.UK should only be used for government services
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4. Conclusions

A relationship between JustGiving and any Certified Company in providing verification of an individual's digital footprint, as part of the GOV.UK Verify process, appears to be one which the user is not significantly concerned about.

This is only in the context of accessing a central Government service.

The discovery project raised some clear aspects around user journeys which would need to be considered to alleviate any concerns users might have about the relationship. These include:

- The layout and wording of any intro text pages
- Further exploration on the use of a JustGiving knowledge based verification question and its value to a Certified Company

However, this paper recommends that the project progresses to the alpha stage. This means that the JustGiving information and data is analysed in detail (subject to appropriate controls) to explore its value against the Cabinet Office Good Practice Guide 45 standards in aiding an individual to achieve Level of Assurance 2.