

Practical 3

Labelling typologies

You are writing a report about people's experiences of a new app which is being introduced to help people who are in debt to understand their spending behaviour, manage their repayment arrangements and offer some money saving tips and advice. Your analysis has identified people who **did not** benefit from the app. These participants fall into three main groups in relation to how useful they found the app in meeting their needs. Your task in small groups is to produce short typology labels (one or two words) for each group.

Group 1 People in this group did not find the app made a difference to them and were content with this because they did not need it. This group consisted of people who had manageable debts, such as a mortgages and student loans. They were otherwise financially comfortable and therefore did not feel the need to manage or change their repayment arrangements or make wider money saving changes. This group also included people who were already doing as much as they could to manage their spending and were happy with their repayment arrangements.

Group 2 This group had not benefited from the app and were indifferent about this. This group included people who were experiencing problems managing their spending and debts and it therefore seemed that there were ways in which the app could have benefitted them. The reasons why the app did not make a difference to them included that they did not understand how to use it, they lacked internet access, they lacked the motivation to use it, they did not have the time to use it or they lost interest in it.

Group 3 This group did not benefit from the app and were unhappy about this. They were struggling financially and wanted help to understand and improve their spending habits and manage their repayments. They did not find the app helpful because of technical issues with the app not saving the data they had entered, the features not being user-friendly and difficult to understand and the money saving tips not being tailored enough to their own situation.

Please be prepared to share your typology labels and experiences of this practical with the group.