**Interview questions guide**

**Charities and Regulators**

**1. Briefing about the research**

**2. Approach to high-cost short-term credit**

**3. Consumer decision-making**

**4. Challenges**

**5. Next steps**

NB: Questions must be tailored to the type of organisation i.e. regulator, trade body, consumer advice, policy and research.

**1. Introduction/Briefing about the research**

* The key issues regarding digital credit and space-times of high-cost short-term credit borrowing
* Empirical research
* Key findings
* Next steps – including the development of a digital tool and training materials

**2. Approach to high-cost short-term credit taken by the organisation**

* Tell me about the organisation’s understanding about the high-cost short-term credit market.
* What does the organisation see as the key issues in this market?
* Has the organisation witnessed change in the market? If so, what form has this taken?
* Who is responsible for bringing about change (for consumers) in the market?
* How does the organisation understand consumer need for and experience of the high-cost short-term credit market?
* What is the organisation currently doing in this area i.e. relating to high-cost short-term credit?
* Does the organisation have plans for future work in this area?
* Are there any changes the organisation would like to see happen in the market? Why?

**3. Consumer decision-making**

* Does the organisation have any insight into how consumers make borrowing decisions?
* Does digital technology feature in this understanding?
* Is access to credit via digital technology changing consumer behaviour/decision making?
* How can we help consumers to make decisions in this market?

**4. Challenges experienced by the organisation**

* How do staff understand the high-cost short-term credit market?
* How do staff understand the experiences of people who use high-cost short-term credit?
* How does this understanding impact the work that the organisation does?
* What challenges does the organisation face, if any, that affect its ability to do work relating to high-cost short-term credit?

**5. Next steps**

* Would the research be useful to the organisation? In what ways?
* Would there be scope to use the digital tool?
* Would the organisation use training materials on digital credit / spaces-times of online borrowing?
* What else would the organisation need or find useful/necessary to have to bring about change?