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Evaluation Methods

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Abstract: This report presents the findings of a study conducted to evaluate the user experience (UX) and usability of four mobile banking applications in Azerbaijan using the User Experience Questionnaire (UEQ) metrics. The study aimed to assess the overall impression of users and their acceptance of the usability of these applications. The results indicate that users have a positive general impression and find the usability of the mobile banking applications to be good. However, there is room for improvement in the Novelty aspect of Kapital Bank and LeoBank, as well as in the Perspicuity and Efficiency aspects of Kapital Bank when compared to LeoBank and PashaBank. Furthermore, the Perspicuity aspect of Kapital Bank when compared to ABB Bank also showed significant differences.

Mobile banking applications have become increasingly popular, providing users with convenient and accessible ways to manage their finances. As the competition among banking applications grows, understanding the user experience and usability of these apps becomes essential for their success. This study aimed to assess the UX and usability of four major mobile banking applications in Azerbaijan to identify areas for improvement.

Methodology: The study involved conducting a survey using the User Experience Questionnaire (UEQ) metrics. Participants were users of Kapital Bank, LeoBank, PashaBank, and ABB Bank mobile applications in Azerbaijan. The survey focused on six aspects of UX: Attractiveness, Perspicuity, Efficiency, Dependability, Stimulation, and Novelty. Participants rated each aspect on a scale from -3 (very bad) to 3 (very good).

Results: The analysis of the survey data revealed the following key findings:

3.1. General Impression and Usability:

- All four mobile banking applications received a minimum category rating of "Neutral" for every UX aspect, indicating a generally positive impression.
- The usability of all four applications was rated as "Good" by the users, indicating their acceptance of the apps' usability.

3.2. Novelty Aspect:

- Both Kapital Bank and LeoBank received a "Neutral" rating for the Novelty aspect, suggesting that users did not find them particularly innovative or fresh.
- These banks should focus on improving the Novelty aspect to receive more positive evaluations from users.

3.3. T-Test Results:

- A significant difference was observed in the Perspicuity and Efficiency aspects between Kapital Bank and LeoBank, as well as between PashaBank and LeoBank.
- Additionally, Kapital Bank's Perspicuity showed significant differences when compared with ABB Bank.

The overall positive impression and good usability rating of the mobile banking applications indicate that users are satisfied with the current experience. However, the "Neutral" rating for

the Novelty aspect of Kapital Bank and LeoBank suggests that these banks should work on introducing innovative features to attract users and stay competitive.

The significant differences observed in the Perspicuity and Efficiency aspects between Kapital Bank and LeoBank, as well as between PashaBank and LeoBank, indicate that there are areas for improvement in terms of clarity and efficiency in these applications. These banks should conduct further research to identify specific pain points and make necessary enhancements to enhance user experience.

Furthermore, the significant difference in Kapital Bank's Perspicuity compared to ABB Bank indicates that Kapital Bank can learn from ABB Bank's approach to enhance clarity and user-friendliness.

In conclusion, the study revealed that the general impression of users regarding the mobile banking applications in Azerbaijan is positive. Users have accepted the usability of these applications. However, there is room for improvement in the Novelty aspect of Kapital Bank and LeoBank to make their offerings more appealing to users. Additionally, Kapital Bank should focus on improving the Perspicuity and Efficiency aspects to enhance the overall user experience and remain competitive in the market. The findings of this study can serve as valuable insights for these banks to refine their mobile banking applications and meet the evolving needs of their users.