



COURSE CODE: IT403/CS408

COURSE TITLE: HUMAN COMPUTER INTERACTION

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DESIGN ANALYSIS OF SAVINGS AND LOANS WEBSITES

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Companies Analyzed

1. Best Point Savings and Loans

Best Point Savings and Loans Ltd (Best Point) is a wholly owned Ghanaian Company incorporated under the Companies Act 1963 (Act 179) on September 4th 2012. It was originally incorporated as **Lucky Savings and Loans Limited** but had the name changed on January 29th, 2013. It was issued with a Certificate to Commence Business on October 8th 2013.

Best Point Savings and Loans is licensed by the Bank of Ghana to provide savings and loans services in accordance with the Non-Bank Financial Institutions Act, 2008 (Act 774). The license was issued on December 2nd, 2013.

Website: <https://www.bestpointgh.com/>

Head Office: Old Peace Fm Building, Achimota Mile 7, Off Achimota Ofankor Road.

2. Bayport Savings and Loans

Bayport Savings and Loans is a member of the **Bayport Management Limited** (BML), a leading emerging market financial services provider, offering a comprehensive product suite across sub-Saharan Africa and Latin America currently with business operations in 9 countries across the world.

Bayport Savings and Loans was established in 2003 and it started its operations in Ghana as Ghana Financial Services, a one branch business in Obuasi and has fast grown to become one of the biggest Savings and Loans Companies in Ghana offering financial solutions that suit varied needs ranging from credit, investments and insurance. Bayport's key credit product in the Ghana market is the payroll loan. This product allows an individual to borrow against their future salary income.

Website: <https://bayportghana.com/>

Head office: Bayport Savings and Loans PLC, 22 Nii Nortei Nyanchi Street, Airport West, Accra, Ghana.

3. Opportunity International Savings and Loans Ltd. (OISL)

Opportunity International Savings and Loans Ltd.(OISL) is a leading savings and loans institution licensed by the Bank of Ghana in June 2004. The Institution operates across 10 out of the 16 regions of the country advancing financial inclusion and bringing clients at the base of the pyramid into the mainstream financial services using innovative range of products and services.

Since its inception, OISL has focused its key activities on the marginalized, the underbanked and unbanked and those who are excluded from mainstream formal financial services. OISL provides sound financial education and support to clients while promoting a savings culture by offering innovative deposit products. It assists micro, small and medium-sized businesses, which form the backbone of most developing economies to thrive.

Website: <https://opportunityghana.com/>

Location: No. D765/3 Kwame Nkrumah Avenue P. O. Box JT 323 Accra

Objective:

To evaluate and compare the **usability, color of use, functionality, and user-centered design, content and information** and **trust and security** of these three Ghana-based financial institutions' websites from an HCI perspective.

1. Usability

Usability refers to how easy and efficient it is for users to interact with the website. It includes how clearly the navigation is structured, how intuitive it is to use the interface, and how consistent the design is across pages. A usable website ensures users can quickly find what they need, understand how to perform actions (learnability) like applying for a loan, and receive clear feedback or error messages when something goes wrong.

1.1 Ease of Navigation and Interaction for First Timers

When evaluating how easily a first-time user can navigate each website:

Best Point Savings and Loans offers a clear and straightforward menu. While it's simple, it helps users find basic sections without confusion.

Bayport Savings and Loans stands out with an intuitive layout that highlights important sections using clear **call-to-action (CTA)** buttons, making it easier for users to interact with the site immediately.

Opportunity International also provides a user-friendly interface with well-structured menus that allow users to understand where to go quickly, although the CTAs are less prominent compared to Bayport.

1.2 Consistent Design and Functionality

Consistency helps users feel confident as they explore different parts of a website. All three websites maintain a uniform layout and design throughout their pages. Fonts, colors, headers, and overall styles remain consistent, which contributes positively to usability.

1.3 Navigation Structure

Navigation structure affects how consistently users can access key sections across pages:

On **Best Point**, the top navigation bar is not fixed. Once users scroll down, the menu disappears, which can slow down access to other sections.

Both **Bayport** and **Opportunity International** use a **sticky (fixed)** top navigation bar, meaning the menu stays visible as users scroll. This helps maintain continuous access to important links and improves usability, especially on long pages.

1.4 Page Distractions (Pop-ups)

Distractions like pop-ups can frustrate users and disrupt their experience:

Best Point and **Bayport** both perform well here, as their sites do not use pop-ups that interfere with the navigation process.

In contrast, **Opportunity International** features frequent pop-up prompts, especially when accessing the menu. This can feel intrusive and interrupt the browsing flow, especially for new users.

1.5 Scroll-to-Top Button

This small but important feature helps users return to the top of a page easily:

Bayport is the only one that includes a scroll-to-top button, visible on all long pages. This aids navigation, especially when viewing lengthy content.

Best Point and **Opportunity International** do not offer this feature, requiring users to scroll manually, which can reduce ease of use.

2. User Interface (UI) Design

UI design focuses on the visual and interactive elements of the website. It includes the layout, fonts, icons, buttons, and general presentation of content. Good UI design ensures the site looks clean and organized, maintains visual hierarchy, and helps users focus on key actions or information. It plays a major role in how attractive and user-friendly the website feels.

2.1 Visual Organization and Layout

Best Point Savings and Loans: The layout is simple and functional, presenting the most essential information clearly. However, it lacks advanced visual hierarchy or interactive engagement. The design feels straightforward, with limited visual differentiation between

sections.

Bayport Savings and Loans: Bayport employs a **modern, grid-based layout** that makes navigation smoother. Visual elements like cards, icons, and section blocks guide the user's eyes effectively. Important actions like “Apply Now” are visually highlighted. The layout is clean, yet visually dynamic, making it easier and more enjoyable for users to engage with the site.

Opportunity International: This site features a **professional and clean layout** that aligns with its institutional branding. The layout is structured, but not visually rich. It presents information in a formal way, suitable for their mission-driven tone, though it lacks interactive or visual elements that draw user attention or engagement.

2.2 Font Readability and Size

Best Point: Fonts are legible and sized appropriately. The body text contrasts well with the background, and headings are distinguishable, though nothing stands out in terms of advanced typographic hierarchy.

Bayport: Bayport uses well-spaced, professional fonts that are not only readable but visually clean. Font sizes vary appropriately across headings, subheadings, and body text, ensuring clarity and focus across the site.

Opportunity International: Fonts are clear and easy to read, with sizes that cater to desktop users.

2.3 Overall Aesthetic Appeal

Best Point: The aesthetic is straightforward, which supports clarity but does not evoke emotional engagement or modern appeal.

Bayport: Bayport stands out with a visually engaging aesthetic. It incorporates professional color palettes, graphic elements, and design consistency that feels current and user-friendly. The visual appeal supports trust, modernity, and professional identity.

Opportunity International: This site maintains a clean and formal aesthetic, focusing on clarity and professionalism. While effective, it feels more corporate and less visually inviting for a broad user base.

2.4 Button Functionality

Best Point: All interactive buttons function correctly, including those related to applications and navigation. Feedback on button clicks is minimal, but effective.

Bayport: Buttons work seamlessly and are placed strategically to support user flow. CTAs like “Apply Now” provide visual feedback and contribute positively to the user experience.

Opportunity International: Most buttons are functional, but the online banking button is currently not working, which affects user trust and usability. This hinders access to a critical service.

3. Color Use

Color use deals with how colors are applied throughout the website for aesthetics, branding, and functionality. It involves choosing colors that reflect the organization’s identity, ensuring enough contrast between text and background for readability, and using colors to guide emotions like blue for trust or red for alerts. Accessibility is also key, ensuring color use doesn't exclude color-blind users.

3.1 Consistency with Brand Identity

All three websites maintain color schemes aligned with their respective branding, which reinforces brand recognition and professionalism.

3.2 Readability and Contrast

Bayport uses strong contrast between text and background colors, enhancing readability and reducing eye strain.

Best Point and **Opportunity International** also maintain good contrast but are less effective than Bayport in some areas.

3.3 Emotional Influence

All websites use colors that convey trust and professionalism, typically cooler tones like blues and greens. These colors help communicate reliability, a crucial trait for financial institutions.

3.4 Accessibility for Color-Blind Users

None of the websites demonstrate explicit support for color-blind users. There is no mention of alternate cues (like symbols or patterns) to accompany color coding.

4. Functionality

Functionality relates to how well the website performs its core tasks. This includes working features like login systems, application forms, search bars, and calculators. It also involves checking that all links and buttons work as expected and that pages load efficiently. A functional website allows users to complete their goals without frustration or technical errors.

4.1 Forms and Submission Systems

Best Point Savings and Loans offers only basic input forms with no confirmation or acknowledgment after submission, which limits user feedback and confidence.

Bayport Savings and Loans provides structured forms with field labels and displays a confirmation message after submission, enhancing the sense of completion and user satisfaction.

Opportunity International also provides basic forms but lacks any form of feedback after submission, which can be confusing.

4.2 Page Responsiveness and Loading Speed

All three websites demonstrate good responsiveness across devices and load efficiently.

4.3 Search Bar Functionality

Best Point and **Bayport** have clearly visible and accessible search bars, improving navigation efficiency.

Opportunity International lacks a search bar, making it more difficult for users to locate specific content.

4.4 Online Functionalities (e.g., login, calculators, applications)

Best Point only offers USSD banking services (*277#), limiting its digital functionalities.

Bayport offers multiple online services including loan applications, login portals, and financial calculators.

Opportunity International provides online banking and account management tools, but with fewer features than Bayport.

5. User-Centered Design

User-centered design is about designing the website around the real needs, goals, and context of its users. This involves using simple, clear language, adapting to local expectations (e.g., currency, mobile money), and providing tools that match user needs. It also means involving users through feedback forms or support channels and designing with empathy and accessibility in mind.

5.1 Tailored to the needs and expectations of the target users

Best Point Savings and Loans: Caters to a wide range of users, making it accessible for everyone.

Bayport Savings and Loans: Focuses on salaried and working individuals, designing the website to suit their financial needs.

Opportunity International Savings and Loans: Focuses on the underbanked and small businesses, offering services for people with limited access to banking.

5.2 Use of simple language and local context

Best Point Savings and Loans: Uses simple and clear language, making it easy for anyone to understand.

Bayport Savings and Loans: Also uses straightforward language for easy understanding.

Opportunity International Savings and Loans: Uses simple language, catering to a wide audience, including underbanked people.

5.3 Support for local currency, mobile money, or local languages

Best Point Savings and Loans: Supports mobile money transactions, which is helpful for users who prefer mobile payments.

Bayport Savings and Loans: Does not support mobile money, which may be a limitation for some users.

Opportunity International Savings and Loans: Also does not support mobile money,

which could be a disadvantage for some users.

5.4 Presence of help features, FAQs, or feedback options

Best Point Savings and Loans: Offers a “Request for Call Back” and “Get in Touch” form for support.

Bayport Savings and Loans: Provides FAQs and other support options, which are great for helping users.

Opportunity International Savings and Loans: Has a “Get in Touch” form but lacks other support features like FAQs.

6. Content and Information Architecture

This aspect deals with how information is organized, labeled, and presented across the site. A good information structure groups related content together, uses clear menus and headings, and makes it easy to find key sections like loans, savings plans, or customer support. It helps users navigate the site logically without getting lost or overwhelmed.

6.1 Easy access to important information

Best Point Savings and Loans: Important information like services and downloadable forms are easy to find.

Bayport Savings and Loans: Has prominent buttons like “APPLY NOW,” making it easy to access services.

Opportunity International Savings and Loans: Important sections like products and reports are easy to find, but not as streamlined as the others.

6.2 Footer structure

Best Point Savings and Loans: Includes clickable social media icons, allowing users to easily follow them.

Bayport Savings and Loans: Does not have clickable social media icons, which could limit user engagement.

Opportunity International Savings and Loans: Shows social media icons but they are not

clickable, which is a bit less user-friendly.

6.3 Content volume

Best Point Savings and Loans: Provides a moderate amount of content, keeping the site simple but informative.

Bayport Savings and Loans: Offers more content, which might overwhelm users but is helpful for those seeking detailed information.

Opportunity International Savings and Loans: Also provides moderate content, but could be more streamlined.

6.4 Layout

Best Point Savings and Loans: Has a simple, easy-to-navigate layout with clear sections.

Bayport Savings and Loans: The layout is well-structured and easy to navigate.

Opportunity International Savings and Loans: The layout is clear but could benefit from more intuitive grouping of content.

7. Trust and Security

Trust and security refer to how the website assures users that their information is safe and that the organization is credible. This includes technical indicators like HTTPS encryption, visible security icons, and clear privacy policies, as well as professional design that builds confidence. Users are more likely to engage with websites they perceive as secure and trustworthy.

7.1 Visible security features (HTTPS, lock icons)

Best Point Savings and Loans: Uses HTTPS and a lock icon to show the site is secure.

Bayport Savings and Loans: Also uses HTTPS with secure icons on forms to reassure users.

Opportunity International Savings and Loans: Uses HTTPS and secure forms but doesn't highlight these features as clearly.

7.2 Transparent privacy and data protection policies

Best Point Savings and Loans: Has a clear “Privacy Statement” section explaining data protection.

Bayport Savings and Loans: Provides detailed privacy and terms pages, showing how they handle data.

Opportunity International Savings and Loans: Has less detailed privacy information and makes it harder to find, which could make users hesitant.

7.3 Professional look that builds user confidence

Best Point Savings and Loans: Has a clean, professional design that makes users feel confident using the site.

Bayport Savings and Loans: Also looks professional and trustworthy.

Opportunity International Savings and Loans: Has a professional design, but the lack of clear security features may affect trust.

Conclusion

Among the three websites evaluated, Bayport Savings and Loans ranks highest. It stands out for its clear language, well-organized layout, detailed privacy policies, and the presence of FAQs and support features. These elements enhance user trust and make the site easy to use.

Although it lacks mobile money and clickable social icons, Bayport offers a more complete and professional experience compared to Best Point and Opportunity, making it the most effective website overall.

Recommendations

Based on the findings, the following improvements are recommended for each website:

Best Point Savings and Loans

- Consider adding an FAQ section to provide quick answers and reduce customer support requests.

Bayport Savings and Loans

- Integrate mobile money services to enhance convenience for users who prefer local payment options.
- Add social media icons and improve the visibility of interactive elements to boost engagement.
- Simplify the amount of content to reduce cognitive load.

Opportunity International Savings and Loans

- Make social media icons clickable to encourage better interaction and increase trust.
- Improve the visibility and detail of privacy and data protection policies.
- Consider adding mobile money support to meet local financial habits and user needs.