

Ethics of UI/UX DESIGN

Ethics of Interaction design encompasses laws and set guidelines that derive the best practices for UI/UX design. These stem from researched psychological factors and patterns emanated by humans to create user friendly interfaces that satisfy user needs without forms of manipulation.[1] These set principles and guidelines serve as the foundation to create enhanced usability and positive user engagement to help designers implement good user experience that satisfy the users needs and appeal to their intuitive essences.[1] Often called "Ethical Considerations," these principles acknowledge that implementing interface elements involves an iterative design process [2]. These principles are organized under three primary categories: Privacy and transparency, which focuses on safeguarding, protecting user data and providing clarity on certain things ; Inclusivity and Neutrality, which aims to eliminate bias and ensure accommodation for all demographic groups [3]; and Dark Patterns, which entails comparative analysis of manipulative design techniques that extend well beyond mere persuasion.

With these primary categories and the general effectiveness of UI/UX elements, these are generally used to any website applicable. Hence in the context of these factors , the Capitec Bank website will be analysed and explored to show these ethical factors and the significance of the general UI/UX design as a whole. Capitec Bank operates as a national retail bank and financial services provider, offering both personal and business banking solutions. This South African institution is recognized for delivering affordable banking services, favorable interest rates on deposits and a user-friendly banking experience.[5]

With this knowledge, privacy and transparency is repeatedly implemented throughout the website, the website initially requests cookie authorization, which functions as an encryption and security measure which serves as a first line of defense to protect user information and the first act to represent the privacy category. This practice aligns with global privacy laws designed to safeguard online user data, which is more so important for a banking website like Capitec as a banking service company is expected to be secure due to the extensive amount of users of relying on the company on what some humans would say is their biggest asset "Money". The site continues to tighten its claim to strong data protection by adding in a login element with a figure/link with an icon consisting of a key and a shield accompanied with sign in text on top right corner of the screen, this element requires a username and password to access its benefits and asks only relevant information to keep user information private and to keep its professionalism to refrain from seeming like a scam. The icon image emphasises its message as it appeals the users intuitive nature to associate with protection and safeguard hence the user will be more trusting and abiding to the UI element created. The login template reveals clear and readable questions that are kept at a minimal amount in effort to create more privacy and clarity to abide by the laws. Privacy laws of not only banking but of websites suggest that questions about a user that seem imposing should be kept at a minimum. This creates reliability and trust within the platform and alternatively helps the website adjust to the user only according to what he/she has chosen to reveal.

Along with privacy, this website also evokes a sense of clarity and transparency in its interface elements, its free roaming clickable images show short descriptive paragraphs that entail what each topic is about, stating its purpose. The website also features realistic margin values in a blue undertone alongside an interactive calculator tool on the personal homepage, allowing users to visualize and calculate various financial scenarios. This transparency helps establish trust and clarity, as users can clearly see different potential outcomes through the website's honest presentation of financial data. Therefore making users create informed decisions based on their own needs and desires perfectly aligning with the ethical laws of ui/ux design.[2]

Moving onto the next category of inclusivity and neutrality within the website. Capitec bank is mostly featured for a target audience within the working class which cuts a lot of demographic groups from being accommodated within its design. An example would be people under the age of 18 as their downright classified as people who aren't in need of bank accounts or any sort of financial service with in regards to what capitec offer. Despite this age restriction, the website fully accommodates the working-class demographic. Any working individual, regardless of educational background or language preference, can effectively navigate and interact with the website. The navigation bar features two main category sections: "Personal" and "Business". These categories are simplified and are understandable to any literate individual, this simple division helps avoid any financial lingo that may seem confusing for a user and accommodates for anyone to understand and ultimately aids the user through small straightforward step by step instructions to do what they desire. The Website also features language alternatives that help Demographics within South Africa that struggle with English, This provides an alternative method for users to interact with the website in their native language. This feature is particularly valuable for a nationwide business like Capitec, as South Africa has 11 official languages, ensuring the website accommodates Cultural diversity. Even with this, The site repetitively points to their call centres, displaying the number in large text for any more assistance for any user to utilize if any of these methods do not appeal effective to them. As human interaction appeals better to most users, as the issue presented by the user can be evaluated and adjusted for by the employee who is trained to do so. The only problem with this website in terms of inclusivity is their lack of implementation audio text to accommodate for the minority that are visually impaired, as through inspection no web audios have been recorded and or available on the site.

Moving from inclusivity and touching on dark patterns and persuasion techniques. A dark pattern is known as a manipulative technique that makes a user perform an action that isn't their desired choice or of their best interest[2]. In context to the Capitec website, there is relatively no sign of any form of manipulation, every button links to where it's intended to go and every link there is no misdemeanour of information that overvalued the product/service that is being provided by the company, The website is absent of any promotion, ad system and or phishing alerts system that would hence redirect the user to bombarded discounted/low-cost services/products to convince the user to click and evaluate these interface elements instead of doing what they intend on doing. The website also lacks ads that prevent users from interacting with the webpages as the many e-commerce web pages include Ad interface elements (e.g Image) that prevent the user from interacting with what they intend and instead moves the user to a different website entirely in effort to acquire

financial profit/gain and to evolve another company's brand and marketing strategy. The website only evokes one seed of a possible grey area, this seed is evoked in the constant bombardment of prompts for a user to either "open an account" or "Switch to Capitec" on every page and or link on the website. All in an effort to persuade users to be loyal customers to their brand and essentially become frequent users to their product/service but then again this can also just be regarded as normal advertising/marketing.

Evaluating the Capitec Bank website as a whole, the ethical laws and consideration going into UI/UX design has been implemented with full intention, touching base on ensuring that privacy and security is the main priority, maintaining inclusivity to a consistent degree to most demographic groups, ensuring that no manipulative techniques are implemented that could jeopardise the trust of the user and the association to the brand and keeping the users best interest at heart. With this, the general layout and UI/UX design of this website follows and perceives a professional standard. It follows a modern and clean look that is implemented in the workspace environment. Its minimalist approach provides a user friendly interaction invoking intuitive navigation throughout the site. Its design avoids over stimulation and emphasises professional look which makes it ideal for a financial company where this is a top priority. The color palette and scheme emphasises its design as it remains consistent throughout the website and easy on the eyes. With the colours of the Capitec emblem serving its foundation and structure, reinforcing the company's brand identity. This strategic use of color ensures that the combination becomes strongly associated with Capitec, much like how customers instantly recognize yellow and red as representing McDonald's. Moving on to the content of the site, the text is very readable, with a well-structured hierarchy maintained throughout the website. The contrasting white background enhances the clarity of the text making both the font and colors stand out for easy readability. Titles are bolded with large fonts, while paragraphs feature a black sans-serif style, legible text, ensuring an easy reading experience for a user. On top of that the site itself makes the readability an easier experience by ensuring that it is not bombarded by content-heavy paragraphs and topics. It includes only essential and relevant key points to keep the user engaged and able to understand hence making it more user-friendly. Despite this description there are a few grievances about this website that have some room for improvement. Although the navigation bar is straightforward, providing clear sections and headings for users to access banking information, it leads to different webpages that each have their own navigation bars. This inconsistency can be confusing. Additionally, the menu button feels somewhat hidden and may not be necessary. Instead, displaying the full navigation bar just like the main one and making all available sections and forums immediately visible would hence improve accessibility throughout the site.

In Conclusion, the Capitec Bank website served its purpose and relayed a good experience, with Privacy and transparency fully implemented portraying a level of safety within the experience, Maintaining Inclusivity within the working class group to support, any and all groups within that demographic, Removing manipulation tactics to trick users to gain financial means and instead gain their trust and remain honest, to serve their best interest. All while maintaining a good UI/UX front and accommodating all these aspects while looking

aesthetically simple and clean. A website can never be described as perfect as we all share different views on what that is but this experience was more than good to say the least.

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