User Research Plan

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Introduction

Using the NDB Mobile Banking app, you can view your account, card, loan, and fixed deposit balances, transfer funds, pay your bills, recharge mobile connections, and pay credit card bills. In addition, within our development, we provide several unique functions such as Pay to Mobile, card switch on/off, card activation/deactivation, and information on special offers and promotional deals.

The newly suggested NDB Mobile Banking app is an upgrade to the older version of the Mobile Banking platform and offers you several new features:

- On-boarding using account details
- Biometrics for login
- Use your fingerprint or face ID to login into the app
- Real-time fund transfers to other banks through CEFTS
- In-app notifications on transaction alerts
- OTP through email as well as through SMS for better convenience

Additionally, the new Mobile Banking app delivers a revamped look-and-feel for a seamless customer journey. Within this user research, we need to examine how the user is using the existing NDB NEOS App and we need to conform,

- The points that they got structured.
- The difficulties that they have to face with the existing NDB-NEOS app.
- The unclear points of UI for non-technical persons
- How they react to certain messages, responses by the NDB-NEOS app.
- How they react to the less understandable user interfaces and guidelines of the existing NDB-NEOS app.
- Whether the user is following the expected flow correctly for performing a particular task.
- Whether the user can understand existing gestures of the NDB-NEOS app.
- Whether the user is satisfied with the details within the pages.
- Whether the user is satisfied with the existing functionalities of the NDB-NEOS app.
- What are the points/places/user interfaces that are happy to pass.

And so on.

Also, we need to ask the user,

- What are the developments that they think would be better to be included within the NDB-NEOS.
- What are the difficult points for you to understand the NDB-NEOS.
- What makes you uncomfortable using the app.
- What makes you pleasant to use this app

So, we would be able to understand,

- The points of the app that we need to develop from our suggested development.
- Logics of User Interfaces that we need to develop
- The functionalities that we need to add for developing the app
- The modifications, replacements we need to do.
- The pages that are not supported with the users
- The descriptions that the users are unable to understand
- The flows that most of the users not catching
- The right and wrong assumptions that the previous development team has taken on the app.
- The additional needs of data, functionalities according to the users.
- The point is that the app is taking an unpleasant time to process.

After this real research with users, we would be able to develop our suggested system with the points that we have specially identified and noted. We would be able to give a better outcome by handling the exceptions that we have identified by testing and developing the interfaces and user experiences by the app with a more understandable and user-friendly format. We need to overcome the difficulties (weak points of the app) with our newly suggested system. Such as remove the unnecessary conformations and unnecessary details and add better wanted and understandable data and functions.

Also, with this research on users, we will be able to identify some untold user experiences by examining the facial expressions of the user and we would be able to give a better outcome for the project by adding eye-catching and impressive interfaces and user experiences. This effort will make a great impression and will give a better idea from the eye-point of a non-technical person for our development.

Test Objectives

Identify the issues in the application.

Identify the improvements that needed to do in the application.

Identify the user suggestion on the application.

Identify the user knowledge and skills in this banking area.

Methodology

Before researching the specific user, we are asking for some feedback from general users on what they want in their banking app. This will be carried out by the google form and would be distributed among friends and families. After a couple of answers were grabbed from the google form. We would make a list of questions to be asked from two selected users, who are using the NDB-Neos banking app.

After successfully selecting two users that use the NDB-Neos Banking app, along with the questions that were prepared from the google form submission. We are going to ask four category-type questions from the selected user.

The interview would be done on zoom call, where the users have to give the answers that applied to the NDB-Neos banking app and the question that would be asked from them will be extracted from Google form submission.

Their answers would be kept for analysis, and we would come up with an outcome. Generally, it would be how an NDB-Banking app should be. Their recommendation and improvement on the UI, basically what would make it more user-friendly.

Interviewing

Full Video Interview with two users is attached to this document below.

Questionnaire

Below in this document, we have attached the sample questionnaire as well as the data analysis we performed on the collected data.

Participant Profiles

Name	Demography	Location, Date and Time
Mr. Tithira Kannangara	Mr. Tithira is a 22 years old professional graphic designer. He is currently living in Kottawa. He is a bank holder of NDB bank but had never used the Neos app before.	Location: Zoom Date: 08/13/2021 Time: 10.30 AM
Ms. Bhagya Weerasinghe	Ms. Bagya is a 26 years old Software Engineer. She is currently living in Badulla. She is an account holder of NBD bank and a regular customer of NDB Neos app.	Location: Zoom Date: 08/19/2021 Time: 1.30 PM

User Research – Tasks/Scenarios

No.	Task Instruction/(Scenario)	Target	Problems
1. *(For, USER -01)*	*You need to install the NDB NEOS app from play store or apple I store before we start the test. Also, you need to have a valid bank account with you to process this.*	*(Pre- Requirement)*	*(Install without Errors)*
	For opening the NDB NEOS app you can tap on the icon on your mobile. The User may land on the existing landing page and after sometime NEOS will ask the user to start the journey by login or by clicking on the "new user".	*Navigate the user to open the app and start the user journey.*	*Whether the interfaces are friendly and the user understands the flow easily. Whether the user is ok with the mechanisms.*
	Then the unregistered user can tap on the "New User" icon and then the user may ask the user to enter a name for calling himself or herself.	*Whether the user likes to enter a short name for calling himself or herself and his or her impression on it.*	*Whether the interfaces are friendly and the user understands the flow easily. Whether the user is ok with the mechanisms.*
	After inserting that the app will be able to navigate the user to a sign-up menu.	*Hold the user till the app is processed within a small time.*	*Whether the process is going ok with enough time frame.*

This menu has facilitated the user to sign up by using, NDB CARD, NDB ACCOUNT or by using other bank account details. The user can navigate and see the forms that are available to sign in by using another bank account and the NDB card. But since the user has an NDB account he or she can directly navigate to the SIGN IN by Account and Enter the details to continue.	*Navigate the user to sign up and make some understanding and get their idea on the SIGN IN methods that they have. And see the impressions on them. Finally, we can let them fill out one form and get their impressions and ideas on it.*	*Whether the interfaces of the forms are friendly and the user understands the flow easily. Whether the user is ok with the mechanisms. Whether the use is ok with the details that they had to enter. What do they think about the performance, colors, and readability?*
Then it will ask the user to enter a new username and password. And the user wanted to conform those before submitting this.	*Let the user enter a new username password for his or her new NEOS app account.*	*Whether the process is understandable and the user interface is friendly.*
Then it will be successfully created by the app. And automatically navigate the user to the landing page, Then the user would be able to select the "LOG IN" and go to the login page.	*Hold the user till the app is processing the username and password and let the user to login*	*Responses for the feedback messages and popups for the user and the process is understandable and the whether the messages are readable.*
Then the user can enter username passwords and LOGIN.	*Navigate the user to login by using their credentials.*	*Whether they are ok with the process and the details that the*

			app needed to log the user in.
	After a successful login. The user can see the direct home page of the existing system. It may inform some details of his or her account and also navigate to some actions by it. The user may be able to touch on something and feel the comfortability of the home page.	*Navigate the user to the home of the app and let some time to feel that, see the functionalities.*	*Whether the interface is friendly and the user understands the flow easily. Whether the user is ok with the mechanisms and what he thinks, feels. Whether the use is ok with the details on the initial page and what do they need more to have. What do they think about the performance, colors and readability?*

Then the user needed to see the main menu by clicking on the middle menu button at the app and feel the available icons, facilities, performance colors on it. Also, the user needed to tap on the side menu bar and observe the functions and designs on it.	*Let the user navigate the main menu and see to functionalities on it. And then for the side menu and view its performance and be engaged with them.*	*Whether the mechanics are friendly and the user understands the flow easily. What do he think, feel? Whether the use is ok with the icons for navigation on the menus are enough for them and what do they need more to have. What do they think about the performance, colors and readability?*
For testing the functionality of the app they can select "Contact Us" from the main menu and "About US" From the side menu and view the functionalities of those. (MAPS and details.)	*Let the user navigate "Contact Us and About Us" pages from the main menu and see the details, functionalities on it.*	*Whether the mechanics are friendly and the user catches the details easily. What do he think, feel? Whether the use is ok with the methodology and what do they need more to have. What do they think about the performance, colors and readability? Whether the details are enough.*

As and other main action user can navigate to the QR code and perform something from that (IF only available scanner, otherwise ok)	*Let users see their QR code and use it if available.*	*What do they feel about these mechanisms and how far do they understand to use it and what are the needed improvements at UI and flow?*
Finally, as an action user can navigate to the "Mobile Payment Part" from the menu. As a new user he or she can select "One Time Payment" and add the details of his mobile and make one payment.	*Let the user navigate "Mobile Payment Part" from the main menu and see the details, functionalities on it. And experience UI. Finally, choose "One Time Payment" and experience that.*	*Whether the interfaces of the forms are friendly and the user understands the flow easily. Whether the user is ok with the mechanisms. Whether the use is ok with the details that they had to enter. What do they think about the performance, colors, and readability?*
At last, users can Leave the system easily.	*Let the user to logout or leave temporarily from the app.*	*What are the users' overall idea and whether he or she leaves the system successfully?*

2. (For, USER - 02)	*The user opens the NDB Neos app and login using valid credentials.*	*Let the user go through the login page and check the user's experience with it.*	
	Go to the home page and scroll through it.	*Check a regular user's comparison of NDB Neos with other mobile banking apps.*	*Whether the user will be able to find the exact element locators easily without any error navigations*
	The user scrolls through the navbar and menu page.	*Get information of user dissatisfaction about basic app design and layout.*	*Whether the user will be able to find the exact element locators easily and will the menus and navbar is clickable and user friendly*
	Regular customers select fund transactions from the menu and open the fund transactions page.	*Let the customer share her thoughts about Neos fund transactioning.*	*Will the user be able to select the transaction correctly?*

	The users do a one-time transaction via NDB Neos app and get the summary of payment.	*Identify the problems and failures that customers are facing while doing their transactions.*	
	Regular customers select 'Fixed deposits' from the home page.	*Understanding whether the users are familiar with the fixed deposit feature and use it to check their amount and status.*	
	Navigate to the fixed deposits page and check the amount and current status.	*Identify the failure points that happen in the fixed deposit function and get the customer honest feedback.*	
	The user needs to select bill payment from the menu and navigate to the respective page.	*Identify the customer dissatisfactions with bill payments.*	

	The user goes to the 'Bill payment' page and pays a payment for the already added biller. Then go to the one-time bill payment page by selecting one time bill payment button.	*Check the customers' favorability to make better bill payment function.*	
	The user goes to the 'Deals and offers' page and checks the best promotions happening in the area.	*Understand whether the user is getting updated with new deals and offers by NDB.*	
	The user goes to the FAQ page and scroll through questions and the responses by expanding questions.	*Get the customer feedback of FAQ page visual arrangement.*	

Plan for Data analysis

Interview

We had prepared questions to ask from two users who best fit the personas were selected and interviewed online covering all the functionalities. During the interview, participants were given a brief explanation about the application that was about to be tested. While one member was interviewing, the other member took notes and made sure all the test objectives were covered in the interview. The main focal points were the user dissatisfactions of UI, design inconsistencies, service downtime, etc. We were asked open-ended questions. So, users were able to express their honest opinion about the NDB Neos app. Therefore, the answers were qualitative. After the interview, we organize the data according to our research objectives. We compared the answers of two users. Then, according to our analysis, we were able to collect failure points of the Neos app.

User 1

Q1: - What do you feel by seeing the initial interfaces? And the colors are ok with you?

Q2: - Do you prefer this and what are the modifications needed?

Q3: - What do you think about these mechanisms and what are the expected developments?

Q4: - What about the wallpaper?

Q5: - Are you ok with this?

Q6: - Are you comfortable with the Feedback Messages?

Q7: - What do you think about the interfaces and functionalities?

Q8: - What are the improvements needed?

Q9: - Are you comfortable with those pages?

Q10: - Are you comfortable with these mechanisms and navigations?

Q11: - What are the difficulties you faced?

User 2

Q1: - Are you using any other mobile banking apps?

Q2: - Do you feel Neos is different from them?

Q3: - Why do you think so?

Q4: - Can you share any dissatisfaction about the design and layout of the Neos app?

Q5: - Do you feel it's easier to do fund transactions via Neos?

Q6: - What are the difficulties you face while doing transactions?

Q7: - Do you have a fixed deposit in NDB bank?

Q8: - Have you ever used this app to check the balance and status of your fixed deposits?

Q9: - Are there any problems with the layout that you noticed while checking fixed deposits?

Q10: - Have you ever paid utility bills using the Neos app?

Q11: - Any dissatisfaction you like to share?

Q12: - Do you prefer to use bill payments for regular billers or as one-time payments?

Q13: - Neos app also giving this feature to get the notices of deals and offers. So, do you feel it easier to get notified about these?

Q14: - What do you think about the layout and design of the FAQ (Frequently Asked Questions) page?

Video recording

Link to interview recording: -

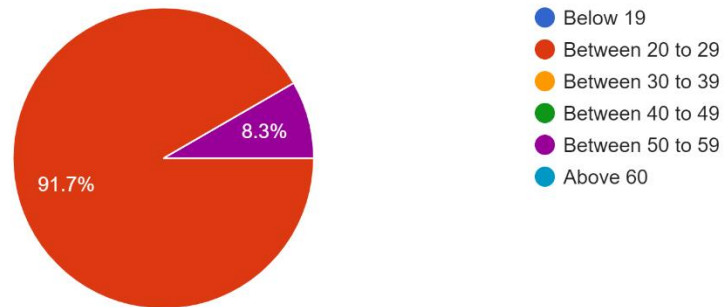https://drive.google.com/file/d/1MayKytpdUUFjU4WEJMuMtBIOaRVoyYlx/view?usp=sharing

Questionnaires

We conducted a questionnaire based on a quantitative research method. The questionnaire was distributed as an online Google form among the voluntary participants, who participated in the analysis anonymously. We used mostly close-ended questions which got answers as multiple choices and checkboxes to extract a variety of information. Then we conducted it by analyzing the data retrieved through the statistical information that we got from the spreadsheet.
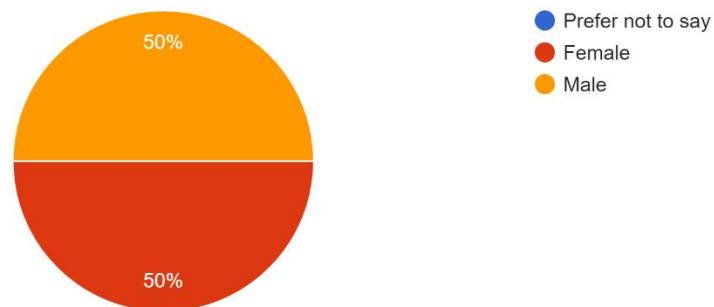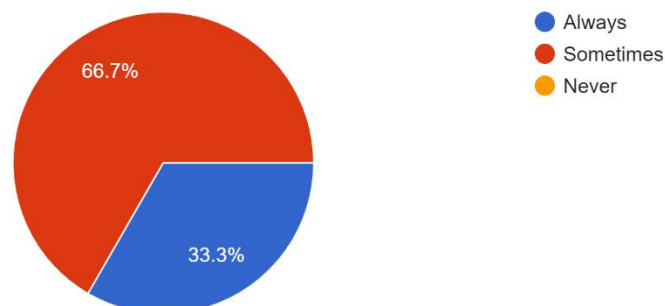
Q1: -

What's your age
12 responses

- Below 19
- Between 20 to 29
- Between 30 to 39
- Between 40 to 49
- Between 50 to 59
- Above 60

8.3%

91.7%

Q2: -

Gender
12 responses

- Prefer not to say
- Female
- Male

50%

50%

Q3: -

How often do you use Banking services ?
12 responses

- Always
- Sometimes
- Never

66.7%

33.3%

Q4: -

What do you use Banking services for ?
12 responses

Category	Value
Money Transaction	10 (83.3%)
Utility Payment	5 (41.7%)
Requesting online Checkbook	0 (0%)
Checking Account Balance	7 (58.3%)
Opening Fixed Deposited	0 (0%)
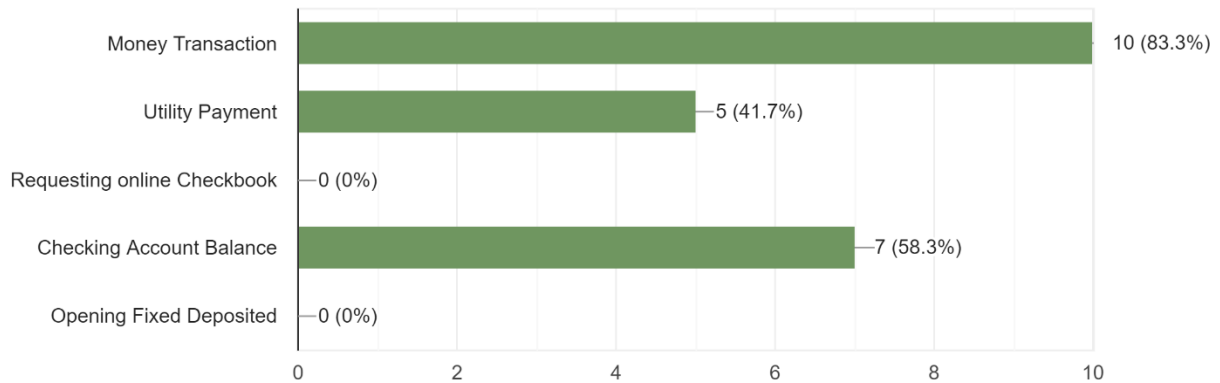
Q5: -

Do you think your banking app is Secure ?
12 responses

- Yes — 58.3%
- No
- Maybe — 41.7%
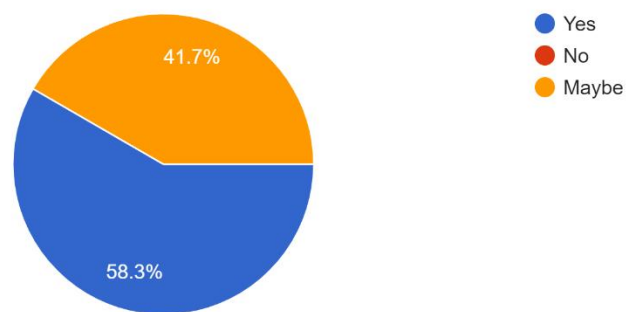
Q6: -

If you were given choice what security authentication what would you use !
12 responses

Category	Value
Username and Password	10 (83.3%)
Face authentication	4 (33.3%)
Biometric authentication	6 (50%)
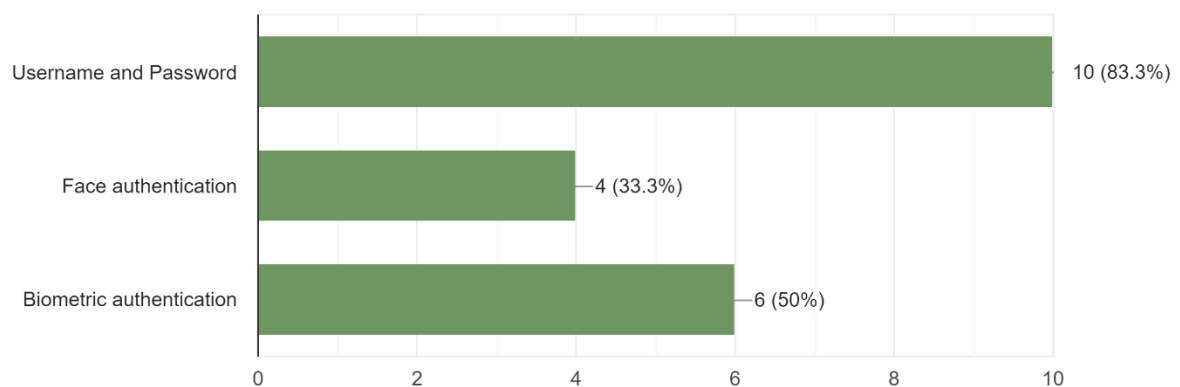
Q7: -

Do you wish for Dark mode in the App ?
7 responses

- ● Yes
- ● No
- ● Maybe

85.7%

14.3%
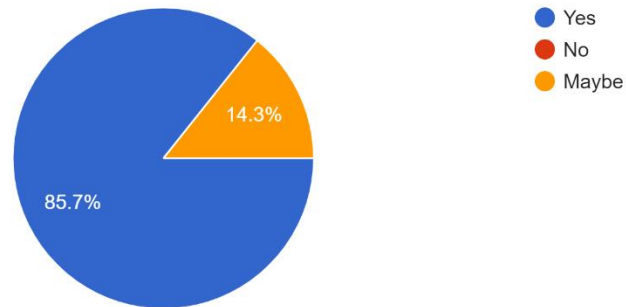
Q8: -

According to you, what makes you call a banking app user friendly!
12 responses

Available at any time

Simple language and clear steps

Easy to navigate

Efficiency in ui

Secure and easy to use

Yes

Simple and easy to handle by any user even with zero knowledge in IT

Easy access to services

Simplified interfaces and Dark Mode. XD

Attractive UI and fast response

Easy to find the services

Speed