

Overall

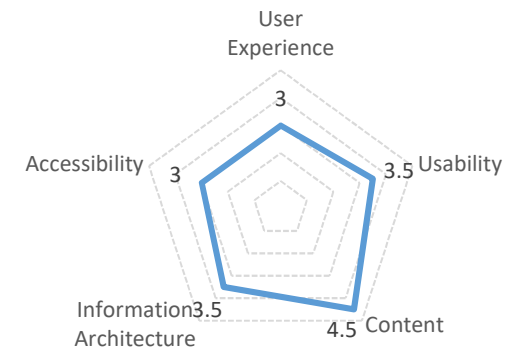
ATB website is offering user-friendly UI with organized layout, targeted user based IA, and warm images. To build the credible brand identity, ATB provides plenty of contents such as education and supporting communities. Although ATB financial website provides various functions as an integrated portal service, some parts of site doesn't follow the coherent web design style guide. It could cause negative user experiences when user faced unexpected feedback from this service. My suggestion for the web site improvement is keeping consistency by compliance of web design style guide to provide consistent user experience across the website.

Goal

Ultimate goal is to increase financial sales by improving relationship with existing and potential customers and building a strong brand identity.

- For personal, providing product information and account administration tool.
- For business, offering financial solution and counselling about various industries.
- For investor, introducing the ATB's own investing tool, ATB Proser.

ATB website evaluation chart



User Scenario

Task



Send money via an *Interace* e-Transfer

atb.ca → Custom Bottles website → embarrassing 😬 → atb.com → [RESONAL > TOOLS] click → Roaming and Frustrating 😞 → [Online services sign in] click → ATB Online Login → *Interace* e-Transfer → task completion 😊

The users who used to ATB mobile app are confused at the complicated website layout. After reaching the right menu, ATB Online service is easy to use since it similar to the mobile app.

Good & Bad



- The contents are categorized by target users. It makes users to find something easily what the users need to do.
- The visual design is appropriate for general banking users: relaxed, clear, and credible, not fancy.

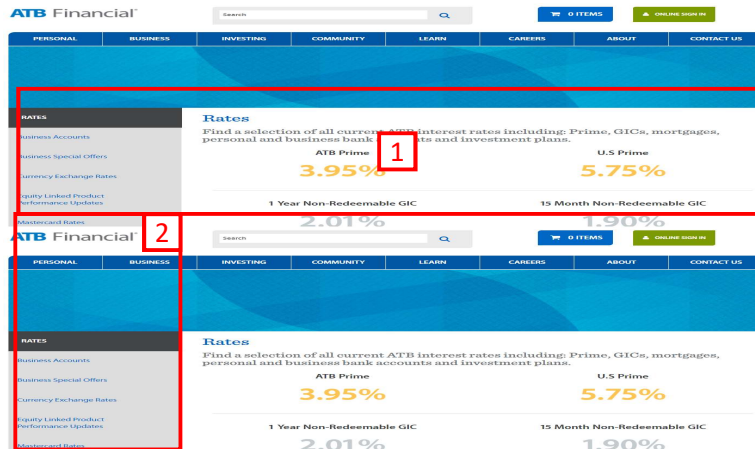


- The website is saying "We serve only one community. Alberta." However, when the users try 'atb.ca' url, they meet Custom Bottles website instead of ATB.
- The site map is totally not scannable.

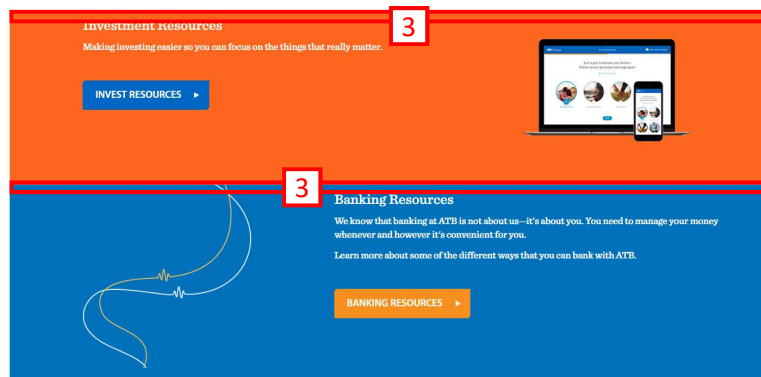
Evaluation

Dimension (scale 5)	Successes	Failures
User Experience (Score: 3.0)	<ul style="list-style-type: none"> - The website uses warm and familiar languages. In the mean time, they also provide the enhanced security functions such as phone text verification while transferring money. Website tone and manner is coherent with brand images by using sky blue, gray color and classic serif font. - ATB online website provides over 15 self-services in order users to do self baking service without visiting the branch. - The account page provides scannable dashboard with various information such as balance, spending, credit card, and investment by using motion chart. 	<ul style="list-style-type: none"> - The process of Self-service takes too many steps. For example, e-Transfer process has page transition three times per one task: registration form, verification, confirmation. Then after clicking continue button, directly move to pending transaction list. The users who need to use the E-transfer for many recipients would be exhausted due to many steps. It is required to make users feeling quickly and easily without page transition using like the accordion UI. - The users could not see the sub menus before clicking a main menu. Displaying sub menus when the users' mouse over on the main menu would be more effective to navigate the website quickly. - Some pages have meaningless blank areas below the navigation bar. The space of viewport is used inefficiently. ^[1]
Usability based on Jakob Nielsen's heuristics (Score : 3.5)	<ul style="list-style-type: none"> - User Control and Freedom: e-Transfer has many verification phases which user can undo any accidental actions. In addition, the users could cancel while transactions are pending. - Efficiency of use: As providing recent recipient info, the users don't need to set it again. - Consistency and Standards: <i>Private banking</i> menu jumps to totally different site where the users didn't expected. Then, the users could lost, where they are and how they could back, due to the new navigation starting. 	<ul style="list-style-type: none"> - Visibility of system status: At the login transition, the cursor is still blink in the password box even users typed correct ID/PW and clicked the login button. Users need to be kindly informed that is now loading. - Consistency and Standards: The <i>personal rate</i> page doesn't have sub navigation and has poor left menu which not adapted style guide. ^[2] - Help users recover from errors: The error messages don't guide next step. It could be fixed after refreshing page. ^[6] - Aesthetic and minimalist design: Unstable contents margin. ^[3]
Content (Score: 4.5)	<ul style="list-style-type: none"> - The contents are up-to-date, happy talk, and appropriately adapted contents for target customers. - The language has a good tone, style, and voices that make reliable. - Attractive and relevant images effectively serve the information. 	<ul style="list-style-type: none"> - Some form's labels have the asterisk(*) and (<i>optional</i>) simultaneously. ^[5] - Microcontents such as title label and contextual link label are not intuitive, coherent, clear. ^[4] For example <i>online sign in</i> button label should be comprehensive name included various tools such as ATB online, ATB online business, QTRADED, TAX PAY, etc. ^[7]
Information Architecture (Score: 3.5)	<ul style="list-style-type: none"> - The contents and services are categorized by targeted users. It helps users to access the contents what they need to do or look for information. - Navigation can make move to other menu easily. - IA is consisted of various menus mutually exclusive. 	<ul style="list-style-type: none"> - The site map makes users frustrated. The indentation is vague and the hierarchy is not clearly defined. ^[8] - Information architecture contains various independent websites and services. The user could access to the intended website at first attempt. However, it makes users easily lost the way due to the different style guide and navigation. All websites are required to have a consistent global navigation which the user could move back main page anywhere.
Accessibility (Score : 3.0)	<ul style="list-style-type: none"> - <i>The essential accessibility</i> mark is located on the footer area. They provide free assistive application for people with disabilities. 	<ul style="list-style-type: none"> -The result of inspection for main page found out a lot of missing points evaluated by Wave, WCAG 2.0 evaluation tool. - Perceivable: 29 missing including 5 missing alternative text, 6 missing form label, 5 linked image missing alternative text. 18 very low contrast including main text font color. - Operable: The user can not click main big banner with keyboard tab key.

Appendix



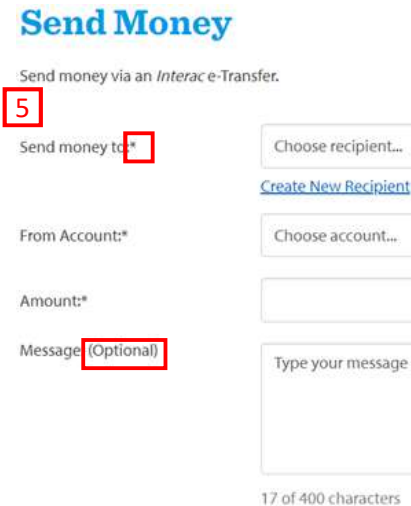
- [1] meaningless blank area → remove the blank area
 [2] poor left menu style → establish left menu style guide



- [3] unstable text margin height → sufficient top margin

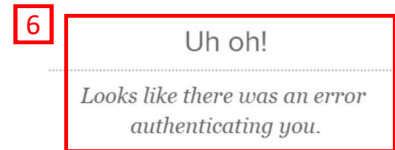


- [4] incoherent contextual link label → Continue



- [5] repetition → use one of them

Spending - Last 30 Days



- [6] Message doesn't guide next step
 → "It is not loaded temporary. Please retry" ↻



- [7] incoherent link label
 → keep consistency

Site map

Feel free to browse the ATB Financial site map.

- [8] not scannable sitemap → use table or fix the indentation
- Personal
 - Products and Solutions
 - Resources
 - Virtual Assistant | Welcome to your new home! | Virtual Assistant | Request Money and Autodeposit | No-Fee All-In-Digital Account | Mastercard® Identity Check™ | Mastercard Load and Go | Global Transfers Guide | Fraud Alerts | ATB's Solar Panel Financing Lightens the Switch to Green Energy | Account Selector Tool
 - Tools
 - Title | Personal Planners | Mortgage Calculators | Loan Calculators | Investing Tables | Investing & Savings Calculators | ATB TrackIt
 - Rates
 - US Dollar GIC Rates | Tax-Free Savings Account | RRSP Interest Rates | RRIF Interest Rates | RESP Interest Rates | Redeemable GIC Rates | Prime Lending Rates | Personal Special Offers | Personal Bank Account Rates | Non-Redeemable GIC Interest Rates | Mortgage Rates | Matured Product Performance | Mastercard Rates | Currency Exchange Rates | Business Special Offers | Business Accounts
 - Business
 - Products and Solutions | ATB Business
 - Resources
 - ATB Business Beat | Calculators | We Grow Alberta | Guides and Templates | MyPic Business | Interac e-Transfers for Business | ATB Entrepreneur's Edge | Request Money and Autodeposit | PAYD
 - Articles
 - Business Management | Entrepreneur Insights | From the Experts | Industry News | Webinars
 - Experts
 - ATB Entrepreneur Centres | ATB X Accelerator | Digital Business Banking Team | ATB Social Enterprise | ATB