

## Introduction

- **Title:** Enhancing User Experience for Mobile Banking App (CityBank)
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- **Stakeholders:** Sarah Johnson, Product Manager  
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- **Date:** 19/06/2023
- **Project background:** Mobile banking apps have become an essential part of people's lives, and the competition in the banking industry is growing. To stay ahead, it is crucial to continuously improve the user experience of these apps.

This research aims to identify areas of improvement and gain insights into user behavior, pain points, and preferences. Previous research has helped identify some usability issues, but this research aims to go deeper and generate more comprehensive insights to inform significant design changes.

The insights from this research will be used to redesign the mobile banking app's user interface, navigation, and feature set. The decisions made based on these insights will prioritize user needs, optimize task completion, and ultimately increase user satisfaction and engagement.

- **Research goals:** To understand how users interact with the current mobile banking app and identify areas for improvement in terms of usability, navigation, and feature set.

## Research questions

- What is the average time taken by users to complete common banking tasks, such as transferring funds or paying bills, using the mobile banking app?
- How do users perceive the visual design and layout of the mobile banking app? What aspects do they find appealing or confusing?
- What challenges do users face when attempting to perform complex transactions, such as setting up recurring payments or applying for loans, using the mobile banking app?
- How frequently do users encounter errors or experience difficulties while using the mobile banking app? What are the common error types?
- How do users feel about the security measures implemented in the mobile banking app? What suggestions do they have for enhancing security without compromising usability?



<p><b>Key Performance Indicators (KPIs)</b></p>	<ul style="list-style-type: none"> <li>• Time on task: Measure the average time taken by users to complete common banking tasks, such as transferring funds or paying bills, before and after the redesign.</li> <li>• User error rates: Track the frequency and types of errors encountered by users during task completion and evaluate if there is a decrease in errors after implementing design improvements.</li> </ul>
<p><b>Methodology</b></p>	<ul style="list-style-type: none"> <li>• The research will consist of a combination of remote usability testing and in-depth interviews. Participants will be asked to perform specific tasks on the mobile banking app while thinking aloud to provide insights into their thought processes and challenges they encounter.</li> <li>• The research will be conducted using a moderated remote research platform that allows screen sharing and recording of the sessions. The research team will observe and take notes during the sessions. A semi-structured interview format will be followed, allowing for flexibility to explore participants' responses in more depth.</li> </ul>
<p><b>Participants</b></p>	<ul style="list-style-type: none"> <li>• Current users of the mobile banking app</li> <li>• A mix of age groups (18-65) to capture a diverse range of perspectives</li> <li>• Participants with varying levels of technical proficiency and familiarity with mobile banking apps</li> <li>• Both frequent and infrequent users of the app</li> <li>• A total of 15 participants will be recruited for the study to ensure a sufficient sample size for meaningful insights.</li> <li>• Participants will be recruited through online platforms, leveraging existing user databases and targeted advertisements.</li> <li>• Incentives, such as a \$50 gift card, will be offered as a token of appreciation for their time and feedback.</li> </ul>
<p><b>Script</b></p>	<p><b>Introduction:</b></p> <ul style="list-style-type: none"> <li>• Welcome participants and thank them for their time.</li> <li>• Request consent for observation and recording.</li> <li>• Collect basic participant information (name, age, occupation).</li> <li>• Clarify that the interview is not a test and there are no right or wrong answers.</li> <li>• Remind participants to think aloud throughout the session.</li> <li>• Explain the purpose of the research and how their feedback will inform improvements to the mobile banking app.</li> <li>• Assure participants of privacy and confidentiality measures.</li> </ul> <p><b>Task 1: Transfer Funds</b></p> <ul style="list-style-type: none"> <li>• Prompt: Imagine you need to transfer \$500 from your checking account to your savings account. Please walk us through how you would accomplish this using the mobile banking app.</li> </ul>



### **Task 2: Paying Bills**

- Prompt: You have received your utility bill and need to make a payment of \$100 using the mobile banking app. Please show us how you would complete this transaction.

### **Task 3: Setting Up Recurring Payments**

- Prompt: Suppose you want to set up an automatic recurring payment of \$50 for your monthly subscription using the mobile banking app. Please demonstrate how you would go about doing this.

### **Task 4: Applying for a Loan**

- Prompt: You are interested in applying for a personal loan through the mobile banking app. Please guide us through the process of submitting a loan application.

### **Task 5: Exploring Security Features**

- Prompt: Let's explore the security features of the mobile banking app. Show us how you would review and update your account's security settings.

### **Closing:**

- Thank participants for their valuable feedback.
- Address any additional questions or concerns they may have.
- Reiterate the confidentiality of their responses.
- Provide information on how they can contact the research team if they have further thoughts or questions.

