

User Experiences Improvement on Mobile Banking Apps of Sri Lanka

Visual Analytics and User
Experience Design - IT4031

Assignment 1



Team Members

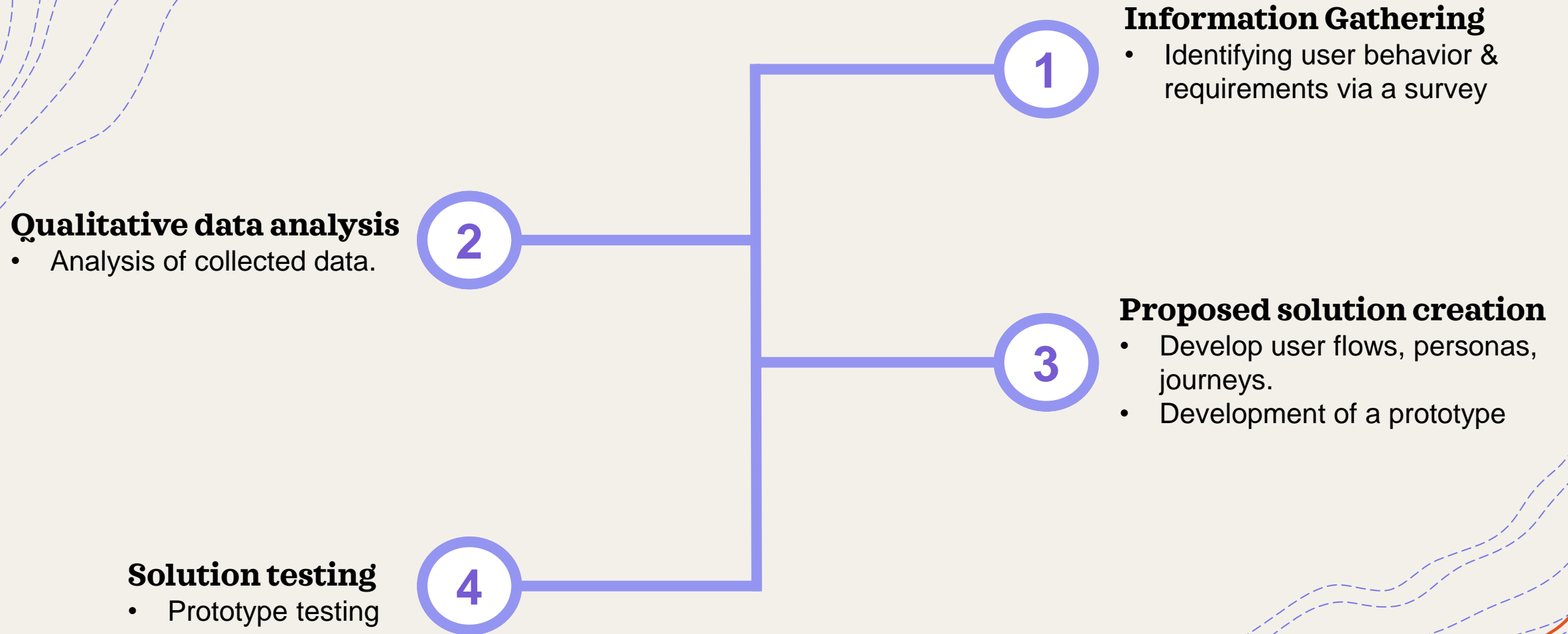
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Introduction

- + AQUA is a design-focused company that creates fluid designs to meet customers' needs.
- + AQUA is focused on the improvement and revolutionizing the mobile banking landscape of Sri Lanka.
- + Our team of expert designers combines form and function to deliver outstanding user experiences.
- + Our design process is customer-centric. We prioritize your needs and preferences to create a tailored solution that exceeds your expectations.

Methodology



Target Audience

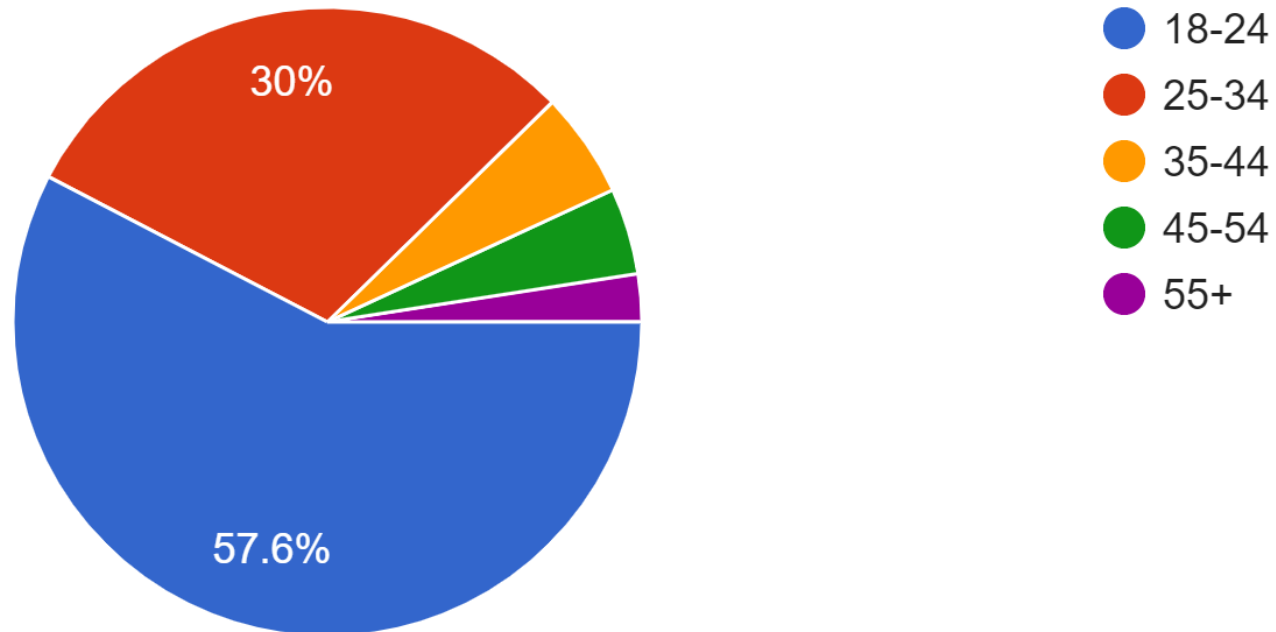
- +Broad range. Majority young adults (Age 18-35)
- +The app would cater both Male and Female audience.
- +Sri Lankans are targeted.



+ This is a clear depiction of our target audience according to the survey done.

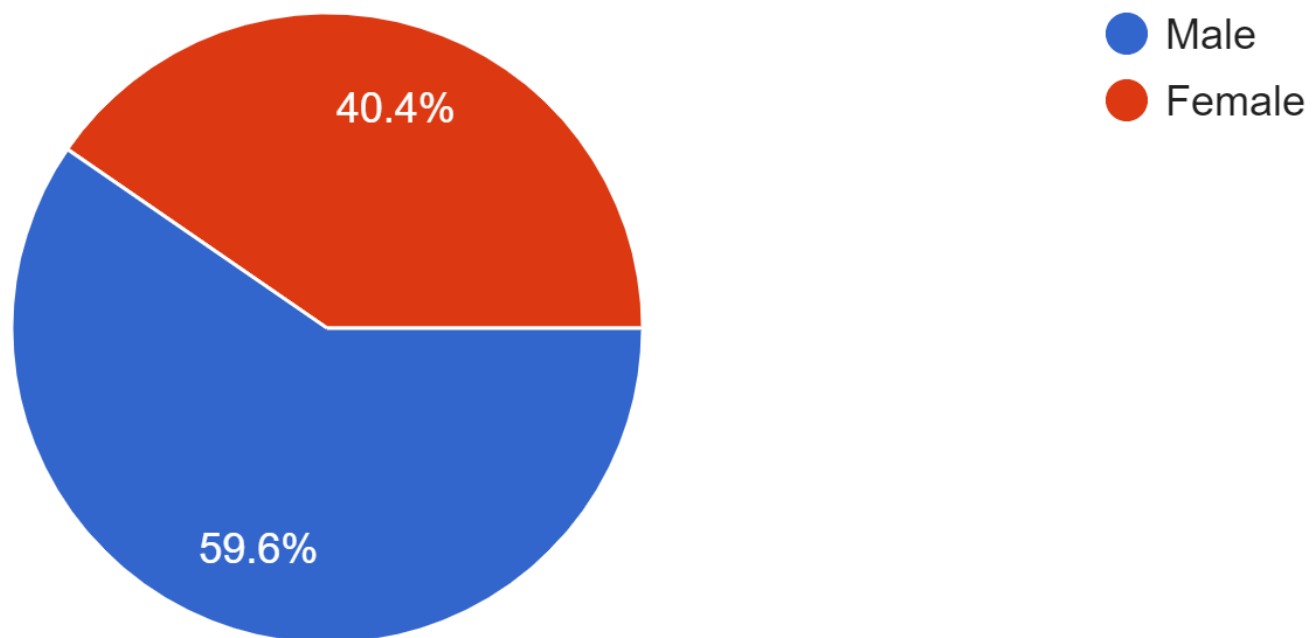
Your age range

203 responses



+ This shows that roughly equivalent amount of audience of both genders are using the app.

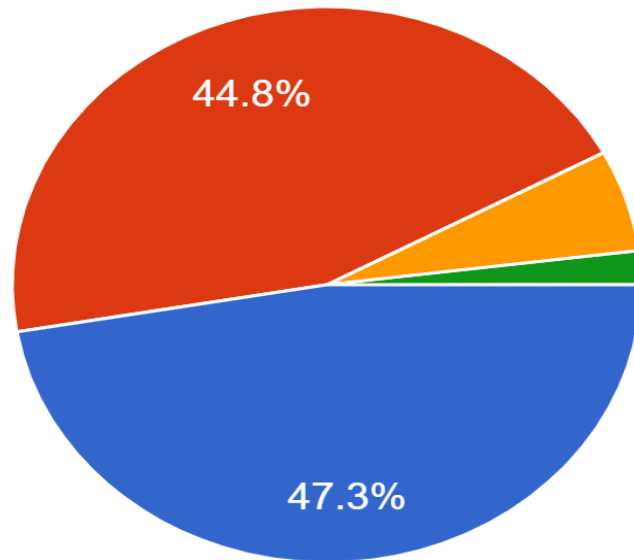
Your gender
203 responses



+ The below question of the survey says students use banking apps the most among all the users.

Choose your current employment status

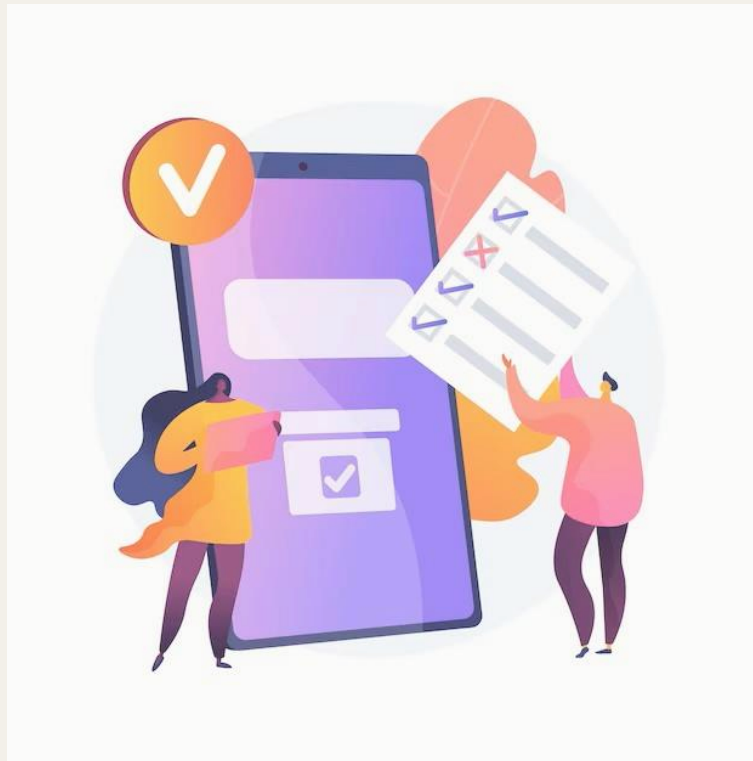
203 responses



- Student
- Employed
- Unemployed
- Retired

Qualitative Data Analysis

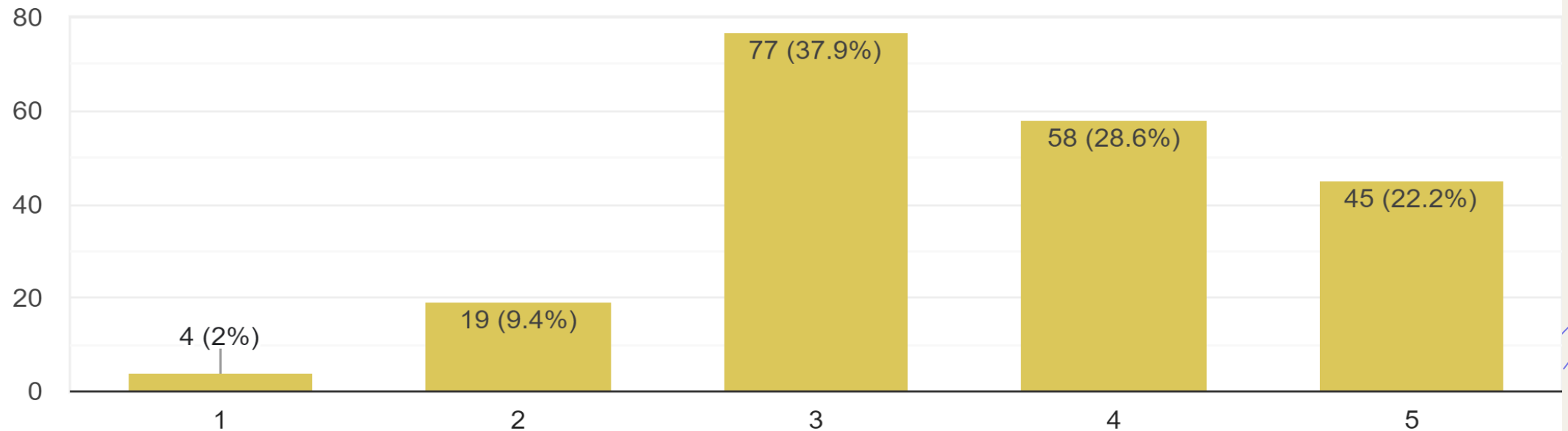
- + A Google form was created to gather information about the experience of the target audience when using banking apps.



+ Majority (88.7%) of the target audience possess a moderate to high IT knowledge.

How would you describe your IT technical knowledge?

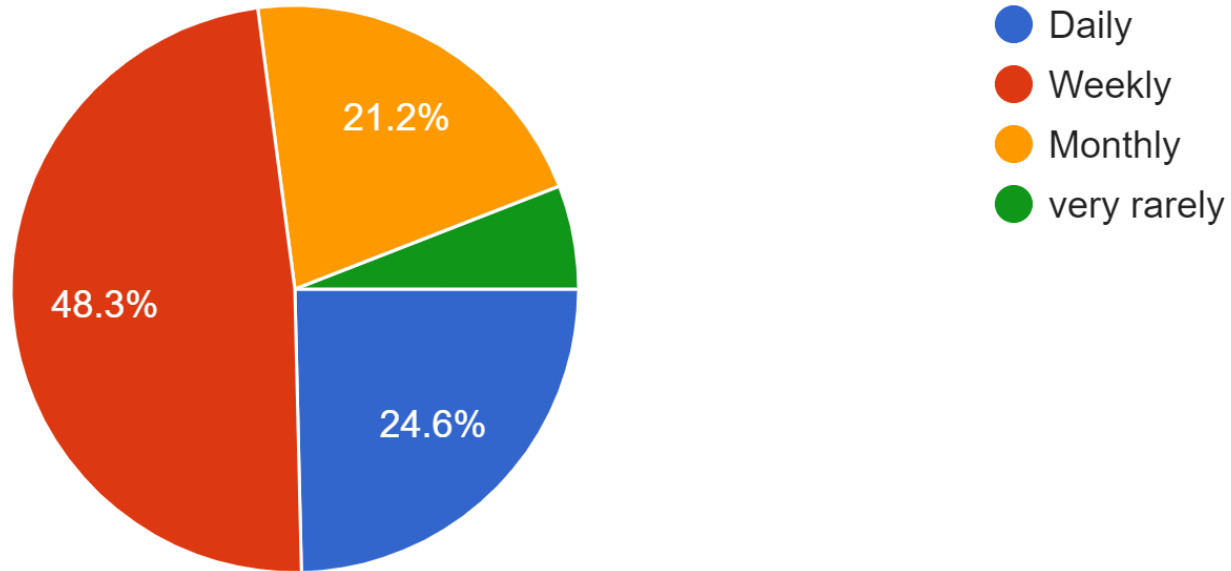
203 responses



+ Over 70% of the target audience is using the banking apps daily and weekly which proves that it is frequently used.

On average, how frequently do you use your banking app?

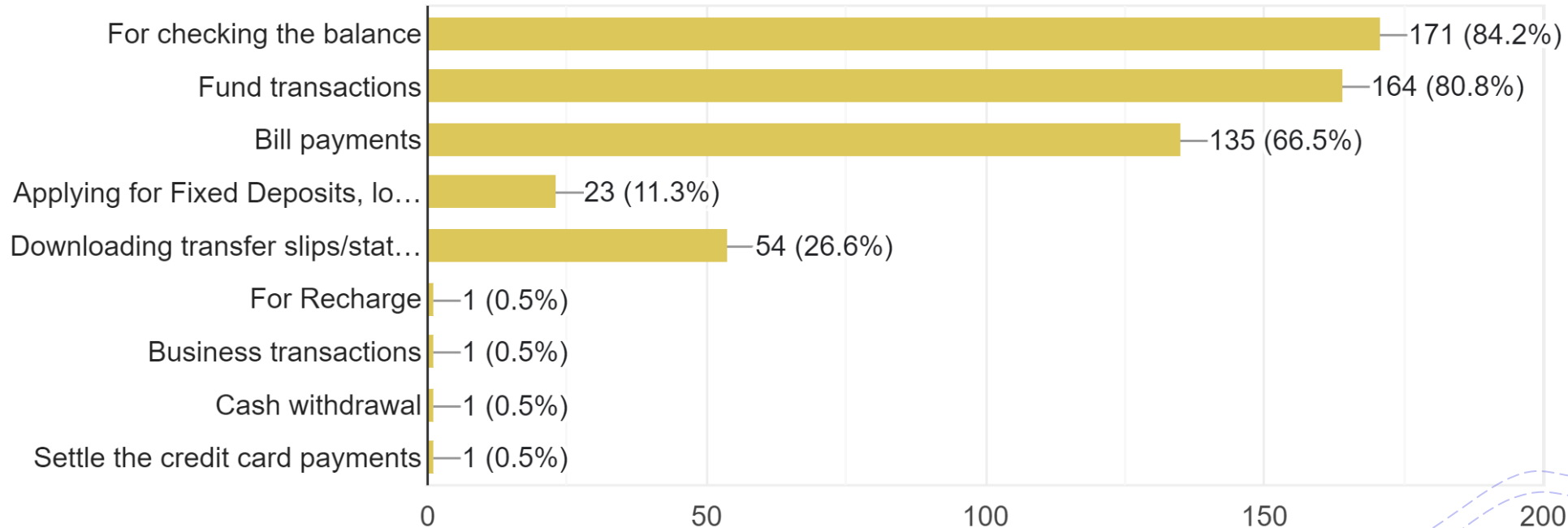
203 responses



- + Most of the users, use the banking apps to check their balance and do fund transactions
- + A significant amount also uses banking apps for transfer slip downloading.

For which purpose do you use the banking app mostly?

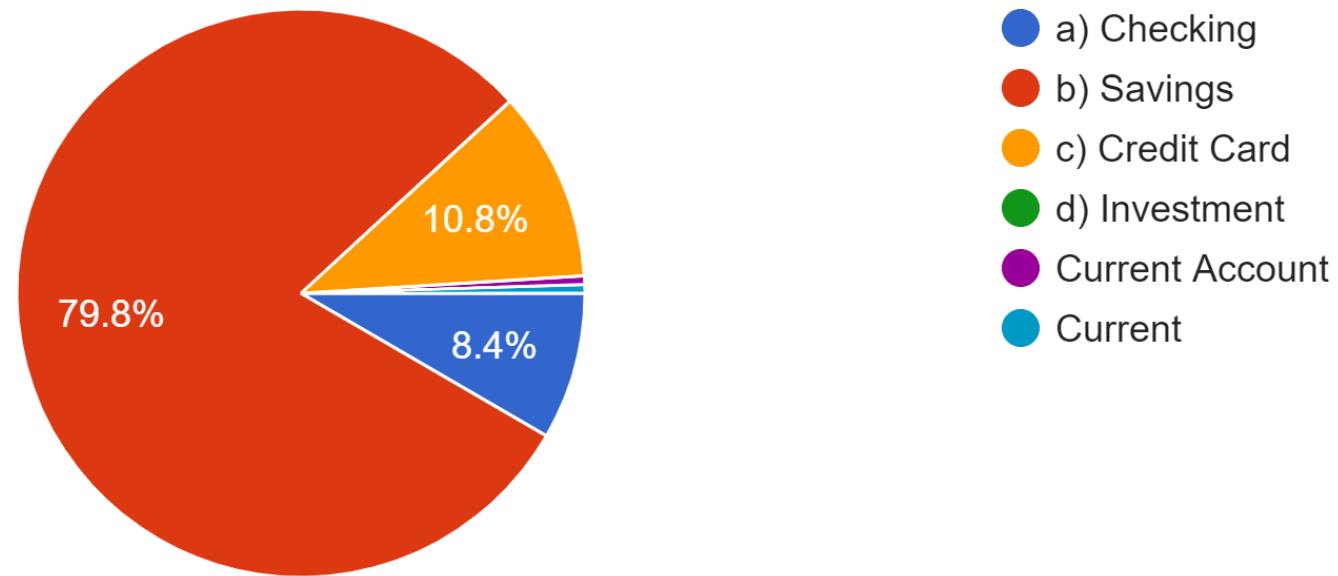
203 responses



+ Majority users with savings accounts use the banking apps, followed by checking and credit card usage.

What type of account do you use the most frequently through your bank's mobile application?

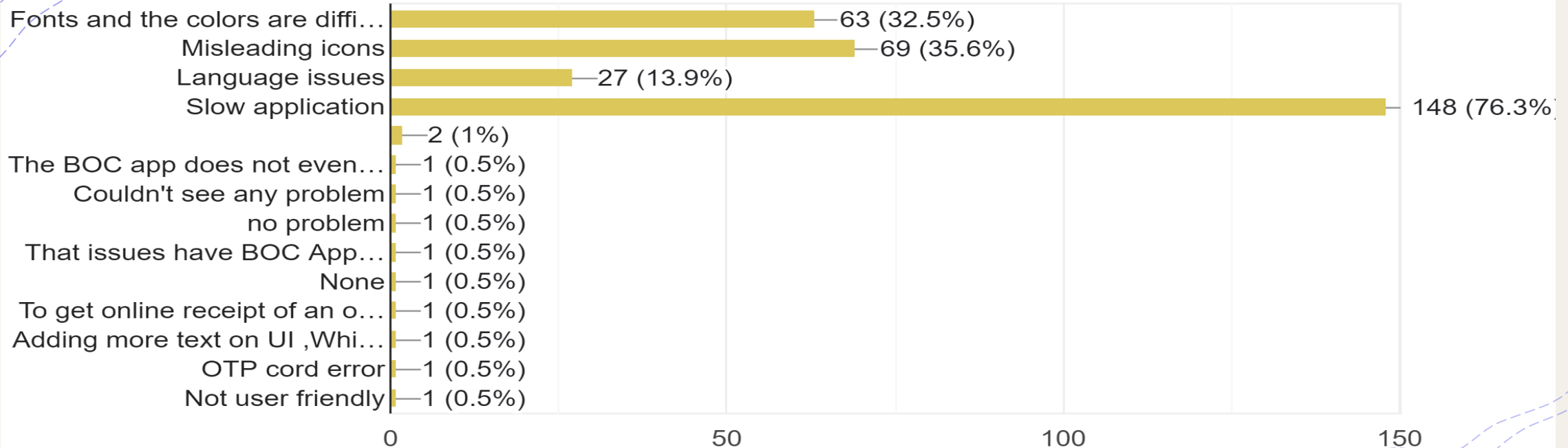
203 responses



+ The most common problems were identified, and the solution was implemented to solve the identified issues.

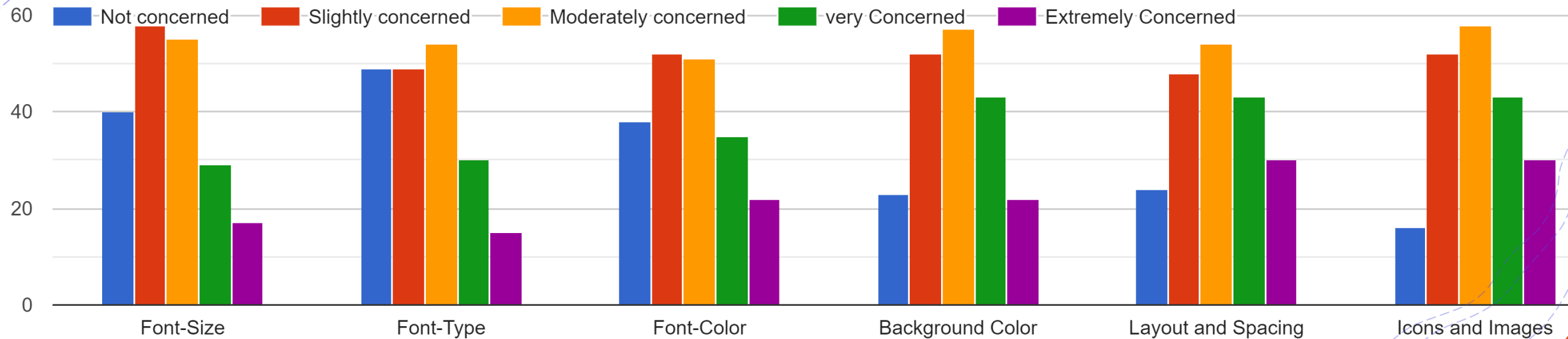
What are the problems in navigating between the applications for the provided services?

194 responses



- + The Visual elements' concerns were identified.
- + Users were only less to moderately concerned about the visual aspects of the applications

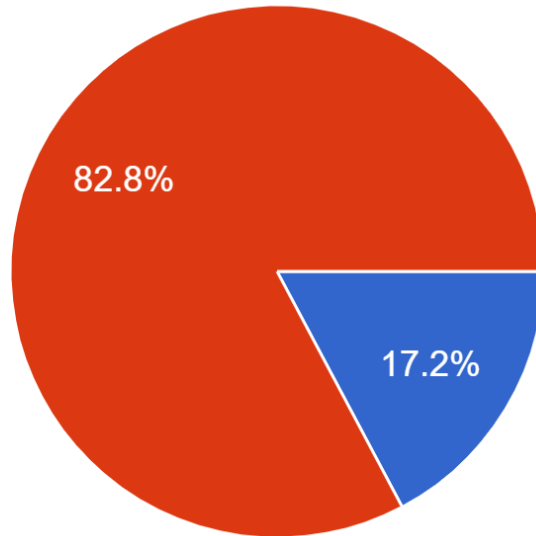
Please rate your level of of concern regarding the following user interface elements.



+ Majority of users prefer having all applications integrated within same application

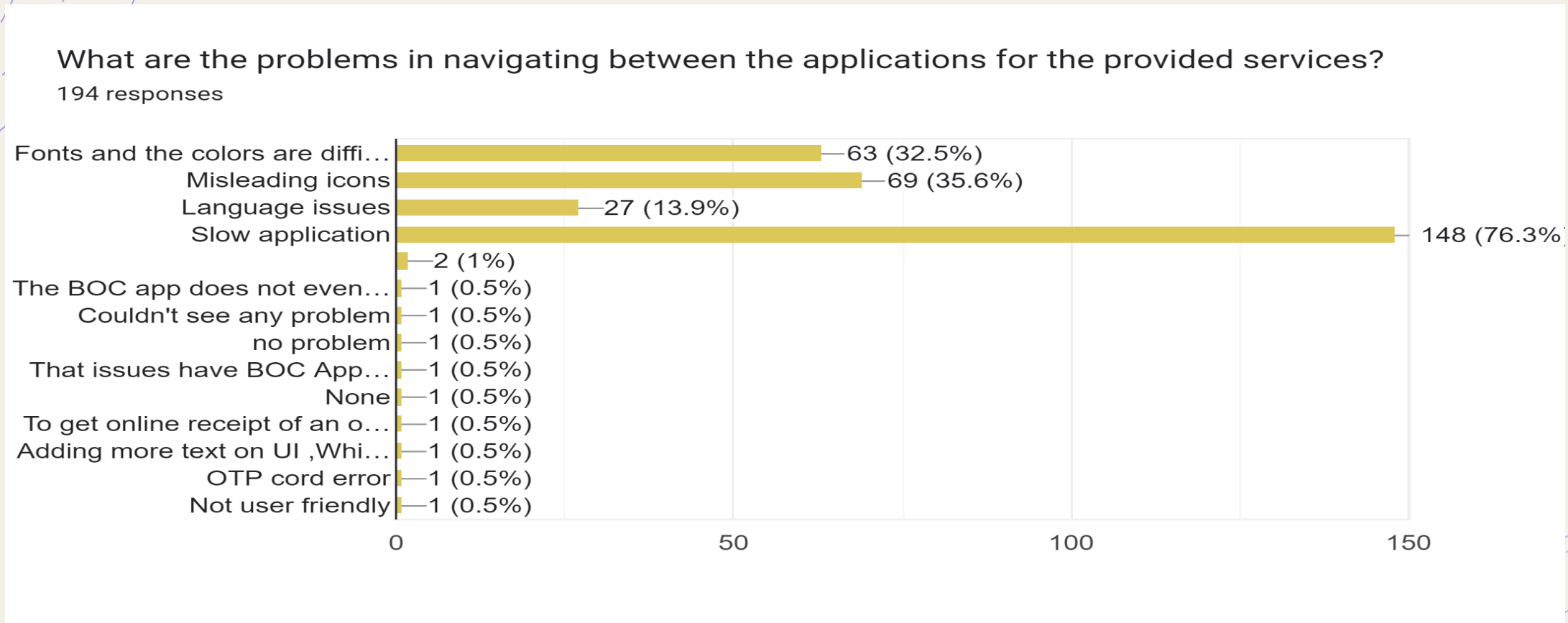
How do you prefer your online banking ecosystem?

203 responses



- Having separate apps for various tasks (eg: Passbook, banking transactions)
- Having all applications integrated within the same application.

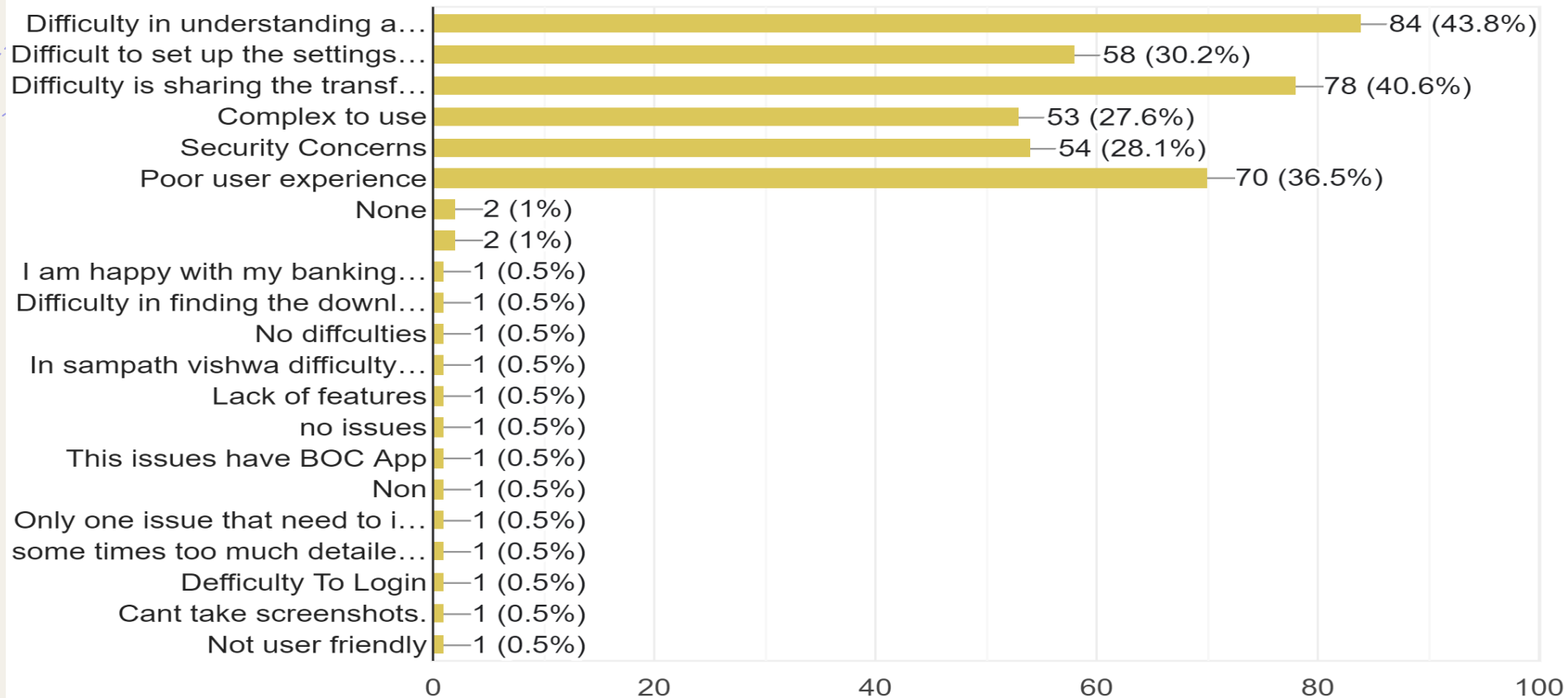
- + The reasons for navigation issues are identified below.
- + Application speed was a major issue.



+Difficulties in Current banking apps are identified

What are the difficulties you face during the usage of current banking apps?

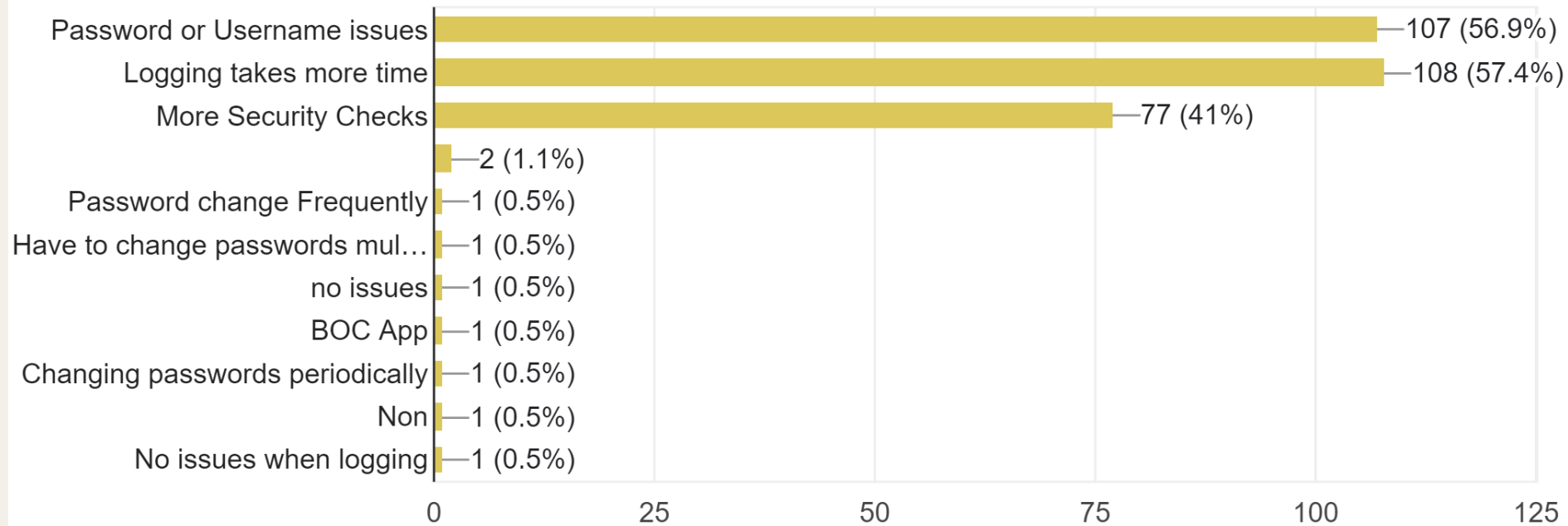
192 responses



+ Inconveniences in login are identified

What are the inconveniences faced when logging to you online banking Apps?

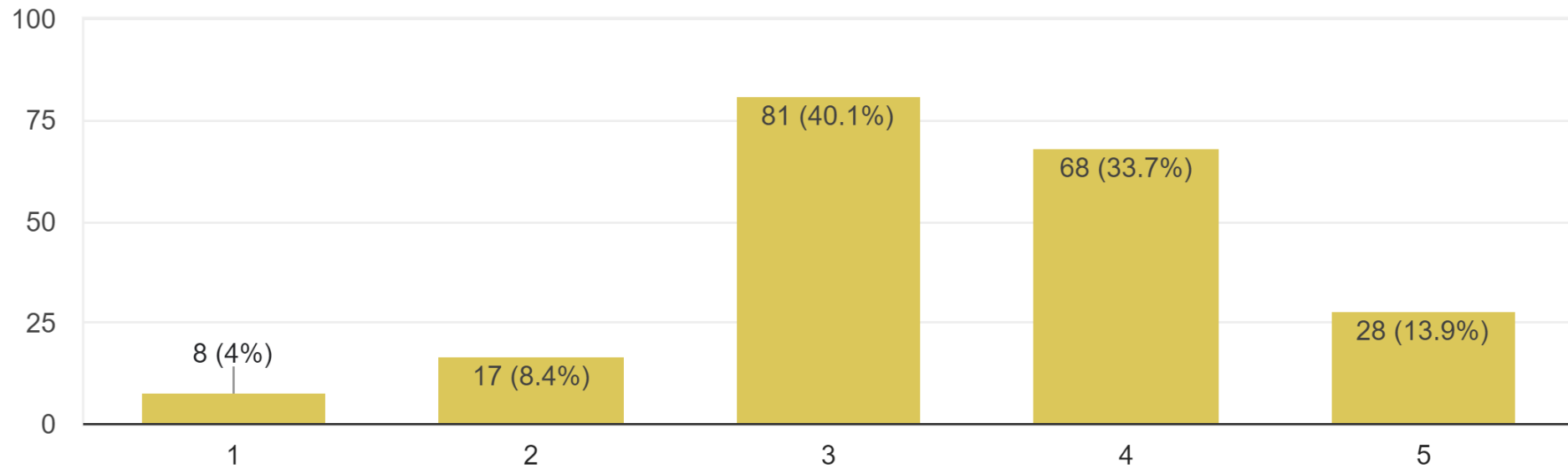
188 responses



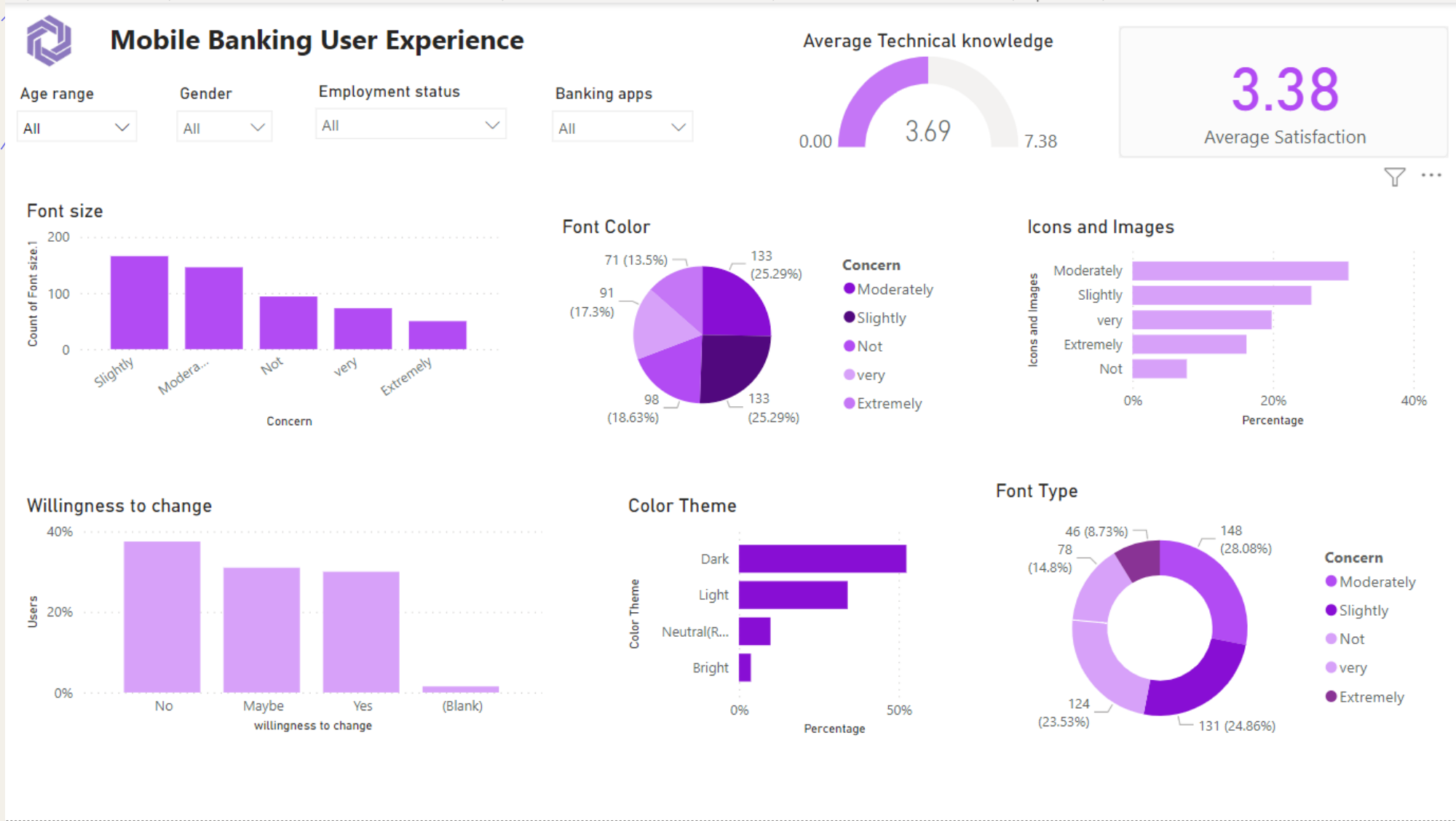
+ The Net Promoter Score (NPS) was very distributed about the currently available systems. Majorly it showed a moderate NPS.

How likely are you to recommend your bank application(s) to others?

202 responses

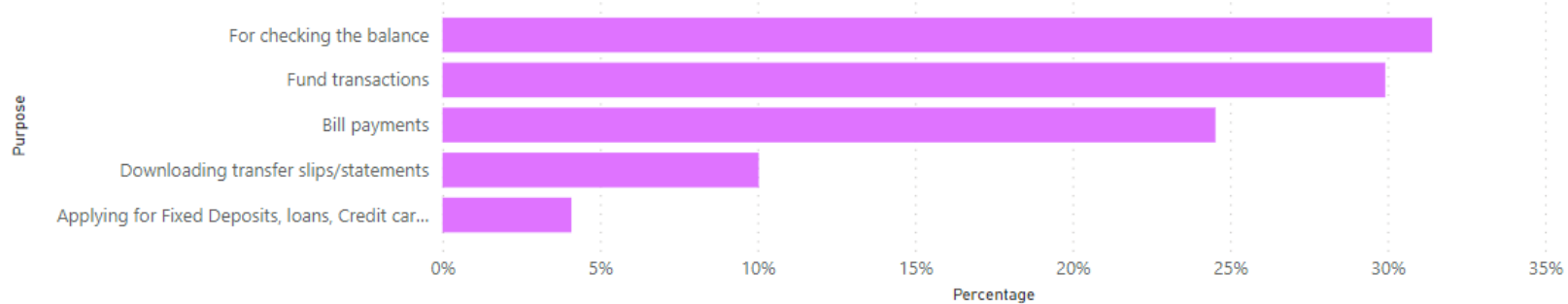


Power BI Dashboard

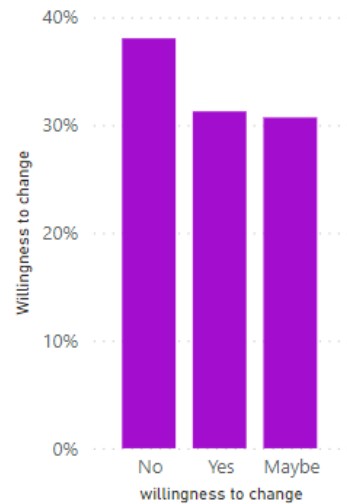


Power BI Dashboard

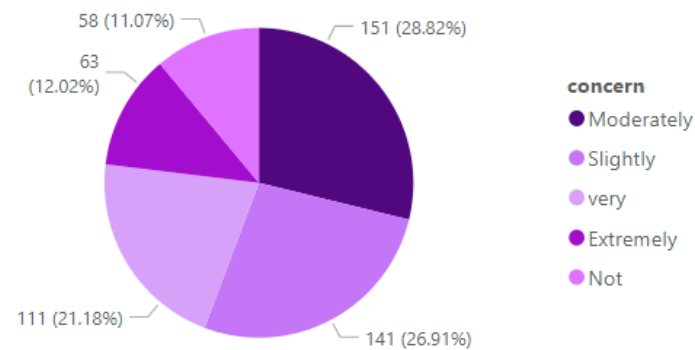
Purpose



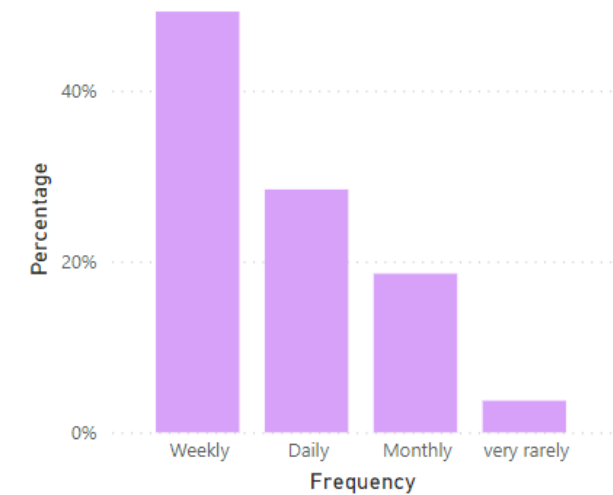
Willingness to change



Background Color



App Usage



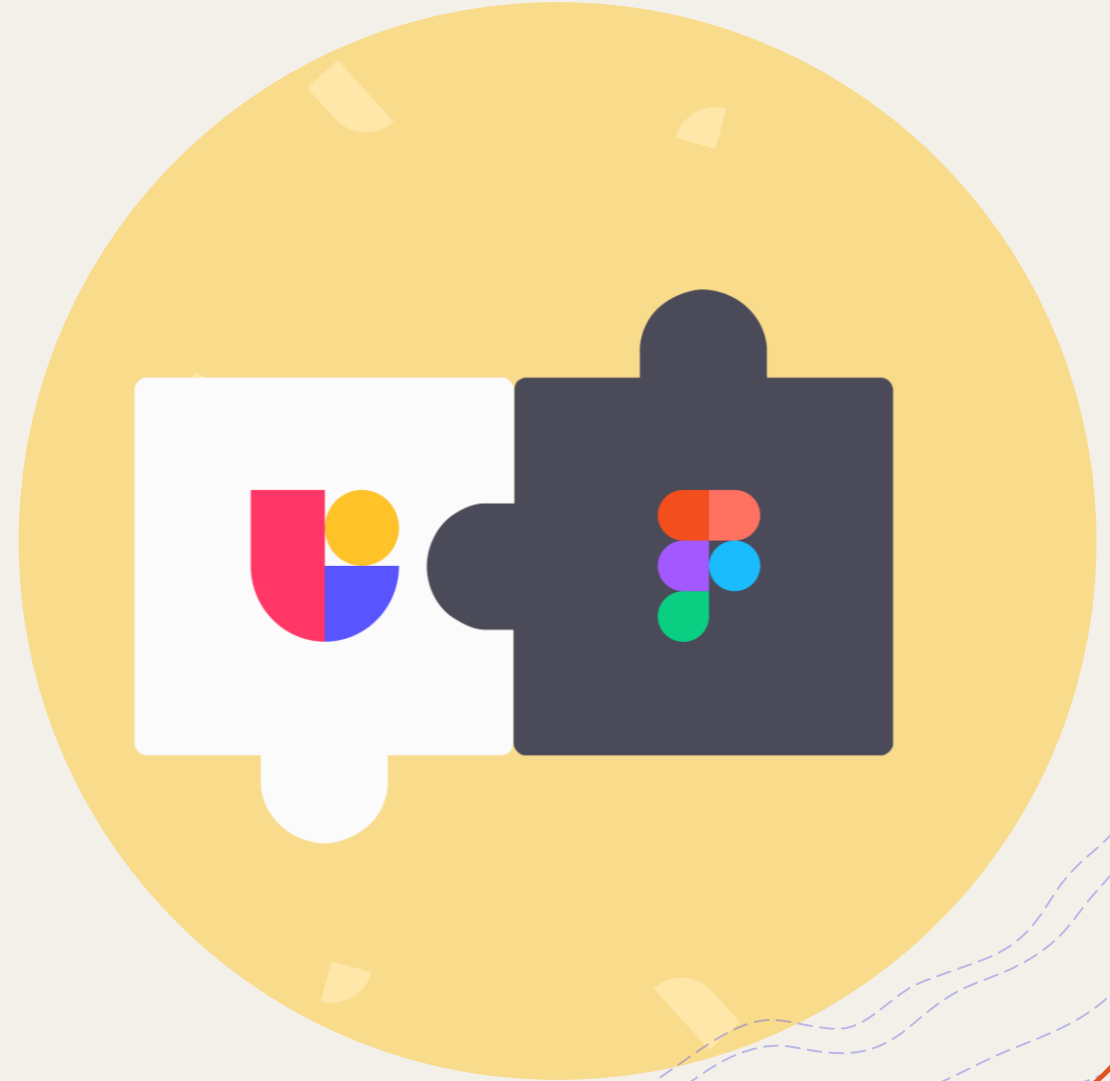
Summary of Qualitative Analysis

- + Key pain points:
 - + Complex UI and sophisticated icons.
 - + Difficulty in navigation.
 - + Difficulty in money transferring, checking balance and transfer slip downloading.
 - + Complexity of login.
 - + Difficulty in fixed deposit creation.
 - + Having multiple applications for multiple tasks.



Quantitative Data Analysis.

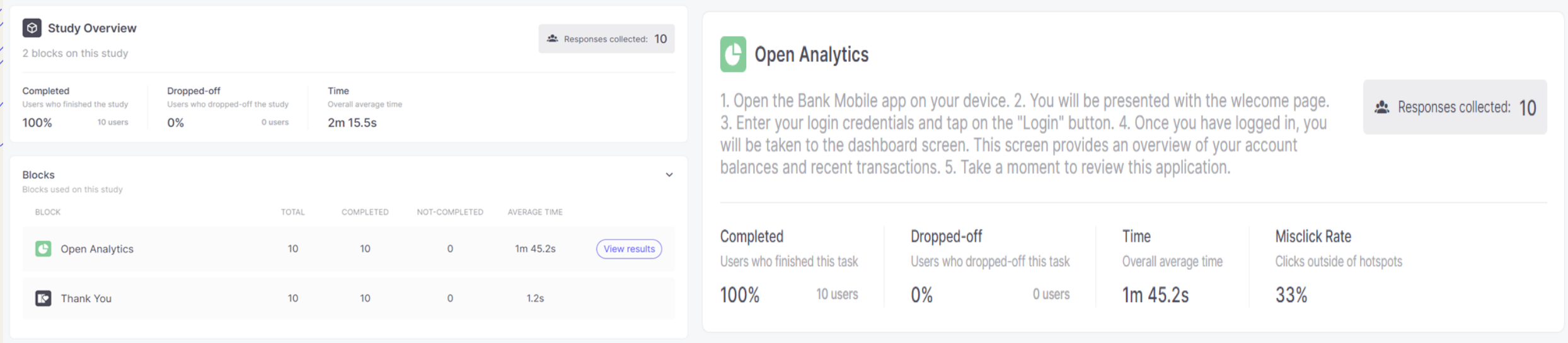
- + For our quantitative data analysis, we utilized two powerful tools: Figma and Useberry.
- + **Figma** is a design tool that allowed us to create a user interface for our app and collect quantitative data on user interactions.
- + **Useberry** is a user testing and analytics platform that provided us with detailed quantitative data on user behavior and performance



Quantitative Data Analysis

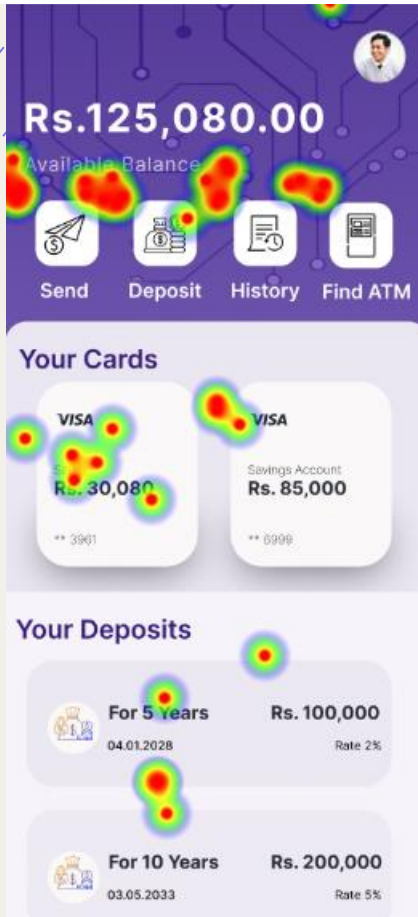
- + To test the banking application, we used 5 scenarios.
 - + Scenario 1: Free navigation (free roam) of the application
 - + Scenario 2: Login and Registration
 - + Scenario 3: Sending Money
 - + Scenario 4: Creating Fixed Deposits
 - + Scenario 5: Downloading transfer slips
- + 10 users that would represent the target audience was selected to participate in each test case.

Scenario 1: Free navigation (free roam)

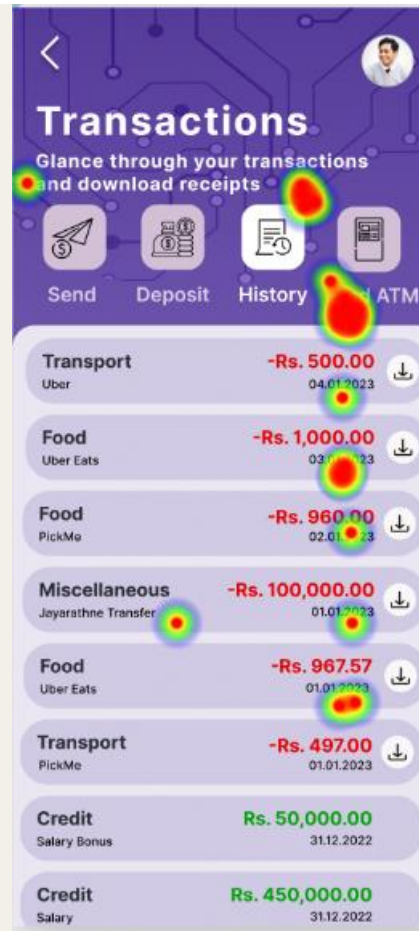


- + All participants completed the testing, and the drop-off rate was 0% proving the application was user-friendly and easy to use.

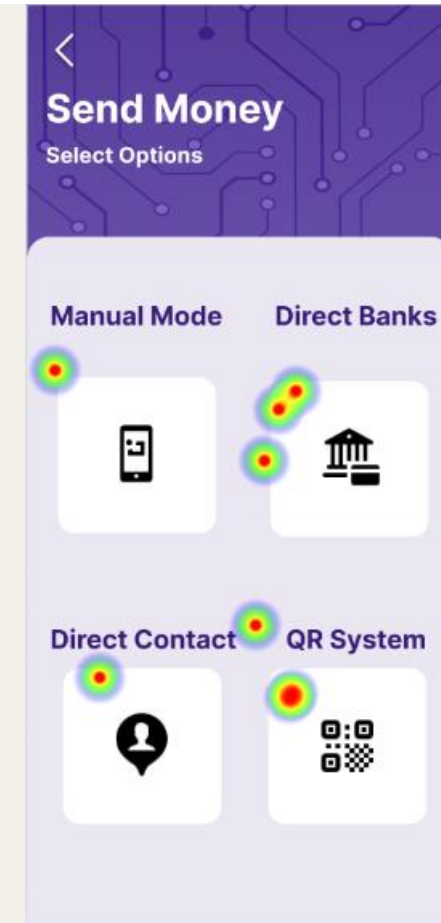
10 users | 7.5s avg time | 38 clicks | 21% misclick rate



7 users | 4.8s avg time | 24 clicks | 13% misclick rate



8 users | 4.4s avg time | 9 clicks | 0% misclick rate



- + With the minimum misclick rate and low time it is evident that the navigation, user experience and features were clearly accessible.
- + Users easily utilized the home page for balance checking and to start navigating the app.

Scenario 2: Login and Registration

Multiple Tasks

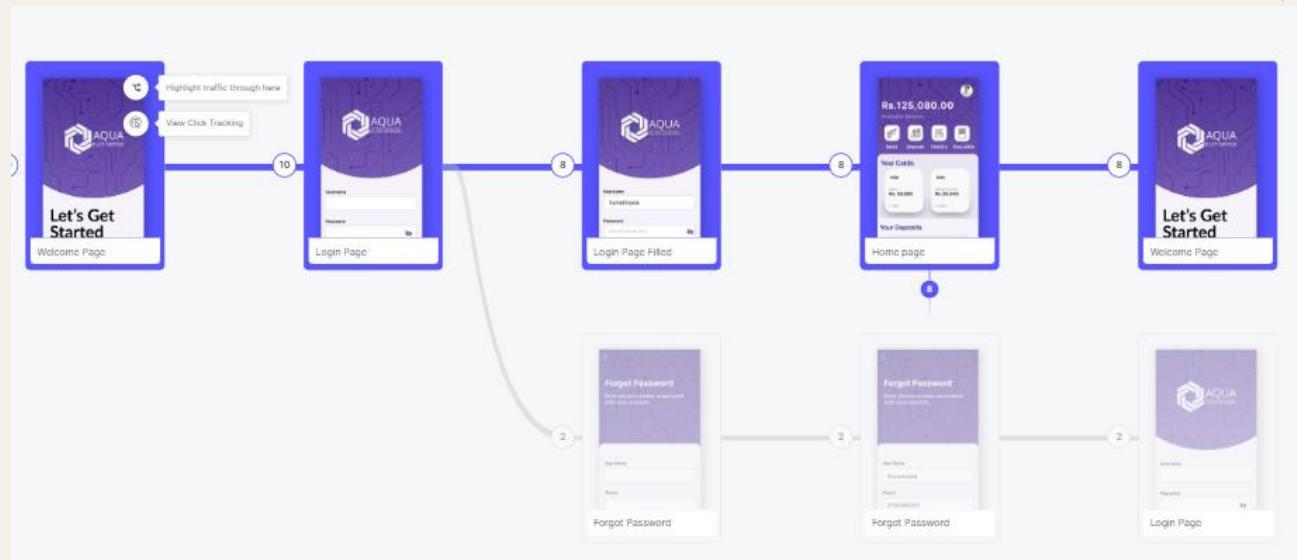
2 tasks

Responses collected: 10

Completed	Not-completed	Time	Misclick Rate
Users who finished this task	Users who skipped or dropped-off this task	Overall average time	Clicks outside of hotspots
100% 10 users	0% 0 users	19.5s	16%

+ Optimal flow for the login that was utilized by the users.

+ Login efficiency and user-friendliness was very high which is evident from the total completion, quick timing and the very low misclick rate.

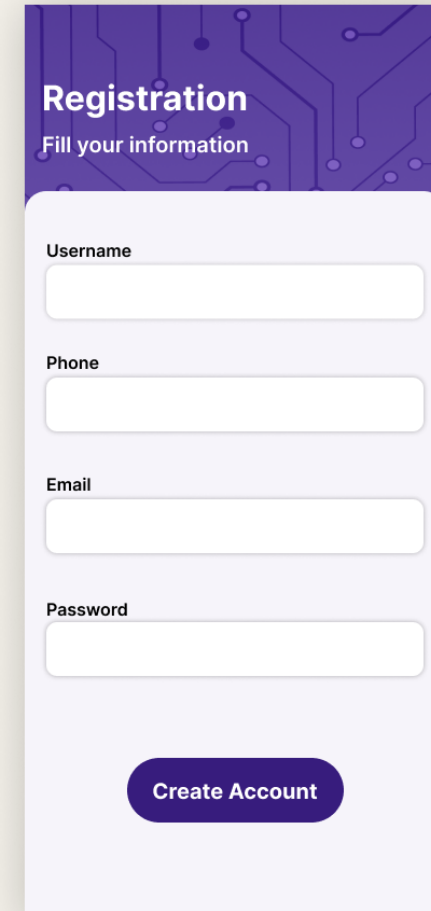
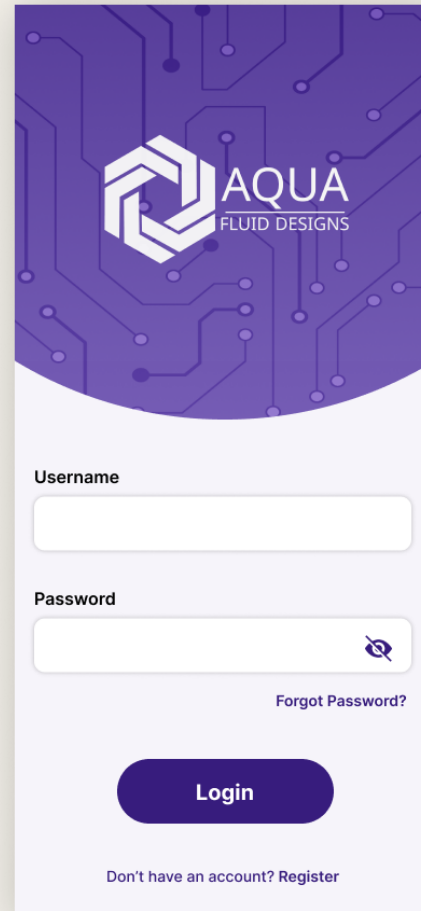
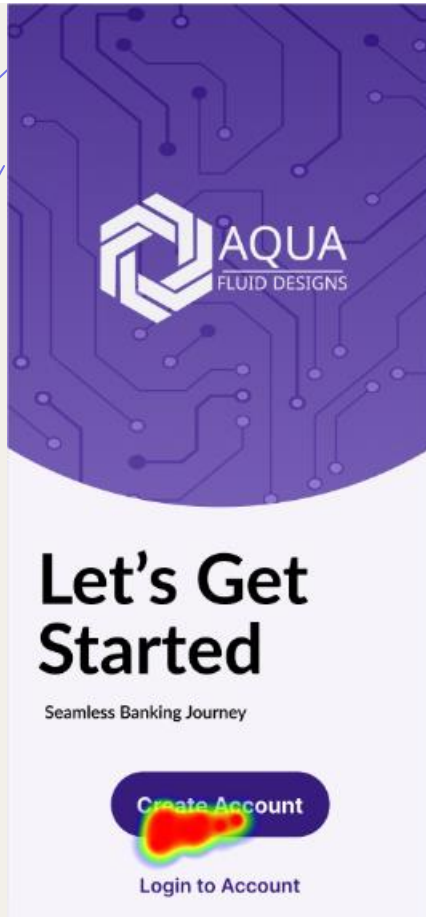


10 users

7.1s avg time

12 clicks

17% misclick rate



- + Login and registration efficacy was extremely high, which is evident from the low number of clicks, and the fastness of the login time by users.

Scenario 3: Sending Money

✓ Single Task

Responses collected: 10

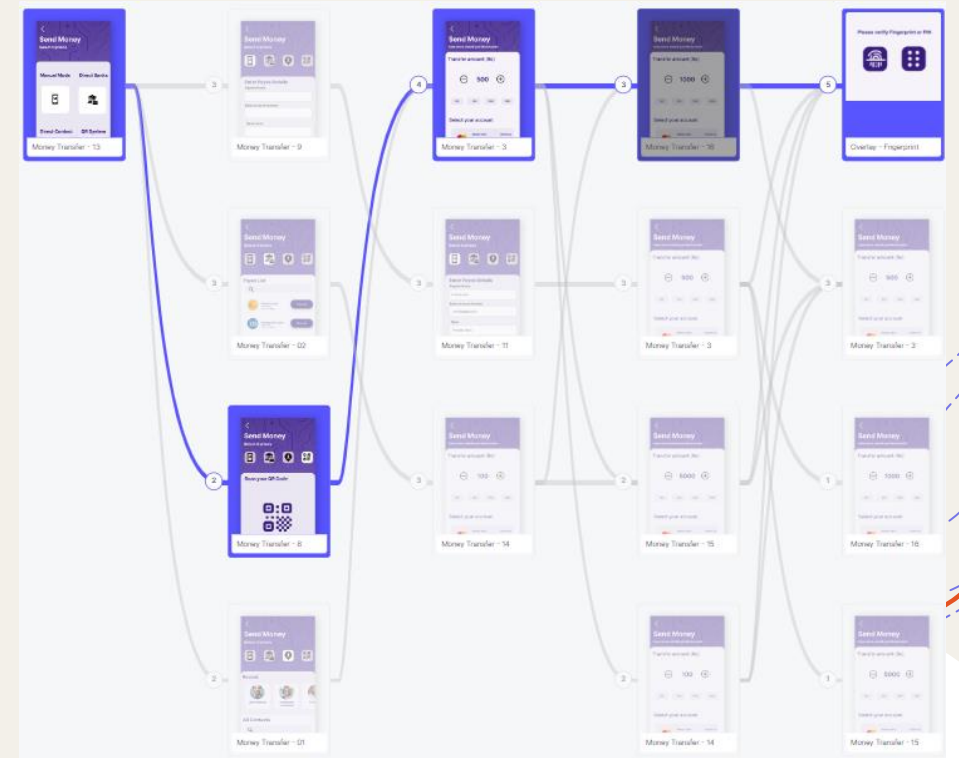
Send Money

Completed	Not-completed	Time	Misclick Rate
Users who finished this task	Users who skipped or dropped-off this task	Overall average time	Clicks outside of hotspots
100% 10 users	0% 0 users	16.6s	15%

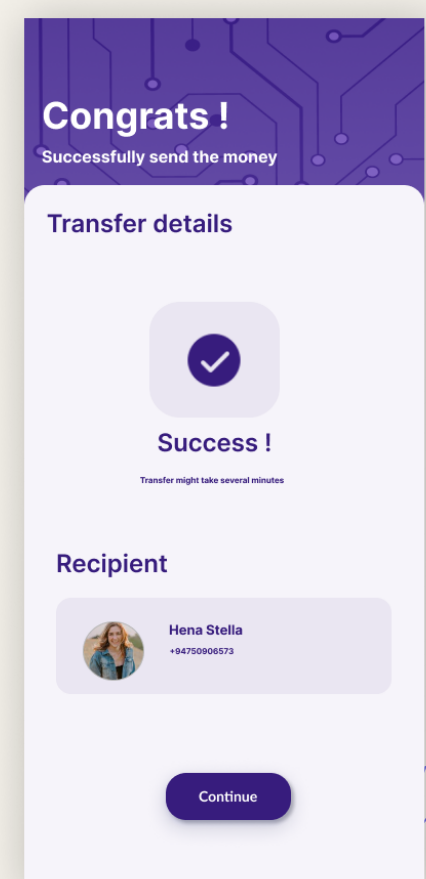
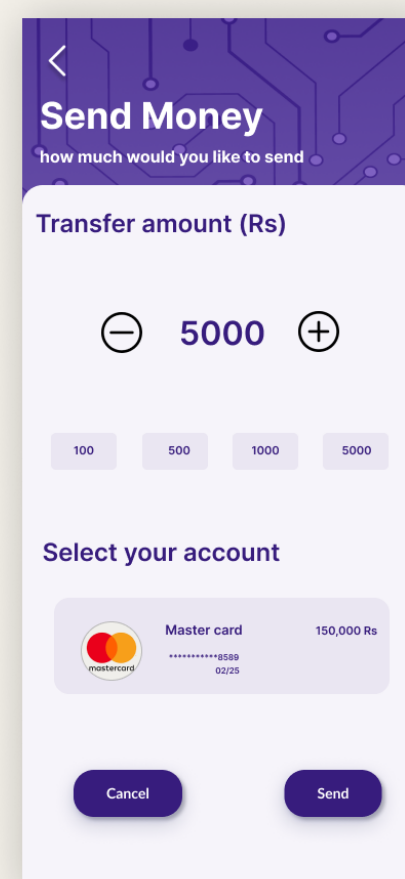
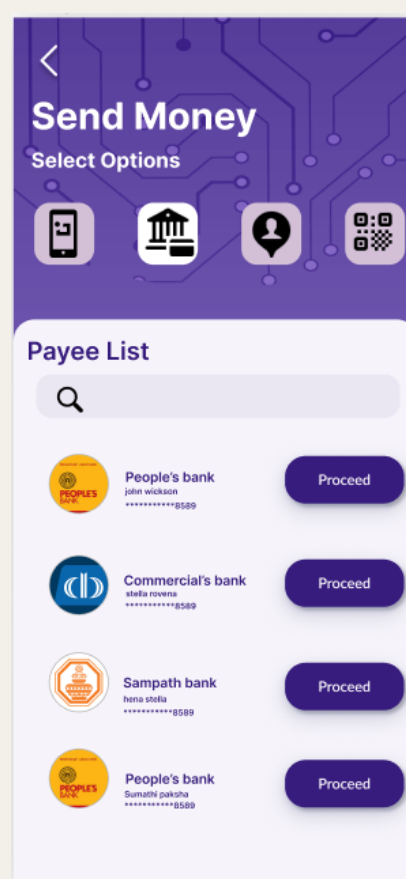
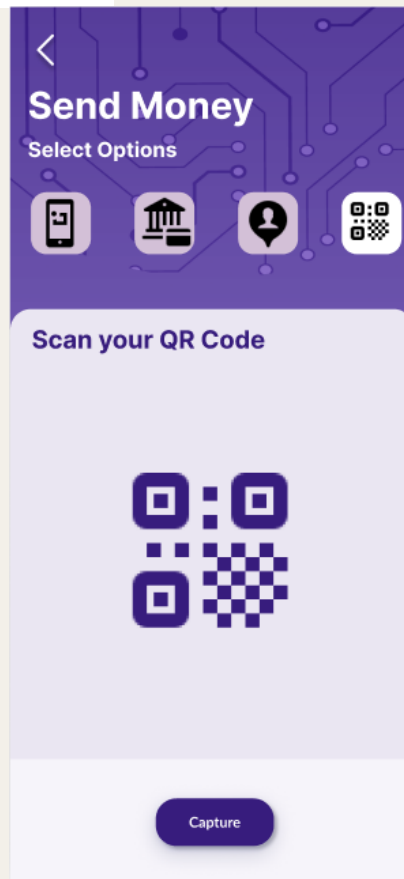
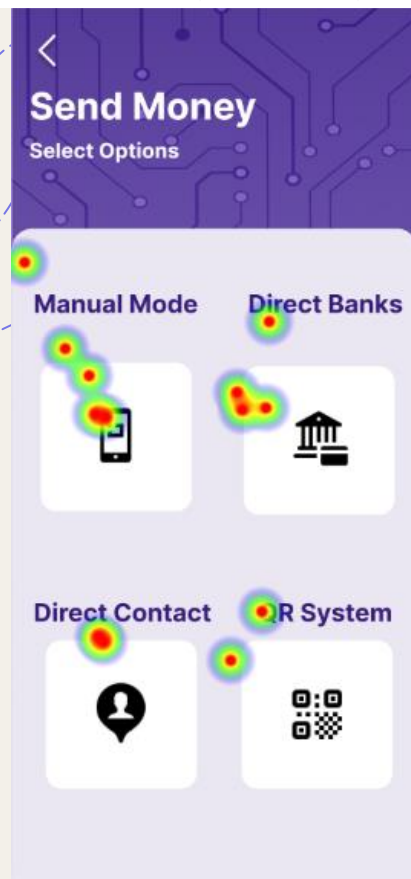
[VIEW DETAILS](#)

- + The optimal path followed by most of the users for task completion.
- + Users have used the novel concept introduced by AQUA, which enable the transfers with QR code scanning.

- + Low misclicks.
- + Task completion time is lesser than the avg. time taken in market available apps.

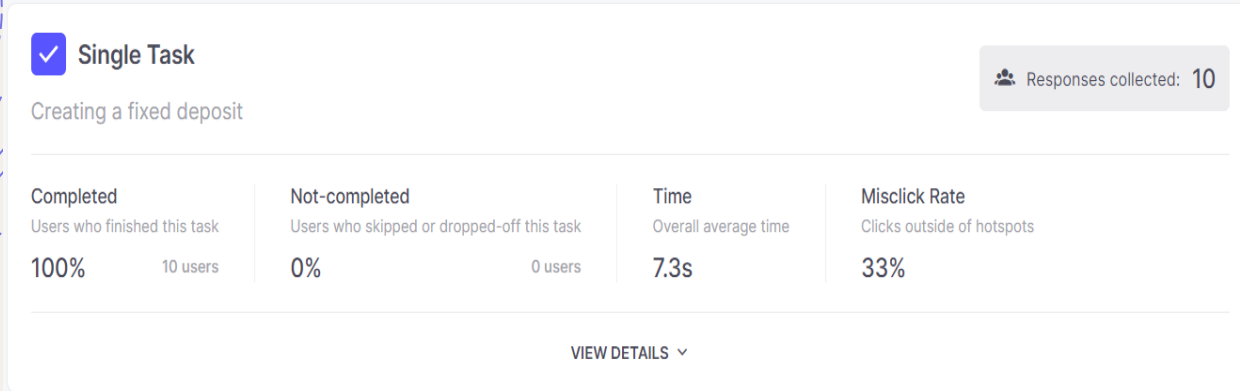


10 users | 5.2s avg time | 13 clicks | 8% misclick rate



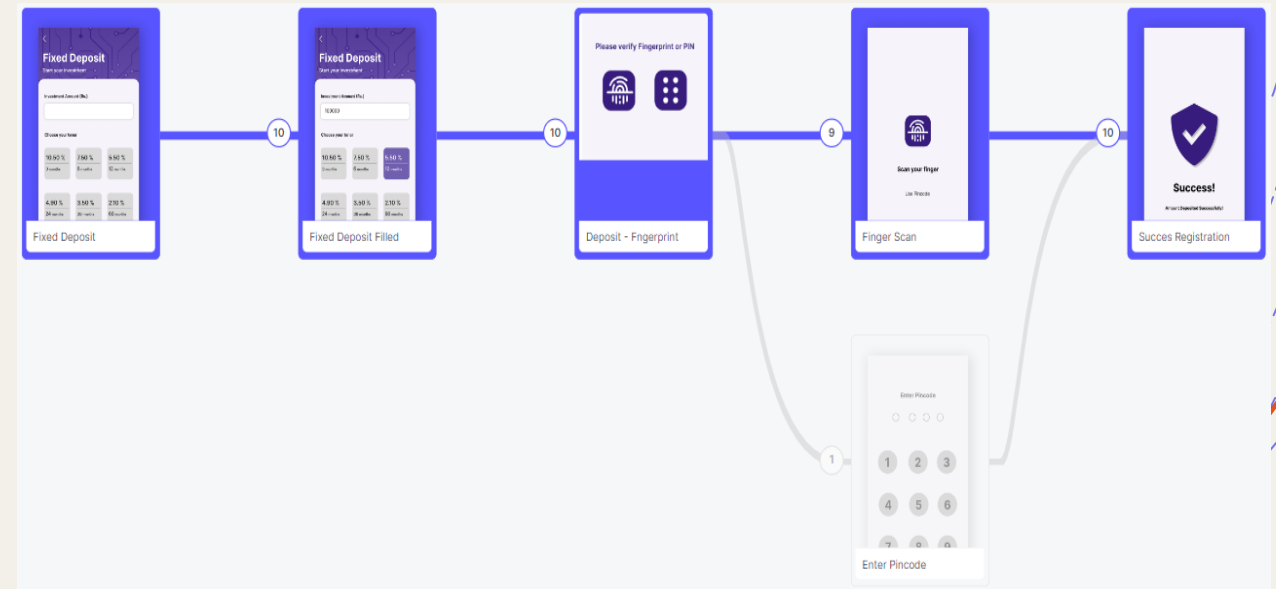
- + 4 main transfer options were available.
- + Easy navigation and simple steps were offered. Finally, authentication required to proceed which made the flow seamless and natural.

Scenario 4: Creating Fixed Deposits



- + This was a major pain point.
- + Task flow was made simple and seamless. Removal of unnecessary steps was done.
- + 0 drop-offs, fast completion and low misclicks are evidence of success

- + Optimal flow path proves that the addition of biometric authentication was successful.



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Fixed Deposit

Start your investment

Investment Amount (Rs.)

Choose your tenor

10.50 % 3 months	7.50 % 6 months	5.50 % 12 months
4.90 % 24 months	3.50 % 36 months	2.10 % 60 months

Deposit Now

10 users | 4.4s avg time | 11 clicks | 9% misclick rate

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Fixed Deposit

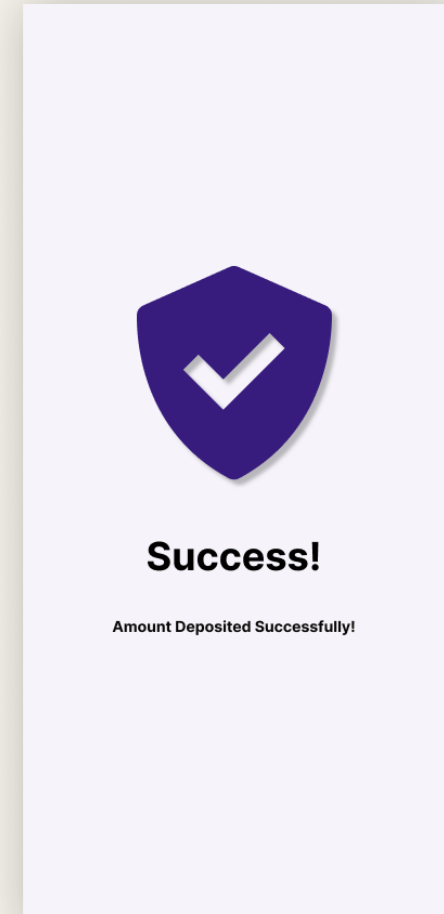
Start your investment

Investment Amount (Rs.)

Choose your tenor

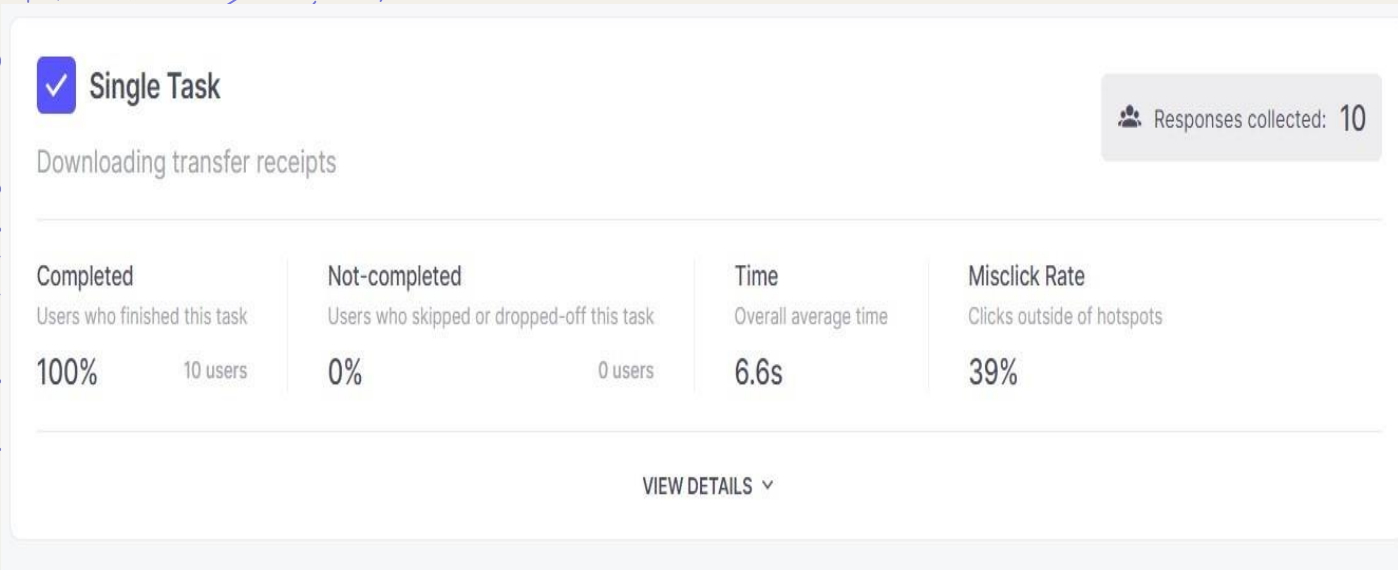
10.50 % 3 months	7.50 % 6 months	5.50 % 12 months
4.90 % 24 months	3.50 % 36 months	2.10 % 60 months

Deposit Now



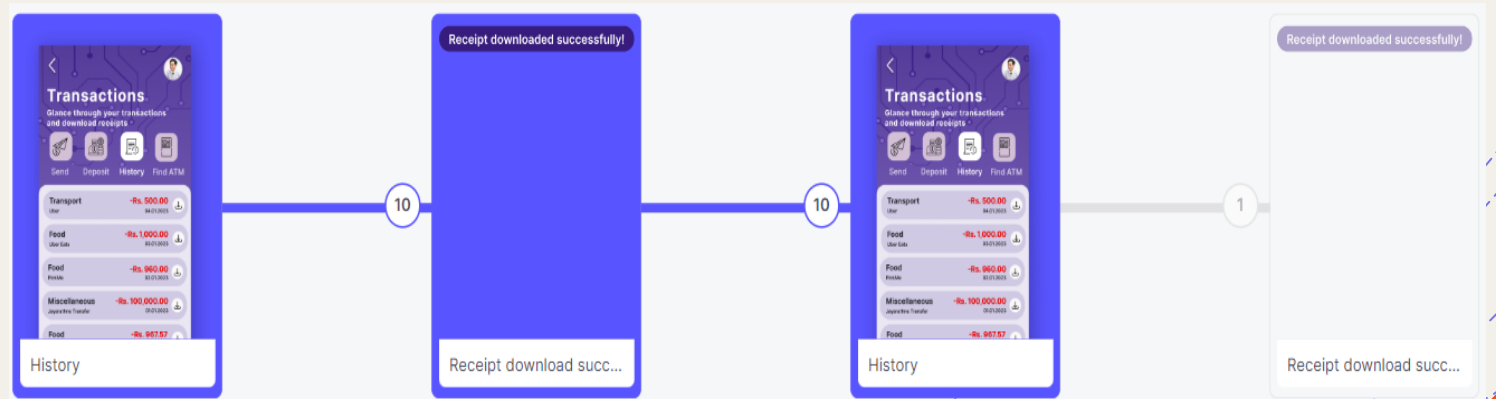
- + Users freely tested the available plans and successfully completed with the least number of clicks.
- + The flow was simple and user-friendly. Which is evident by the very fast completion times.

Scenario 5: Downloading transfer slips

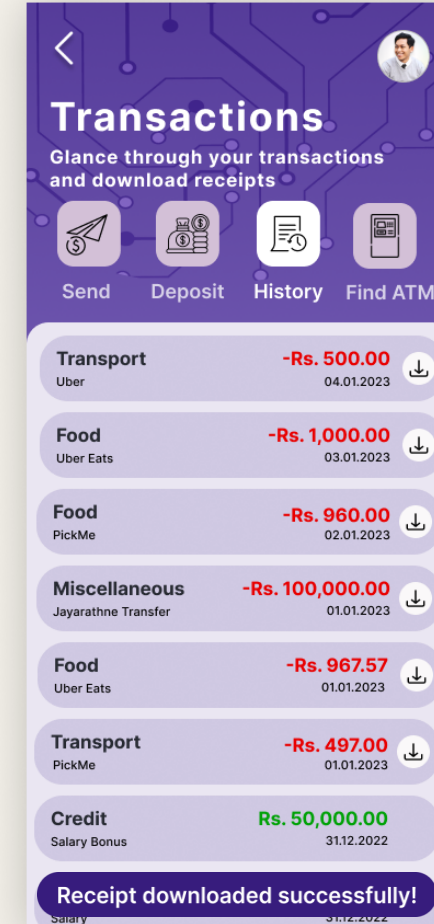
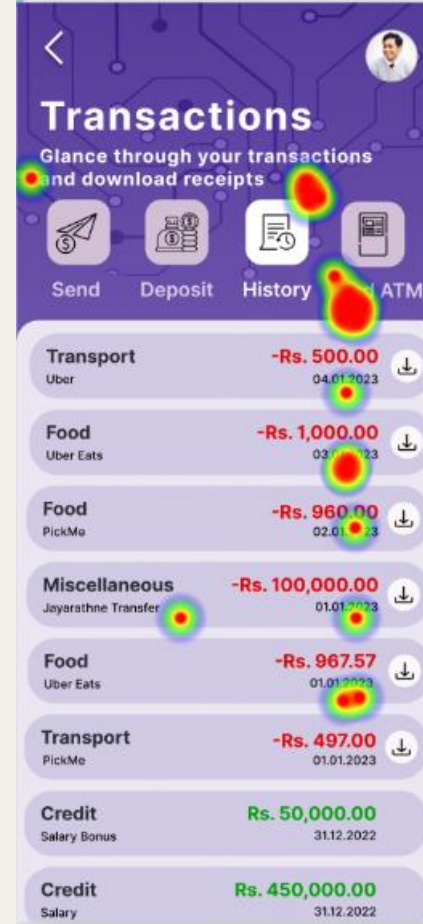
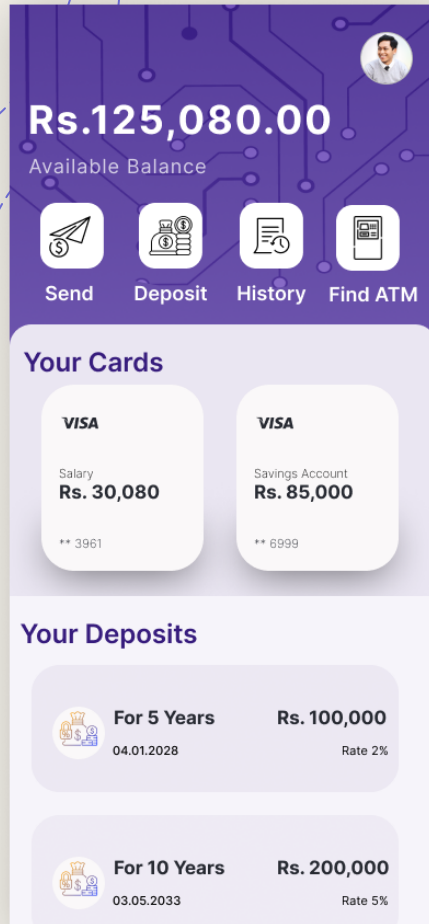


- + Highly sought after by the users.
- + Receipt download could be done by navigating from the home itself.

- + The flow was made simple and streamlined.

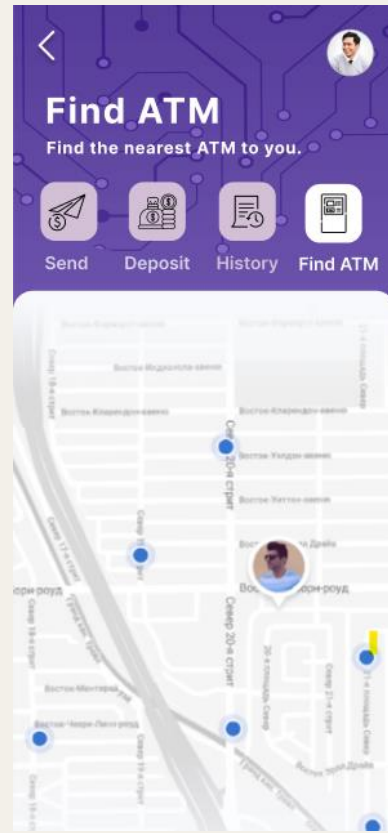
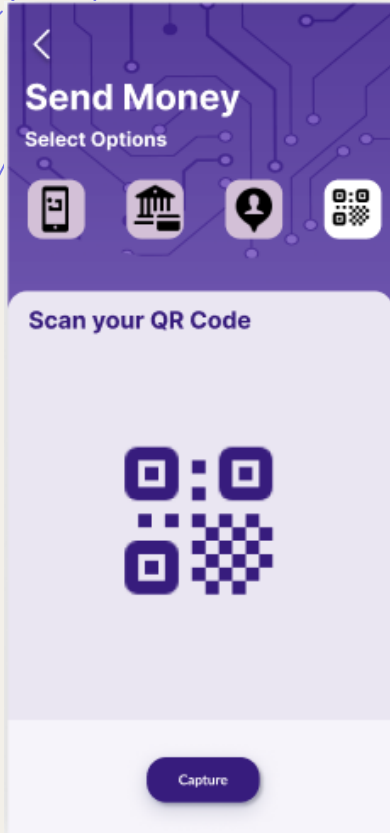


7 users 4.8s avg time 24 clicks 13% misclick rate



- + Making the history available through the home page made the process very user-friendly.
- + Downloading could be done within 2 simple steps.

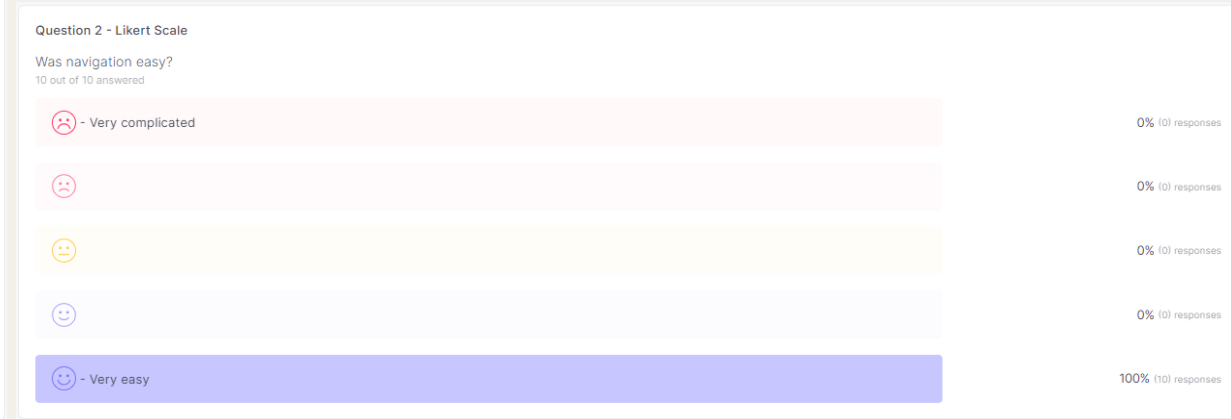
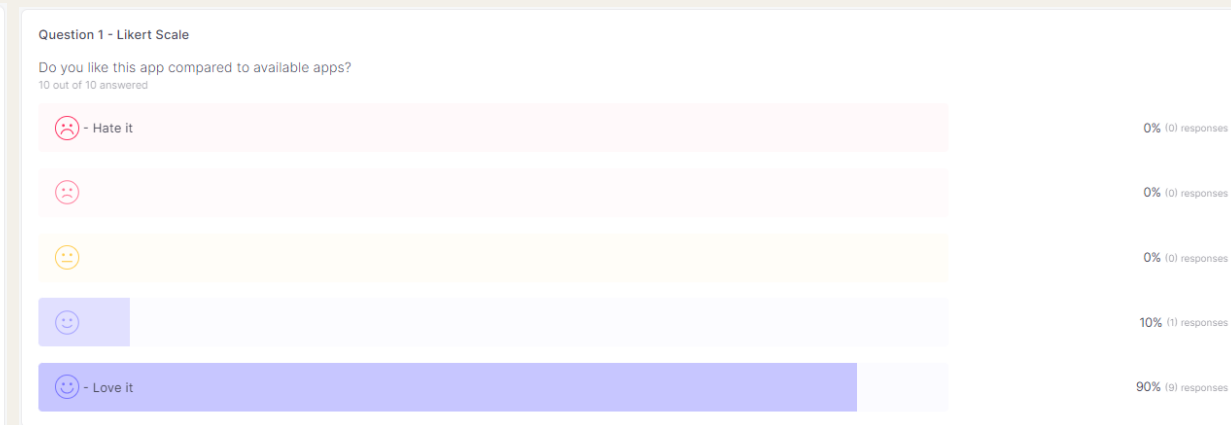
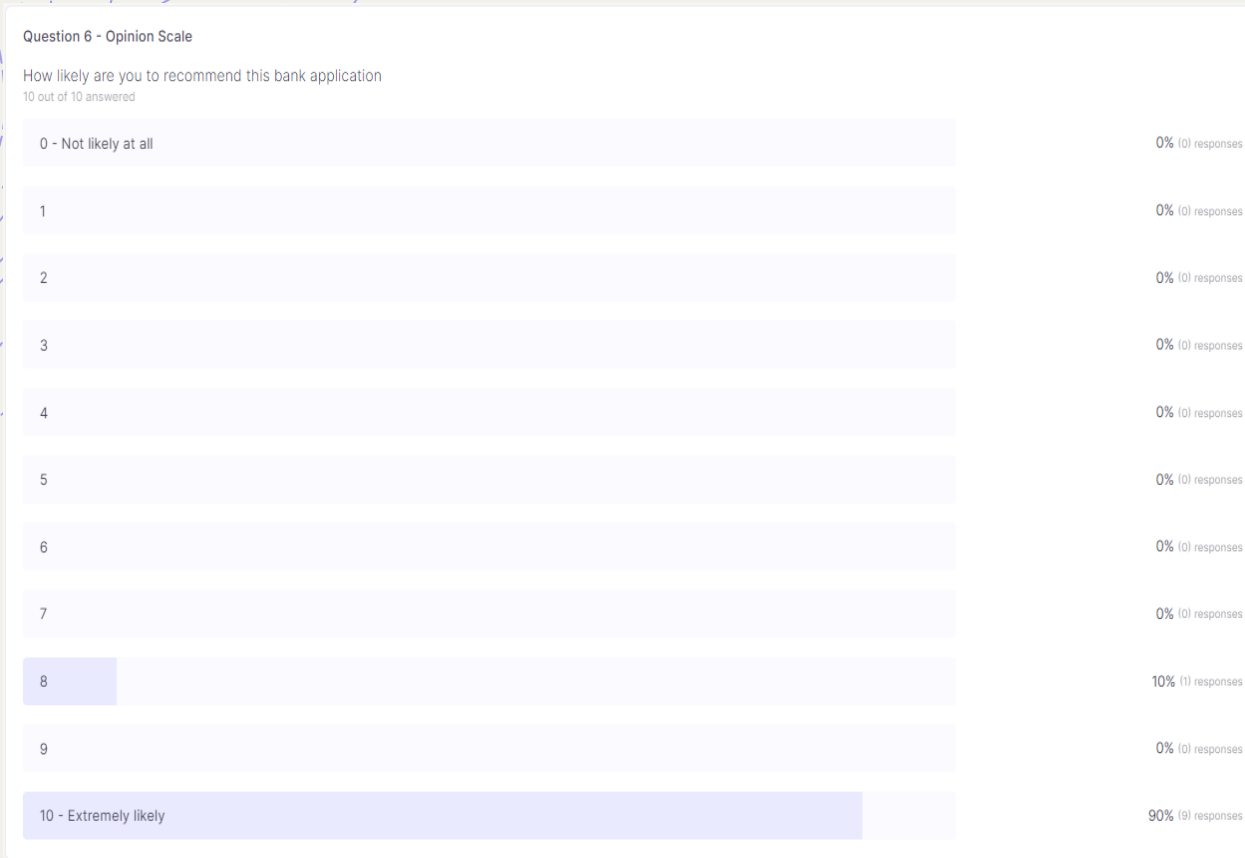
Innovative Feature Additions



- + **QR Pay** – Users are able to scan and share QRs to make transaction. Making it seamless and hassle-free.
- + **Find ATM** – Applications in-built compatible ATM locator makes users' lives productive and easy.

- + **Simple design** – Simple design and navigation improves the application performance and loading times greatly.

Test Survey Summary



- + Contrasting to the initial qualitative analysis survey, the prototype received an excellent Net Promoter Score.
- + All users agreed that the navigation is easy, and they prefer the prototype better than current apps.

Findings & Derived Insights

- + Optimized Navigation.
- + Enhanced UI Elements
- + Improved Satisfaction
- + Personalized Features



Next steps for improvements

+ Personalized Features

- + Language preferences
- + Customized offers and promotions
- + Personalized financial management tools



Thank
you

