A comparative study of user experience (UX) on major banking websites in New Zealand (NZ)

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Content

01

Introduction

Introduction

3 Banking Websites in NZ

3 Aspects

Purpose

Compare

UX

ANZ

ASB

bnz

Integrated Assessment

Simplification Assessment

AI Application Assessment

Strengths

Drawbacks

Opportunities

Give insights to

Practitioners

Researchers
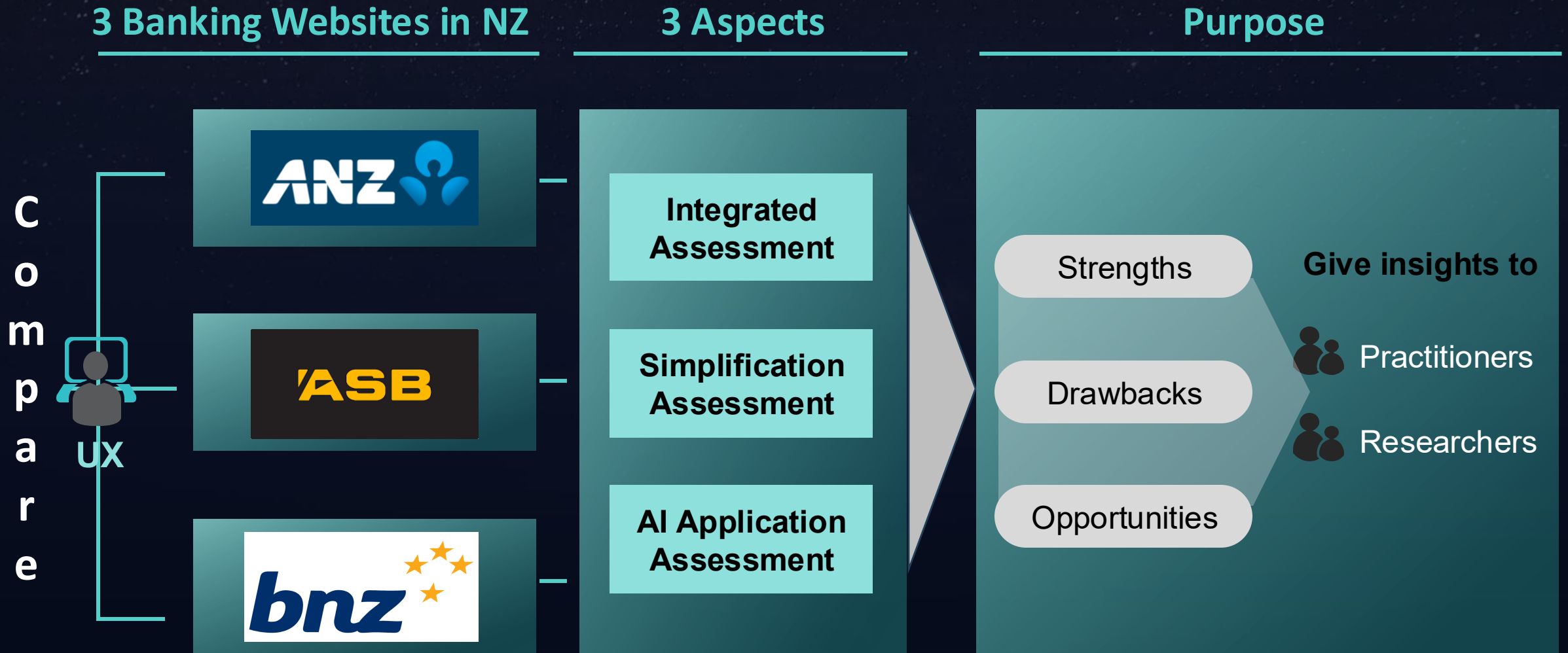
02

Integrated assessment

The importance of Integrated assessment

Assessment gaps

- Existing evaluations lack comprehensive UX perspective (Diniz et al., 2005; Miranda et al., 2006; Selz & Schubert, 1998).

- Importance of integrating UX for insights into user satisfaction("How", 2023)

Objective

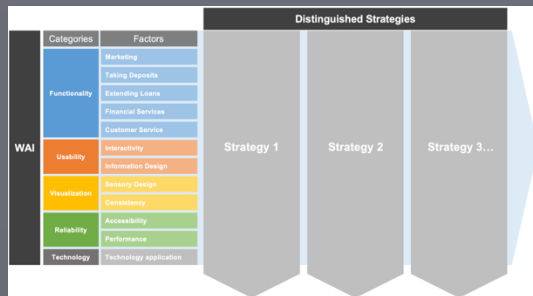**UX considerations**

+

website quality evaluation

Integrated assessment: framework

Fifi Zhang / 23011135

1 Assessment Model

- UX conceptual framework
- Literature review on quality evaluation methods

A new matrix model

2 Evaluation Scale

Binary Scale

✓ 5-point Likert Scale

- Rich data set
- Accurate measurement

3 Data Collection Methods

Survey

Experimental Evaluation

Content Analysis

Case Study

✓ Expert Evaluation

✓ Automatic Evaluation

- Efficiency
- Cost effectiveness

4 Calculation Methods

✓ Simple scoring method without preferences

- Effectiveness
- Ease of implementation

Simple scoring method with preferences

PROMETHEE without preferences

PROMETHEE with preferences

PROSA

Integrated assessment: analysis and results

1. Principal Component Analysis (PCA)

Explained variance ratio of each component: [0.2512, 0.2106]

Factors	PC1	PC2
Marketing	0.803981	-0.069416
taking deposits	0.037777	-0.297414
extending loans	0.050051	-0.440821
financial services	0.219276	-0.174618
customer service	0.08406	-0.081741
interactivity	0.125788	-0.148505
information design	0.109269	-0.144069
sensory design	0.115685	-0.411119
consistency	0.175985	-0.341144
accessibility	-0.092693	-0.083956
performance	0.076686	0.148557
Technology	0.45601	0.563831

- PCA was used to analyze which factors impact UX the most.
- The result shows that marketing functionality and technology are two main factors leading to UX difference.

Integrated assessment : analysis and results

2. Correlation Analysis

Correlation Matrix of Bank Comparison Dimensions
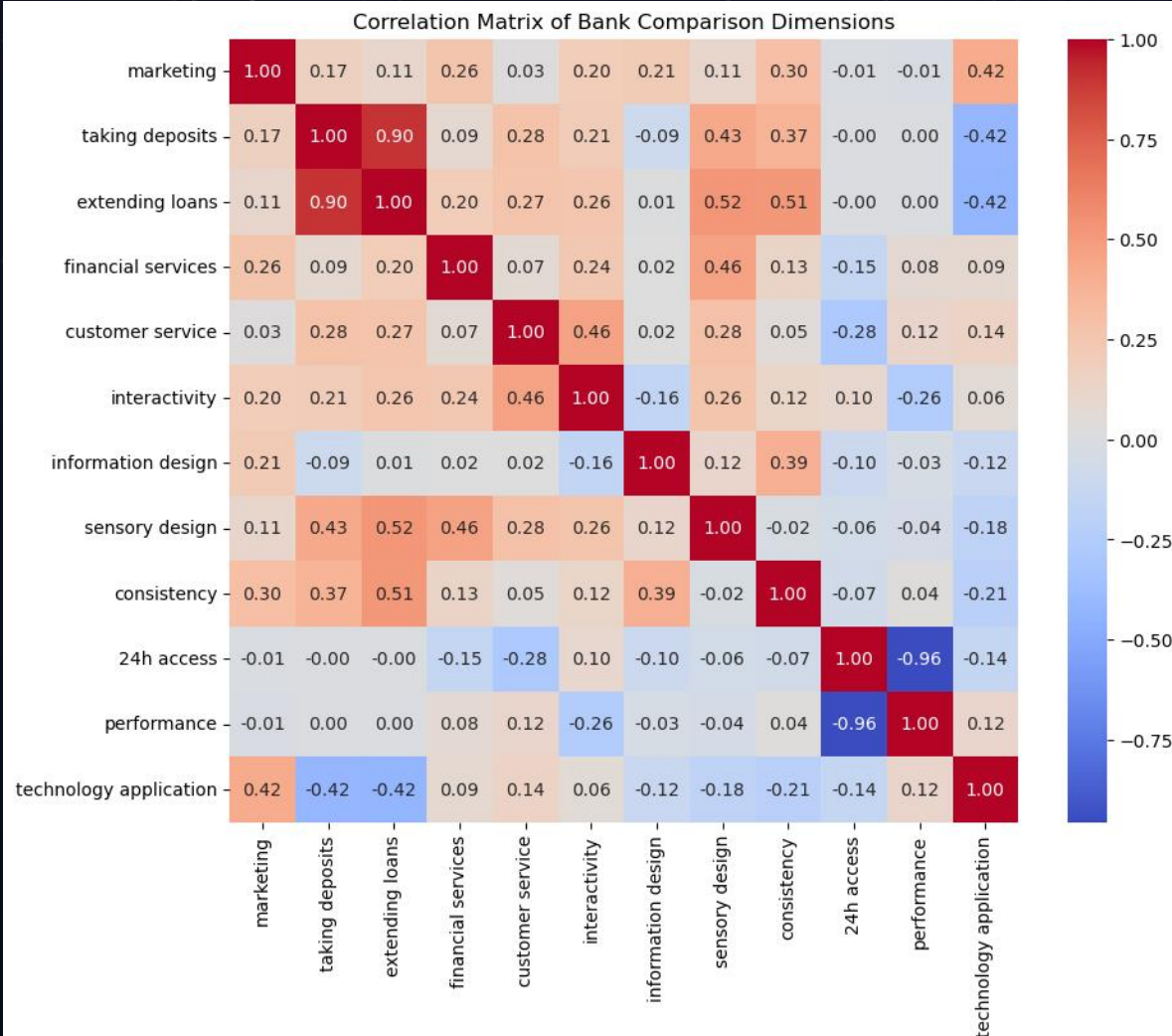
➢ **Strong positive correlation**

- "taking deposits" and "extending loans"
- correlation coefficient of 0.90
- offering deposit services tend to also provide quality loan services

➢ **Strong negative correlation**

- "performance" and "accessibility"
- correlation coefficient of -0.96
- 24-hour access may impact overall performance

Integrated assessment : analysis and results

3. Comparative Analysis

Evaluate and compare

Integrated assessment tool

Assessment Model	Evaluation Scale	Data Collection Methods	Calculation Methods

A new matrix model

- Column dimension: distinguished strategies
- Row dimension: evaluation criteria with 5 categories containing 12 factors

Binary Scale

✓ 5-point Likert Scale
- Rich data set
- Accurate measurement

| Survey |
| Experimental Evaluation |
| Content Analysis |
| Case Study |
| ✓ Heuristic Evaluation |
| ✓ Automatic Evaluation |
- Efficiency
- Cost effectiveness

✓ Simple scoring method without preferences
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Simple scoring method with preferences

PROMETHEE without preferences

PROMETHEE with preferences

PROSA

Suggestions of improvements

Strengths		Maintain the advantage
	Taking Deposits	
	Extending Loans	
	Information Design	
	Sensory Design	
	Consistency	
	Accessibility	
Weaknesses	Financial Services	Include functionality for insurance quoting
	Customer Service	Ensure portal is prominent and easy to find
	Interactivity	comprehensive and clear structure design, and user-friendly interface elements design
	Performance	Optimizing images
Deficiencies	Marketing	add marketing product information on the homepage
	Technology application	more cutting-edge technology applications

Thank you