



GAD3020 USER EXPERIENCE AND USABILITY MIDTERM REPORT

"Enhancing User Experience: A Heuristic Evaluation of ZIRAAT Mobile Banking Application"

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i) Introduction

In an era where digital technology dominates the financial landscape, mobile banking applications have become an integral part of everyday life for many. These applications serve as the bridge between individuals and their financial institutions, enabling users to manage their accounts, conduct transactions, and access various banking services conveniently through their smartphones. The effectiveness and user-friendliness of these applications play a pivotal role in the overall user experience.

This evaluation aims to provide a comprehensive analysis of the ZIRAAT Mobile Banking Application using Jakob Nielsen's 10 usability heuristics. Nielsen's heuristics have been widely recognized as a standard framework for evaluating the usability of interactive systems. They serve as a valuable guideline for assessing how well an application aligns with principles of good design, ultimately ensuring that users can navigate the app efficiently, understand its features, and recover from errors without hassle.

The 10 heuristics include:

- 1) Visibility of System Status
- 2) Match Between System & World
- 3) User Control & Freedom
- 4) Consistency & Standards
- 5) Error Prevention
- 6) Recognition Rather than Recall
- 7) Flexibility & Efficiency of
- 8) Aesthetic & Minimalist Design
- 9) Help Users Recognize, Diagnose, & Recover from Errors
- 10) Help & Documentation

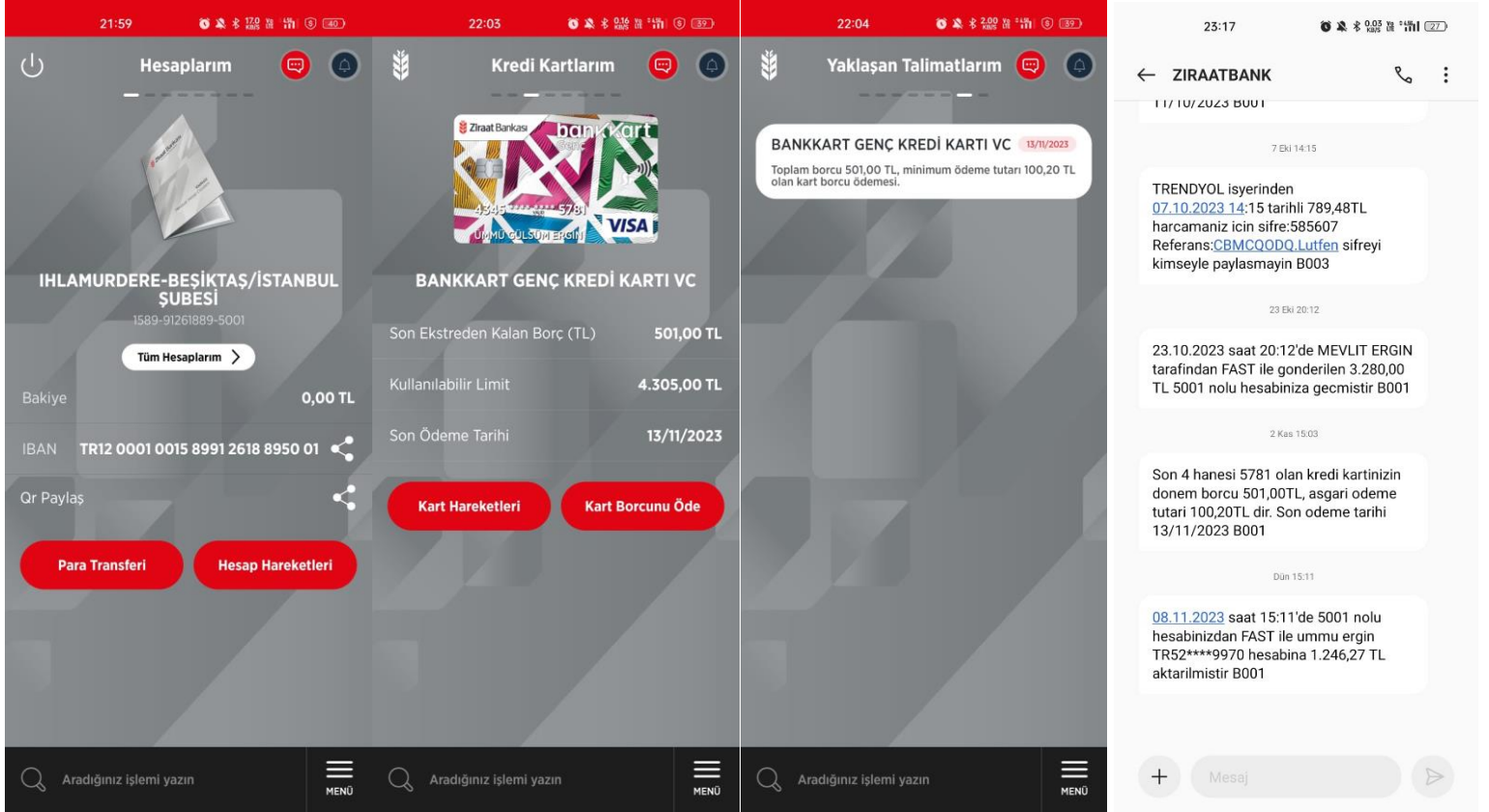
In this evaluation, we will not only identify areas that may need improvement but also showcase examples of where the ZIRAAT Mobile Banking Application excels in applying these usability heuristics. This balanced approach aims to provide a comprehensive view of the application's strengths and areas for enhancement.

ii) Evaluation

1) Visibility of System Status

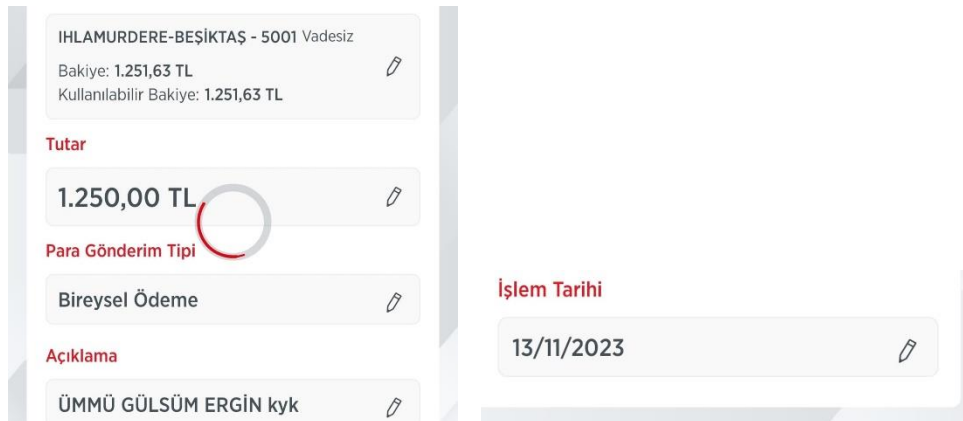
- The system should convey information to users regarding what actions can be done

When a user logs into the ZIRAAT Mobile Banking App, the home screen prominently displays the current account balance and recent transactions. This provides users with immediate visibility into their financial status and recent account activities, helping them understand their current financial situation without having to navigate through multiple menus.



Failure to display the percentage during the loading phase is not favorable from the perspective of the first heuristic. Users benefit from a progress indicator that shows the percentage completion, as it provides a clear sense of the loading status, contributing to a more transparent and user-friendly experience.

And for the second screenshot : it informs user for the upcoming event.

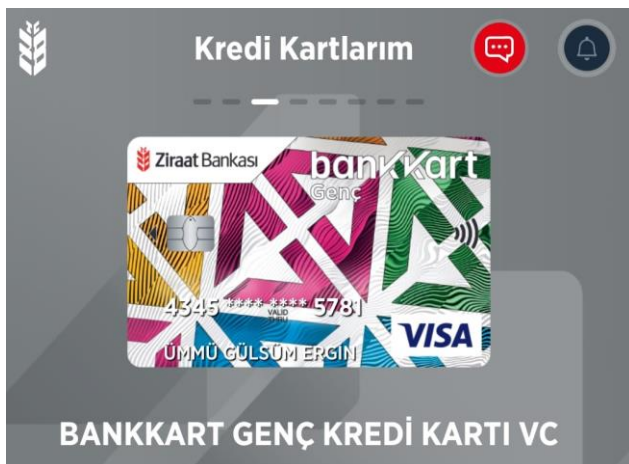
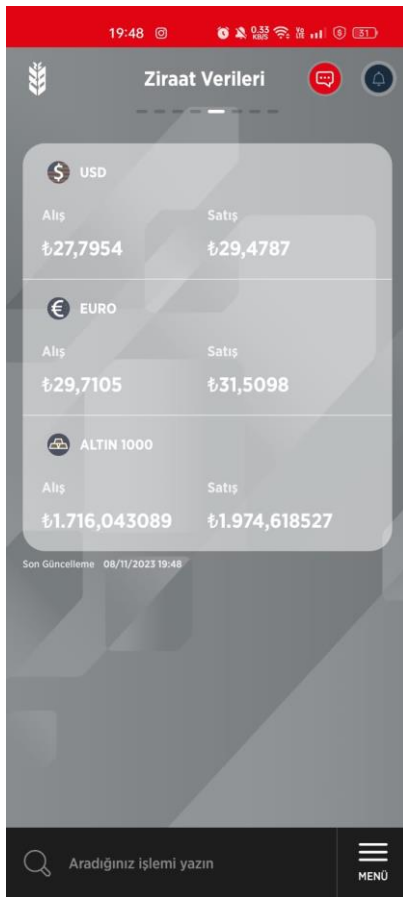


2) Match Between System & World

- The system should communicate using familiar language and concepts for the target audience
- The system should also use metaphors or analogies to the real world

In the ZIRAAT Mobile Banking App, the "Transfer Money" feature uses language and concepts that are familiar to the target audience. For example, when initiating a transfer, users are asked to enter the "Recipient's Account Number" and "Transfer Amount," which align with common banking terminology. The system also uses familiar icons and symbols, such as a dollar sign (\$) for currency and an arrow for the transfer action, which are widely recognized in the real world. These design choices make it easier for users to understand and perform financial transactions within the app, as they closely resemble the language and concepts they encounter when dealing with traditional banking.

This example illustrates how the ZIRAAT Mobile Banking App ensures a match between the system's interface and the real world, using language and metaphors that are commonly understood by the target audience, ultimately making the app more user-friendly and intuitive.



This card is matching exactly with the real world.

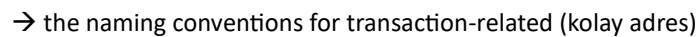


iStock

RETIREMENT

LINE ICON SET

20 line icons representing retirement concepts, arranged in a 4x5 grid. The icons include: a checkmark in a box, a person putting coins into a jar, a person wearing glasses, a money bag, a person wearing glasses, a calendar with coins, a money jar, a person putting coins into a jar, an hourglass with a dollar sign, a person with a jar, three coins with a percentage sign, a rocking chair, a bank building with coins, a person under an umbrella, a bar chart, a calculator with coins, a hand pointing to a list, a person wearing glasses, a piggy bank, and a person with a dollar sign.



Bankkart Kumbara

3) User Control & Freedom

- Users can make mistakes or change their mind

Editing the user profile (changing name and profile photo, etc.): This allows users the freedom to edit and customize their own profile information.

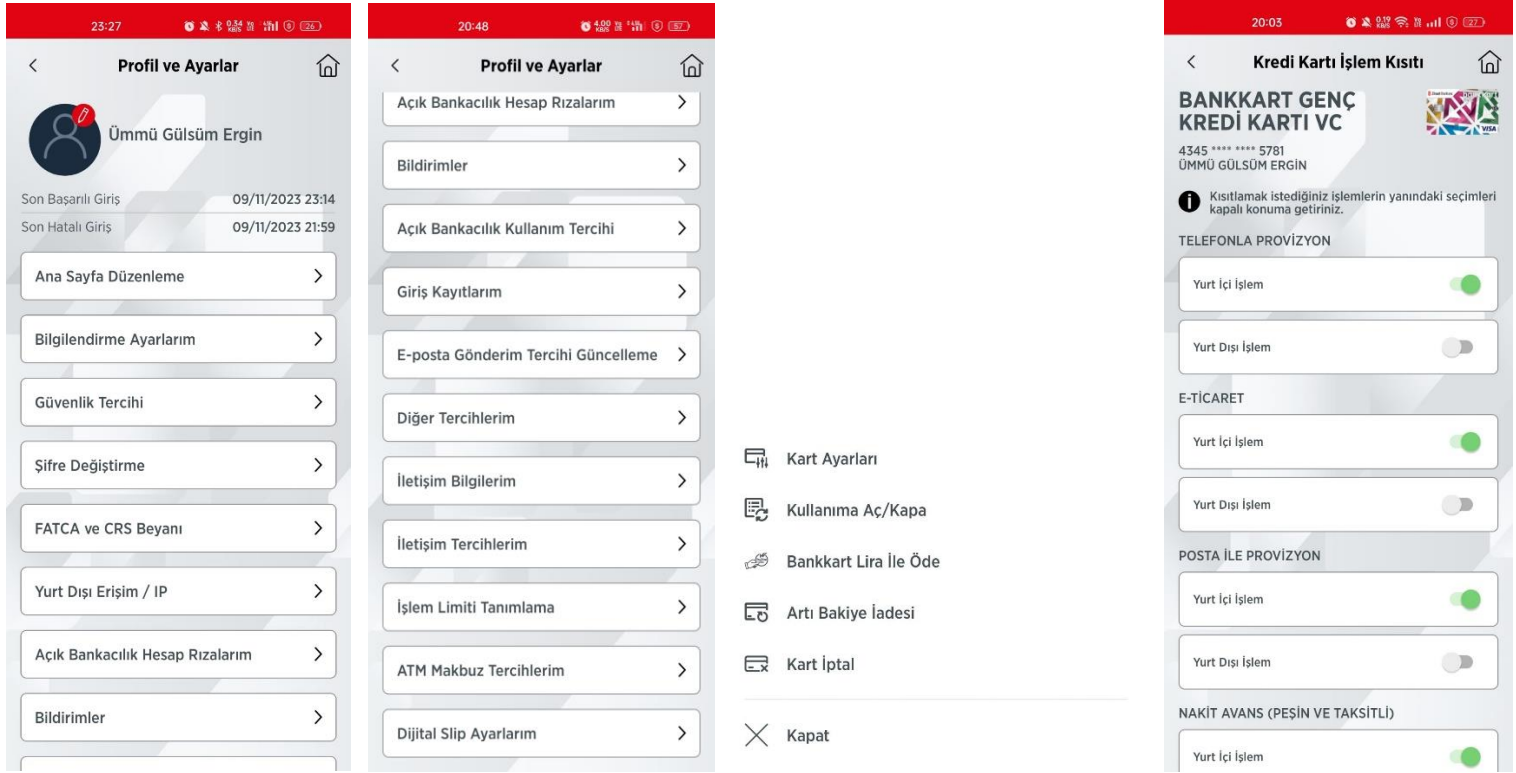
Having the option to cancel a card: Providing users with the ability to cancel their cards at any time is a significant example of user control and freedom.

Changing the password anytime we want: Allowing users to change their account passwords whenever they wish provides essential freedom and control over security.

Editing my contact information and communication preferences: This feature grants users the ability to edit both their contact information and communication preferences, helping them tailor their experience according to their needs.

Setting limits for my card: Allowing users to set their own credit card limits enhances financial control, increasing user freedom in managing their finances.

Changing card settings, like enabling/disabling internet shopping: Enabling users to adjust card settings, such as allowing or restricting internet shopping, offers consistent control over card features.



Ps: There is a small missing detail here. If, as a user, I do not want to set a profile photo, I cannot do so because there is only an icon available for males, and there is no icon for females. However, I can use my real photo.

4) Consistency & Standards

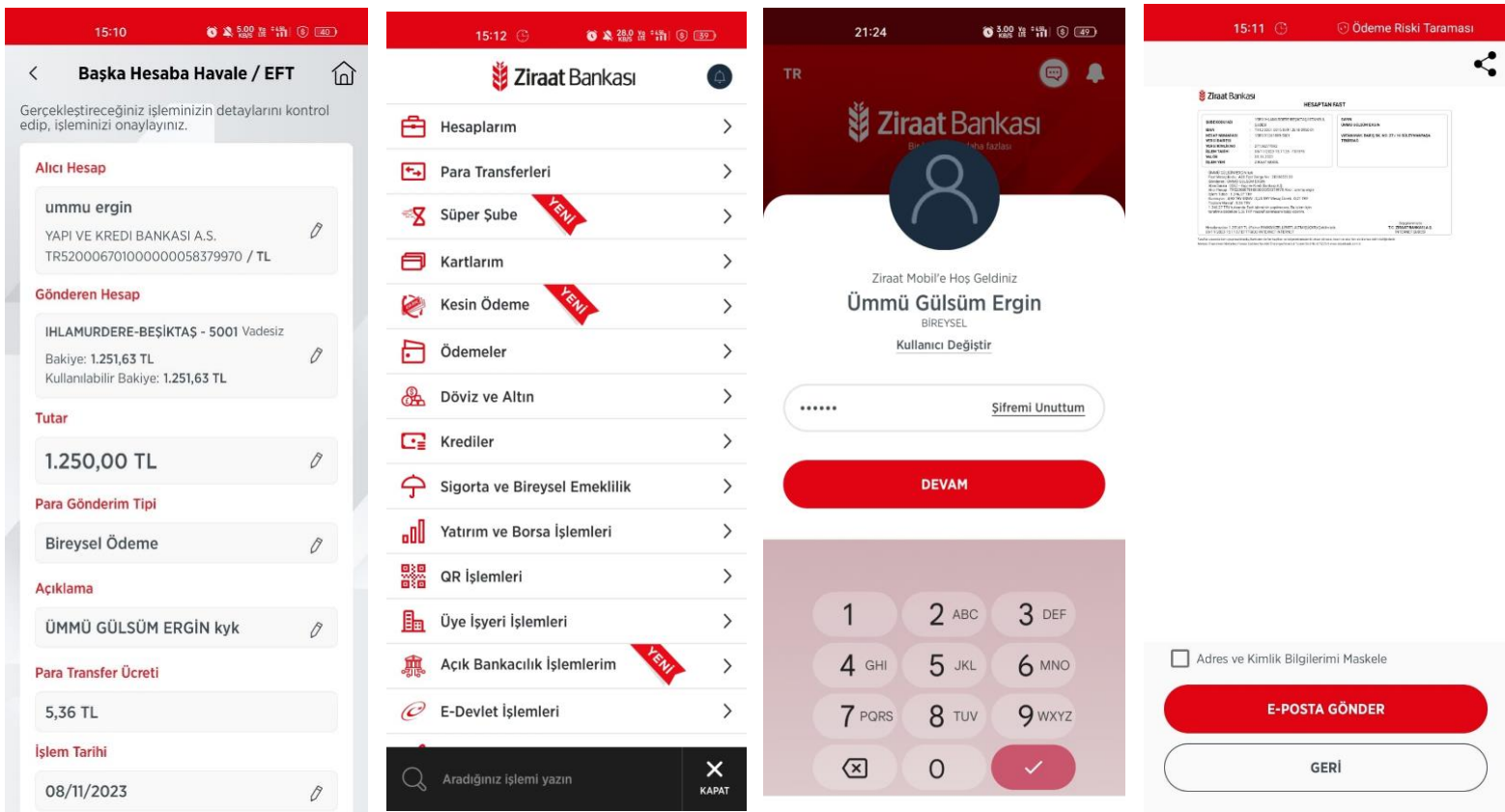
- It's important to follow platform conventions because familiar words, icons, or actions will help users understand how the system Works

Following similar steps when making a payment: This ensures that users follow expected steps when making a payment in the internet banking system, creating a general consistency.

Consistent layout with cohesive colors and flow: Consistent colors and flow aid users in easily understanding the system, providing a sense of uniformity.

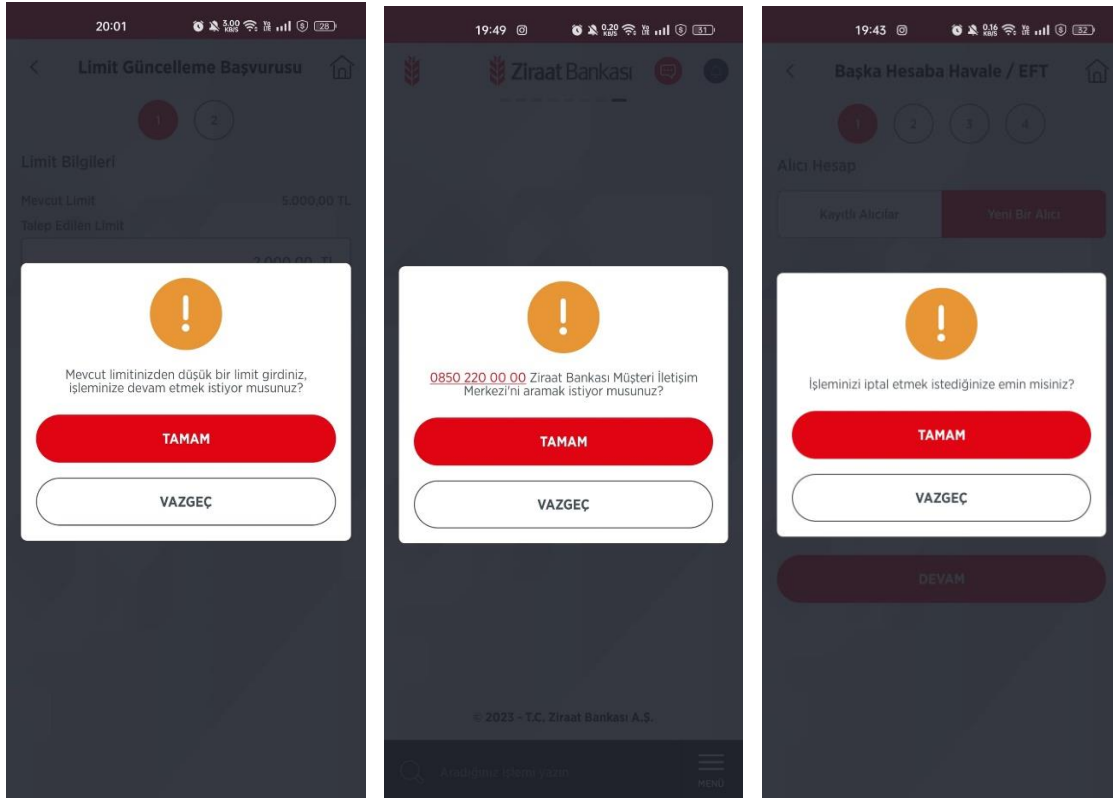
Internet password consists of 6 digits: The standard length of the password establishes an expectation for users regarding the security of their accounts.

Displaying a receipt after payment: Always showing a receipt after a payment provides users with consistent feedback that their transactions have been completed.

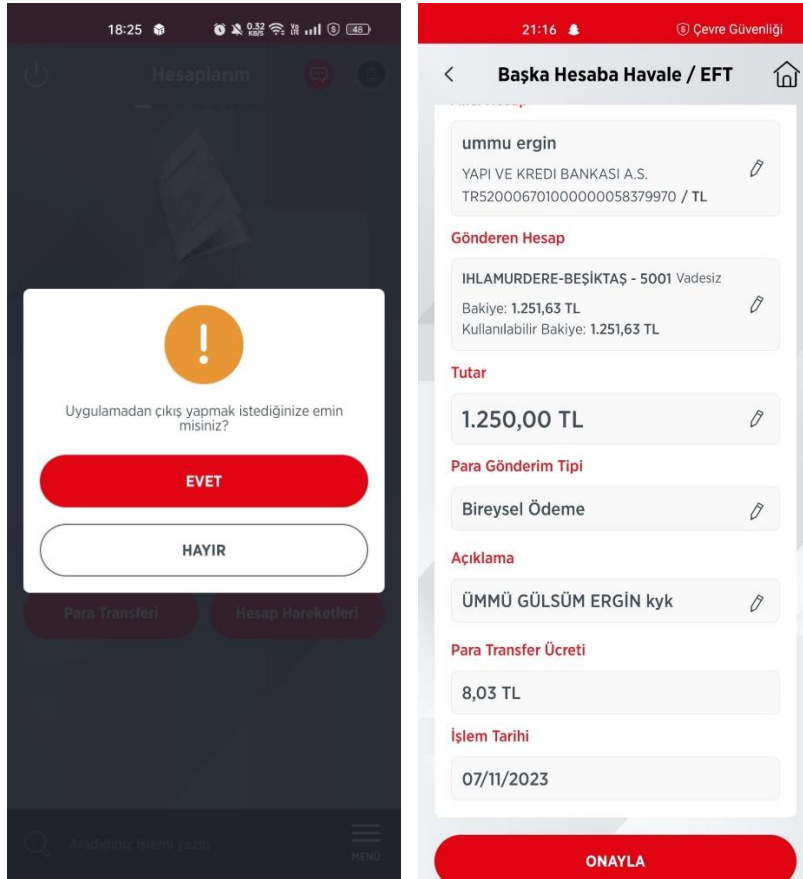


5) Error Prevention

- The system should be designed in a way to prevent user errors from occurring



While the examples provided showcase positive aspects, one crucial element that demands attention is the transfer of money to another account. The presence of a single "confirm" button poses a potential risk, as it triggers an immediate confirmation upon pressing. I've personally experienced inadvertently sending money due to the absence of a secondary confirmation prompt. This creates a sense of insecurity for me every time I use the app. Unlike other actions, such as logging out, which require a double check, money transfers lack this additional layer of confirmation, making the process feel less secure and prone to accidental transactions.

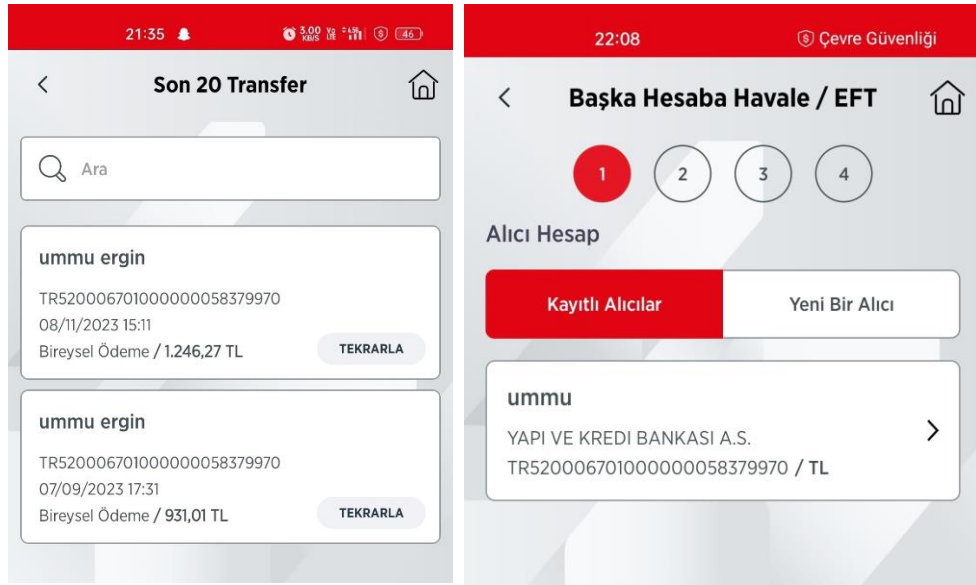


6) Recognition Rather than Recall

- To minimize a user's memory load, it's important to make objects, actions, and options visible
- Avoid forcing the user to remember information from one part of the dialogue to the other

In the money transfer section, I can easily access options like 'Last 20 transfers' and 'Quick transactions.' This design allows me to recognize and choose these specific actions without having to recall or remember the steps, contributing to a more user-friendly experience.

When a user is setting up a new payee for fund transfers, the app provides a list of commonly used payees or contacts from the user's phone contacts. Instead of requiring users to recall and manually enter the payee's account details, the app recognizes and displays familiar contacts, allowing the user to simply select the intended payee from the list. This minimizes the user's memory load by presenting information in a recognizable format, avoiding the need for users to remember account numbers or other details.

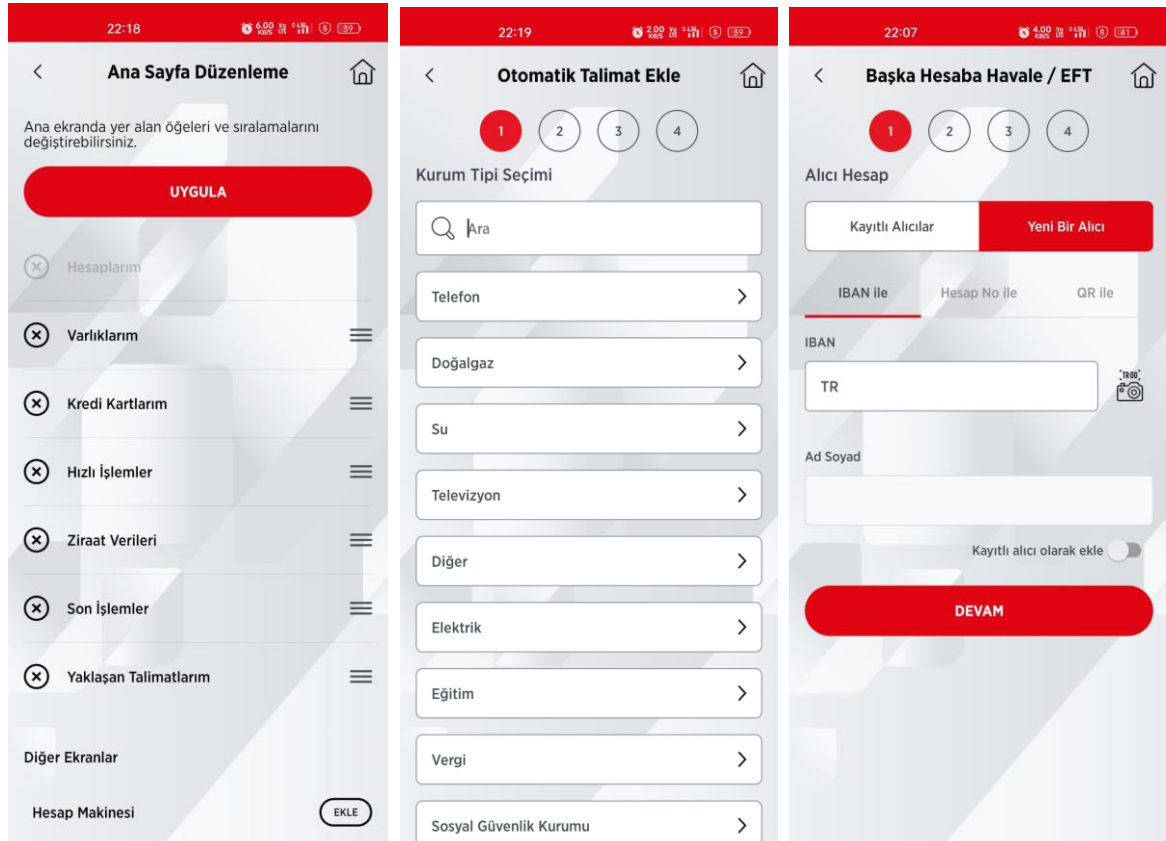


7) Flexibility & Efficiency of Use

- Offer users the possibility of tailoring their experience by allowing them to add or remove options and to customize their interface

Customize your own shortcuts -> I can go to my profile, enter the homepage, and customize what I see on the homepage": This feature allows users to personalize their experience by customizing their own shortcuts, providing them with quick access to the elements they frequently use.

In the payments section, I can set up automatic payment instructions so I don't have to deal with it every month": Offering users the option to set up automatic payment instructions streamlines the process and allows users to efficiently manage their payments without manual involvement each month.

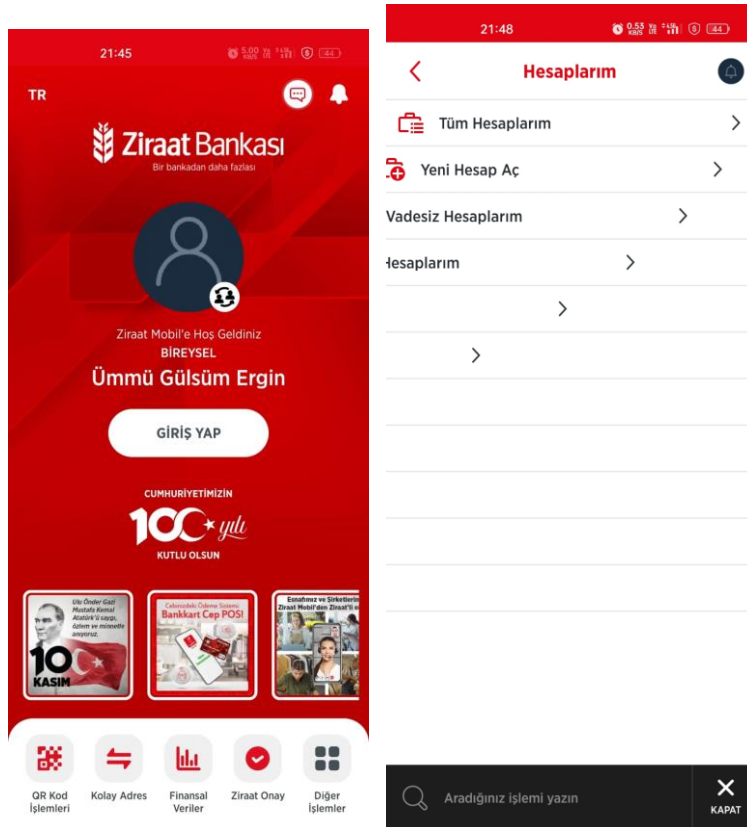


8) Aesthetic & Minimalist Design

- Remove all irrelevant and distracting information

They have added something like a story on the password entry page, which I find unnecessary and visually distracting. Personally, I didn't realize it was a story because they presented it in a square format. If it were circular, I might have guessed its nature before clicking on it.

In addition, the rounded shape of the app's buttons, the use of colors, and the presence of smooth animations in the interface add a distinct flair, and I believe this contributes to the aesthetic appeal of the application.

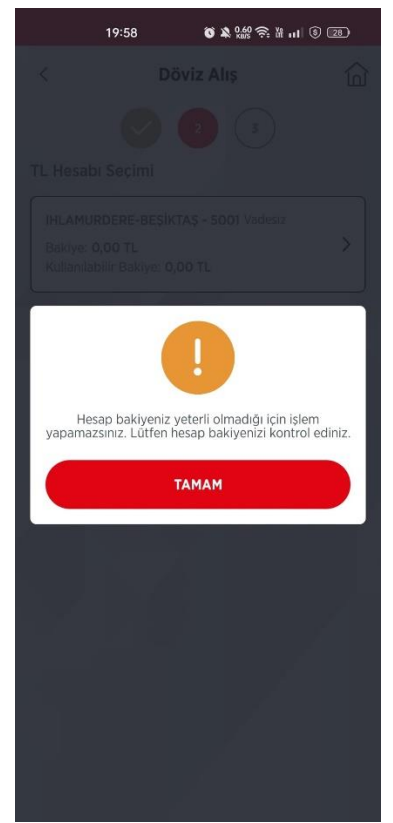
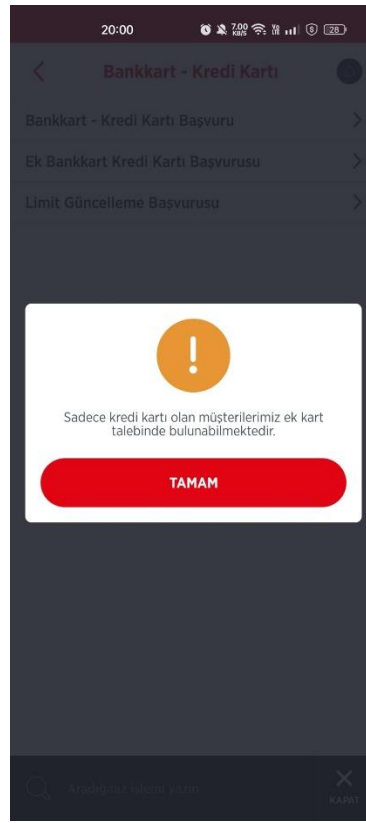
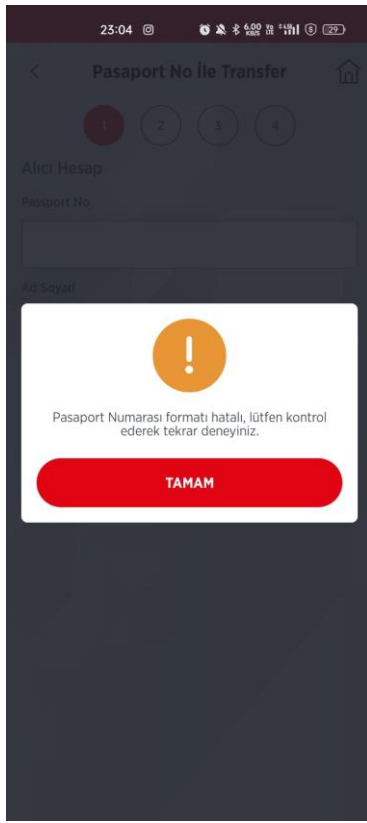


9) Help Users Recognize, Diagnose, & Recover from Error

- Error messages should use plain language to precisely explain the problem and suggest a solution

In the first screenshot, it cannot find a suitable result for what I am looking for, and it does not offer a solution to this problem. Therefore, this is very frustrating, and I believe it needs to be fixed. I expected it to provide suggested results like 'Did you mean?' to help me find what I'm looking for.

In screenshots 2, 3, and 4, the provided feedback offers sufficient information for the user to understand the situation.



10) Help & Documentation

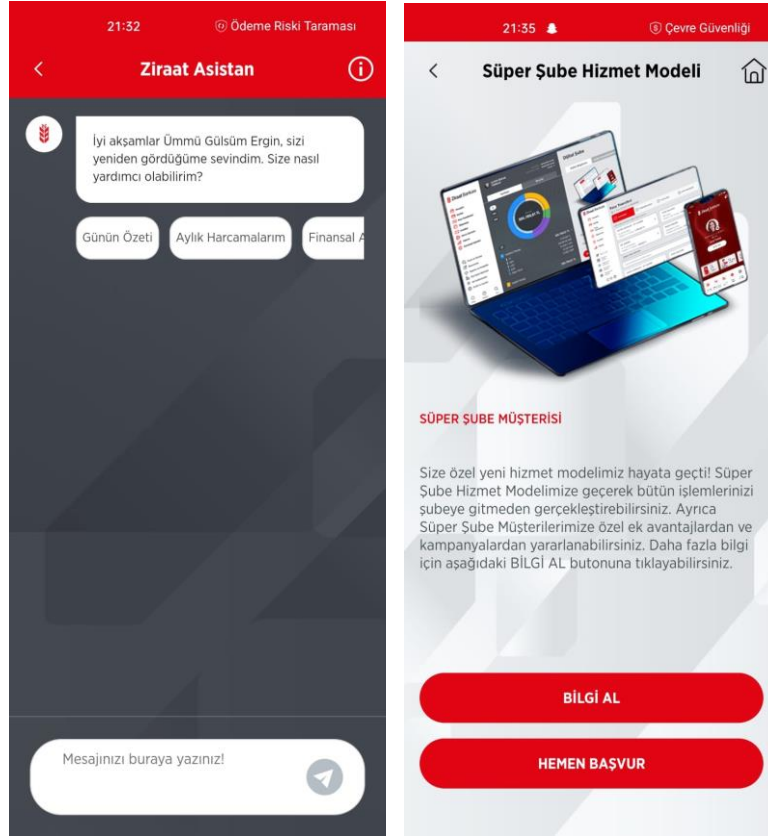
- Even though a system should be usable without documentation, it is important to offer users efficient and intelligible help when they need it

The app provides well-crafted informational prompts in specific areas, and often, when a new feature is introduced digitally, it is accompanied by a 'New' label. Clicking on it allows users to access information about the newly added feature.

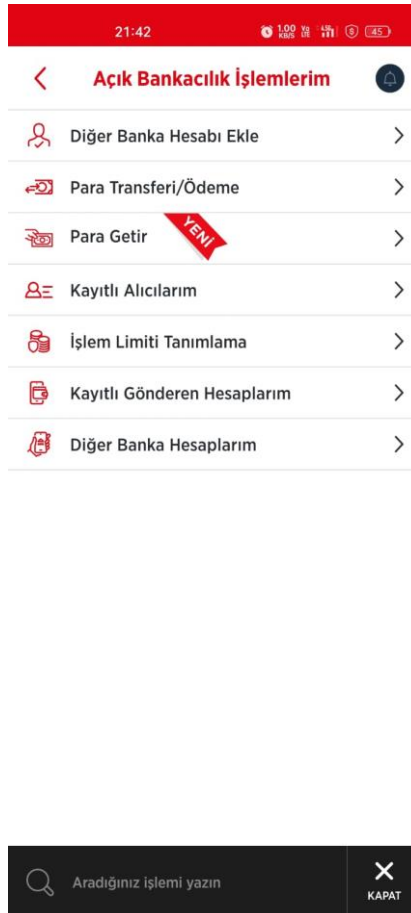


Uygulama Hakkında





In some sections, the documentation seemed lacking, especially for someone who is new to using internet banking. One notable example is the open banking transactions. Although I understood its meaning through online research, I believe there should have been information provided for each section, and users could learn about even the terms they hear for the first time while navigating the app. In this regard, I think they were notably deficient in providing instructional content.



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