SECV2113 – Human-Computer Interaction

UI/UX Analysis & Redesign of CIMB Octo Mobile Banking App for Better User Experience

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A cartoon octopus with a hat next to a cell phone

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# Abstract

This report presents an in-depth analysis of the current user interface (UI) of CIMB Octo Mobile Banking App. This report shows the usability issues and provides recommendations for a user centered redesign. However, users are satisfied with the recent update of CIMB Octo Mobile Banking App [1]. They like the new experience of the fastest QR payment and balance transfer system. But the survey before this report suggested that they are facing issues during checking balance. The app shows two types of balance, one is available balance, and another one is current balance. They need to visit another page to check balance, and unfortunately the current design shows the current balance at the top. For checking useable available balance, user need to visit deeper in the app. So, many users are not satisfied with these too many steps to check balance only. Some of the users also agree to set a pie chart on the transaction page to get more control on their transaction. This report provides a new design proposal to make all these steps easier and faster. The new design proposal is mainly focused on account balance checking and updating the transaction history page.

**Keywords- mobile banking app, user, feedbacks, user experience, redesign, UI design, CIMB Octo, survey, pain-points**

## Introduction

Mobile banking apps have become a regular part of everyday life, helping users manage their finances and live a cashless lifestyle [2]. These apps allow users to handle their accounts, view transactions, and access other banking services directly from their phones. A smooth and easy user experience is essential for providing the best service to customers. Usually, Mobile Banking Apps are designed for middle aged and teen aged customers, seniors are excluded from this group [3]. With the recent update from CIMB Clicks to CIMB Octo, customers are more satisfied with the app overall, but there are still some design areas that could be improved.

This report focuses on analyzing the current user interface (UI) of the CIMB Octo Mobile Banking App, identifying usability challenges, and proposing improvements to enhance the user experience. The report pinpoints key issues through a user survey and provides design suggestions based on user feedback

## Methodology

This proposal is generated based on a user survey among CIMB Octo users. A total of 32 participants took part in this survey. The aim of this survey is to identify key areas for improvement in the application user interface (UI).

**Purpose:** To gather direct feedback from CIMB Octo users on their real-life experiences with the new app. It takes feedback on some primary uses of this app, like – QR payment, balance checking, transaction history and overall satisfaction.

**Process:** A survey form with several questions was distributed to a small group of users. The survey included questions on specific aspects of the app, such as ease of finding information, clarity of balance displays, and satisfaction with recent updates.

**Data Analysis:** Survey responses were analyzed to identify common pain points and areas where users felt the app could be improved. This feedback is from the real users. So it’s easy to understand the current user satisfaction with this new version of banking app.

**Proposal:** Based on the data analysis of this survey, some pain points are found that can be improved. After identifying those pain points, some new design ideas are being proposed to improve the user experience.

## Results and Discussions

CIMB Octo is an updated version of CIMB Clicks Mobile Banking App [4]. This new version is evaluated with so many new features. It made the user experience better than previous versions. This version is designed based on feedback from CIMB Clicks users[5]. Though this version did a lot of updates, it still has some pain points which are identified after analyzing the data from this recent survey for this proposal.

**Results of the survey:**

This new CIMB Octo application gives a better design to see the balance. It provides two types of balance in the account page [6]. It shows the current balance at the top and after clicking the more details button, users can see their available balance. So we added two questions related to this features. The feedback from the users are showing below.

A pie chart with numbers and a few colored circles

Description automatically generated

For satisfaction most of the user choose Neutral and the percentage of this user is 44.4%, and the rest of the users are satisfied. So, we can say that CIMB Octo is able to satisfy it’s user in this feature.

But if we look at another question from this survey related to current balance and available balance, the result from user feedback is something like this,

A pie chart with numbers and text

Description automatically generated

For this question, in total around 50% of the user are not agree to show current balance, rather than the available balance. Because they can use only the available balance. So this is one pain point for the users. The users also like to see the balance at the front page to get a faster inquiry about their available balance. And 66.6% user are agree to show the available balance at the front page. The survey report is showing below,

A pie chart with different colored circles

Description automatically generated

If we focus on another question based on the transaction history showing system, we get positive feedback. Currently users are satisfied with the design of showing transaction history.

A pie chart with text and numbers

Description automatically generated

But, users also like to show a pie chart or graph chart in the transaction history page to get a better control on their transaction report. They can track their transection category more frequently if there is a pie chart. In the survey form, we asked for a question based on the implementation of a graph or pie chart in transaction history page and we get positive feedback from 66.6% users. 22.2% user was neutral for this question. The report is showing below,

A pie chart with different colored circles

Description automatically generated

For other questions about the overall performance, UI design, navigations, QR payment system, users give positive feedback. The result of others questions from this survey is given below:

A pie chart with numbers and text

Description automatically generatedA pie chart with text

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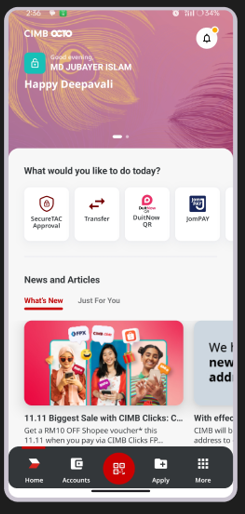
**Discussion:**

After analyzing the feedback from users in this survey, this is clear that users are satisfied with this current version of this CIMB Octo Mobile Banking App. They give positive feedback about the overall experience. They are satisfied with the QR Payment system as well. But there are some pain points that could be updated. Most of the users agree with showing the available balance at the front page for a easy look on balance. They also agree to install a pie chart on the transaction history page to get a better result about their transaction history. So, we can focus on three key points to redesign.

1. Balance Display on Home Page: Users want easy access to their available balance right on the front page for a faster query. Adding a balance preview on the main dashboard, while maintaining privacy options (like a quick "hide balance" feature), can improve the user experience.
2. Simplified Balance Checking Steps: On the account page, two widgets can display to show available and current balance at a time. So, it will be a one-tap feature to get a closer look about their balance details
3. Visualized Transaction History with Pie Chart: Users are agreed to put a pie chart to the transaction history page. This could help users better understand their spending patterns by category, making it more informative.

Overall this three point can improve user experience. It will reduce the pain points in CIMB Octo apps.

## Current View of Home Page & Account Page

 A screenshot of a phone

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## Conclusion

In summary, CIMB Octo has revolutionized mobile banking by significantly simplifying processes that were once complicated in CIMB Clicks, reducing steps for various tasks, and enhancing overall usability. However, based on the recent survey, there are still areas where the app could be further improved to enhance user experience. Key points identified for improvement include adding an easy-access balance display on the home page, reducing steps for balance checking, and incorporating a pie chart in the transaction history to provide clearer insights into spending habits. People like to get category-based visualization for any transaction[7]. Implementing these enhancements would build on Octo’s strengths, making it even more user-friendly and efficient.

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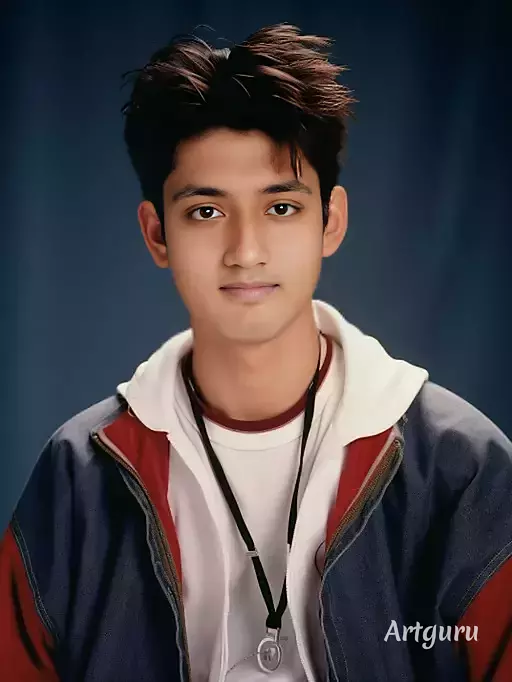
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