# Participant 11

**Interviewee comments:**

Starting with **HSBC**, the website's interface is not bad and the experience whilst using it was fairly positive, I think the banking services could be presented differently, as there were too many services listed in each sub-menu. Finally, the navigation menu at the top was not clear that it was a menu at first glance. During the first task (fixed term deposit account), I didn't realize there was a menu at the top initially, once I noticed the landing page does not contain much content, I scrolled up and found the menu, which was quite ambiguous visually. I instinctively searched through the investment services, and clicked on the incorrect page in the hopes that the service was within the page's content. Then after browsing the page without any luck, I used the drop-down menu again and searched for the service by reading each service one by one. Then, to locate the personal loan, even though I knew there were services within the menu at the top, I still decided to search in the body of the page first, and gladly it was one of the only services presented.

Secondly, **Lombard** did give the impression that the user interface is worse than that of HSBC, and I felt that the layout wasn't ideal for new users, I had a better experience on HSBC. For the personal loan, I think it took me a while to find the service, same issue that I encountered with HSBC, took me a while to realize that the drop-down menu was at the top-left often page. After accessing a couple of incorrect pages, I was then able to find the personal loan service in the drop-down menu, which is all fairness, was very clearly places and easy to see. Unfortunately for the fixed term deposit, I couldn’t find the exact service, as after I found the deposit accounts page, I didn't think to keep scrolling down. I thought the menu on the left had more services, but when I clicked on the arrows, I was getting sent to the same page I was on (Implying they thought it was a drop-down menu).

On **BNF Bank**, I instantly felt the difference in the user interface, and how welcoming this one felt in comparison to the other two. The website's three sections were split well on the landing page, making it very clear what is being offered and how the entire website is structured. I found the personal loan easily, as all I had to do was click on the personal column, and then it was quite easy to locate the service in the sub-menus. For the term deposit, I initially thought I found it, but once the service I clicked loaded, I realized it was just similar but now what I was looking for. I then accessed the menu at the top and I was shown numerous services. I found the service by reading through quite a few services from left to right. Then I realized I was on the correct page when I scrolled down within the page and saw the rates which the fixed term deposit account provides.

**Researcher remarks:**

Participant concluded the experiment completing 5/6 tasks, which does make sense given their technical prowess, which is good, but not as high as other participants.