# Participant 4

**Interviewee comments:**

Starting with **BNF Bank**, the website overall has a nice layout, with the colour scheme being easy on the eyes and the structuring of information and services is not overwhelming. I found the term deposit service quite easily, even though I had no idea of the layout prior to partaking in this research, along the way I ended up on a different service due to the similarity in their name, but ultimately it didn’t take me too long to find it. The second task was also quite similar, while attempting to find the personal loan, I intuitively clicked on the home loan service, in the hopes that they were under the same page. Then I simply used the top menu bar and located the personal loan service from there. The overall experience was excellent.

Moving on to **HSBC**, on the landing page I instantly noticed the overwhelming amount of text, and the structure was not easy to interpret at first glance. Whilst attempting to find the personal loan, I neglected the option on the center of the landing page which takes you directly to it due to the amount of text on the landing page. After scrolling past it and then scrolling back up, I noticed it and found the service. Then whilst attempting the second task, which was to locate the fixed term deposit page, I noticed that at the top of the page was a menu bar containing a lot of services, I didn’t notice it during the first task as I thought it was a header of text. Once I realized it was a menu, I found the service quite quickly by searching through the menus from left to right.

Lastly, while using **Lombard Bank**, I found the user interface to be difficult to follow overall. I think someone with less browsing experience will find it difficult to locate specific services. The first task I was assigned was to look for the term deposit account, which took me some time to locate. I didn’t initially realize there was a drop-down menu at the top of the page, then once I realized and opened the menu, I couldn’t find the exact service. I then clicked on a different service and knew I wasn’t on the correct page, so I decided to open the menu again and look through the services carefully in case I missed it. I then clicked on a service called “Deposit Accounts” and wasn’t convinced I was on the correct page. On this page, there was a menu on the left, which I thought was a drop-down menu due to the arrows next to the name of the header. I then finally found the service by patiently scrolling down and seeing a bunch of text with a header “Fixed Term Deposit Account”. On the other hand, finding the second service (personal loan) was easy, due to the fact that I knew where the menu was this time, and it was under the first sub-menu called “personal” which made it even clearer. Both services do not show any clear indication of how to get started, I am assuming that I would need to contact the bank manually, which is quite tedious.

**Researcher remarks:**

The participant completed 6/6 tasks, which does correlate well with their technological prowess.