

Sri Lanka Institute of Information Technology

Malabe



SEYLAN Mobile Banking App
User Research

Group 2021S2_REG_WE_50

User Experience Engineering – SE3050

B.Sc. (Hons') in Information Technology

Table of Contents

| | |
|-----------------------------|----|
| Group details..... | 2 |
| Introduction | 3 |
| Test objectives | 4 |
| Methodology..... | 5 |
| Interviewing | 5 |
| Video recording | 7 |
| Questionnaire..... | 8 |
| Participant profiles | 15 |
| Task and scenarios | 16 |
| Plan for data analysis..... | 17 |
| Interviews..... | 17 |
| Video recordings..... | 21 |
| Questionnaire..... | 23 |

Group details

| Name | Registration number |
|-----------------------|----------------------------|
| Jayasekara R.T.R | IT19129204 |
| Kariyawasam K.G.S.S.K | IT19147024 |
| Jayasinghe S.L | IT19126234 |
| Kudarachchi K.A.N.D | IT19121352 |

Introduction

This user research is conducted to identify the major user experience flaws in some major and widely used features of the SEYLAN Mobile Banking App, and to find out the most obligatory features which are missing.

The user research was conducted through interviews, questionnaires and usability tests in order to better understand the pain points of the users and are described in detail in the methodology section of the report.

Test objectives

- Understand the onboarding experience of the users with the SEYLAN mobile banking app.
- Understand how the users feel about getting the day today bank related activities done through the app.
- Find out the most used features of the current app by users and the difficulties they face with regard to those features.
- Learn about the missing features of the current app and find out whether investing in developing those missing features worthwhile with regard to user feedbacks.
- Find out the major interface flaws and understand the overall feeling of the users of the mobile banking app with regard to the user interfaces.

Methodology

As mentioned above in the introduction, the research was conducted through three main methods. Which are interviewing, usability testing and questionnaire.

For the interviews and usability testing (video recording) two users from the selected personas were selected: a student and a software engineer.

The interviews were conducted through Zoom meetings and the questionnaire was created with Google forms.

Interviewing

Two one-on-one interviews were conducted via Zoom meetings and the interviews covered all the 8 functions and the UIs.

The questions were pre-prepared and consisted with both close and open ended questions.

Script as follows:

Question 1: Did you face any difficulties when logging in to your account?
(If answer is "Yes", what were they?)

Question 2: Can you mention if there are any suggestions you would like to make in order to improve customer experience in regarding to the logging in scenario?

Question 3: Did you face any issues when checking the current state of your bank account(s)? (If answer is "Yes", what were they?)

Question 4: Are you a person who tend to keep track on your income and spending?

Question 5: How often do you make transactions using the mobile app?

Question 6: Have you ever viewed the transaction history of your account(s) using the app? (If yes, How about the experience of viewing the transaction history)

Question 7: Would you like to mention any suggestions to improve the customer experience when viewing the transaction history?

Question 8: As for the fund transfers, do you generally send, receive, or do both send and receive?

Question 9: What type of fund transfer do you generally undertake? (Own account, Third party transfers)

Question 10: With whom do you generally undertake transfer of funds?
(Family, Friends, Employees, government)

Question 11: Have you created a Fixed Deposit account using the mobile app? (If yes, can you tell us about the experience?)

Question 12: Have you created a Savings account using the mobile app? (If yes, would you like to share your experience with us?)

Question 13: How do you typically pay your bills? (Cash direct to company, at the bank teller, Automatic teller machine (ATM), Mobile banking, Using debit/credit card(s))

Question 14: If you are using mobile banking for bill payments, what type of bills do you pay? (Telephone, cable-tv, internet, utility bill, insurance, school fee, etc.)

Question 15: If you are using mobile banking for bill payments, have you ever experienced any issues while paying bills through the mobile app? (If yes, what were they?)

Question 16: Have you ever used ATM and Branch Locator to find out how far is the nearest bank branch or the ATM? (How about your experience)

Question 17: Have you ever used the requesting bank statement option of the mobile app?

Question 18: Please mention if there are any suggestions you would like to make in order to improve the Bank Statement Management service.

Mobile app Testing Questions

Question 1: Can you try to log in to the mobile app?

Question 2: Can you quickly go to your account?

Question 3: Can you check the transaction history?

Question 4: Please go to fund transfer page. (No need to proceed)

Question 5: Can you try to create a fix deposit? (No need to proceed)

Question 6: Would you try to find the nearest bank branch using ATM and branch locator?

Question 7: Can you try to make a bill payment? (No need to proceed)

Question 8: Please check whether you can find out the bank statement requesting page.

Video recording

Usability testing was done with video recordings and mobile screen recordings of the users. Only one participant agreed to share the screen recordings of the app usage since the privacy and confidentiality concerns of data related to the bank accounts. But the video recordings of both interviews were analyzed.

Links for recordings are as follows:

Interview 1 :

https://mysliit-my.sharepoint.com/:v/g/personal/it19147024_my_sliit_lk/EQrqDpO46ydMt1z7jpkQBIUB0J06chyB8zEM79iW3v0-4Q?e=3c7gwG

Interview 2 :

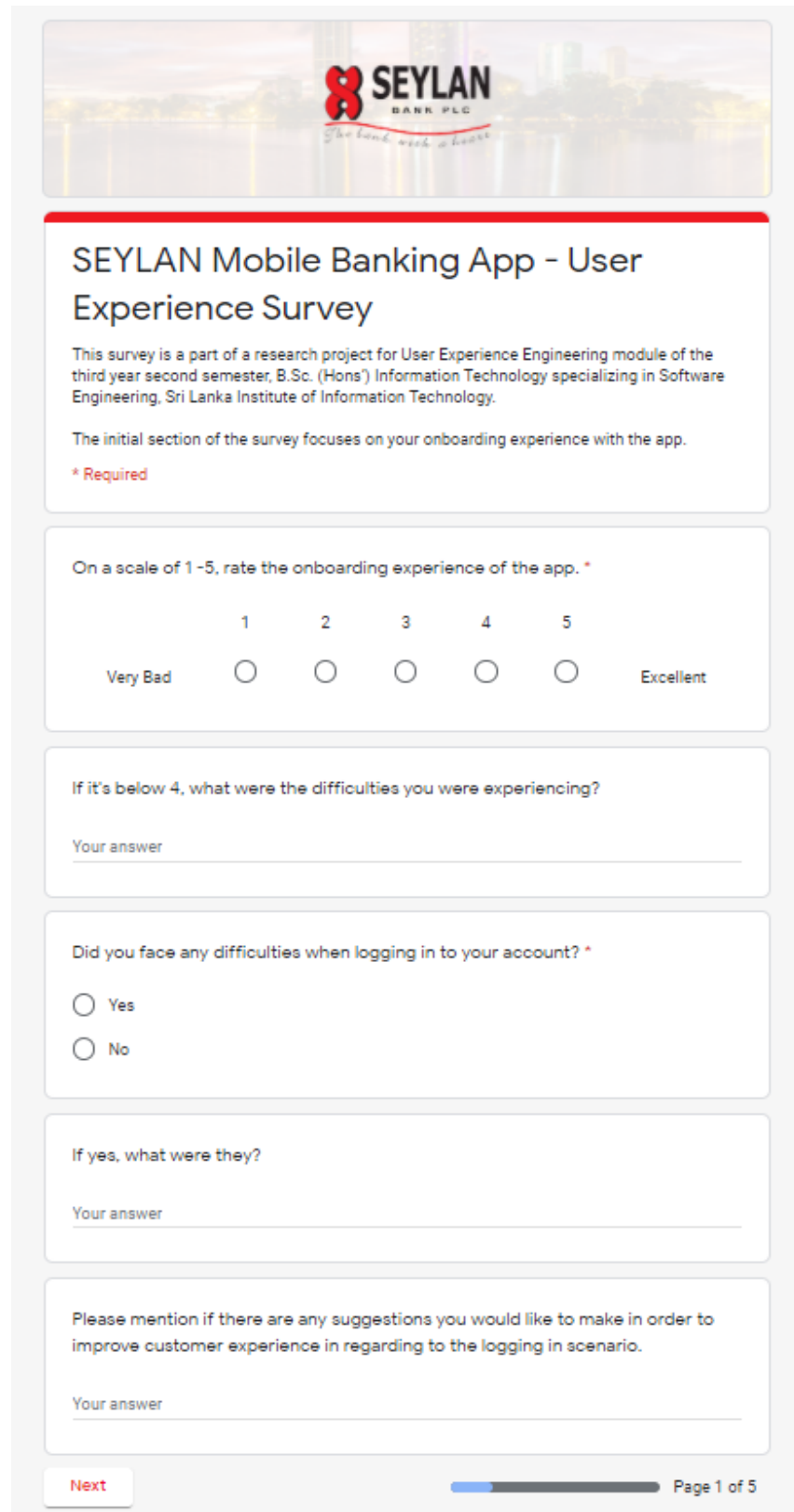
https://mysliit-my.sharepoint.com/:v/g/personal/it19126234_my_sliit_lk/EesmsdUo1ztCt1Dad4bjVVIBkaGXT7ByYXiTNJN_16nJAw?e=wK4K2q

Screen recording:

https://mysliit-my.sharepoint.com/:v/g/personal/it19147024_my_sliit_lk/EQENek3qclxFkiGmdFSW4zsB1gc17gVvQjwgRiG7aNZxTg?e=ZMdV4f

Questionnaire

The questionnaire was created using Google forms and this covers all the 8 functions and UIs of the team members. The questions consisted with both close and open-ended questions. The questionnaire was distributed using a public shareable link among the research participants. For analyzing data of the responses we used the facilities provided in Google forms.



The screenshot shows a Google Form titled "SEYLAN Mobile Banking App - User Experience Survey". At the top, there is a header image with the Seylan Bank PLC logo and the tagline "The bank with a heart". Below the header, the title "SEYLAN Mobile Banking App - User Experience Survey" is displayed. The form includes a description of the survey as part of a research project for the User Experience Engineering module. It then asks the user to rate their onboarding experience on a scale of 1 to 5, with "Very Bad" at 1 and "Excellent" at 5. If the rating is below 4, it asks for difficulties experienced. It also asks if the user faced any difficulties when logging in to their account, with "Yes" and "No" options. If "Yes", it asks for the specific difficulties. Finally, it asks for suggestions to improve the customer experience regarding the logging in scenario. At the bottom, there is a "Next" button and a progress bar indicating "Page 1 of 5".

SEYLAN
BANK PLC
The bank with a heart

SEYLAN Mobile Banking App - User Experience Survey

This survey is a part of a research project for User Experience Engineering module of the third year second semester, B.Sc. (Hons') Information Technology specializing in Software Engineering, Sri Lanka Institute of Information Technology.

The initial section of the survey focuses on your onboarding experience with the app.

*** Required**

On a scale of 1 -5, rate the onboarding experience of the app. *

1 2 3 4 5

Very Bad ☐ ☐ ☐ ☐ ☐ Excellent

If it's below 4, what were the difficulties you were experiencing?

Your answer

Did you face any difficulties when logging in to your account? *

☐ Yes

☐ No

If yes, what were they?

Your answer

Please mention if there are any suggestions you would like to make in order to improve customer experience in regarding to the logging in scenario.

Your answer

Next Page 1 of 5

Accounts and transactions

This section focuses on your bank account(s) and bank transactions using the SEYLAN Mobile Banking App.

Did you face any issues when checking the current state of your bank account(s)? *

- ☐ Yes
- ☐ No

If yes, what were they?

Your answer _____

Are you a person who tend to keep track on your income and spending? *

- ☐ Yes
- ☐ No

How often do you make transactions using the mobile app? *

- ☐ Daily-once
- ☐ Daily –Several times
- ☐ Weekly-Once
- ☐ Weekly-several times
- ☐ Monthly-once
- ☐ Monthly-several times
- ☐ Occasionally (less than once a month)
- ☐ Never

On a scale of 1 -5 rate the experience of viewing the transaction history of your account(s) using the app. *

| | | | | | | |
|---------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|
| | 1 | 2 | 3 | 4 | 5 | |
| Vey Bad | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Excellent |

If it's below 4, what were the difficulties you were experiencing?

Your answer

Please mention if there are any suggestions you would like to make in order to improve the customer experience when viewing the transaction history.

Your answer

As for the fund transfers, do you generally send, receive, or do both send and receive? *

- ☐ Send
- ☐ Receive

What type of fund transfer do you generally undertake? *

- ☐ Own account
- ☐ Third party registered

With whom do you generally undertake transfer of funds? *

- ☐ Family
- ☐ Friends
- ☐ Employer / Employee
- ☐ Government
- ☐ Other: _____

Have you created a Fixed Deposit account using the mobile app? *

☐ Yes

☐ No

If yes, please rate your experience on a scale of 1-5.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|
| Very Bad | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Excellent |

Have you created a Savings account using the mobile app? *

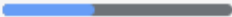
☐ Yes

☐ No

If yes, please rate your experience on a scale of 1-5.

| | 1 | 2 | 3 | 4 | 5 | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|
| Very Bad | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Excellent |

[Back](#) [Next](#)

 Page 2 of 5

Bill payments

This section focuses on bill payments using the SEYLAN Mobile Banking App.

How do you typically pay your bills? *

- ☐ Cash direct to company
- ☐ At the bank teller
- ☐ Automatic teller machine (ATM)
- ☐ Mobile banking
- ☐ Using debit/credit card(s)

If your are using mobile banking for bill payments, what type of bills do you pay?

- ☐ Telephone
- ☐ cable - TV
- ☐ Internet service
- ☐ Insurance
- ☐ Leasing
- ☐ Hospital
- ☐ Utility bill
- ☐ School fees
- ☐ Other: _____

If your are using mobile banking for bill payments, have you ever experienced any issues while paying bills through the mobile app?

☐ Yes

☐ No

If yes, what were they?

Your answer _____

[Back](#)[Next](#)

Page 3 of 5

Branch and ATM Locator

This section focuses on the Branch and ATM Locator service of the SEYLAN Mobile Banking App.

Have you ever used ATM and Branch Locator to find out how far is the nearest bank branch or the ATM ?

☐ Yes

☐ No

If yes, rate your experience on a scale of 1-5.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|
| | 1 | 2 | 3 | 4 | 5 | |
| Very Bad | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Excellent |

If it's below 4, what were the difficulties you were experiencing?

Your answer _____

Please mention if there are any suggestions you would like to make in order to improve the Branch and ATM Locator service.

Your answer _____

[Back](#) [Next](#)

Page 4 of 5

Bank statements

This section focuses on managing your bank statements using the SEVLAN Mobile Banking App.

Have you ever used the requesting bank statement option of the mobile app? *

☐ Yes

☐ No

If yes, rate your experience on a scale of 1-5.

| | | | | | | |
|----------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------|
| | 1 | 2 | 3 | 4 | 5 | |
| Very Bad | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | Excellent |

If it's below 4, what were the difficulties you were experiencing?

Your answer _____

Please mention if there are any suggestions you would like to make in order to improve the Bank Statement Management service.

Your answer _____

[Back](#) [Submit](#)

Page 5 of 5

Participant profiles

| Name | Demography | Location, Date and Time |
|------|--|--|
| Anna | Age: 28 Work: Founder/Software Engineer Family: Single Location: Colombo, Sri Lanka | Location: Microsoft Teams Date: 21 st Aug 2021 Time: 11.00 AM |
| Eric | Age: 21 Work: Student Family: unmarried Location: Colombo, Sri Lanka | Location: Microsoft Teams Date: 21 st Aug 2021 Time: 3.00 PM |

Task and scenarios

| No | Task instruction | Target | Probes |
|----|--|---|--|
| 01 | Log in to the mobile app | Check whether a user can log in to the app on the first attempt | Anna: inconvenience Eric: indifferent |
| 02 | Go to the User Account Page | Check out whether a user can rapidly access user account | Anna: Satisfied Eric: gratified |
| 03 | Check Transaction History | Check if a user can see transaction history | Anna: Disappointed Eric: Annoyed |
| 04 | Please go to the fund transfer page | Check if a user can quickly go to the fund transfer page | Anna: Pleased |
| 05 | Try to find the nearest bank branch using ATM and branch locator | Test that the ATM and branch locator is working properly | Eric: Frustrated |
| 06 | Find out the bank statement requesting page | Test that a user can find out the bank statement requesting page without any hassle | Eric: Disgruntled |

Plan for data analysis

Interviews

| Related Function | Related questions in the script and the interviewee responses |
|---|--|
| Login | <ul style="list-style-type: none"> Did you face any difficulties when logging in to your account? <ul style="list-style-type: none"> Interviewee 1 : Yes Interviewee 2 : Yes What are they? <ul style="list-style-type: none"> Interviewee 1 : The password expires after 45 days. Sometimes when I try to login I can not login because my password has expired. So I have faced some difficulties when logging. Interviewee 2 : When I forgot my password, in order to reset my password I have to follow serious security process. Can you mention if there are any suggestions you would like to make in order to improve customer experience in regarding to the logging in scenario? <ul style="list-style-type: none"> Interviewee 1 : Login interface is not much interesting and its good to improve it more attractive and interesting. Interviewee 2 : I feel like logging page and logging process less attractive and boring. |
| Check account state | <ul style="list-style-type: none"> Did you face any issues when checking the current state of your bank account(s)? <ul style="list-style-type: none"> Interviewee 1 : No Interviewee 2 : No |
| Create a savings or fixed deposit account | <ul style="list-style-type: none"> Have you created a Fixed Deposit account using the mobile app? |

| | |
|------------------------------|--|
| | <ul style="list-style-type: none"> ○ Interviewee 1 : No ○ Interviewee 2 : No • Have you created a Savings account using the mobile app? <ul style="list-style-type: none"> ○ Interviewee 1 : No ○ Interviewee 2 : No |
| View the transaction history | <ul style="list-style-type: none"> • Are you a person who tend to keep track on your income and spending? <ul style="list-style-type: none"> ○ Interviewee 1 : Yeah , I always check my current balance and transactions. ○ Interviewee 2 : No , I do not regularly check it because I do not have an income and no expenditure also. • How often do you make transactions using the mobile app? <ul style="list-style-type: none"> ○ Interviewee 1 : Most of the times daily I do transactions. ○ Interviewee 2 : I have to be honest very seldomly I make transactions using mobile banking. Nowadays I have used more than three years • Have you ever viewed the transaction history of your account(s) using the app? <ul style="list-style-type: none"> ○ Interviewee 1 : Yeah, always after doing a transaction I always check transaction history. ○ Interviewee 2 : Yeah • Would you like to mention any suggestions to improve the customer experience when viewing the transaction history? <ul style="list-style-type: none"> ○ Interviewee 1 : After finishing a transaction we have to get a separate interface to check the transactions. If they can show our transaction history and current balance after the |

| | |
|--------------------|---|
| | <p>transaction done it will be good.</p> <ul style="list-style-type: none"> ○ Interviewee 2 : It shows immediate transactions only. When I try to filter the transactions, it only allow us to resilate 6 month period. If they can exceed the time period it really helpful to us as a usual prespective. |
| Transferring money | <ul style="list-style-type: none"> • As for the fund transfers, do you generally send, receive, or do both send and receive? <ul style="list-style-type: none"> ○ Interviewee 1 : Both send and receive ○ Interviewee 2 : Both send and recieve • What type of fund transfer do you generally undertake? <ul style="list-style-type: none"> ○ Interviewee 1 : I generally do third party transactions. ○ Interviewee 2 : Third party transactions • With whom do you generally undertake transfer of funds? <ul style="list-style-type: none"> ○ Interviewee 1 : With employees and friends. ○ Interviewee 2 : Family and friends |
| Bill payments | <ul style="list-style-type: none"> • How do you typically pay your bills? <ul style="list-style-type: none"> ○ Interviewee 1 : Cash direct to company ○ Interviewee 2 : Mobile banking and debit cards • If you are using mobile banking for bill payments, what type of bills do you pay? <ul style="list-style-type: none"> ○ Interviewee 1 : Telephone bills , internet bills and other utility bills. |

| | |
|----------------------------|---|
| | <ul style="list-style-type: none"> ○ Interviewee 2 : Telephone bills, water bills and internet bills. |
| Branch and ATM locating | <ul style="list-style-type: none"> • Have you ever used ATM and Branch Locator to find out how far is the nearest bank branch or the ATM ? <ul style="list-style-type: none"> ○ Interviewee 1 : I haven't done it because its not a offline use. I think if they can make it offline it will be good. ○ Interviewee 2 : Yeah I have try out it several times but it not worked properly. |
| Requesting bank statements | <ul style="list-style-type: none"> • Have you ever used the requesting bank statement option of the mobile app? <ul style="list-style-type: none"> ○ Interviewee 1 : No I haven't ○ Interviewee 2 : No • Please mention if there are any suggestions you would like to make in order to improve the Bank Statement Management service. <ul style="list-style-type: none"> ○ Interviewee 1 : I don't know much about the service. ○ Interviewee 2 : I don't know much about the service. |

Video recordings

| Related Function | Related task and successful/not successful |
|------------------------------|--|
| Login | <ul style="list-style-type: none"> Log in to the mobile app <ul style="list-style-type: none"> Check whether a user can log in to the app on the first attempt Result: <ul style="list-style-type: none"> Anna – Successful with difficulties Eric – Successful with average response |
| Check account state | <ul style="list-style-type: none"> Go to the User Account Page <ul style="list-style-type: none"> Check out whether a user can rapidly access user account Result: <ul style="list-style-type: none"> Anna – Successful and satisfied Eric – Successful and satisfied |
| View the transaction history | <ul style="list-style-type: none"> Check Transaction History <ul style="list-style-type: none"> Check if a user can see transaction history Result: <ul style="list-style-type: none"> Anna – Successful but not satisfied Eric – Successful but annoyed |
| Transferring money | <ul style="list-style-type: none"> Please go to the fund transfer page <ul style="list-style-type: none"> Check if a user can quickly go to the fund transfer page Result: <ul style="list-style-type: none"> Anna – Successful and satisfied |
| Branch and ATM locating | <ul style="list-style-type: none"> Try to find the nearest bank branch using ATM and branch locator <ul style="list-style-type: none"> Test that the ATM and branch locator is working properly Result: <ul style="list-style-type: none"> Eric – Unsuccessful and frustrated |

| | |
|----------------------------|---|
| Requesting bank statements | <ul style="list-style-type: none">• Find out the bank statement requesting page<ul style="list-style-type: none">○ Test that a user can find out the bank statement requesting page without any hassle• Result:<ul style="list-style-type: none">○ Eric – Unsuccessful and not satisfied |
|----------------------------|---|

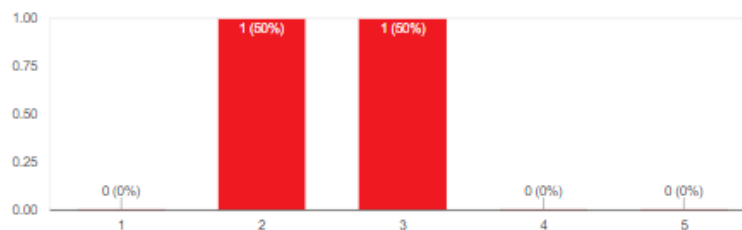
Questionnaire

Responses to the questions regarding the onboarding and the login experience of the app.

| | |
|---------------------------|---|
| Covered functions and UIs | <ul style="list-style-type: none"> Login |
| Related test objectives | <ul style="list-style-type: none"> Understand the onboarding experience of the users with the SEYLAN mobile banking app. Find out the major interface flaws and understand the overall feeling of the users of the mobile banking app with regard to the user interfaces. |

On a scale of 1 -5, rate the onboarding experience of the app.

2 responses



If it's below 4, what were the difficulties you were experiencing?

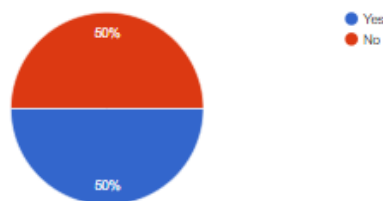
2 responses

Expected better interfaces

App crashed when logging for the first time

Did you face any difficulties when logging in to your account?

2 responses



If yes, what were they?

1 response

App crashed when logging for the first time

Please mention if there are any suggestions you would like to make in order to improve customer experience in regarding to the logging in scenario.

2 responses

Add touch id / face id options other than just text passwords

Make the interfaces more appealing

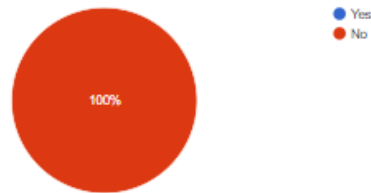
Responses to the questions regarding accounts and transactions.

| | |
|---------------------------|--|
| Covered functions and UIs | <ul style="list-style-type: none">• Current state of the account• Transaction history report• Transfer Payment BOC to BOC or using third party service to other banks• Open savings and fixed deposit accounts |
| Related test objectives | <ul style="list-style-type: none">• Understand how the users feel about getting the day today bank related activities done through the app.• Find out the most used features of the current app by users and the difficulties they face with regard to those features.• Find out the major interface flaws and understand the overall feeling of the users of the mobile banking app with regard to the user interfaces. |

Accounts and transactions

Did you face any issues when checking the current state of your bank account(s)?

2 responses



If yes, what were they?

0 responses

No responses yet for this question.

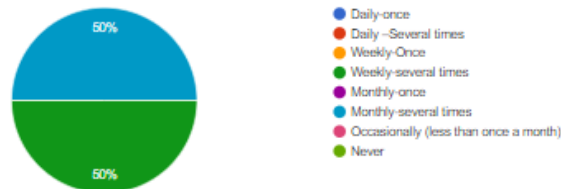
Are you a person who tend to keep track on your income and spending?

2 responses



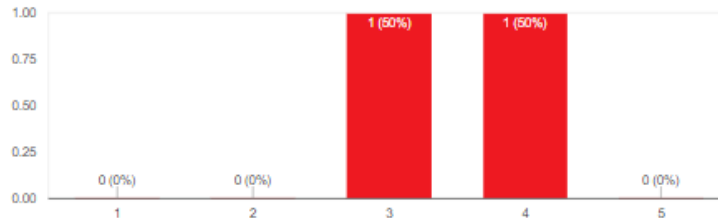
How often do you make transactions using the mobile app?

2 responses



On a scale of 1 -5 rate the experience of viewing the transaction history of your account(s) using the app.

2 responses



If it's below 4, what were the difficulties you were experiencing?

1 response

Sometime the buttons are misplaced

Please mention if there are any suggestions you would like to make in order to improve the customer experience when viewing the transaction history.

1 response

It would be great if I can get like graphical representation of my credits and debits for a certain period of time

As for the fund transfers, do you generally send, receive, or do both send and receive?

2 responses



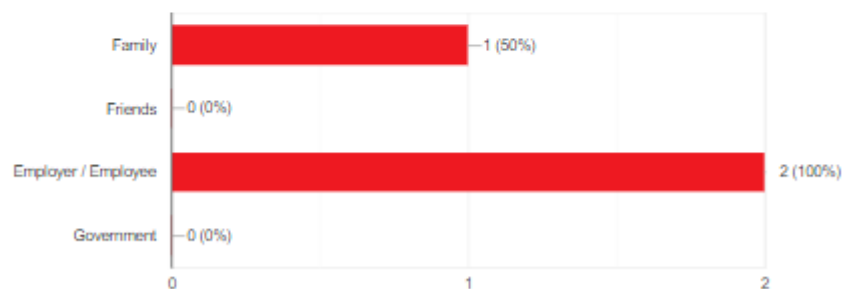
What type of fund transfer do you generally undertake?

2 responses



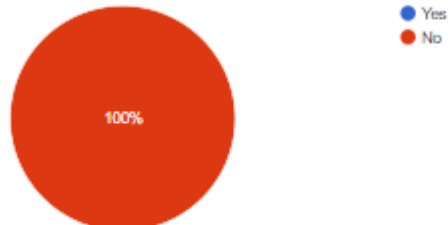
With whom do you generally undertake transfer of funds?

2 responses



Have you created a Fixed Deposit account using the mobile app?

2 responses



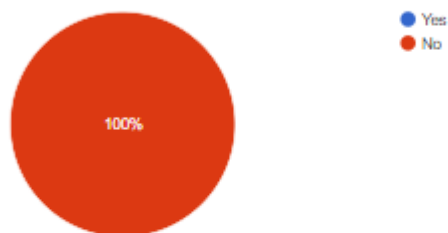
If yes, please rate your experience on a scale of 1-5.

0 responses

No responses yet for this question.

Have you created a Savings account using the mobile app?

2 responses



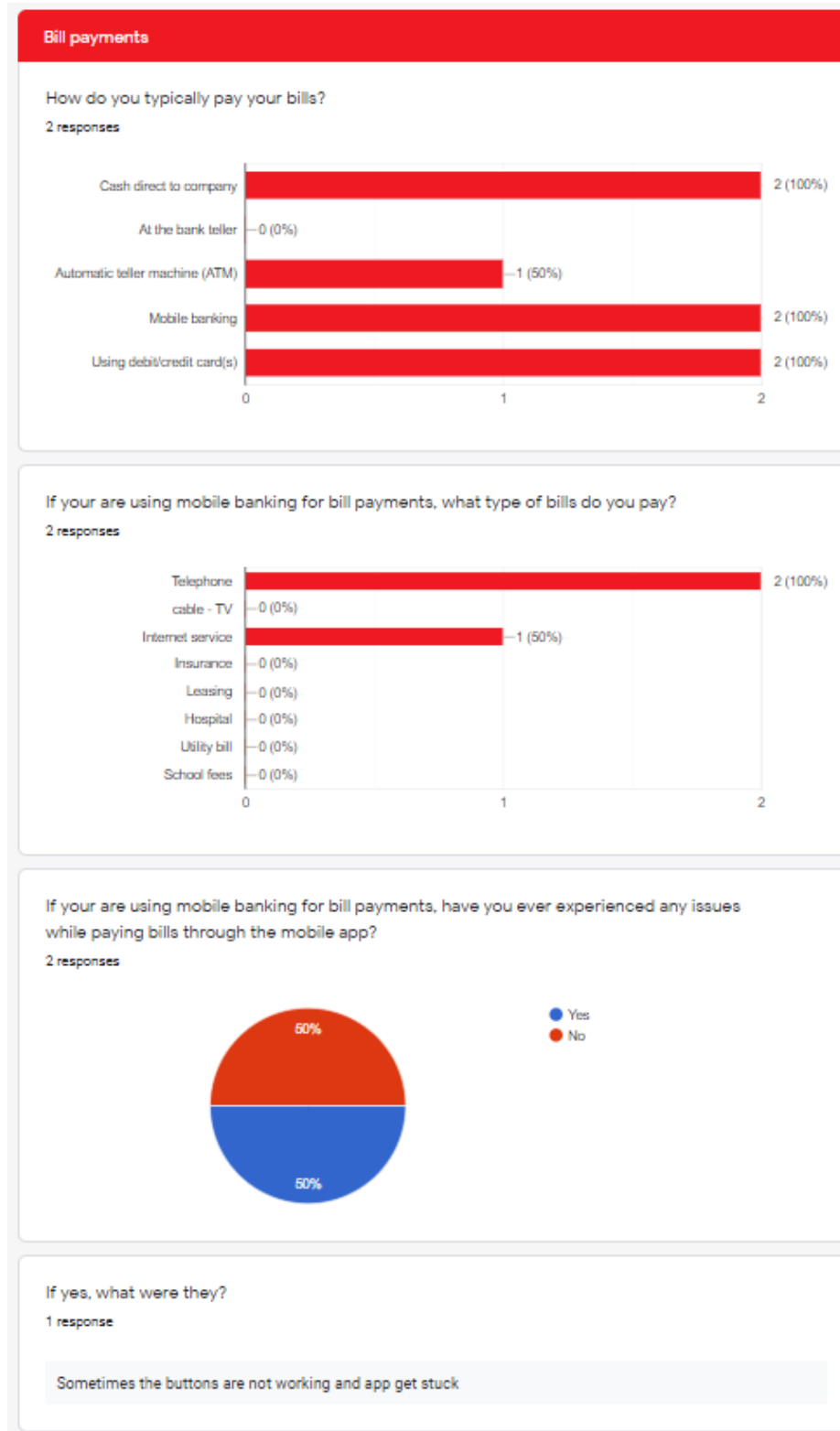
If yes, please rate your experience on a scale of 1-5.

0 responses

No responses yet for this question.

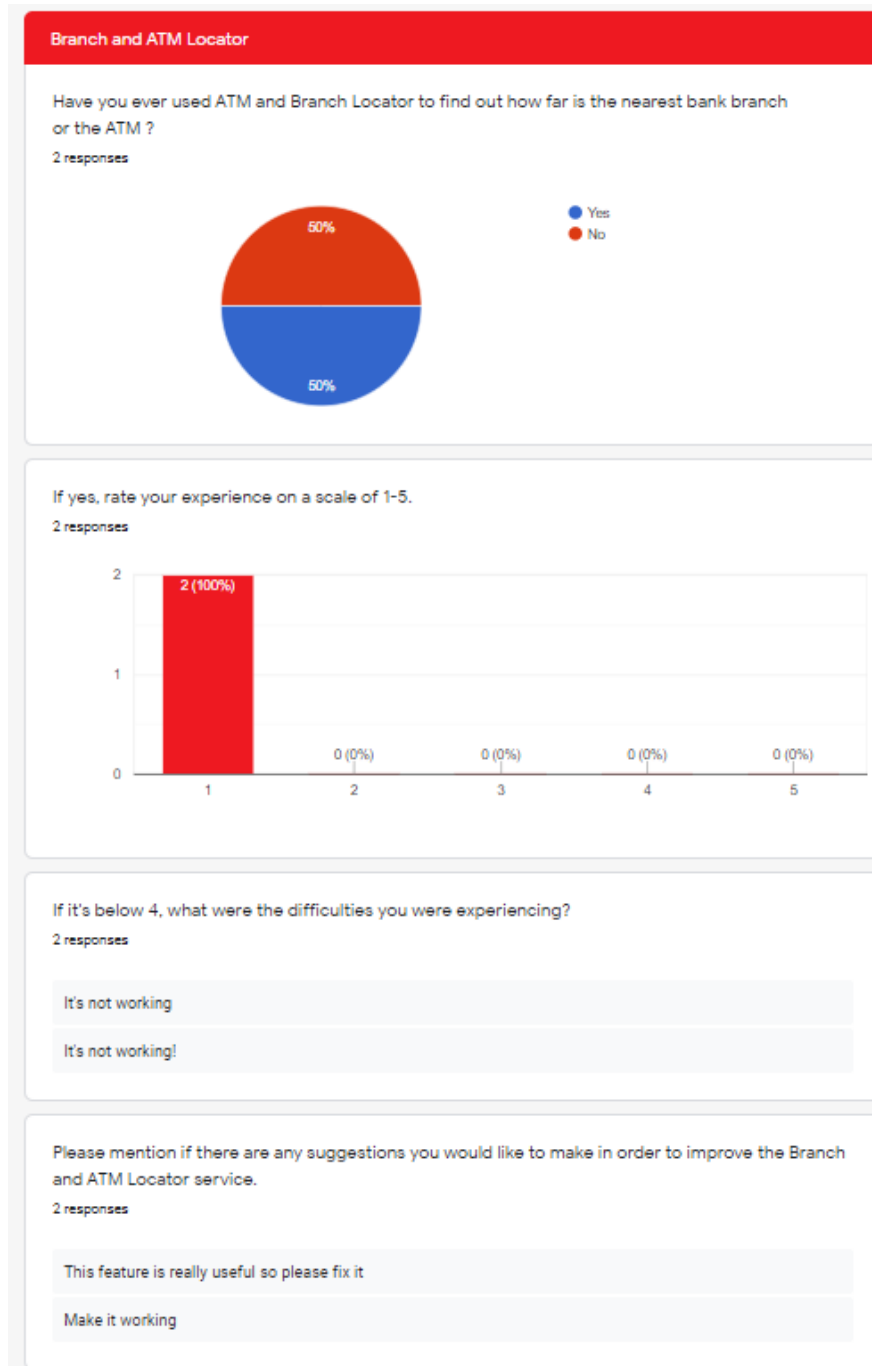
Responses to the questions regarding bill payments.

| | |
|---------------------------|---|
| Covered functions and UIs | <ul style="list-style-type: none"> Bill payments |
| Covered test objectives | <ul style="list-style-type: none"> Understand how the users feel about getting the day today bank related activities done through the app. |



Responses to the questions regarding the branch and ATM locator.

| | |
|---------------------------|---|
| Covered functions and UIs | <ul style="list-style-type: none"> Find the nearest branch or the ATM |
| Covered test objectives | <ul style="list-style-type: none"> Learn about the missing features of the current app and find out whether investing in developing those missing features worthwhile with regard to user feedbacks. Find out the major interface flaws and understand the overall feeling of the users of the mobile banking app with regard to the user interfaces. |



Responses to the questions regarding bank statements.

| | |
|---------------------------|---|
| Covered functions and UIs | <ul style="list-style-type: none"> Requesting banking statement |
| Covered test objectives | <ul style="list-style-type: none"> Understand how the users feel about getting the day today bank related activities done through the app. |

