bank X®

App Usability Testing

September 8, 2017

By Julietta Musica

WHO?

Julietta Musica within the UX department conducted an onsite usability test using the UAT environment of the Bank X app located on the test administrator's UI/UX test phones.

WHAT?

One laptop using Webex, Vysor, Quicktime and UX Cam software were used.

HOW?

The test administrator and observer were present in the testing room.

WHY?

The session captured:

- each participant's navigational choices
- task completion rates
- comments
- overall satisfaction ratings
- questions and feedback

The purpose of the app usability test was to assess the ease of use, user sentiments and expectations:

- **To determine** if users can navigate the core-banking features of the app with ease.

- **Identify** sections of the app that may be confusing or difficult.

- **Gain insights** into users' reactions/expectations of the app and whether or not it would be something they would use often.

- **Five participants** were recruited via Craigslist.

- Candidates were asked to take a **Survey Monkey 10-question questionnaire.**

- The **most important characteristics of participants** included:
  - app usage
  - phone type
  - skill level of mobile devices

- Participants were given:
  - **14 test scenarios** audibly.
  - A hard copy of the tasks to refer to and to later rate the ease of use of each task.
  - A $100 Amazon gift card.

- Test sessions lasted approximately **one hour**.

Participants

User #1: Tyler
Geospatial Science Student
Age 20

User #2: Jill
Property Manager
Age 54

User #3: Melissa
Software Consultant
Age 43

User #4: Monique
Barista at Homeless Organization
Age 28

User #5: Mike
Community Success Manager
Age 32

✓ **High-level Findings:**

- All users said **they would recommend the app** to family and friends.
- All users said the app **provided more features than their bank app**.
- Of the 14 tasks:

    - **50% of tasks** were completed **100% of the time**.

    - The **lowest completion rate was 40%**. This was for one task.

(!) **The test identified only a few minor problems including:**

- The **lack of visibility** of error messages.

- The **lack of visibility** of controls (save and cancel buttons).

- The **lack of confirmation message** for mobile check deposit.

- **Navigational inefficiencies**. This includes navigation related to:

    - Pay It Now

    - Routing numbers

TASK COMPLETION RATES

Task	P1	P2	P3	P4	P5	Completion Rate
1 – Logout	✔	✔	✔	✔	✔	100%
2 – Dashboard Overview	N/A	N/A	N/A	N/A	N/A	N/A
3 – Update phone number	✔	✔	✔		✔	80%
4 – Routing Number	✔			✔		40%
5 – Account Nickname	✔			✔	✔	60%
6 – Change Address	✔	✔	✔		✔	80%
7 – Find Pay It Now			✔	✔	✔	60%
7A – Send money to a friend		✔	✔	✔	✔	80%
7B – Stop Pay It Now Payment	✔	✔	✔	✔	✔	100%
7C – Rename Pay It Now	N/A	N/A	N/A	N/A	N/A	N/A
8 – Quick Transfer	✔	✔	✔		✔	80%
8A – Monthly Transfer Setup	✔	✔	✔	✔	✔	100%
9 – Pay Bills Setup	✔	✔	✔	✔	✔	100%
10 – Remote Deposit	✔	✔	✔	✔	✔	100%

SUMMARY OF TASK COMPLETION, ERRORS AND TIME ON TASK*

Task	Completion Rate	Errors	Time on Task (Avg. in minutes per user)
1 – Logout	100%	0	00:22
2 – Dashboard Overview	N/A	N/A	N/A
3 – Update phone number	80%	1	00:24
4 – Routing Number	40%	2	01:20
5 – Account Nickname	60%	1	00:48
6 – Change Address	80%	2	00:35
7 – Find Pay It Now	60%	6	01:18
7A – Send money to a friend	80%	5	01:38
7B – Stop Pay It Now Payment	100%	0	00:20
7C – Rename Pay It Now	N/A	N/A	N/A
8 – Quick Transfer	80%	3	00:53
8A – Monthly Transfer Setup	100%	0	00:35
9 – Pay Bills Setup	100%	3	01:33
10 – Remote Deposit	100%	3	01:46

* Summary of Data: The table above displays a summary of the test data. Low completion rates, high errors and time on tasks are highlighted in red.

FINDINGS:

100% of users were unaware there was an error in the information they provided for both the **Deposit and Pay It Now** sections.

This is because the error messages was not in the immediate viewable section of the app. They thought the app was broken when they hit the submit button.

RECOMMENDATION:

Error message needs to be visible when user makes an error. This can be accomplished by:

1) Taking the user to the place in the application where the error occurred. Or …

2) Presenting the user with a modal window informing them of the error that needs correcting.

SERVERITY: **High**
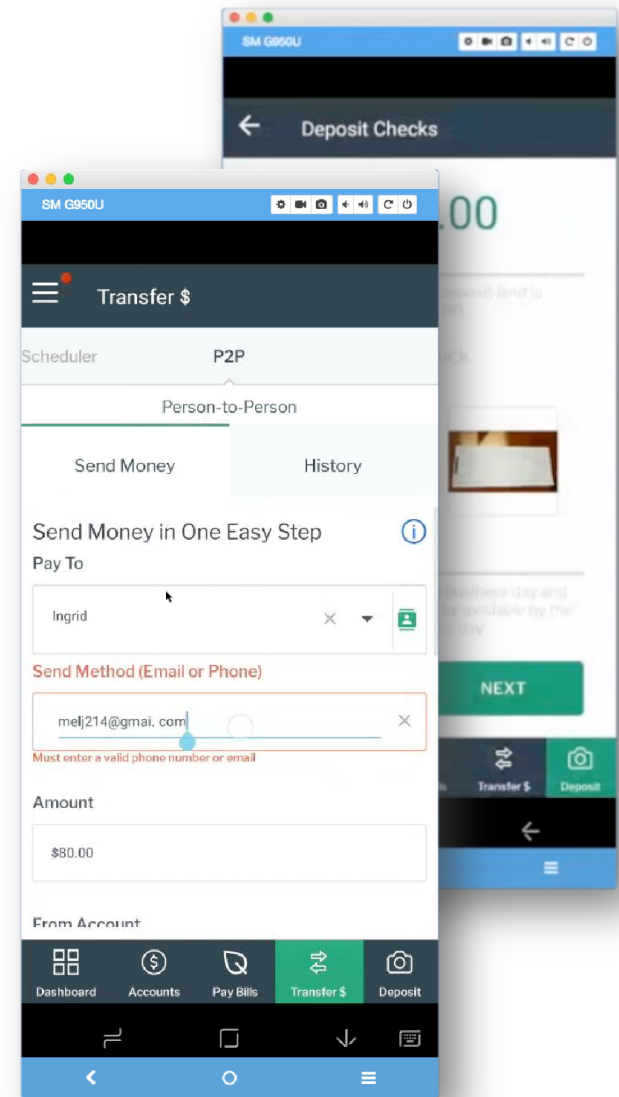
FINDINGS:

**100% of users** did not know to save their updated information after they left the phone edit section.

They assumed it was automatically saved after they inputted their updated information because they didn't see the "save" or "cancel" buttons below the phone field.

RECOMMENDATION:

Prompt users to save changes (with save and cancel option).

SERVERITY: **High**

Save and cancel options below the fold.
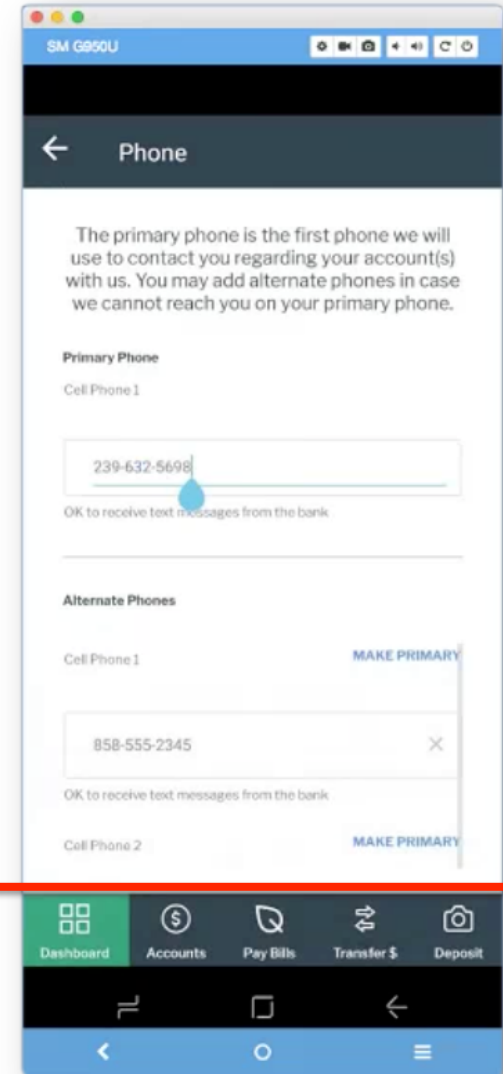
FINDINGS:

3 out of 5 users weren't sure their check was deposited.

The app failed to provide confirmation regarding their mobile check deposit.

RECOMMENDATION:

Provide confirmation message

SERVERITY: High

Confirmation step missing

FINDINGS:

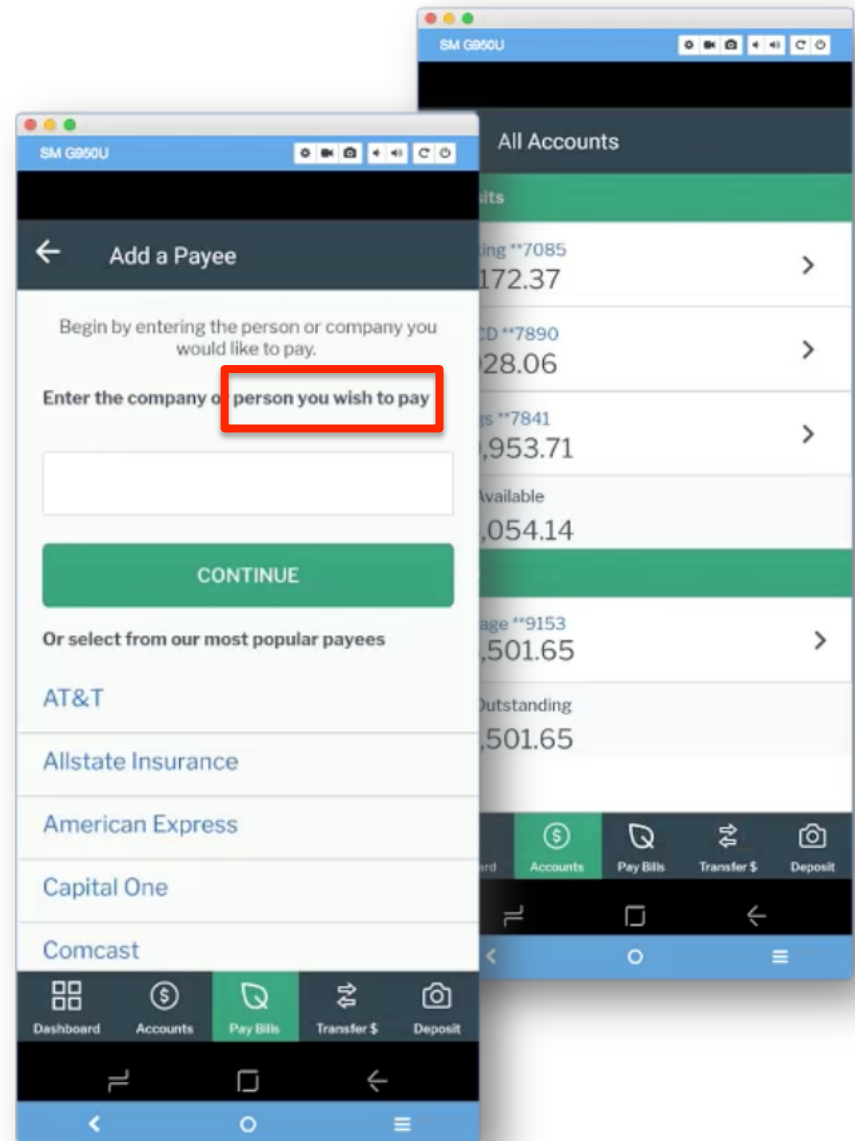**100% of users** had difficulties finding the Pay it Now section.

3 out of 5 went directly to the accounts section.

2 out of 5 went to Pay Bills.

RECOMMENDATION:

Re-evaluate location of feature

SERVERITY: **Medium**

FINDINGS:

80% of users had difficulties in finding their routing number.

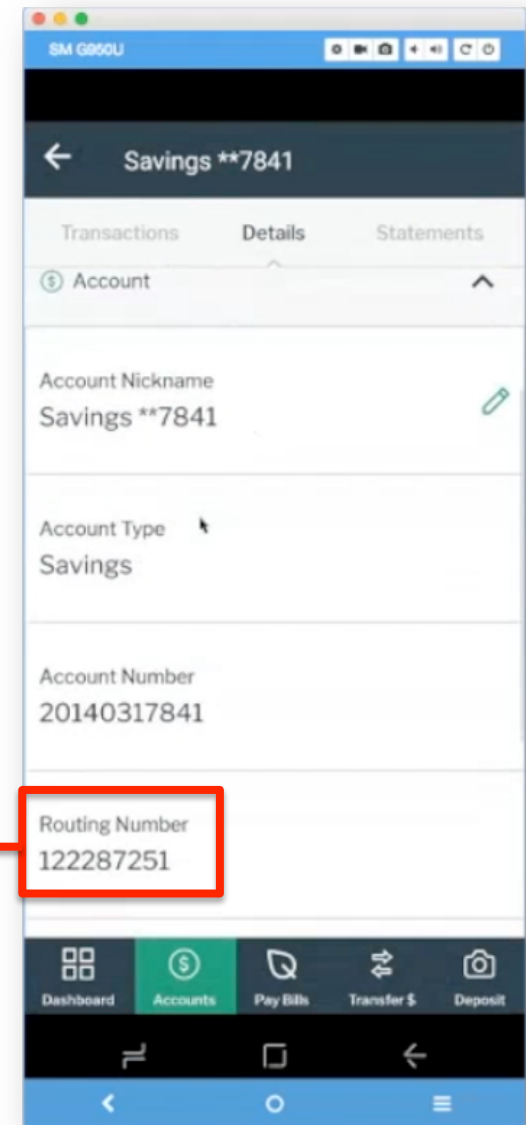**4 out of 5** users went to the profile section to look for their routing number.

3 out of 5 would contact support for the information.

RECOMMENDATION:

Re-evaluate placement

SERVERITY: Low

Hidden.
Not the typical place
for routing number.

CONCLUSION

THE GOOD

People said good things, like the functionality and features offered are similar to what you find at a bank. We also know that **what people say and do in usability testing are not one and the same**, which brings us to participants' actual performance …

THE BAD

Based on my understanding of priorities and my observations **there are a few critical items that need improvement** as noted in the reporting section of this document.

THE I'M NOT SURE

There are lower severity items that could use attention that may not seem like big leverage items, **that collectively could lead to cognitive fatigue resulting in frustration for the user and expenses for the business** in the form of support calls, negative feedback and possibly an overall low customer engagement.

HIGHLIGHTS REEL

https://youtu.be/lT9tlLCPMDs

NEXT STEPS

- Create email with all findings and recommendations and send to the VP, UX/UI (Cary), App Tech Lead (Anton), BA (Hugh) and QA (Chris).
Monday, September 18th - Sent

- Meet with Bank X stakeholders to present all findings.
Thursday, September 28th at 1pm meeting

- Meet with App team to share and review all findings.
Friday, September 29th at 10:30am

Questions?