Usability Report: Net Banking Application Date: May: 12 Dec 2024 Prepared by: Venkata Subba Reddy D Client Name: IDFC FIRST Bank Version: 1.0 **Executive Summary** This usability study was conducted to assess the effectiveness, efficiency, and user satisfaction of the bank's net banking platform. The evaluation revealed key usability challenges, particularly in navigation, transaction workflows, and mobile responsiveness Key recommendations include: • Interface simplification • Clearer error messages • Enhancements to the transaction confirmation process

Objectives • Assess how easily users can log in, check balances, and complete fund transfers.

• Measure user satisfaction and confidence in using the platform.

SEVERITY

DETAILS

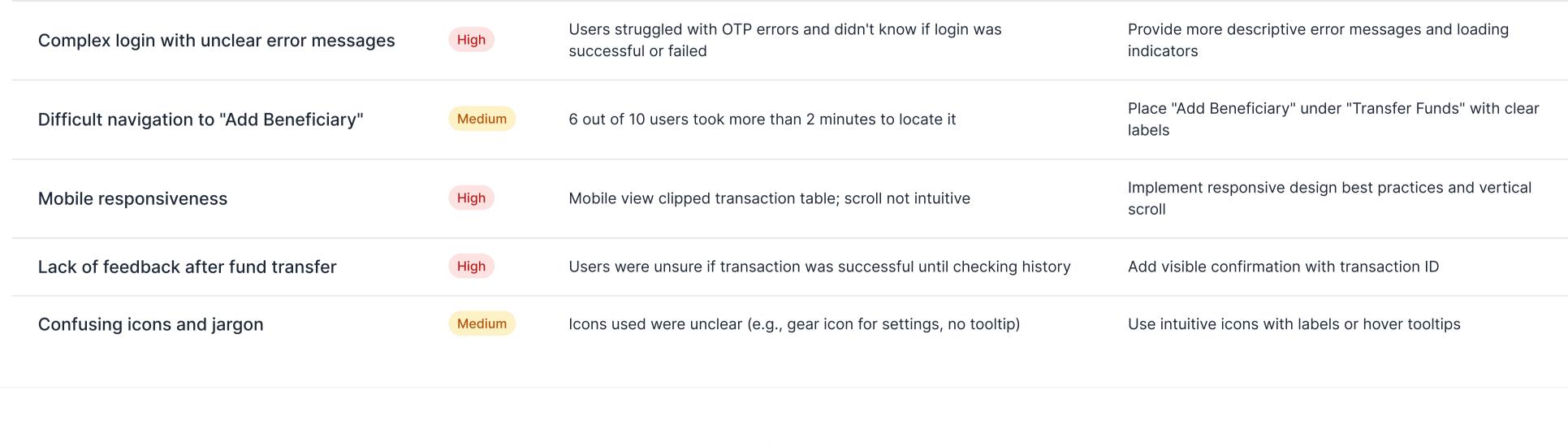
• Identify pain points in the transaction and account management workflows.

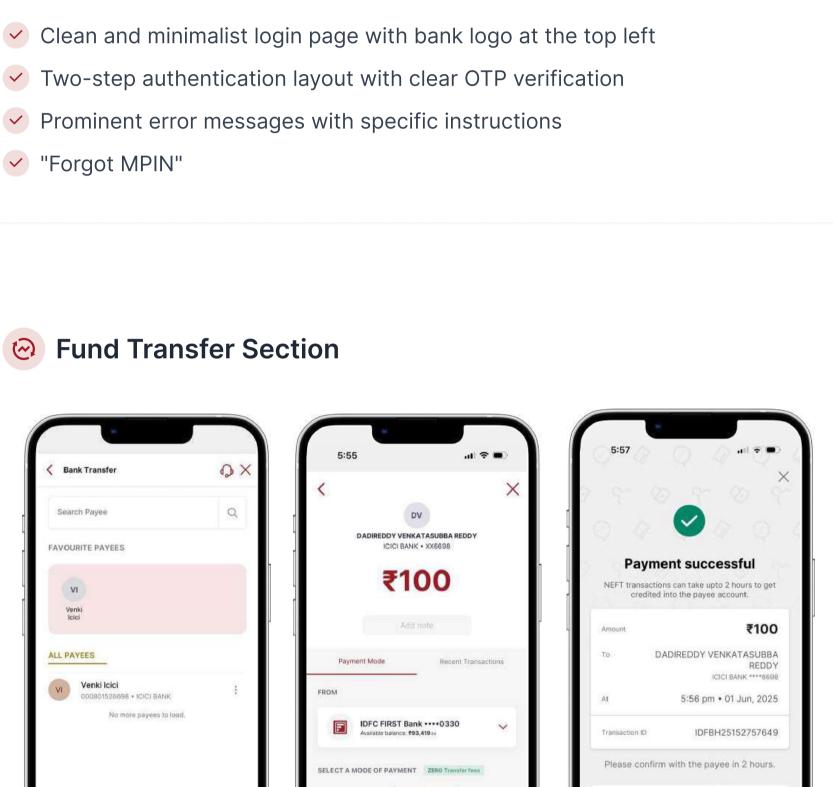
Methodology Participants Tasks Evaluated ✓ Login and 2FA **Total Users** 5 Novice 3 Intermediate 2 Advanced Checking account balance ✓ Fund transfer to new and saved beneficiaries Viewing transaction history Setting up standing instructions Tools Used Test Format Screen recording software Remote moderated testing Over Zoom (45 mins each) User surveys Observation logs

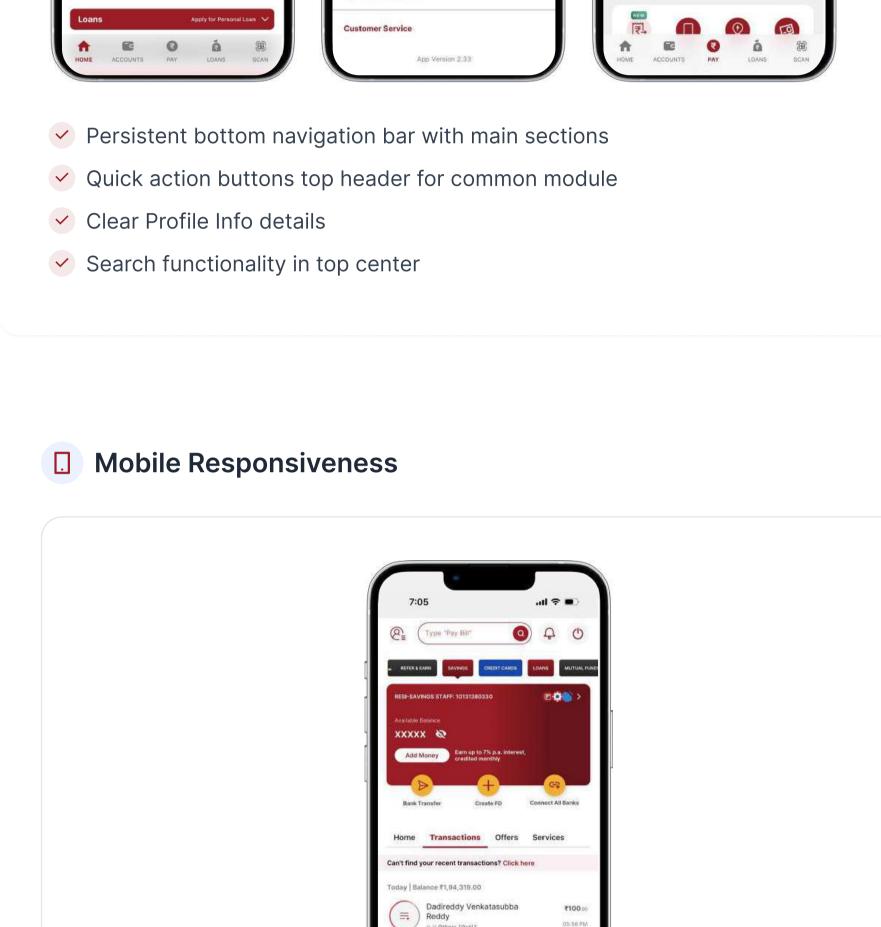
ISSUE

Login Interface

Key Findings



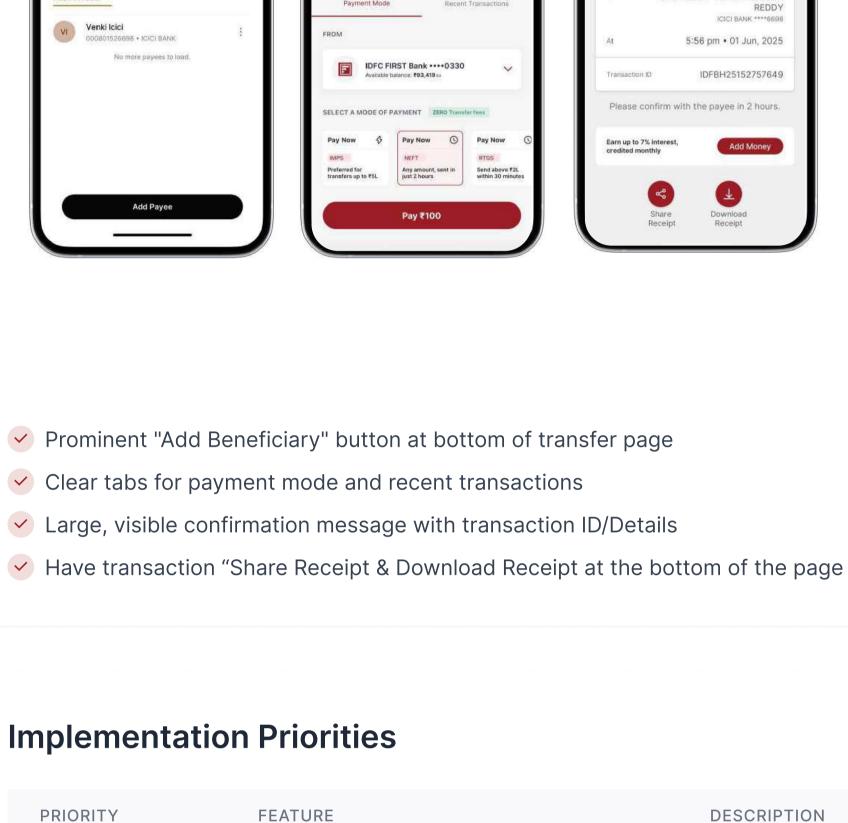




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Settings & Limits

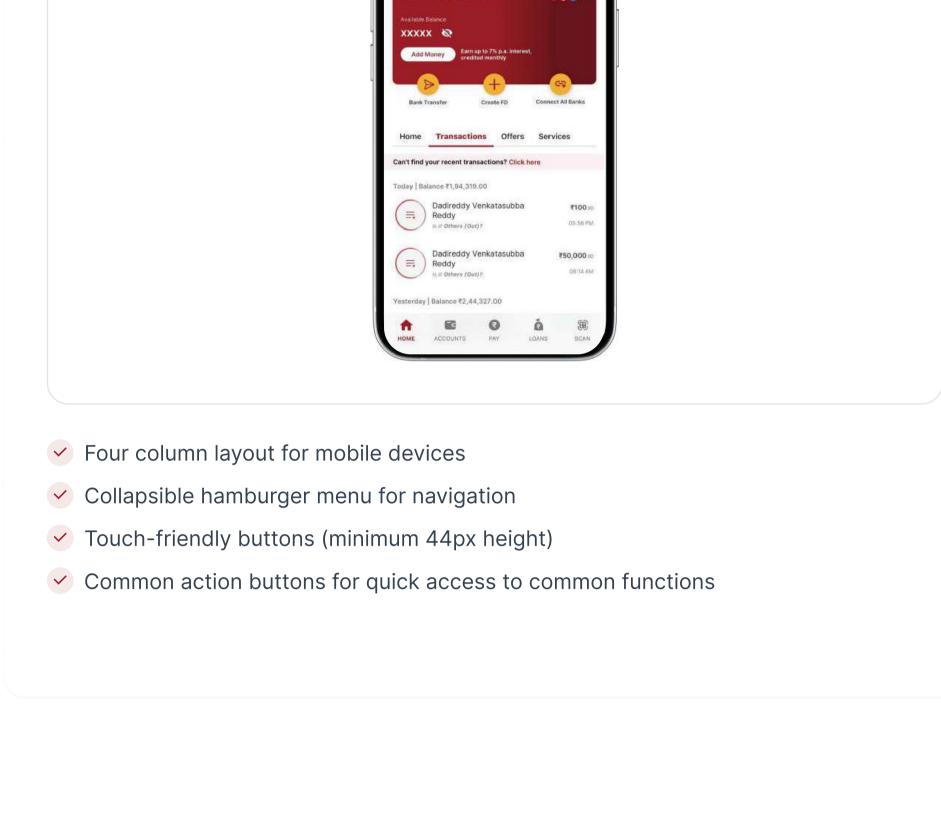
RECOMMENDATIONS



Transaction Feedback

Mobile Responsiveness

Login Error Messages



EFFORT

Low

Low

Low

Medium

IMPACT

High

High

High

Medium

95%

100%

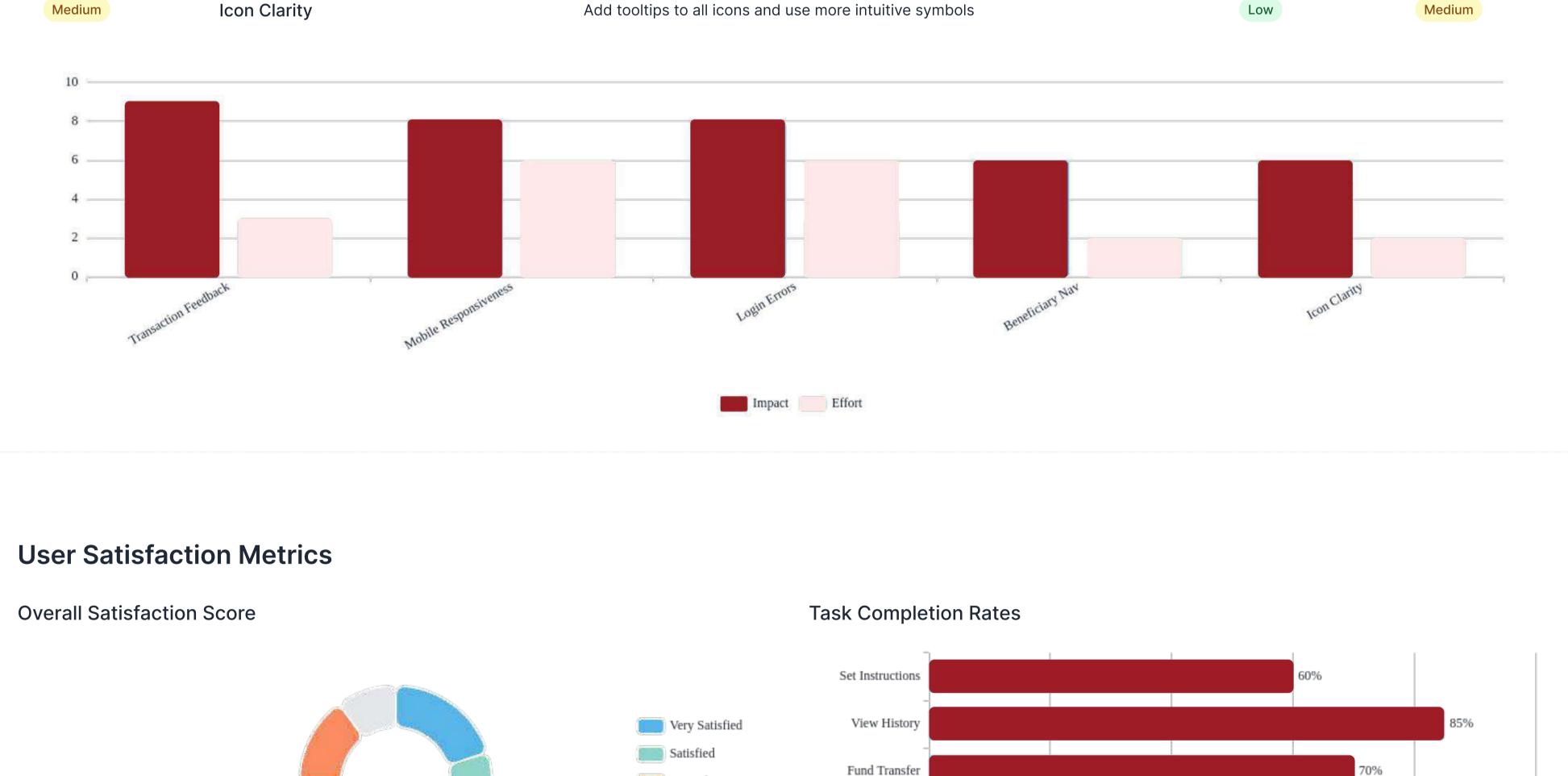
80%

Beneficiary Navigation Medium **Icon Clarity** Medium

High

High

High



Neutral

Dissatisfied

Very Dissatisfied

Add clear confirmation messages after fund transfers

Fix transaction table display on mobile devices

Improve clarity of authentication error messages

Reposition "Add Beneficiary" button for better visibility

User Feedback Highlights Michael Thompson Advanced User

Task Performance Metrics

Transfer to new beneficiary

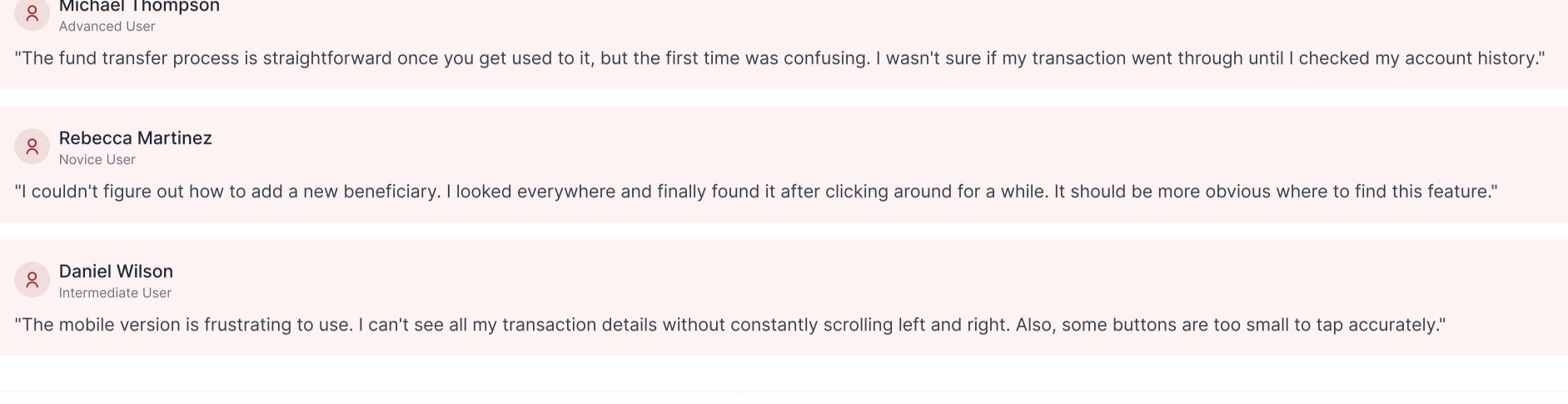
Set up standing instruction

unnecessary animations.

Performance Trends

Check balance

User Experience Analysis



Check Balance

Login

20%

40%

60%

User Confidence (1-5)

4.5

3.0

2.8

May

Avg Time Taken Task **Success Rate** 90% 1m 15s Login

100%

70%

60%

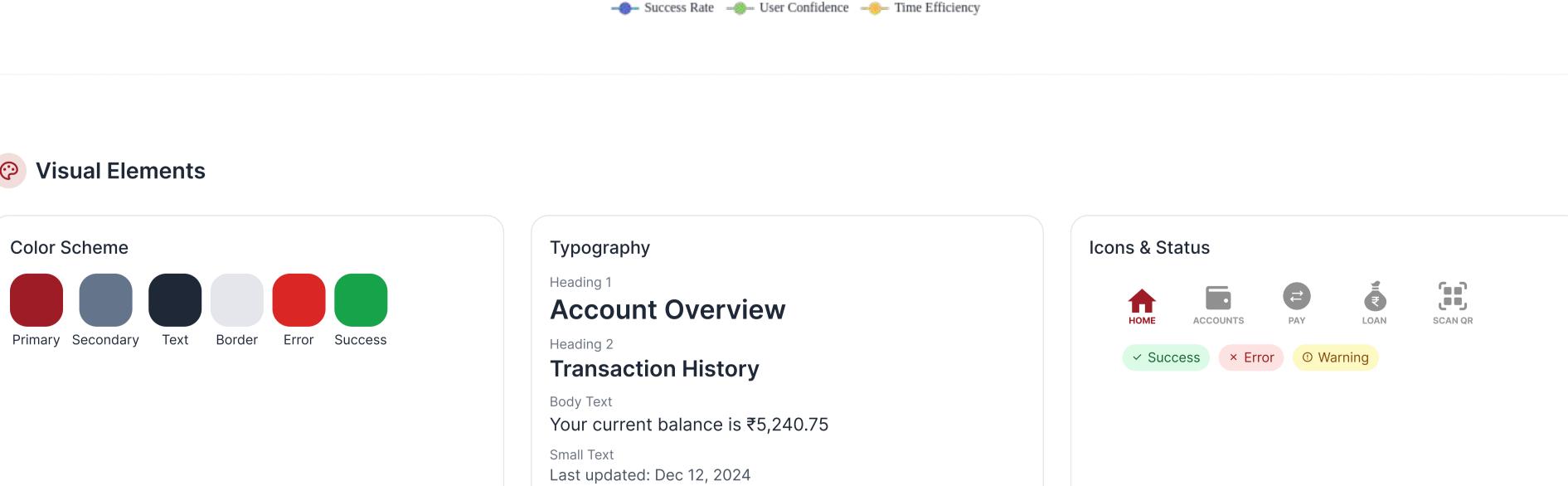
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Recommendations			
•	Simplify login process and clarify error feedback Users struggle with password requirements and error recovery. Implement clearer error messages and add biometric authentication options.	•	Add real-time transaction feedback and confirmation Users are uncertain if transactions completed successfully. Implement progress indicators and clear confirmation messages.
•	Revamp navigation structure based on user mental models Current navigation doesn't match how users think about their banking tasks. Reorganize menu items and add contextual navigation cues.	•	Provide glossary for banking terms and improve icon labeling Financial terminology causes confusion, especially for new users. Add contextual help and ensure all icons have clear, consistent labels.
•	Redesign mobile UI to prioritize responsiveness Mobile interface shows significant lag and layout issues. Optimize for touch interactions and reduce		

30s

3m 20s

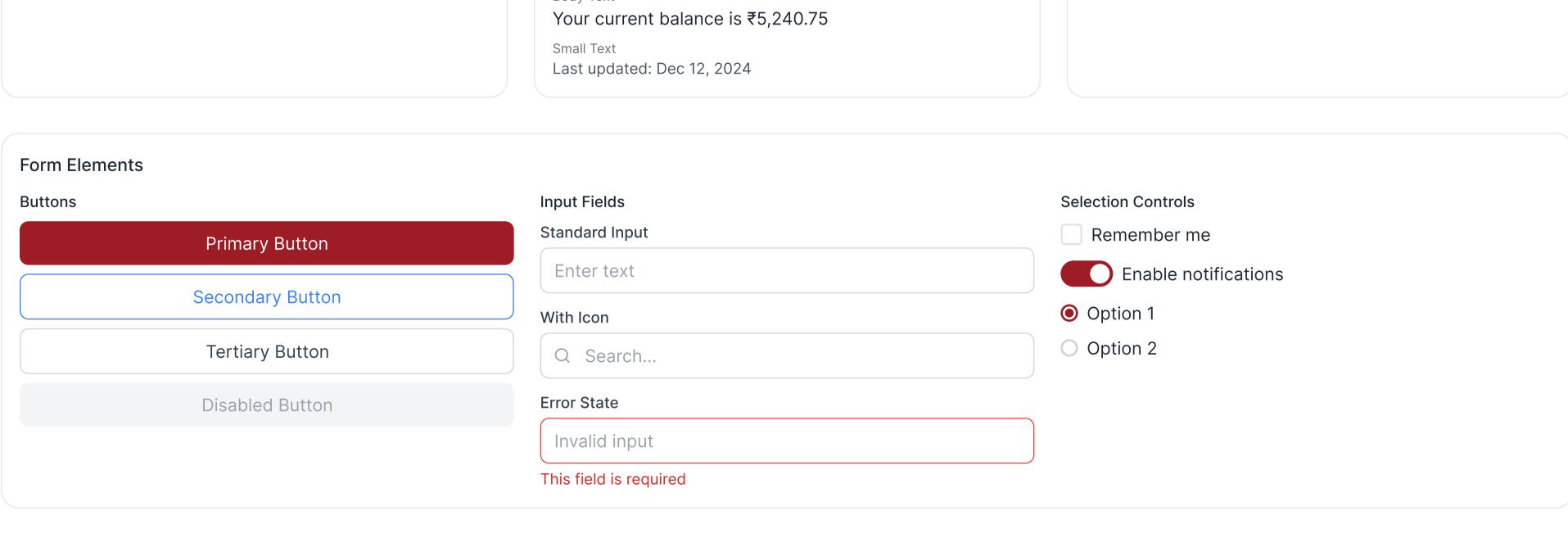
4m 10s

Feb



Арг

Mar



The usability study revealed several critical issues that affect user experience and satisfaction with the net banking platform. While users generally appreciate the range of features available, the interface complexity and lack of clear feedback create friction points throughout the user journey. Addressing the high-priority issues identified in this report will significantly improve user satisfaction and reduce support calls. The recommended changes are mostly low to medium effort

Conclusion & Next Steps

but will have a high impact on the overall user experience.

Implement Clear Transaction Feedback

Improve Mobile Responsiveness

Recommended Next Steps

- Redesign transaction tables for vertical scrolling on mobile and ensure all interactive elements are properly sized for touch. **Enhance Login Error Messages**
 - Provide specific, actionable error messages during login and add loading indicators to show system status. **Conduct Follow-up Testing**

Add visible confirmation messages with transaction IDs after every fund transfer and bill payment.

After implementing changes, conduct another round of usability testing to validate improvements and identify any remaining issues.