

User Experience and Its Importance in Banking Software

A Study of User Experience During Development

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Introduction

Resurs Bank is a leader in the consumer credit market in the Nordic region, offering payment-solutions and consumer loans to over 5.5 million customers. For Resurs Bank to better serve their customers, they are looking into developing a modernized web client.

User experience is often neglected when designing a new application or system. A great user experience will keep users focused on the purpose of the application rather than asking questions or feeling confused. The emphasis of the thesis is the importance of user experience in regard to development of a new web client for Resurs Bank.

Methods

Four different methods were used for collecting data.

Interviews were carried out to better understand the issues that customer service representatives faced when using Bank2010.

Literature and online research was conducted to give reasoning and validity to the data gathered through the interviews and survey.

Observations clarified some issues that were not reported. Customer service representatives gave consent to being observed during their daily routines.

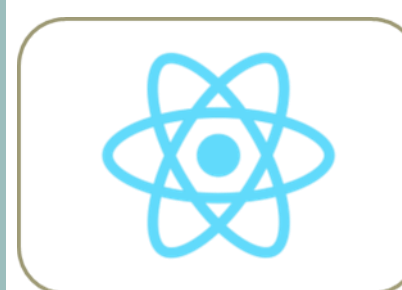
The **survey** was the final piece of data that was used to provide a recommendation to Resurs Bank. It provided the unique data set required to improve upon the current UX.

Problems

- What can be done to give Bank2010 a more modern look and would it be beneficial?
- What do the users like and dislike about Bank2010?
- Which tools or functions are used most and least often?
- Which front-end framework would work best with the new web client, and is it future proof?

Technical Background

Most front-end frameworks have a common goal: give developers the ability to develop simple and modern UI and UX while also having the performance to be responsive and scalable.



React is a JavaScript library originally developed by Facebook to create reactive user interfaces.



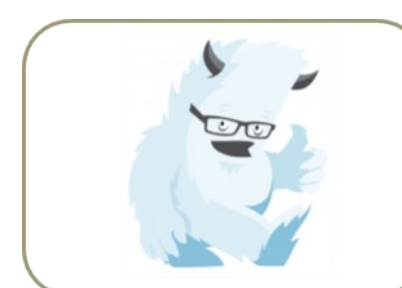
Angular is an open-source front-end framework built with TypeScript, developed and maintained by a Google-team.



VueJS is an incremental front-end framework developed by Evan You written in JavaScript.



Bootstrap is an open-source front-end framework created by Mark Otto and Jacob Thornton at Twitter, with an emphasis on consistency.



Foundation is a front-end framework that uses HTML and CSS components to create UI elements, developed by ZURB.

Results

The current client has an old style that has UI elements that do not enhance the UX. The resulting recommendations and criticisms are based on UX principles. Although UX is naturally subjective, all feedback is still important and should be considered.

- The recommendations to Resurs Bank are:
1. Design the new web client with UX as a primary focus.
 2. Use Bootstrap as the front-end framework.
 3. Reiterate on the design through feedback and prototyping.

Conclusions

The survey asked whether the current client looked modern and the data overwhelmingly agreed it was not. A modern look and feel similar to those seen on the web and in applications makes it seem more familiar to inexperienced users.

Employees reported that they used the shortcuts often and rarely had issues that required help from others. Most of the dissatisfaction comes from lack of functionality or confusion from the current layout.

The tools that were used most often were the “Fortress”, “Historik”, “Transar”, and “Kundinfo” functions. The least common were not named directly, but simply alluded to as functions with niche uses as a general statement.

The recommendation was to use Bootstrap as the front-end framework for the new web client. This is due to the constant updates, ease of use, and visual cohesiveness.