
Qudos

Usability testing insights summary

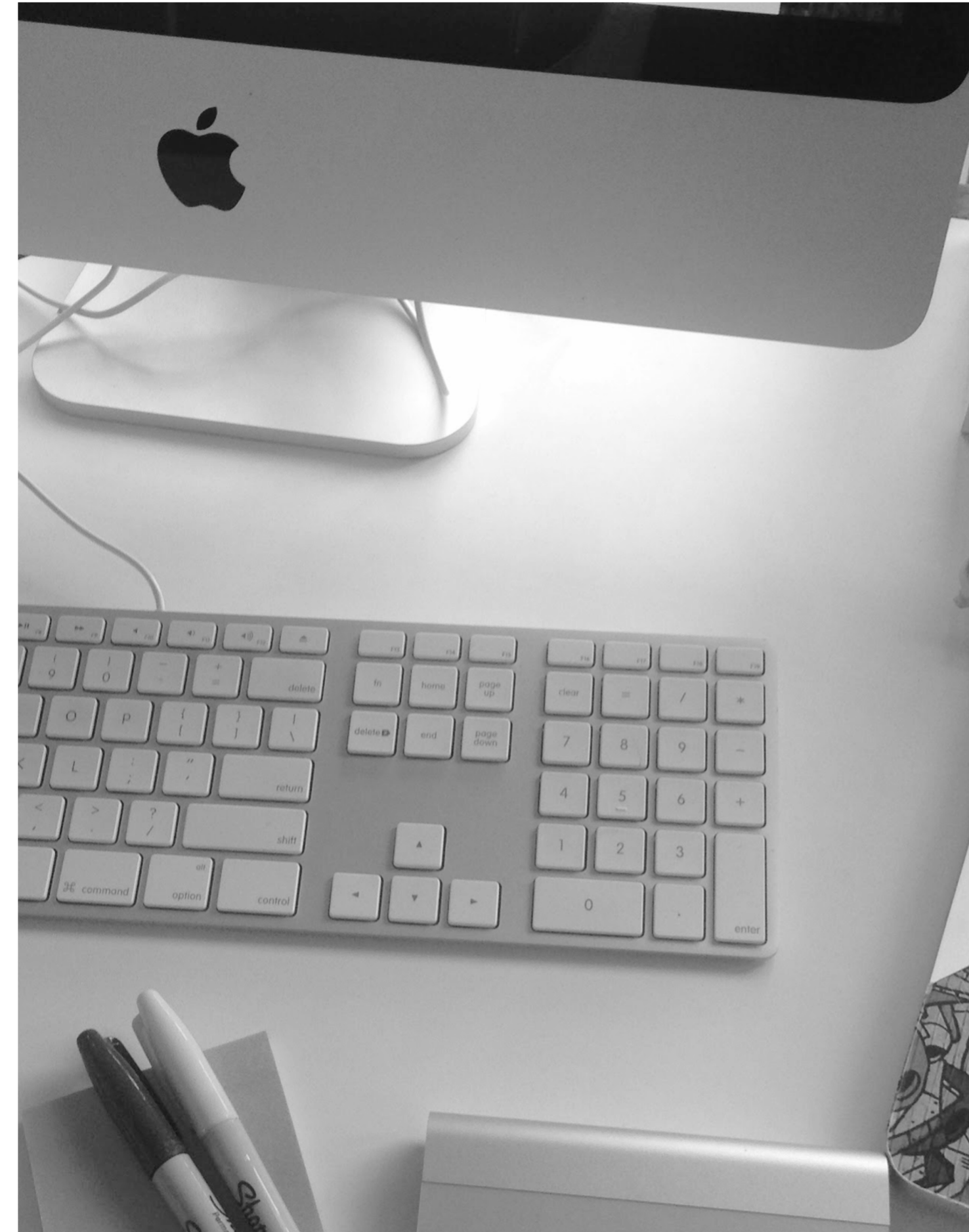
July 2016

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Usability Testing

IN-DEPTH FEEDBACK FROM QUDOS CUSTOMERS + POTENTIAL CUSTOMERS

- 5 customers of Qudos and 5 customers of other banks participated in 3 days of usability testing, focused on loan applications and basic internet banking tasks across desktop and mobile devices.
- Other banks included ANZ, CBA, NAB, and St. George.
- During the 90 minute one-on-one sessions, participants were given a range of tasks, e.g. 'Transfer funds online to a friend', 'apply for a credit card', 'apply for a home loan', etc.
- Insights were then drawn from observing the tasks and talking through issues with participants.



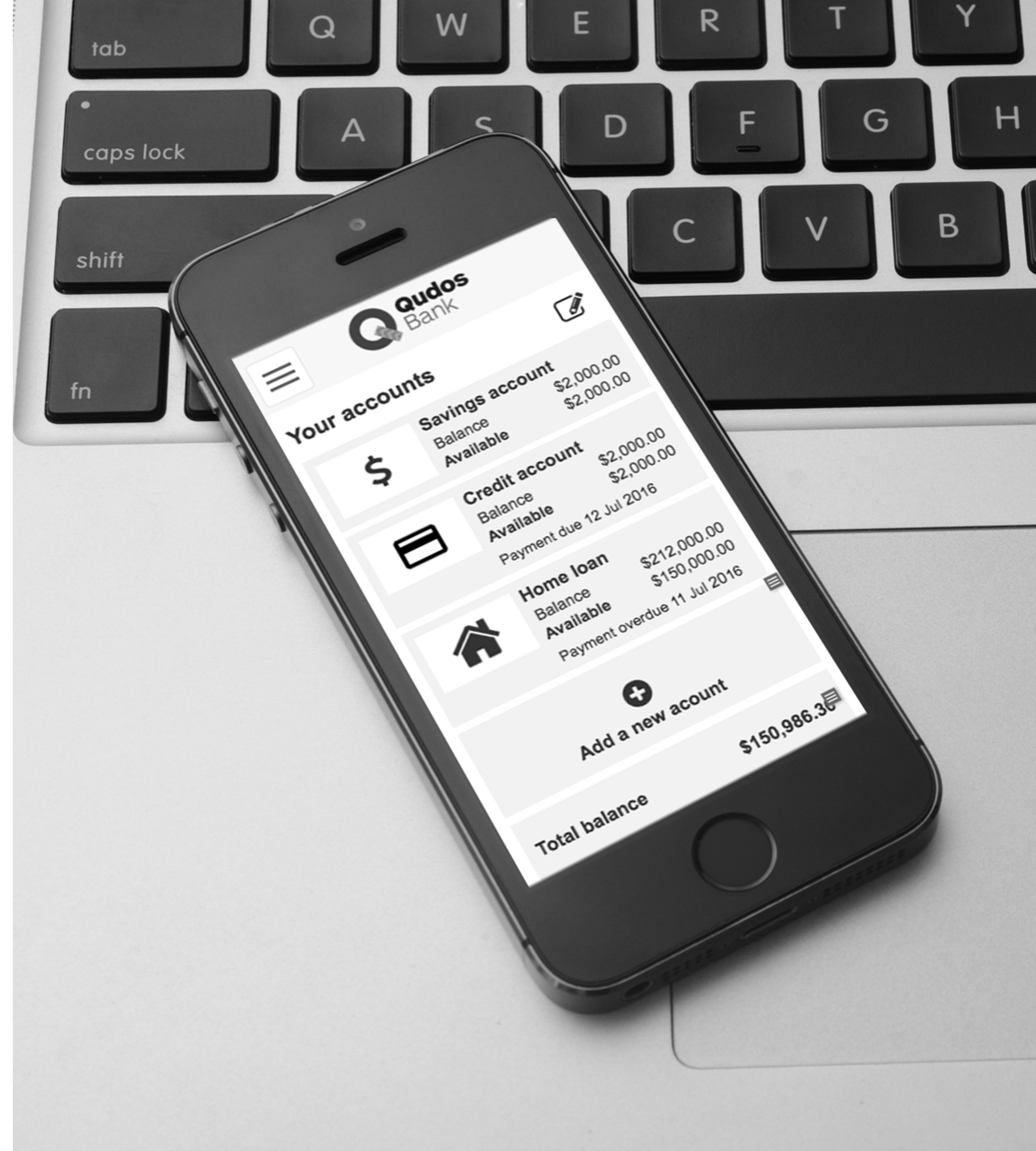
What we found

Almost all participants passed every task with ease

Feedback and observations about the system as a whole were uniformly positive.

Participants found the prototypes simple and easy to use. The information and messaging was clear and completion paths were obvious on the first use.

All participants rated the lending flows as meeting or exceeding their expectations around ease of use.



Designs were largely seen as better than current competitors

We asked participants at the close of each session how our designs stack up to other services they currently use.

Participants uniformly responded that our designs were either as good or better than current competitors.

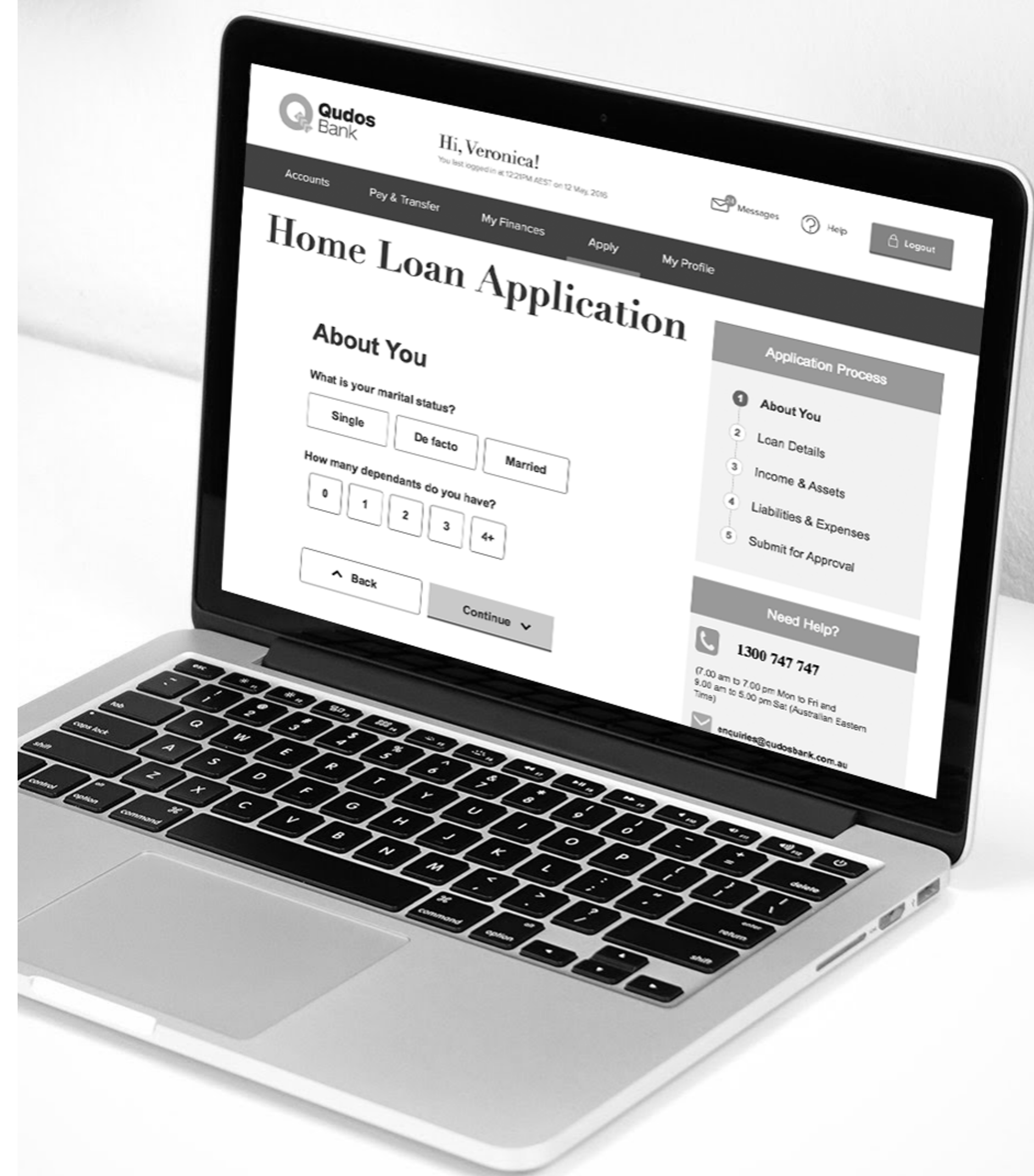
We also conducted a desirability adjective selection exercise at the close of each session. On the right you can see a word cloud of those selected by participants, where size correlates to the number of times the word was selected.



Linear, ‘conversational’ form inputs continue to be effective

The home loan and credit card application tasks were long and potentially arduous. However, all participants found it comparatively easy to complete both processes.

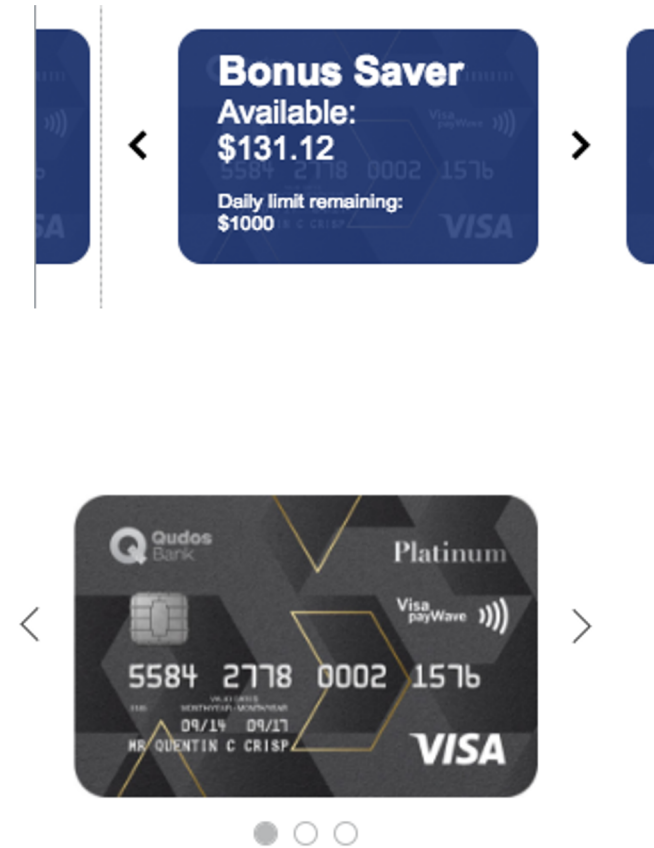
This further supports the ‘conversational’ interaction concept, and validates expanding the approach throughout the Qudos system design.



Users expect familiar mobile gestures will be recognised

During the credit card application flow, at the point of editing the card selection, some participants attempted to swipe the card selection carousel. They anticipated they would be able to cycle through the card options in this way. Likewise some participants attempted to swipe through the account selection during the pay anyone task.

Where possible, leverage familiar mobile gestures to promote ease of use.



Recognising the swipe gesture on carousels will promote ease of use.

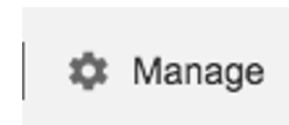
Including carousel pagination indicators provide further context for the user.

Icons can be ambiguous, where possible pair with text labels

Some participants struggled to complete tasks where the activation point was represented by an icon. One of these instances was in the credit card application flow, in the edit card selection task. In this instance, the use of a pencil icon didn't sufficiently convey to the user that they could change the product for which they were applying. Another example of an unlabelled icon being overlooked was on the account detail screen, in the view details of pending transactions tasks.

Where possible, include a text label along with icons to dispel any ambiguity and promote efficiency.

NOTE: The dashboard list view task (asking participants to locate a "quick view" of the account) was uniformly passed without issue; no text label is required in this case.



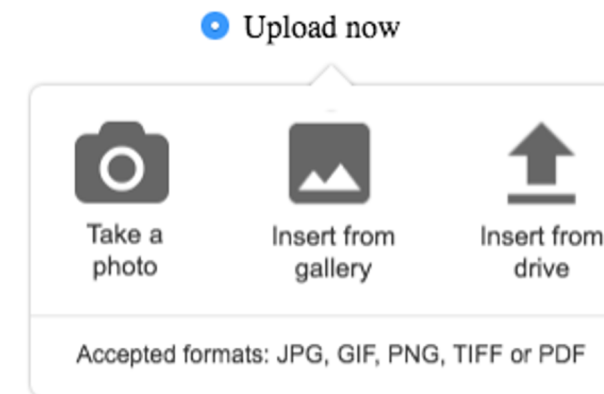
Pairing icons with text labels clarifies function and promotes efficient use.

Unfamiliar icons can be ambiguous and easily overlooked.

Strengthen next step calls-to-action at process end points

Upon completion of the credit card application, some participants overlooked the upload documents function and believed they had completed the application in full. This issue was even more prominent in the home loan application, and many users did not read the full text on the completion screen. Participants responded well to the upload icons on mobile, but many would not have scrolled to the bottom without prompting.

Include a visual call to action when the user is required to complete an operation. Place these “above the fold” to minimise the likelihood of missing them if the user drops off early. Avoid embedding instructions within large blocks of text.



A clear call to action paired with visual elements calls attention to the action required. Place this “above the fold” so it’s not missed.

- You'll need to provide verification of your identity. You can do this in a Qudos Bank branch, at participating Australia Post offices, or have a ZIP ID officer come to your home.
- You'll also need to upload some documents to confirm the information you provided in your application.

You can start uploading your documents right away by clicking 'Continue' below, or return to this application to upload them later by following the link we sent to <email address>.



Instructions without a clear call to action, buried within a block of text are easily missed.

Form step progression should be consistent and unobtrusive

While all participants were able to complete the credit card application flow and found it quicker than expected, there were issues regarding the form step progression and “continue” buttons.

Issues observed:

- Users scrolled back up the screen after auto-scroll to confirm selection
- Confusion over questions further down the screen being faded out
- Annoyance with the frequency of the “continue” buttons
- Details entered in an order other than intended caused the screen to auto-scroll before section complete

These issues were not observed on the Home Loan application on desktop, which shows differing step progression behaviour.

Recommendations:

- Minimise number of “continue” buttons by grouping questions into logical batches and avoiding solitary questions
- Never allow more than one “continue” button to be visible at a time
- Consistency in button visibility; whether the buttons are always visible or appear upon field data entry
- Consistency in step progression behaviour; whether the user must click continue or if answering the question will trigger a scroll
 - If choosing the latter, consider slowing down the scroll speed so the user has a chance to confirm their selection before the scroll

Further testing of this pattern is required. Consistency in the prototype needs to be increased prior to testing.

Screen samples

Qudos logo CREDIT CARD APPLICATION ?

Great! Now just a few details on you.

First name
First name

Last name
Last name

Date of birth
|

Continue


Group questions into logical batches and avoid showing solitary questions.

Be consistent with button visibility and never show more than one button on a screen.

Qudos logo CREDIT CARD APPLICATION ?

Mobile number
e.g. 0413 123 456

Email
e.g. john.smith@email.com

Card Choice
The card you are applying for is: 
VISA Platinum Credit Card

Be consistent with step progression (scroll trigger) behaviour.

Be consistent with next step visibility.

Appendix

Relevant documents

[Moderation guide](#)

[Notes spreadsheet](#)

[Insights document](#)