

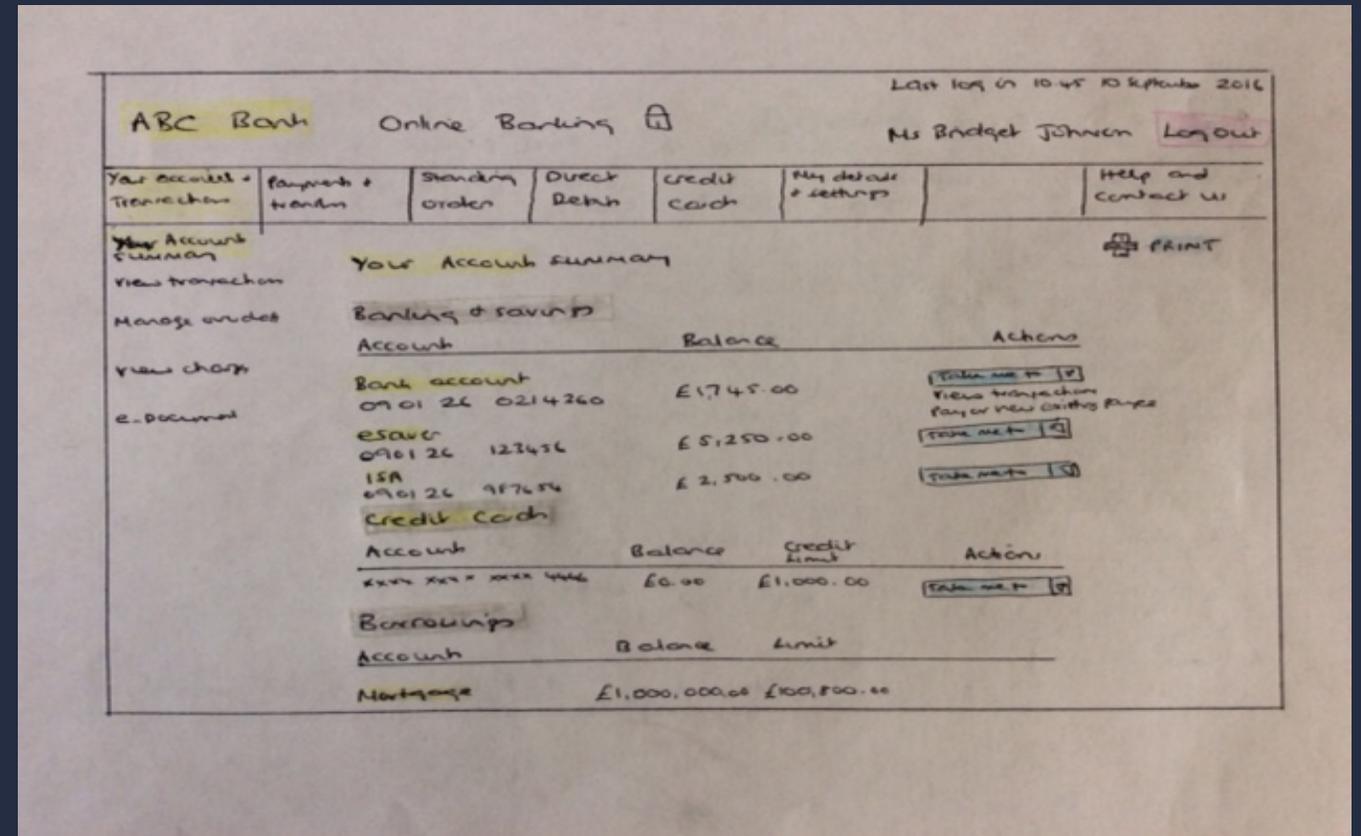
Internet banking for the older person, UK 2017

Problem

The problem to be solved is that older adults (defined in this project as aged over 70), are unwilling to manage their financial affairs by using Internet Banking. Current banking products using Internet Banking demonstrate lower than average adoption rates among older people. This is evidenced by the Financial Capability Strategy for the UK (p. 13, October 2015), which says “Internet access, usage and willingness to use the Internet for financial tasks such as banking are all high within the working-age population. But they drop off among older adults, especially those in their 70s”.

Role played

Student researcher



Re-design sketch prototype using POP to facilitate animation in usability testing

Internet banking for the older person 2017

Activities

1. Selected representative users (6 people living in a small town and rural areas) and conducted interviews using examples of existing Internet banking sites (3)
2. Conducted usability testing using 3 scenarios to assess user requirements followed by structured interviews
3. Analysed feedback from structured interviews and conducted own heuristic walkthrough. Main insight was the older people lack confidence and want a simple uncluttered site with few distractions. They are also very concerned about security but do not always understand what methods are the most secure.
4. Sketched re-designs of pages and processes based on results of research
5. Conducted usability testing using POP to animate photographed sketches with same users and noted feedback on re-designs
6. Presented feedback to Chief designer at Nationwide Building Society

Slide 3

Redesign 1

Heading keeps bank logo and name in and adds Online Banking as Santander does and also lock icon to increase sense of security. Have kept in name of user, Log out but taken out 'Securely signed in' as replaced by lock icon. Have taken out 'More info' which is confusing and 'change details'. Have added Last log in information as standard on each page heading.

Add in menu tabs along top, which makes choices more visible and is neater than TSB page.

Tab being used will be highlighted.

Lines separate categories of account products.

Have given users two options to navigate i.e. both using top menu or drop down box alongside product 'take me to'.

Have not shown Available Balance, which is not shown in TSB but is shown in Santander. This is a compliance issue (See interview with Usability expert).

Have taken out pictures and blocks and reduced different kinds of fonts. Have given functionality to print page for records that users want to keep.

Have shown all products in one line and since no white space below, should be clear that user may need to scroll. An accessibility issue.

Main objective is to make text lined up so easier to read and navigate.

Taken out link to New Mobile service, seen as a distraction.

Redesign 2

Changed drop menus to hyper links for Payments and transfers so that more visible.

Redesign 3

Added hyper link to account title so that user can filter via account and not just via function.

Redesign 4

Changed hyper link options to 'Payments and Transfers' and 'View transactions'.