



# 3 Belgian Banking Websites tested

FULL STUDY - JUNE 2016

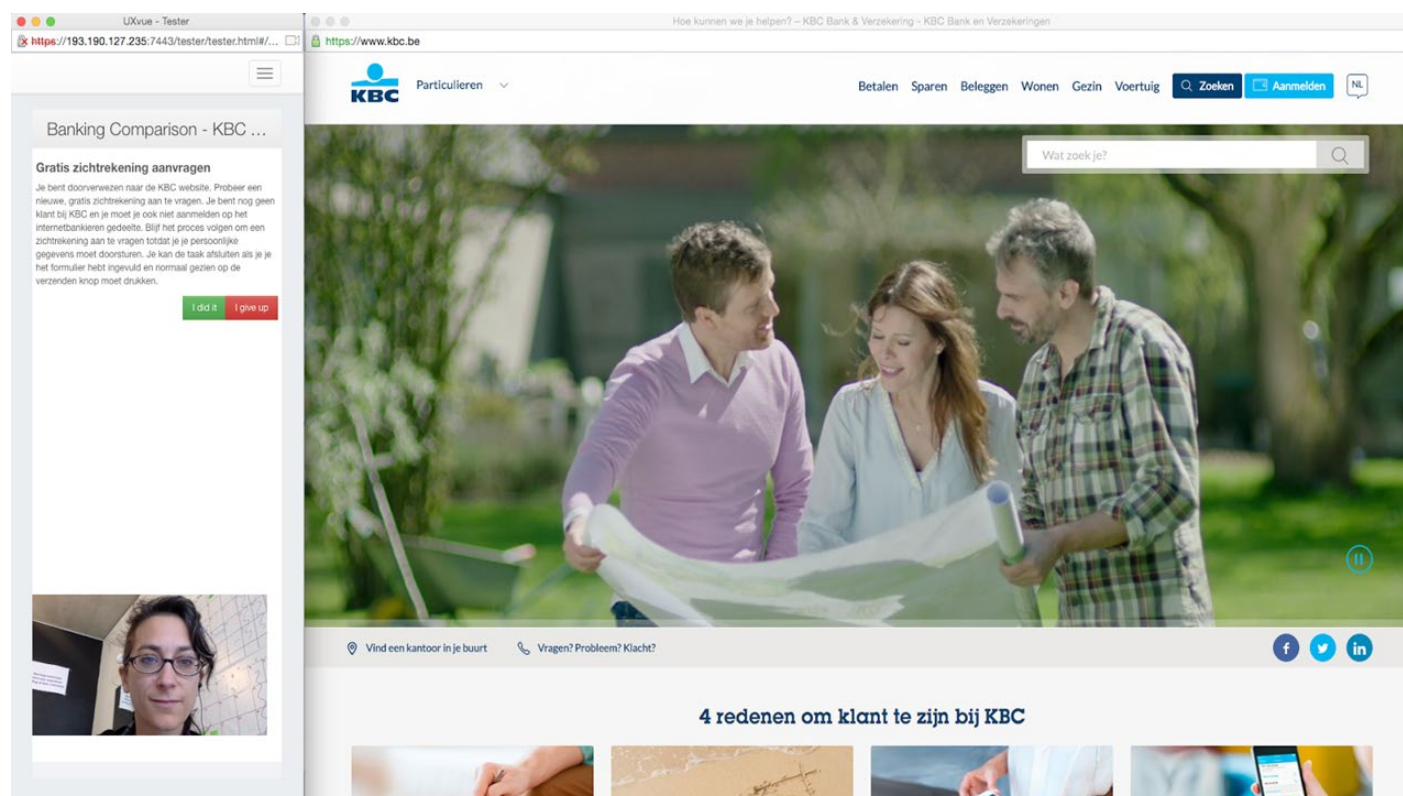
# Table of content

- Let's meet the banks! ..... 3**
- How were the tests performed? ..... 4**
- Usability testing done easily with UXprobe ..... 5**
- What we found out, a few general remarks ..... 6**
- The most common usability issues that we've discovered ..... 8**
- So what do users have to say about each bank? ..... 11**
- We can't stress it enough: usability testing is important! ..... 14**
- Appendices ..... 15**
- Contact info ..... 17**



In the world of UX design, the mantra is “Always be testing”.

Therefore, at UXprobe, we have developed a **new tool that can help companies with their usability testing**. It allows anyone that uses our tool to gain new insights into how people interact with that person’s website in order to get the knowledge needed to make their website easier and more functional to use!



We were eager to try it out ourselves! In order to do so, we’ve decided to **test two real-life scenarios**: sign up for a free bank account online, and – with the upcoming holidays in mind – find the costs of withdrawing money when travelling abroad. **We’ve chosen three Belgian banking websites: Belfius, ING & KBC.**

## Let’s meet the banks!

Together, Belfius, ING & KBC own around **40% of the Belgian bank market** (based on total assets)<sup>1</sup>.

Testing websites from the banking sector allowed us to more easily find testers and to try out our tool on websites that are visited by a broad range of customers regularly. UXprobe did not do these tests at the request of any of the banks mentioned above; these tests were performed solely for the function of trying out our newly developed usability testing tool.

**Belfius** is in fourth place right now in Belgium. It boasts 600,000 active users of their mobile app (out of their 3.5 million customers), with a 99% satisfaction rate. Belfius has a satisfaction objective of 95% for all of their new and existing customers.

**ING** comes third in Belgium, but it is the biggest bank in The Netherlands. ING serves its customers (34.4 million of them from more than 40 countries) through

its website, apps, and online banking initiative called Home'Bank.

**KBC** is the biggest of the three. The bank was formed in 1998, and it is now an international bank with approximately 10 million clients. Although they have around 1,560 physical branches, KBC has a big online presence, both with its website which was recently completely reworked, and with their mobile apps, such as KBC Touch.

## How were the tests performed?

Today, our usability-testing tool works with all desktop-optimized websites, with a mobile version coming out later this year.

So, we put our testers in front of our laptop and start them out on these webpages:

Belfius – <http://www.belfius.be>

ING – <http://www.ing.be>

KBC – <http://www.kbc.be>

Tests were conducted from May 24th through May 31st, 2016. We used both the Dutch and English versions of the website, based on each tester's personal preference. Testers were asked to perform 2 tasks on each website, namely:

1. Sign up for a checking account as a new customer
2. Find information about the cost of using a debit card to withdraw cash from an ATM in a non-European country

After each task, testers were asked to rate their experience on a 5 point scale, ranging from "extremely easy" to "extremely difficult". We also asked some additional questions based on their reactions during the test.





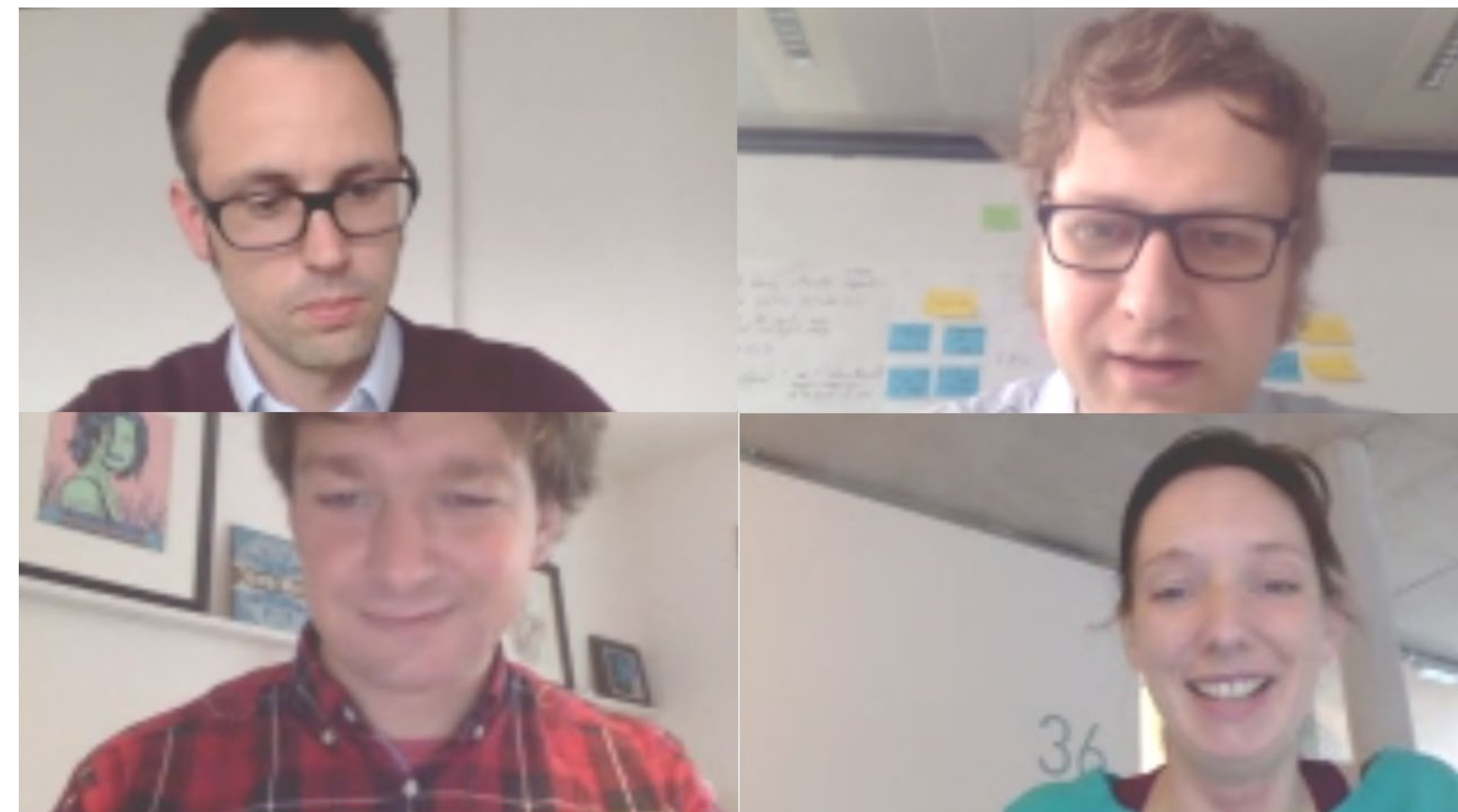
## Usability testing done easily with UXprobe

These tests were all performed using the new usability testing feature of UXprobe. This allowed us to **quickly set up a test and perform it using several websites**. Each test generated an URL which could be shared with our testers via email or social media. That way, we could choose for ourselves if we wanted to target specific users, limit our user base, or go for as many testers as possible.

It would also have allowed us to do our **tests remotely without inviting people into a test lab** or requiring personnel to physically be there when users were performing their tests. Multiple tests at the same time could have been performed that way.

Nevertheless, for this particular test, **we chose to have a moderator accompany our testers each time**. Each test lasted only about half of an hour, which meant that we could easily test multiple people in one day.

Both the screen as the webcam and microphone of each tester was recorded, which was useful for writing notes about the reactions users had after testing was completed. Results, such as the time needed to perform each task, were stored immediately together with the video and audio.



Four of our great test users

## What we found out, a few general remarks

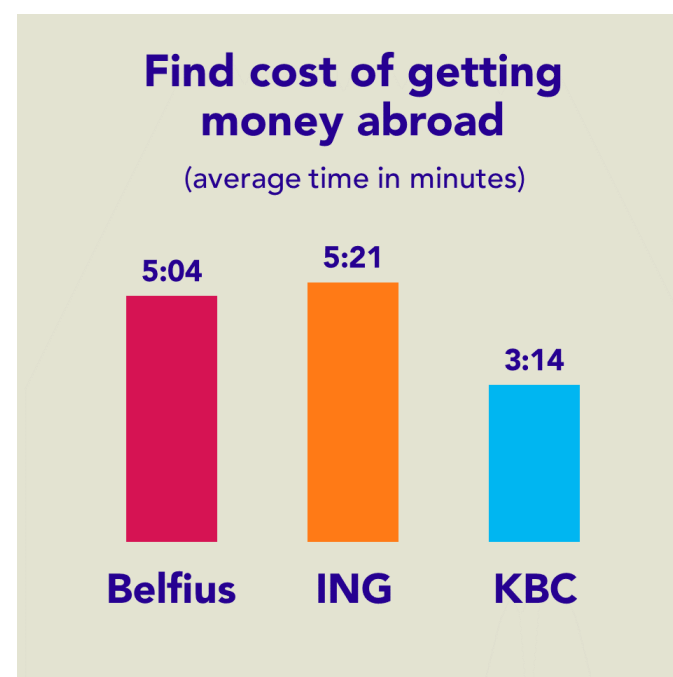
Before we go into details about which usability issues were present during our testing, let me go over some general remarks.

### 1. Fastest website overall: KBC

The average time for both tests was lowest with the KBC website – **5 minutes for creating a bank account** and only 3,5 minutes for looking up information. It's important to mention that only the time to accomplish these two specific tasks were recorded, no other part of the website was measured.



Feedback given on the task "Create a new bank account"

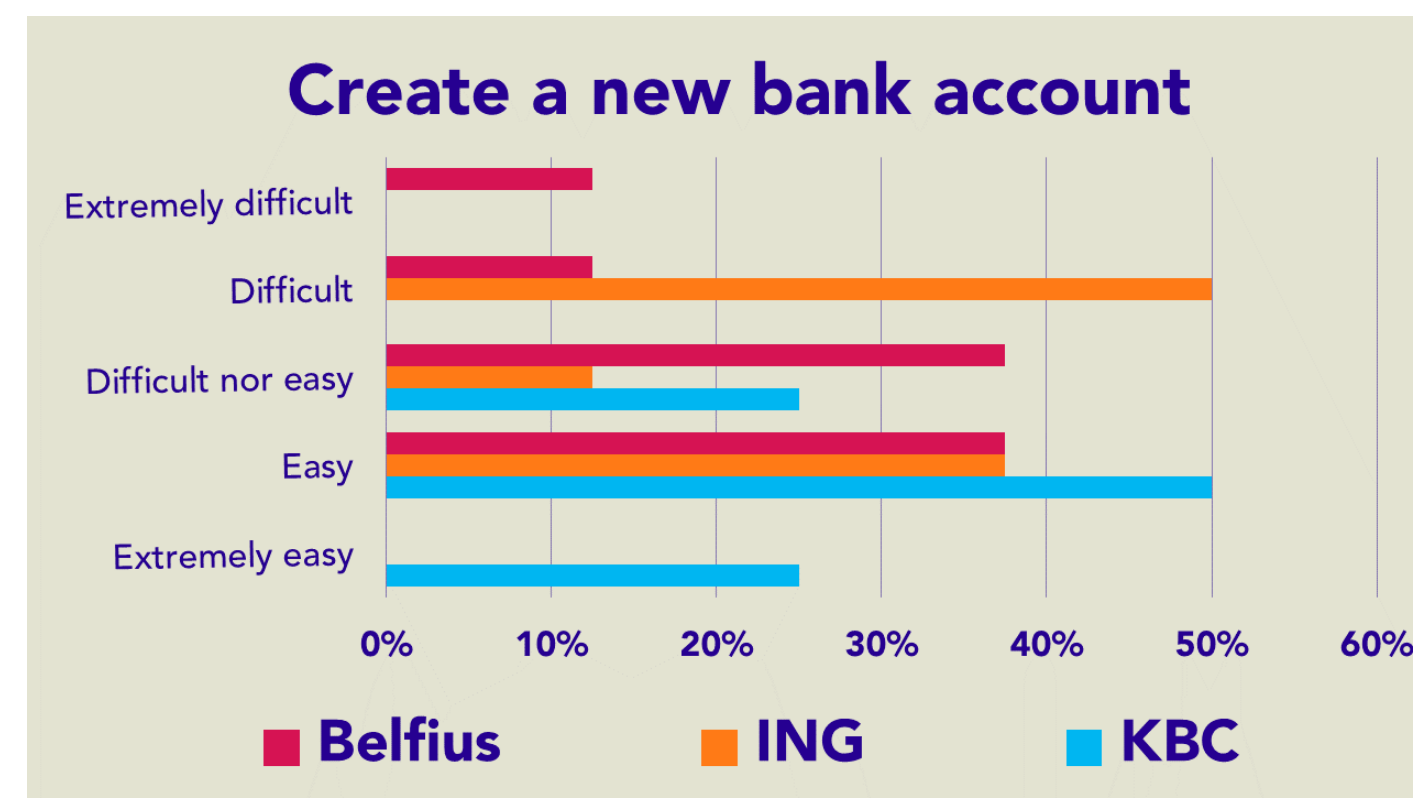


### 2. In user satisfaction, KBC is also in first place

On average, we saw that our testers were most satisfied with KBC based on **task's rankings that ranged from "easy" to "difficult nor easy"**. Once again, it's important to mention that only two tasks were used to determine these two specific ranks of accomplishment. There were no other measures for additional features of the website or the business.

### 3. Not all content was available on the website itself

In the second test "Finding costs of getting money abroad", users sometimes needed to scan through a PDF in order to find the right information.



Feedback given on the task "Create a new bank account"

[↑ back to index](#)

#### 4. A larger number of testers could find their way around the website, without the need to use the search bar

If users needed to perform an action, such as creating a checking account, they scanned for terms on the homepage that could help them further. However, if they needed a piece of information, they used the search bar feature almost 80% of the time.

#### 5. Users did not need the FAQ or Help section

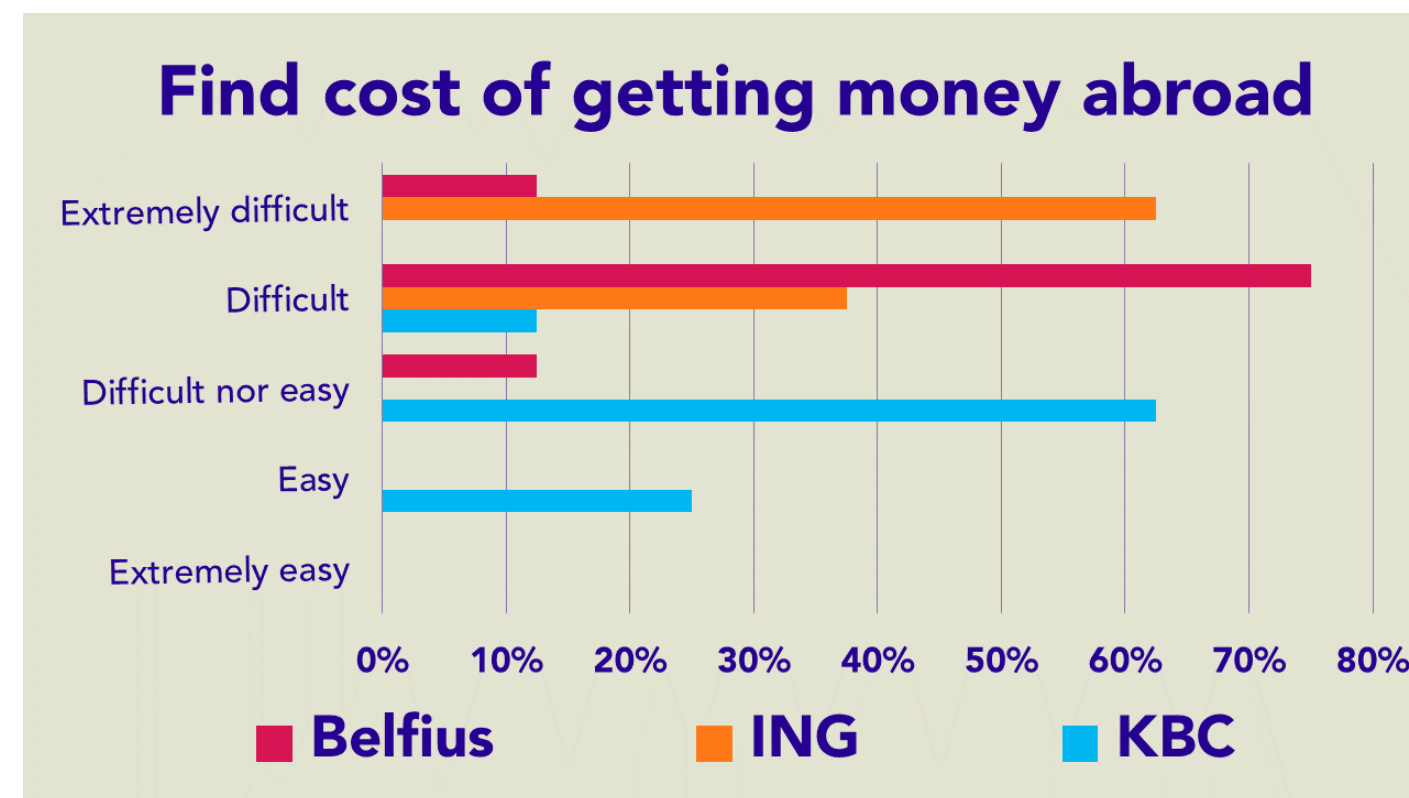
Our testers could find the information or forms they needed without referring to a sitemap, FAQ, or a help section. So, in most cases, the UI and layout of the website helped them navigate to the right webpage. Only 1 tester out of 8 had as a first thought to use the FAQ or Help section.

#### 6. Users abandoned their task if they could not find information in 5 minutes

Most testers completed the first task "Sign up for a



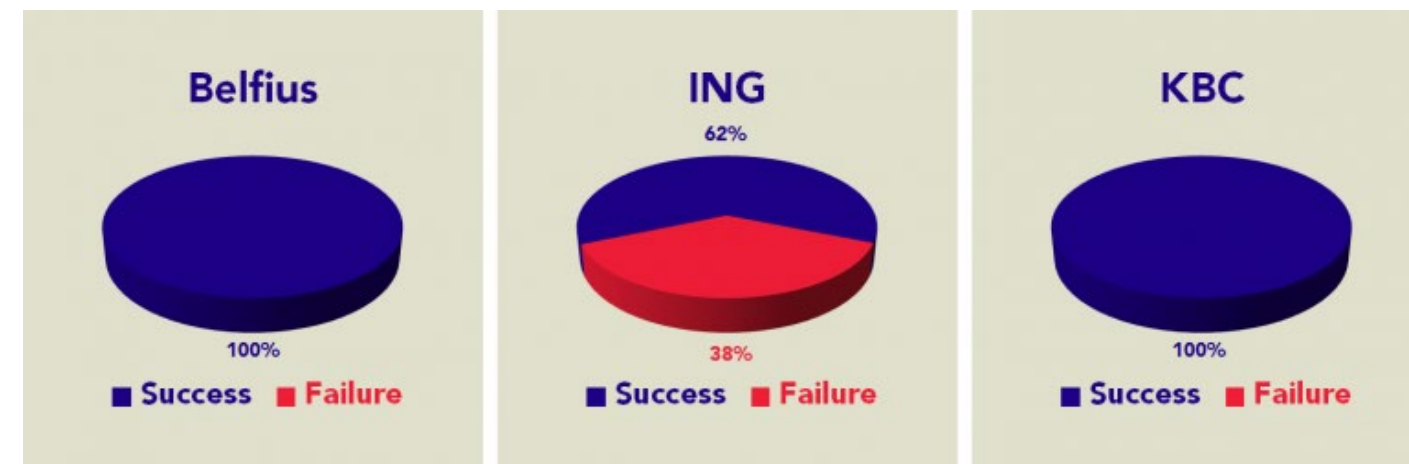
Task 1: Sign up for a checking account



Feedback given on the task "Find cost of getting money abroad"

checking account", successfully – like we can see it in the chart underneath.

However, we noticed that users had **more difficulties performing the second task**: "Finding information about the cost of getting money abroad". On average, if users did not find the right information in 5 minutes, they abandoned their task.



Task 2: Find cost of getting money abroad

## The most common usability issues that we've discovered

Each website deals with usability issues; it's nearly impossible to have a perfect, easy-to-use website right from the start. But **ineffective software can hinder user adoption and productivity**, while effective ones can hasten user adoption, drive up revenue, and increase user satisfaction. During our tests, we've identified some common usability issues that can be easily resolved in order to make these banking websites even better and more intuitive.

### 1. Confusing language, confused customers

Confusing language, which can often occur in the banking sector, may lead users to taking longer than expected to perform a certain task. Luckily, since our usability-testing tool also allows us to record people's reactions, **we could easily spot where people became confused** and had difficulties answering certain questions or completing a task.

“Well, day-to-day banking, that's where I probably can open that checking account”, says Pieter.

“Well, day-to-day banking, that's where I probably can open that checking account” is something we heard from testers who could perform the first task, creating a new checking account, more quickly than others. This is because easier, **more down-to-earth terminology can lead to a quicker identification** of which part of a website people need to go to.

But even if banks needed to use a more difficult term, and offered a way to explain it, users could not always identify where they should click to get that explanation. In some cases, there was a small info button next to a term that clarified this, but our tool's screen capture feature showed that our testers did not click it.

At the same time we could see and hear (through the webcam/microphone recording) that our testers still had questions regarding terms and were hesitant to answer a question related to that term.



## 2. Marketing is needed, but not when your users are already committed



“But... I don't want to have this merchandise, I just want to create a new account.”, says Tom, frowning.

Since our testers were already committed to signing up for a certain product when they were asked to create a new checking account, we could see that they did not like it if too much marketing was included directly before

the signup form. **This was a clear pattern that we noticed in our usability testing.**

In one case, a tester became confused because, for him, it wasn't clear if they were signing him up solely for the competition or also for a checking account. If we wanted to test this specific case more thoroughly, in order to make sure that this is a pattern and happens with multiple users, we could have quickly set up a new test – in less than 10 minutes – using our new tool.

## 3. Input errors can be avoided

Signing up for a bank account requires by law that your bank asks you to fill out (a lot of) information. Making sure that asking for and getting user's input runs as smoothly as possible is vital if you want to retain your customers throughout the signup process.

A phone number can't be missed as part of the information your customer provides, but phone numbers can have different numbering schemes, different area codes, etc. **Many people drop their area code when writing down their phone number, replacing it with a simple 0.** But most banks like to save that area code together with the phone number, in order to avoid confusion on their side and for future reference use.

Each of the banking websites had a different implementation for the phone number field: KBC allowed the user to choose how they fill out their phone number (they correct it instantly to the right format), while ING & Belfius only allowed phone numbers without an area code, but they provided visual feedback when a phone number was incorrectly filled in.

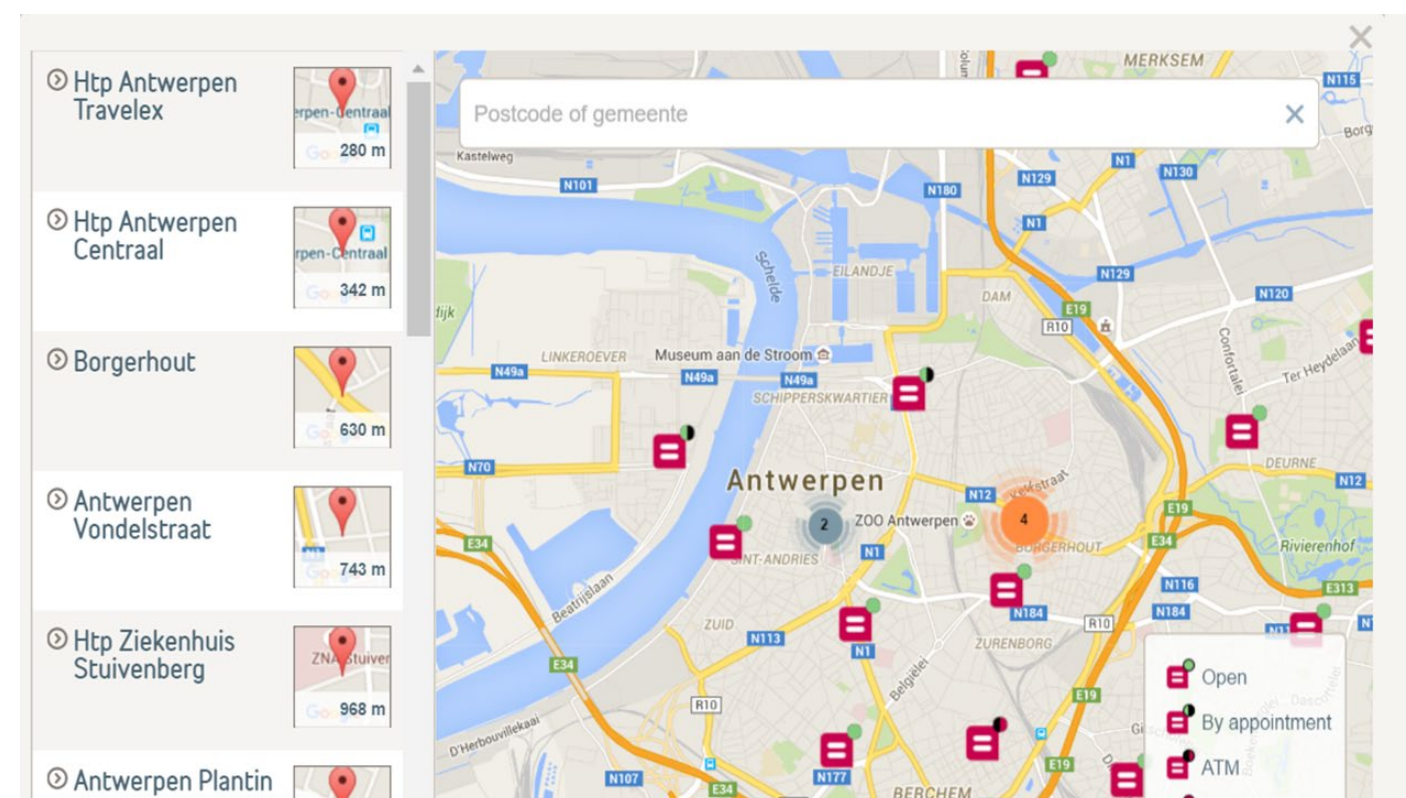
As long as visual feedback is provided, requiring your users to fill out a field in a certain way can be the perfect way to go. But which feedback responds best to users? Is automatically correcting the number to the right format better? This is something that our test with 8 people could not answer. But if we wanted to see what implementation would be the best for a specific website or audience, our tool allows us to quickly set up a new study with a particular focus on this feature.

#### 4. Autocomplete is great, but testing is needed to get the right implementation

Every banking website that we tested featured some sort of autocomplete, either to fill out the municipality based on postal codes or to select a bank branch based on current location. But **every implementation**

**got a different reaction**, with people finding some implementations better than others.

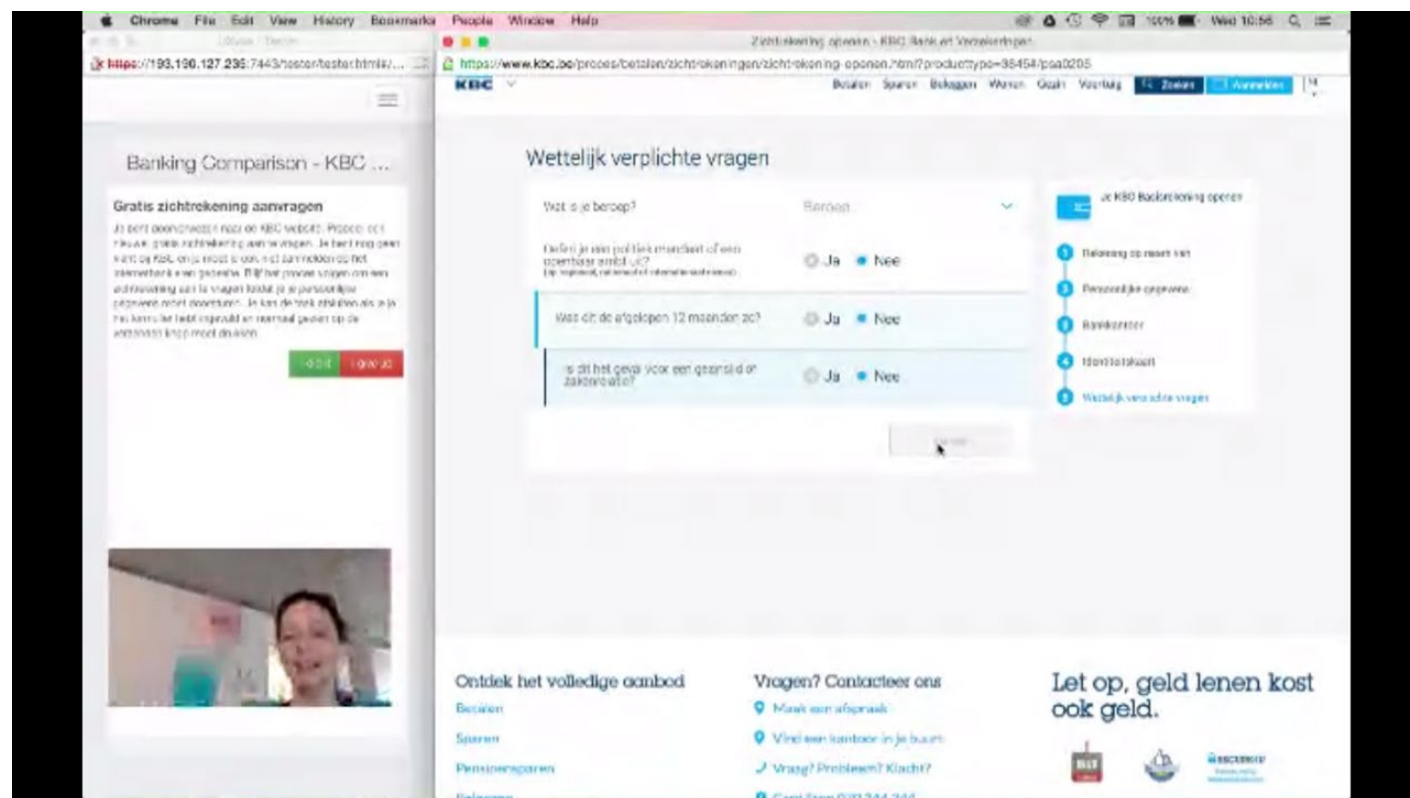
In our tester group of 8 people, the “best” implementation to show the bank branch closest to the current location was an interactive map where users could see their current location and the location of all bank branches in the current area.



Interactive map where users could see their current location and the location of all bank branches in the current area.

## 5. Poor readability & recognition

Making sure every user can quickly scan your form and can recognize which parts they need to fill in, naturally contributes to the usability factor. One specific case where multiple testers failed to recognize a field they needed to fill in was during the signup for a checking account. Users were asked to fill in their occupation, and answer some other questions. But **because of the design and placement of the button, some of our testers missed it, making continuing with the task impossible.** Making your fields stand out more from the background is crucial for letting your user quickly identify what they need to fill in.



Last step for Signing up for a checking account: the first field to be filled in is not obvious...

## So what do users have to say about each bank?

On top of the results and usability issues, we interviewed our users and compiled the areas of satisfaction and dissatisfaction for each particular bank for each task. We noted that there are usually more areas of improvement given rather than compliments about the website. This means that our users already have a certain expectation when navigating the website, and it is a big mistake to under-deliver on that banking experience with poor usability.

### 1. Belfius

Generally for Belfius, the users felt that too much information and irrelevant information was required for registration. They could not understand why there is a need to provide information about their partner if they are just creating the account for themselves. The users were also confused about the phone numbering scheme where you had to enter four digits, including a zero before you could key in your contact number. Belfius could re-consider improving their registration fields for their forms, ensuring that each field is absolutely necessary before asking the user to fill it in.



However, the users observed that all the information required can simply be keyed in on just one page, and they were satisfied with that.

With regards to looking for information online, the users felt that everything is labelled as a “product” instead of an act to do something. Running a search on their search engine returns products in titles of the search results instead of guiding them to the desired page that contains the information they want. For example, the users were looking for the action of withdrawing cash and were presented with the display of the act of payment. This has frustrated some users.

Users were also upset with the need to download a pdf document to read up information. Belfius can consider eliminating this barrier of access to information that the user expects to have access to easily and conveniently.

## 2. ING

In light of the EURO 2016 games, ING has leveraged on marketing the Red Devils to their user base. While this campaign is intended to please their users who love football and support the local teams, it has upset some

users in that they found it a distraction and thus a hassle to finish the main task that they seek to complete in as short time as possible.

For a few users, these marketing gimmicks were in the way of creating a new bank account. Users did not view the merchandise as attractive because they wanted to create the bank account first. ING can take into consideration that only once that is done, they can then reward them with the free merchandise.

Users also felt that ING uses jargon and bank oriented vocabulary in their website, which makes navigation slightly difficult for some users. Similarly, users were not very satisfied with the requirement to download a pdf document to view information that they feel should be accessible.

Access to information about credit cards is simple since they could find it without having to seek actively for it (as a by product from searching for costs to withdraw cash abroad). However, the users expressed desire for clearer and easier access to information about other cards such as debit cards.



### 3. KBC

Our users rated the experience from using KBC's services the highest among the three. The common sentiments are that some button and field placements are confusing for the users. For example, the button for filling up the information on occupation is not very clear and has caused the user some degree of confusion. However, KBC could take pride in the fact that there was one user who could finish the task in under a minute!

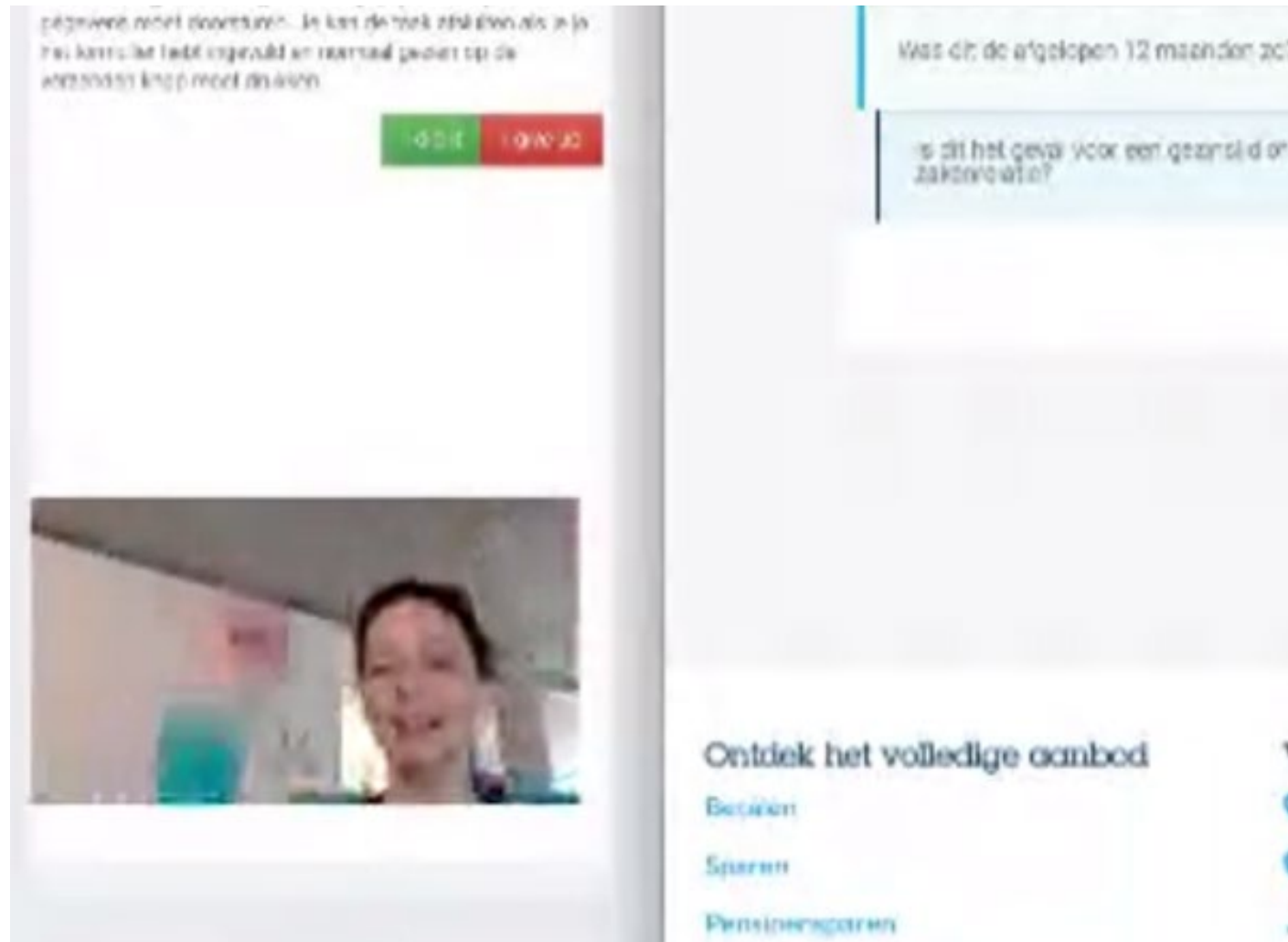
Some users managed to bypass the search engine function and found the correct information just by navigating using the sitemap. This is wonderful news for KBC as it shows that their site is usable.

There were users who landed on the page containing the correct information, but they bounced because the title of the page was not obvious enough. It was only after exploring the other possible buttons where they came back to the page they found earlier to read their information. KBC can consider this for their areas of improvements.

This goes to show that information organization is important for usability and improving the customer experience. Sometimes, the users chanced on information that is related to but not relevant to what they are looking for (think of Murphy's law). When searching for costs to withdraw money abroad, they managed to find some related geographical information instead of the cost information they wanted to look for. Making sure all the correct information is consolidated and easy to navigate would definitely improve the user experience in this situation.

### 4. Overall comments

The users had a generally positive experience in completing their tasks. However, from our usability test and interviews, we realise that the banks do have room for improvement in automating their services to serve their customer base, and improving their websites with these areas is a good start to better treat and retain their valued customers.



## We can't stress it enough: usability testing is important!

Putting your product or website in front of the people who you target as potential customers and getting their reactions can save you from complaints, user dissatisfaction, and even lost revenue. Using customers to identify what needs to be improved upon can also help businesses focus their resources.

But usability testing can be time-consuming and difficult to organize. With UXprobe's usability testing feature, **we set up 3 tests, performed them with multiple testers, identified several usability issues and found ways to improve 3 separate websites, all in less than a week!**

**Want to improve your product yourself** and learn more about UXprobe? Click here for a [free trial!](#)

Tests were conducted between 24th & 31st of May 2016 on 8 participants. Participants were chosen based on the fact that they are familiar with online banking. UXprobe is an independent company and did not perform these tests under the commission of KBC, ING or Belfius.

### Footnotes

1. According to Febelfin Data – 2014. Retrieved from <https://www.febelfin.be/nl/cijfers/individuele-cijfers-bank>

## Appendix A Raw feedback for creating a bank account

	<b>Feedback for creating a bank account</b>
<b>Belfius</b>	<ul style="list-style-type: none"><li>• Choices for business/client was presented up front</li><li>• Everything for sign-up was on one page</li><li>• No choice overload for job options</li><li>• Confused by promotion, which redirects tester immediately to creating a meeting in local bank office</li><li>• Confused by multiple buttons (no account, already have an account, create a free account)</li><li>• Bank asked for a lot of information upfront (f.e. ID Card number)</li><li>• Confused by phone numbering scheme (4 digits first including a 0, then the rest)</li><li>• No easy auto suggest for locations</li><li>• "Wettelijk samenwonend" is not a well defined option in the civil status list</li><li>• Banked asked for personal information about the partner, while the account is only created for the customer himself</li><li>• Belfius redirects page back to the top to display an error message about postal code while the customer was still typing it in</li></ul>
<b>ING</b>	<ul style="list-style-type: none"><li>• Difficult to see the difference between customers portal &amp; business portal -&gt; uses same layout/colors</li><li>• Confusion when presented the choice between Home Bank &amp; ing.be</li><li>• Did not like it when shown advertising about Red Devils when he already had made the choice to create a bank account</li><li>• Did not know what a "Fiscal Place of Residence" is</li><li>• Once again confusion about the Red Devil auction -&gt; No mention about creating a bank account, only about getting a red devil shirt</li><li>• Doesn't like football so no message for him to get free Rode Duivels merchandising when asking for new account</li></ul>
<b>KBC</b>	<ul style="list-style-type: none"><li>• Problem when filling out information about occupation -&gt; button is not clear</li><li>• Does not know directly how to move away/close popup for live chat</li><li>• Faster times mainly due to faster typing &amp; faster close of test</li></ul>

	Feedback for costs of getting money abroad
<b>Belfius</b>	<ul style="list-style-type: none"> <li>Easily found information from credit cards, but not from debit card</li> <li>There is no easy way to find information because everything is labeled as a product, not as an act to do something -&gt; belfius displays the act of payment, not the act of withdrawing cash</li> <li>Used search engine - did not like the need to download a pdf</li> <li>Used search engine -&gt; only showed up products in titles of search results, no answers</li> <li>Did not find the right answer -&gt; fee is not always set by the owner of the ATM (although the website says it is)</li> </ul>
<b>ING</b>	<ul style="list-style-type: none"> <li>Weird word choice (banking oriented)</li> <li>ING provides information through a PDF, not in its website</li> <li>Went to account list, then to cards -&gt; but only came to credit cards</li> </ul>
<b>KBC</b>	<ul style="list-style-type: none"> <li>Did not use search engine -&gt; found it through the general sitemap</li> <li>A lot of people come to the "Geld afhalen in het buitenland" page, but they don't see the costs on that page, only geographical information</li> <li>Skipped over article that explained costs, namely "Kosten van je betaalkaarten" -&gt; title could be changed in order to make it more obvious</li> </ul>

## Appendix B

### Feedback for costs of getting money abroad

TABLE 1

	Belfius	ING	KBC
User 1	04:45	05:25	04:21
User 2	04:26	04:15	03:00
User 3	03:44	03:08	01:44
User 4	04:36	02:44	06:59
User 5	17:56	14:05	08:25
User 6	08:03	06:46	07:03
User 7	03:21	03:27	04:13
User 8	05:16	06:57	04:14

TABLE 2

	Belfius	ING	KBC
User 1	02:21	03:24	00:51
User 2	04:26	04:15	02:11
User 3	01:42	01:44	02:21
User 4	05:23	05:05	02:26
User 5	08:40	09:40	06:55
User 6	09:05	08:02	07:15
User 7	05:10	07:48	01:59
User 8	03:41	02:52	01:57

Numbers in red are durations for failed tasks

## Appendix C

### Table 1: time taken to create a bank account

### Table 2: time taken to find costs of getting money abroad





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