



Commercial Bank Apps Can Be Better Users' Experience Research

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Abstract. The mobile payment products most commonly used by Chinese users are wechat payment, Alipay and UnionPay cloud flash payment. Internet companies have obvious advantages in third-party payment platforms. In terms of Micro-finance: commercial banks only work on poverty alleviation loans supported by the state. For other groups, microfinance of Internet enterprises is more attractive than credit cards. Driven by national policies and declining profits, banks want to develop Internet business, but customers have low willingness to try, and mobile banking is the online integrated service marketing position that all banks strive to promote. In saying that the current research have not find out the shortcomings of mobile banking design. The author tries to find the reasons from the perspective of online banking App Design and user experience, and make up for the current research gap in this field of Internet finance.

Keywords: Strategic transformation · Mobile banking app · Design

1 Introduction

In recent years, mobile banking has become an auxiliary software to provide simple services for existing customers of banks. Considering the particularity of banks, apps can not provide services for users without bank cards of this bank, which leads to the failure of mobile banking to carry out the most important work of expanding customer sources and is not paid attention to. However, mobile banking has its unique advantages in saving offline operating costs and improving marketing efficiency. To change the current situation, commercial banks need to make up their minds to reform, allocate corresponding resources, recruit and cultivate more computer talents, and carry out regular and in-depth reforms on customer terminals like Internet enterprises.

2 Literature Review

Ren He (2020) discussed the shortcomings and improvement measures of current mobile banking in the main page, functions, customer service and application scenarios. The main page and customer service are analyzed at the application level. The poor user experience is due to the inability to customize the function entry you want, and the slow response of manual customer service. Functions and application scenarios are analyzed

at the level of financial institutions. Mobile banking has not launched low threshold and easy to understand financial services, and there is also a lack of high-frequency application scenarios in daily life [1].

Ma Chen (2021) studied the advanced transformation experience of China Merchants Bank, which can be used in online business in life, and improved the level of financial technology, providing enlightenment for banks who want to improve the level of intelligence [2].

Weizhong Bank (2019) investigated the reasons why bank users still like to go to offline outlets after using mobile banking apps, and found that “emotion” is an important demand of users when using banking services. The author proposed that in the process of bank digital transformation, it is necessary to continue to provide users with warm services [3].

Chen Guangming (2020) discussed the influencing factors of mobile banking app consumers’ willingness to use, mainly the effort expectation and price value, and concluded that commercial banks should pay attention to consumers’ business handling needs, increase app functions, pay attention to app page design, reduce the difficulty of use, and pay attention to the publicity role of old users to new users [4].

Xue Hongyan (2020) expressed the view that bank apps should give up payment positioning, seek differentiation and establish a bank brand [5]. Pan Kelin (2020) expressed the view that banks should be innovative and strive to improve the coverage of mobile banking, so that customers can experience the practicality of handheld banking with the help of staff [6].

Sun Dongsheng (2020) and others analyzed the customer perceived value of mobile banking apps, and found that the functional value of mobile banking apps has the greatest impact on consumers’ willingness to use, and consumers’ willingness to use is negatively correlated with the perceived cost of mobile banking. Mobile banking should improve security and simplify operation steps [7].

3 Research Perspective

3.1 Possible Usability Problems in the Design of Mobile Banking App

The interface of mobile banking app may be too complex for users. The optimization and adaptation of mobile banking app may not keep up with the pace of technological progress. The guidance of mobile banking app after installation may not be sufficient, causing users’ troubles.

3.2 Functional Integrity Problems in the Design of Mobile Banking App

When users have large loan needs, mobile banking app may not be able to meet users’ small loan needs, mobile banking app may not be able to meet users’ financial needs, mobile banking app may not be able to meet users’ offline payment needs, and mobile banking app may not be able to meet users’ needs for manual customer service.

3.3 Users' Overall Impression of Mobile Banking Apps

The popularity of various mobile banking apps, and users' experience of using mobile banking apps.

4 Results of the Questionnaire

4.1 If There Are Usability Problem

Most people (83.33%) think that there are only a few mobile banking home pages that they often use. Few people think that the wizard of mobile banking after installation is very helpful. Half of people think that mobile banking has a slower response speed than traditional apps and there is no difference. Therefore, there is a big problem with the ease of use of mobile banking. The home page is full of beautiful things, but only the transfer function may be commonly used by users, and the information density of the home page may even exceed that of the brokerage app, which will cause users' resistance. The operation and technical level of mobile banking have not kept pace with the times. Users are still confused because of insufficient guidance after installing apps, and app jamming will also cause poor experience. These two aspects will make users have no motivation to continue to use.

4.2 If There Are Functional Integrity Problem

A few users definitely think that they can apply for a small loan on the mobile banking app to buy the financial products they need (Figs. 1 and 2).

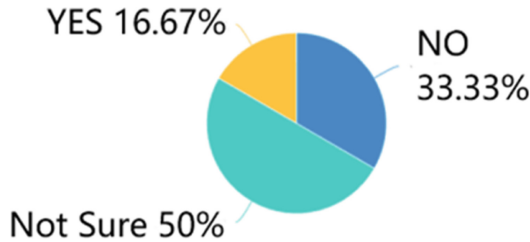


Fig. 1. Is it possible to apply for the micro loan you need on the mobile bank

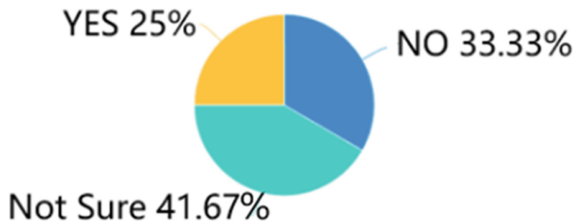


Fig. 2. Is it possible to buy the financial products you need on the mobile bank

Most people think they can't or are not sure that apps can meet their needs, which reflects that some mobile banking functions are incomplete, and mobile banking with complete functions does not clearly convey their service content to users. When users have a demand for manual customer service, the response speed and enthusiasm of manual customer service of bank app are also due to the lack of path dependence of banks on traditional offline services. When the basic functions of the bank are incomplete or there are omissions in the function display, the introduction of network reservation and living payment becomes more difficult. For the function of offline payment, mobile banking uses cloud flash payment to realize offline payment, which is more secure than the third-party payment platform, and only bank credit cards need to deduct handling charges, and savings cards do not need handling charges. However, the respondents said that they often don't see the logo of cloud flash payment in payment scenarios. Even if they know that cloud flash payment can be used, they are also used to using third-party payment platforms.

4.3 Users' Overall Impression

Despite so many problems reported, mobile banking still makes it easier for users to operate. So basically 83.33% of the people think that "they will not go to the bank counter to handle the problems that mobile banking can solve". Users think that the user interface of mobile banking is more convenient to use and more intuitive than communicating with the bank teller.

There is a big gap in the popularity of mobile banking among the major banks. The four major banks are very well-known, and users will be impressed by at least one of them. More than half of the users (58.33%) of the apps of Bank of communications and China Merchants bank have used them, while Ping'an pocket bank, postal savings bank and other banks are relatively unknown. On the whole, after years of updates and improvements, users should respond to changes in the app, but users' reviews has not become better or worse; App updates are slow and small. On the one hand, it is friendly to elderly users, which ensures the needs of all people to use app. On the other hand, it restricts the pace of APP progress and transformation.

5 Conclusions

5.1 Suggestions for Mobile Banking Service

5.1.1 How to Make It Easier to Use

The first step is to simplify the app home page, store infrequently used buttons, and let users choose between convenience and richness. In comparison, the design of classification will enrich the functions of the home page and allow users to directly meet their needs; Layered design will make the home page look better and reduce the burden when it is used continuously for a long time; Under the condition of technological progress, mobile banking can also cancel all entrances and introduce fuzzy search and voice communication of AI assistants to achieve the design pursuit of simplicity and freshness. The second step is to improve the fluency of the app, find weak links and provide simple and

efficient responses. The third step is to improve the wizard function after users install it. Most users will ignore or dislike the traditional guide page and the large text description covering the page. During the design, dynamic guidance, video guidance and other ways to stimulate users' senses can be used. After paying attention to the form, users will be rewarded for watching carefully, and reviews will be recovered and the guide content will be increased or decreased accordingly.

5.1.2 How to Improve Their Functions or Clearly Inform Users of the Functions

Marketing loans, insurance, funds and other products on the mobile end is the first step for commercial banks to become Internet-based. Commercial banks should check and correct deficiencies in their apps to ensure functional integrity. And use the common design skills of the Internet industry to achieve the marketing purpose, put basic functions in two positions on both sides of the bottom navigation bar, and try to promote your main products in the middle position, which will achieve the effect of not affecting the normal use and a large amount of drainage. The whole page only uses the simple design of the three main colors of black, red and blue, and the middle part uses the color rotation chart to highlight the introduction of financial products. Adding this month's bill and cooperative merchant coupons can also further attract the attention of users. Commercial banks should pay attention to improving the priority of manual customer service training and setting to ensure that users have the same experience online and offline. Offline payment is the weak part of mobile banking. In the current environment, commercial banks should find the right track to overtake in corners, use their own advantages to deepen cooperation with schools and hospitals, and cultivate user habits in these scenes to guide mobile banking.

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